

तपाइको बैंक खातासँग
सम्बन्धित जानकारी कसैलाई
नदिनुहोस्।

 **Don't Share**



PIN



OTP



CVV



CARD
NUMBER



PASSWORD



SHINE RESUNGA
DEVELOPMENT BANK LTD.



Best Managed
Development Bank 2022

☎ 071-415502 | 415503 | Toll Free : 16607152010

✉ info@srdnb.com.np


🌐 www.srdnb.com.np

Tips for Secured Mobile Banking



 Use Strong Passwords

 Keep your Transaction
Pin Safe

 Update the Mobile
Banking Apps for more
Security

 Keep an Eye on
your statements



SHINE RESUNGA
DEVELOPMENT BANK LTD.

Emerging Asia
BANKING
AWARDS
JULY 08, 2023 | GOA, INDIA



Best Managed
Development Bank 2022

☎ 071-415502 | 415503 | Toll Free NTC: 16607152010 | Ncell: 9801572010

✉ info@srdnb.com.np

🌐 www.srdnb.com.np



VISION

दृष्टिकोण

To be a 'Development Bank of Choice' by practicing value-based banking and fulfilling the expectations of wider communities through innovative banking products and services.

मूल्य र मान्यतामा आधारित नवीनतम बैंकिङ्ग अभ्यास र सेवामार्फत समुदायका अपेक्षाहरू पूरा गर्दै पहिलो रोजाइको विकास बैंक बन्ने ।

MISSION

लक्ष्य

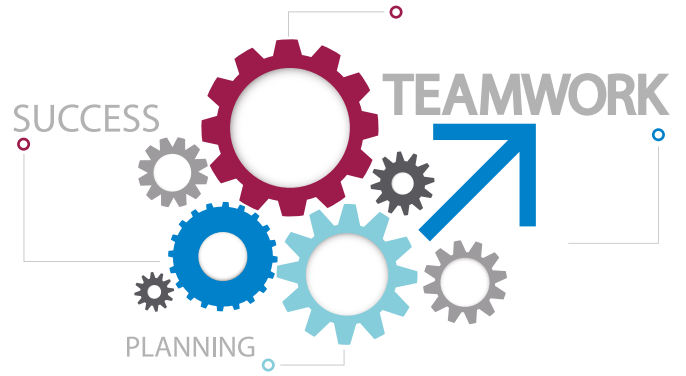
Delivering unique and innovative, inclusive and excellent service to the customers, creating values to the investors, offering high performance culture and employee wellbeing, and contributing for sustainable economic development.

ग्राहकहरूलाई नवीनतम उत्कृष्ट सेवा, लगानीकर्ताहरूलाई उचित प्रतिफल, कर्मचारीहरूलाई उत्कृष्ट कार्य वातावरणको उपलब्धतासंगै देशको दिगो आर्थिक विकासमा योगदान दिने ।



CORPORATE VALUES

संस्थागत मान्यताहरू



Professional Ethics -

व्यावसायिक नैतिकता :

We aim to achieve our objectives by maintaining high standard of professional ethics and commit to maintain integrity all the times including while dealing with the customers, complying with the Acts, Rules, Regulations and Directives and discharging our responsibilities. Furthermore, we aim to in-build self-regulation as a culture in every team member.

उच्च व्यावसायिक नैतिकता कायम गर्ने, ग्राहकहरूलाई उच्च महत्त्व दिई व्यावसायिक सम्बन्ध कायम गर्ने, ऐन नियम र प्रचलित कानूनहरूको पूर्ण पालना गर्दै स्वनियमन संस्कारको विकास गर्ने ।

Teamwork -

टिमवर्क :

Teamwork produces superior results. Therefore, our core values are to build up the team and exert the effort collectively to accomplish the set goals.

सामुहिकताको भावनाले उत्कृष्ट नतिजा प्रदान गर्ने भएकोले सामुहिक रूपमा नै लक्ष्य प्राप्तिमा लागी प्रयास गर्ने ।

Customer Satisfaction -

ग्राहकको सन्तुष्टि :

Our focus shall be on satisfying the customers and growing sustainable relationship with them rather than concentrating in short-term benefits.

ग्राहकहरूसँग दीर्घकालीन सम्बन्ध कायम गरी सम्बन्धलाई दिगो बनाई ग्राहकहरूको सन्तुष्टिमा ध्यान केन्द्रित गर्ने ।

Corporate Social Responsibility-

संस्थागत सामाजिक उत्तरदायित्व:

The Development Bank, being an integral part of the society, undertakes its responsibilities to contribute towards broader social goals.

समाजको अभिन्न अंगको रूपमा जिम्मेवार भै सामाजिक लक्ष्य प्राप्तिमा योगदान गर्ने ।

Improvements and Innovation -

सुधार र नवप्रवर्तन :

Continuous improvements on the plans, processes, actions & skills of the employees enables the development Bank to have competitive advantage and coping with the external environment better. Likewise, innovation in our products and services will help us reap the benefits of first-mover advantage.

कर्मचारीहरूको ज्ञान, सीप र दक्षतालाई निरन्तर सुधार गर्दै सेवा र सुबिधाहरूको नवप्रवर्तनमार्फत बाह्य वातावरणसँग प्रतिस्पर्धा गरी लक्ष्यहरू प्राप्त गर्ने ।

हाम्रो नारा

"Shine for your Shining Life".

"तपाईंको उज्वल जीवनको लागि शाइन "

सञ्चालक समिति ▶ Board of Directors



थानेश्वर पौडेल

अध्यक्ष

श्री थानेश्वर पौडेल यस बैंकको संस्थापक शेयरधनीको प्रतिनिधित्व गर्दै मिति २०७७ पौष २९ गतेदेखि सञ्चालक समितिको अध्यक्ष रहनु भएको छ । श्री पौडेलले यस बैंकको स्थापनाकालदेखि नै सञ्चालक समितिको अध्यक्ष र सदस्यको भूमिकामा सञ्चालक समितिको नेतृत्व गर्नु भएको छ ।

त्रिभुवन विश्वविद्यालयबाट व्यवस्थापनमा स्नातकोत्तर गर्नु भएका पौडेल संस्थागत सुशासन र व्यावसायिक मूल्य मान्यता प्रति अडिग रहि इथिकल बैंकिङ्ग प्रति प्रतिबद्ध हुनुहुन्छ । शिक्षा, अटोमोवाइल्स एवं बैंकिङ क्षेत्रमा विशेष दख्खल राख्नु हुने पौडेल अमृत इन्टरनेशनल प्रा.लि. र क्यानन उच्च माध्यमिक विद्यालयको अध्यक्ष, बैंक तथा वित्तीय संस्था परिसंघ नेपाल (CBFIN) को कार्यकारी समिति सदस्य र सामाजिक क्षेत्रमा इन्द्र-पूर्णा सामाजिक सेवा ट्रस्टको अध्यक्ष हुनुहुन्छ ।



डा. तारा प्रसाद उपाध्याय

सञ्चालक

प्राध्यापक डा. ताराप्रसाद उपाध्याय यस बैंकको संस्थापक शेयरधनीको प्रतिनिधित्व गर्दै मिति २०७७ पौष २९ गतेदेखि सञ्चालक समितिको सदस्य रहनु भएको छ । यस बैंकको स्थापनाकालदेखि विभिन्न अवधिमा सञ्चालक रहनु भएका डा. उपाध्याय यस बैंकको जोखिम व्यवस्थापन समितिको संयोजक हुनुहुन्छ ।

भारतको गुवाहाटी विश्वविद्यालयबाट वाणिज्यशास्त्रमा स्नातकोत्तर गर्नु भएका उपाध्यायले संस्थागत सुशासनमा विद्यावारिधि गर्नु भएको छ । लुम्बिनी वाणिज्य क्याम्पसका क्याम्पस प्रमुख रहनु भएका उपाध्यायका थुप्रै पुस्तक, लेखहरू र दुई दर्जनभन्दा बढी अनुसन्धानसँग सम्बन्धित शोधपत्रहरू राष्ट्रिय तथा अन्तर्राष्ट्रिय पत्रपत्रिकामा प्रकाशित भएका छन् । नीति अनुसन्धान प्रतिष्ठान नेपालमा अनुसन्धान विशेषज्ञ हुनुका अतिरिक्त विश्व प्रख्यात हार्वर्ड विश्वविद्यालय, बनारस हिन्दु विश्वविद्यालय, नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्थामा समेत आबद्ध प्राध्यापक डा. उपाध्याय प्राज्ञिक व्यक्ति हुनुहुन्छ । उहाँ विभिन्न सामाजिक संघ संस्थामा समेत आबद्ध हुनुहुन्छ ।



ई. सुरज उप्रेती

सञ्चालक

ई. सुरज उप्रेती यस बैंकको संस्थापक शेयरधनीको प्रतिनिधित्व गर्दै मिति २०७७ पौष २९ गतेदेखि सञ्चालक समितिको सदस्य रहनु भएको छ । यस पूर्व साविक पूर्णिमा विकास बैंक लिमिटेडको सञ्चालक समितिको सदस्य र अध्यक्ष रहिसक्नु भएका उप्रेती मिति २०७६ आश्विन २७ गतेदेखि मिति २०७७ पौष २८ गतेसम्म सञ्चालक समितिको सदस्य हुनुहुन्थ्यो । श्री उप्रेती यस बैंकको लेखापरीक्षण समितिको संयोजक र जोखिम व्यवस्थापन समितिको सदस्य हुनुहुन्छ ।

पुलचोक क्याम्पसबाटबाट सिभिल इन्जिनियरिङमा स्नातक गरी भारतको सिक्किम मणिपाल विश्वविद्यालयबाट स्नातकोत्तर (MBA) हासिल गर्नु भएका उप्रेती लुम्बिनी इन्जिनियरिङ क्याम्पसमा प्राध्यापन समेत गर्दै आउनु भएको छ । युवा उद्यमीका रूपमा परिचित ई. उप्रेतीले एस.आर. स्टिल, एस.आर.रोडा, एस.आर. कन्स्ट्रक्सन, एस.आर. लोजिस्टिक, एस.आर. फुड, एस.आर. एग्री, एस.आर. इन्जिनियरिङ कन्सल्टेन्सी जस्ता व्यावसायिक फर्म/कम्पनीमार्फत रियल स्टेट, होटल व्यवसाय, स्वास्थ्य, ट्रेडिङ तथा FMCG जस्ता व्यवसायमा आबद्ध हुनुहुन्छ । उहाँ विभिन्न सामाजिक संघ संस्थामा समेत आबद्ध हुनुहुन्छ ।

सञ्चालक समिति ▶ Board of Directors



मोहन चापागाई

सञ्चालक

श्री मोहन चापागाई यस बैंकको सर्वसाधारण शेयरधनीको प्रतिनिधित्व गर्दै मिति २०७७ पौष २९ गतेदेखि सञ्चालक समितिको सदस्य रहनु भएको छ । यस पूर्व मिति २०६८ पौष २६ गतेदेखि २०७७ पौष २८ गतेसम्म यस बैंकको सञ्चालक समितिको सदस्य रहिसक्नु भएको छ । श्री चापागाई यस बैंकको कर्मचारी सेवा सुविधा समितिको संयोजक हुनुहुन्छ ।

शिक्षा, पत्रिकारिता एवं व्यापारिक क्षेत्रमा नेतृत्वदायी भूमिका निर्वाह गर्दै उहाँ पामिर इन्टरनेशनल प्रा.लि. र बुद्ध पावर एण्ड टेक्नोलोजी प्रा.लि.को अध्यक्ष हुनुहुन्छ । पत्रकारितामा स्नातकोत्तर गर्नु भएका चापागाईले सामुदायिक रेडियो प्रसारक संघ, रेडियो लुम्बिनी र नेपाल पत्रकार महासंघ, रूपन्देहीको अध्यक्षका रूपमा कार्य गरिसक्नु भएको छ । उहाँ विभिन्न सामाजिक संघ संस्थामा समेत आबद्ध हुनुहुन्छ ।

श्री वीरेन्द्र विष्ट यस बैंकको सर्वसाधारण शेयरधनीको प्रतिनिधित्व गर्दै मिति २०७७ पौष २९ गतेदेखि सञ्चालक समितिको सदस्य रहनु भएको छ । श्री विष्ट यस बैंकको सम्पत्ति शुद्धीकरण निवारण समितिको संयोजक हुनुहुन्छ ।

पोखरा विश्वविद्यालयबाट व्यवस्थापनमा स्नातकोत्तर गरी १ (एक) दशक भन्दा लामो समय देखी शिक्षा क्षेत्रमा नेतृत्वदायी भूमिका निर्वाह गर्दै आउनु भएका विष्ट प्राज्ञिक तथा शेयर बजार सम्बन्धी विश्लेषक हुनुहुन्छ । गेटवे एकेडेमीको अध्यक्ष रहनु भएका विष्ट क्याम्पियन कलेज र सिटिजन्स कलेजसंग आबद्ध रही कार्य गरिसक्नु भएको छ ।



वीरेन्द्र विष्ट

सञ्चालक

श्री नम्रता भण्डारी यस बैंकको सर्वसाधारण शेयरधनीको प्रतिनिधित्व गर्दै मिति २०७८ माघ २२ गते देखि सञ्चालक समितिको सदस्य रहनु भएको छ । पोखरा विश्वविद्यालयबाट व्यवस्थापनमा स्नातकोत्तर उपाधि हासिल गर्नु भएकी भण्डारी शैक्षिक तथा प्राज्ञिक व्यक्ति हुनुहुन्छ । मानव संशाधन व्यवस्थापन तथा अनुसन्धान र विकासमा दखल राख्ने श्री भण्डारी न्यू होराइजन कलेज तथा ISMT कलेजसंग आबद्ध हुनुहुन्छ ।



नम्रता भण्डारी

सञ्चालक

श्री गोपालप्रसाद पाण्डे मिति २०७८ माघ २२ गतेदेखि स्वतन्त्र सञ्चालकको रूपमा रहनु भएको छ । श्री पाण्डे यस बैंकको लेखापरीक्षण समितिको सदस्य हुनुहुन्छ ।

त्रिभुवन विश्वविद्यालयबाट व्यवस्थापन र समाजशास्त्रमा स्नातकोत्तर गर्नु भएका पाण्डेयले आन्तरिक नियन्त्रण, व्यवस्थापन, रणनीतिक योजना निर्माण तथा कार्यान्वयन जस्ता विषयमा विशेष दक्षता राख्नु हुन्छ । लुम्बिनी वाणिज्य क्याम्पसको सह-प्रध्यापक पाण्डे विगत दुई दशक देखि व्यवस्थापन र योजना निर्माण तथा कार्यान्वयन जस्ता विषयमा प्रमुख प्रशिक्षकका रूपमा प्रशिक्षण दिदै आउनु भएको छ । उहाँ विभिन्न सामाजिक संघ संस्थामा समेत आबद्ध हुनुहुन्छ ।



गोपालप्रसाद पाण्डे

स्वतन्त्र सञ्चालक

कार्यकारी समुह ▶ Executive Team



प्रकाश पौडेल

प्रमुख कार्यकारी अधिकृत

श्री प्रकाश पौडेल नेपाली बैकिङ क्षेत्रमा कुशल नेतृत्व प्रदान गर्ने बैकर हुनुहुन्छ । करिव तीन दशक लामो बैकिङ क्षेत्रको अनुभव संगाल्नु भएका पौडेलले शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेडलाई स्थापनाकालदेखि अविछिन्न रूपमा प्रमुख कार्यकारी अधिकृतको रूपमा नेतृत्व गरिरहनु भएको छ । व्यवस्थापन संकायमा स्नातकोत्तर गर्नु भएका पौडेलले विभिन्न सामाजिक संघसंस्थाको नेतृत्व गरिसक्नु भएको छ । स्थापनाको समयमा ३ जिल्लामात्र कार्यक्षेत्र रहेको शाइन डेभलपमेण्ट बैंक लिमिटेडलाई अविछिन्न रूपमा कार्यकारी प्रमुखको रूपमा नेतृत्व गरी नेपालको बैकिङ क्षेत्रमा विशिष्ट पहिचान बोकेको अब्बल राष्ट्रियस्तरको विकास बैंकका रूपमा स्थापित गराउन सफल पौडेल एक ऊर्जावान नेतृत्वकर्ता मानिनु हुन्छ ।

कुशल व्यवस्थापन, सामुहिकतामा विश्वास, समय सापेक्ष योजना निर्माण र त्यसको सफल कार्यान्वयन, बैकिङ क्षेत्रमा सूचना प्रविधिको समय अनुकूल प्रयोग, युवाहरूलाई नेतृत्वमा जोड आदि उहाँका प्रमुख विशेषता मानिन्छन् । पाँचवटा विकास बैंकलाई Merger/Acquisitions मार्फत एउटै संस्थामा गोलबद्ध गरी अनेकतालाई एकतामा बदल्नुले उहाँको नेतृत्व प्रमाणित गरेको छ । योजना निर्माण र त्यसको कार्यान्वयनका लागि दृढ संकल्पका साथ अगाडि बढ्ने उहाँको नेतृत्वशैलीका कारण बैकिङ जगतलाई मात्र होइन, राज्यको समग्र वित्तीय क्षेत्रलाई समेत महत्त्वपूर्ण योगदान पुगेको छ ।



लोकराज पनेरु

नायव प्रमुख कार्यकारी अधिकृत

दुई दशकभन्दा लामो बैकिङ अनुभव संगाल्नु भएका लोकराज पनेरु एक कुशल बैकरका रूपमा परिचित हुनुहुन्छ । ग्लोबल आई.एम.ई. बैंक लिमिटेड, एन.एम.बि. बैंक लिमिटेड, नेपाल बैंक लिमिटेड जस्ता वाणिज्य बैंकहरूको अनुभव संगाल्नु भएका अनुभवी बैकर पनेरुले शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेडलाई नयाँ उचाइमा पुऱ्याउन महत्त्वपूर्ण योगदान दिनु भएको छ । त्रिभुवन विश्वविद्यालयबाट व्यवस्थापनमा स्नातकोत्तर गर्नु भएका पनेरुले योजना निर्माण तथा विकास बैंकको समग्र व्यवस्थापनका माध्यमबाट विकास बैंकको लक्ष्य प्राप्तमा आफ्नो अनुभव तथा दक्षता प्रकट गर्दै आउनु भएको छ ।



सेवा तथा सुविधाहरू

- बचत तथा मुद्दती खातामा आकर्षक ब्याजदर
- सर्वसुलभ कर्जा
- मोबाइल बैंकिङ्ग
- इन्टरनेट बैंकिङ्ग
- डेबिट कार्ड
- डिम्याट खाता
- अनलाइन बचत तथा मुद्दती खाता
- क्यूआर टेलरको सुविधा
- लकर सुविधा
- विप्रेषण (Remittance) सुविधा
- सि-आस्वा सुविधा
- ECC को सुविधा
- कनेक्ट आइपिएस
- RTGS को सुविधा
- क्यूआर सुविधा
- निशुल्क ABBS सुविधा



SHINE RESUNGA
DEVELOPMENT BANK LTD.

शाइन रेसुङ्गा डेभलपमेण्ट बैंक लि.

☎ ०७१-४१५५०२ | ४१५५०३

✉ info@srdp.com.np

🌐 www.srdp.com.np



(कम्पनी ऐन, २०६३ दफा ७१ को उपदफा (३) सँग सम्बन्धित) प्रतिनिधि (प्रोवसी) फारम

श्री सञ्चालक समिति
शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेड
बुटवल, रूपन्देही ।

विषय : प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,
..... जिल्ला महा.न.पा./उप.महा.न.पा./न.पा./गा.पा., वडा नं. ... बस्ने म/हामी
..... ले त्यस कम्पनीको शेयरधनीको हैसियतले वि.सं. २०८० साल मंसिर २३ गते शनिवारका दिन हुने पन्ध्रौं
वार्षिक साधारण सभामा म/हामी स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा मेरो/हाम्रो तर्फबाट
भाग लिन तथा मतदान गर्नका लागि जिल्ला महा.न.पा./उप.महा.न.पा./न.पा./गा.पा., वडा
नं. बस्ने श्री लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको

निवेदक

दस्तखत :

दस्तखत :

नाम :

नाम :

शेयरधनी नं./

ठेगाना :

हितग्राही खाता नं. :

शेयरधनी नं./

मिति :

हितग्राही खाता नं.:

शेयर संख्या :

मिति :

द्रष्टव्य : यो निवेदन वार्षिक साधारण सभा हुनुभन्दा कम्तीमा ४८ घण्टा अगावै कम्पनीको केन्द्रीय कार्यालयमा पेश गरी सक्नु पर्नेछ ।

शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेड पन्ध्रौं वार्षिक साधारण सभामा उपस्थिति हुन जारी गरिएको

प्रवेश-पत्र

शेयरधनीको नाम

शेयरधनी नं./हितग्राही खाता नं. शेयर संख्या

द्रष्टव्य :

- शेयरधनीले माथि उल्लेखित सम्पूर्ण विवरण अनिवार्य रूपमा भर्नु हुन अनुरोध छ ।
- सभाकक्षमा प्रवेश गर्न यो प्रवेश-पत्र अनिवार्य छ ।

.....
कम्पनी सचिव



१५ औं वार्षिक प्रतिवेदन
२०७९/२०८०



विषय सूची

| सि.नं. | विषय | पृष्ठ |
|--------|--|-------|
| १. | पन्ध्रौं वार्षिक साधारणसभाको सूचना | १ |
| २. | साधारण सभा सम्बन्धी संक्षिप्त जानकारी | २ |
| ३. | बैंकका महत्त्वपूर्ण गतिविधिहरूको संक्षिप्त जानकारी | ३ |
| ४. | सञ्चालक समितिका अध्यक्षको मन्तव्य | १३ |
| ५. | प्रमुख कार्यकारी अधिकृतको मन्तव्य | १६ |
| ६. | सञ्चालक समितिको वार्षिक प्रतिवेदन | १७ |
| ७. | कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरण | ३८ |
| ८. | संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन | ४१ |
| ९. | धितोपत्र दर्ता तथा निष्कासन नियमावली, २०७३ बमोजिमको विवरण | ५३ |
| १०. | लेखापरीक्षकको प्रतिवेदन | ५४ |
| ११. | वित्तीय अवस्थाको विवरण | ५९ |
| १२. | नाफा नोक्सान विवरण | ६० |
| १३. | अन्य विस्तृत आम्दानीको विवरण | ६१ |
| १४. | नगद प्रवाह विवरण | ६२ |
| १५. | इक्विटीमा भएको परिवर्तनको विवरण | ६३ |
| १६. | वितरणयोग्य नाफा नोक्सान विवरण | ६५ |
| १७. | लेखा सम्बन्धी टिप्पणीहरू तथा प्रमुख लेखानीतिहरू | ६६ |
| १८. | अनुसूचीहरू | ९६ |
| १९. | Disclosure तथा थप जानकारी | ११९ |
| २०. | प्रमुख सूचकाङ्कहरू | १३५ |
| २१. | लेखापरीक्षण भएको तथा अपरिष्कृत वित्तीय विवरणको तुलनात्मक विवरण | १३६ |
| २२. | पुँजीकोष गणना तालिका तथा सोसँग सम्बन्धित Disclosure | १३९ |
| २३. | नेपाल राष्ट्र बैंकको निर्देशन | १५३ |
| २४. | नेपाल राष्ट्र बैंकको निर्देशन उपर सञ्चालक समितिको प्रतिवेदन | १५४ |
| २५. | प्रबन्धपत्र र नियमावली संशोधनको तीन महले विवरण | १५५ |
| २६. | बैंकको संक्षिप्त विवरण | १५६ |



१५ औं वार्षिक प्रतिवेदन
२०७९/२०८०



पन्ध्रौ वार्षिक साधारण सभा सम्बन्धी सूचना

श्री शेयरधनी महानुभावहरू,

शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेडको मिति २०८० कार्तिक २३ गते बसेको सञ्चालक समितिको २८२औं बैठकको निर्णय बमोजिम पन्ध्रौ वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा देहायका विषयहरू उपर छलफल तथा निर्णय गर्न बस्ने भएको हुँदा सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी एवं उपस्थितिका लागि यो सूचना प्रकाशित गरिएको छ ।

सभा हुने मिति, समय र स्थान :

मिति : २०८० साल मंसिर २३ गते, शनिवार (तदनुसार डिसेम्बर ९, २०२३) ।

समय : बिहान ११:०० बजे ।

स्थान : ड्रिमल्याण्ड गोल्ड रिसोर्ट एण्ड होटल प्रा.लि., मणिग्राम, रूपन्देही ।

छलफलका विषयहरू :

क. साधारण प्रस्तावहरू :

१. आ.व. २०७९/०८० को सञ्चालक समितिको वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
२. लेखापरीक्षकको प्रतिवेदन सहित २०८० साल आषाढ मसान्तको वित्तीय अवस्थाको विवरण, सोही मितिमा समाप्त आ.व. २०७९/०८० को नाफा वा नोक्सान विवरण, नगद प्रवाह लगायतका वित्तीय विवरणहरू पारित गर्ने ।
३. आर्थिक वर्ष २०८०/०८१ को लेखापरीक्षण गर्न लेखापरीक्षकको नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने ।
४. सञ्चालक समितिले प्रस्ताव गरे बमोजिम चुक्ता पुँजीको ०.५५ प्रतिशतले हुने रकम रु. २,३६,७४,०९१/४४ (अक्षरेपी दुई करोड छत्तिस लाख चौहत्तर हजार एकानब्बे रूपैया र पैसा चवालिस मात्र) नगद लाभांश (बोनश शेयरमा लाग्ने कर प्रयोजनको लागि) वितरण गर्न स्वीकृत गर्ने ।

ख. विशेष प्रस्तावहरू :

१. अधिकृत पुँजी वृद्धि गर्ने ।
२. सञ्चालक समितिले प्रस्ताव गरे बमोजिम वितरणयोग्य सञ्चित मुनाफाबाट चुक्ता पुँजीको १०.५० प्रतिशतले हुन आउने रकम रु. ४४,९८,०७,७३७/३८ (अक्षरेपी चवालिस करोड अन्तानब्बे लाख सात हजार सात सय सैतिस रूपैया र पैसा अठतिस मात्र) बोनश शेयर वितरण गर्न स्वीकृत गर्ने र सोही बमोजिम जारी तथा चुक्ता पुँजी वृद्धि गरी प्रबन्धपत्रको सम्बन्धित दफा संशोधन गर्ने ।
३. प्रबन्धपत्र तथा नियमावलीमा संशोधन गर्ने ।
४. शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेड र अन्य बैंक तथा वित्तीय संस्था एक आपसमा गाभ्ने/गाभिने (Merger) तथा प्राप्ती/समाहित (Acquisition) हुने प्रयोजनका लागि उपयुक्त बैंक तथा वित्तीय संस्थाको पहिचान गर्ने, सहमति पत्र (Memorandum of Understanding) मा हस्ताक्षर गर्ने सोको आधारमा सैद्धान्तिक स्वीकृतिका लागि नेपाल राष्ट्र बैंकमा निवेदन दिने, सम्पत्ति तथा दायित्वको मूल्याङ्कन (Due Diligence Audit) गर्न परामर्शदाता, मूल्याङ्कनकर्ता, लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक तोक्ने तथा उक्त कार्यसंग सम्बन्धित अन्य आवश्यक कार्यहरू गर्नका लागि सञ्चालक समितिलाई अख्तियारी दिने ।
५. प्रबन्धपत्र तथा नियमावली संशोधन गर्ने सम्बन्धमा नियमनकारी निकायबाट फेरबदल गर्न निर्देशन भएमा आवश्यकता अनुसार सोमा थपघट, परिमार्जन, संशोधन तथा सच्याउनका लागि सञ्चालक समिति वा समितिले तोकेको व्यक्तिलाई अख्तियारी प्रदान गर्ने ।

ग. विविध

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव



वार्षिक साधारण सभा सम्बन्धी जानकारी

१. पन्ध्रौं वार्षिक साधारण सभा प्रयोजनका लागि मिति २०८०/०८/११ गतेदेखि २०८०/०८/२३ गतेसम्म बैंकको शेयरधनी दर्ता किताब बन्द रहनेछ । मिति २०८०/०८/१० गतेसम्म नेपाल स्टक एक्सचेञ्ज लिमिटेडमा कारोबार भई प्रचलित कानून बमोजिम बैंकको शेयर रजिष्ट्रार एनआइएमबी एस क्यापिटल लिमिटेडमा प्राप्त विवरणको आधारमा कायम शेयरधनीहरूले मात्र वार्षिक साधारण सभामा भाग लिन, मतदान गर्न सक्ने छन् ।
२. सभामा उपस्थित हुने सम्पूर्ण शेयरधनी महानुभावहरूले आफ्नो परिचय खुल्ने प्रमाणपत्र वा सोको प्रतिलिपि अनिवार्य रूपमा साथमा लिई आउनु हुन अनुरोध छ ।
३. शेयरधनी महानुभावहरूको उपस्थिति पुस्तिकामा दस्तखत गर्न शेयरधनी उपस्थिति पुस्तिका बिहान ९:०० बजेदेखि सभा सम्पन्न नहुँदासम्म खुल्ला रहनेछ ।
४. वार्षिक साधारण सभामा सहभागी हुनका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले प्रचलित कम्पनी कानूनले तोकेको ढाँचाको प्रतिनिधि पत्र (प्रोक्सी फारम) सभा सुरु हुनुभन्दा न्यूनतम ४८ घण्टा अगावै कार्यालय समय भित्र बैंकको केन्द्रीय कार्यालय, बुटवलमा दर्ता गराई सक्नु पर्नेछ । शेयरधनी महानुभावहरूले एकभन्दा बढी व्यक्तिलाई आफ्नो शेयर विभाजन गरी वा अन्य कुनै किसिमबाट छुट्टयाई प्रोक्सी दिन पाउनु हुने छैन, दिएमा प्रोक्सी बदर हुनेछ । इमेल, स्क्यान, फोटो वा अन्य विद्युतीय माध्यमबाट पठाएको प्रतिनिधिपत्र (प्रोक्सी) लाई पनि मान्यता दिइनेछ ।
५. प्रोक्सी नियुक्त गरी सक्नु भएका शेयरधनी महानुभावहरू आफै सभामा उपस्थित भई हाजिरी पुस्तिकामा दस्तखत गर्नु भएमा दिइसकेको प्रोक्सी स्वतः बदर हुनेछ ।
६. नाबालक वा फरक किसिमले सक्षम शेयरधनीहरूको तर्फबाट बैंकको शेयर लगत किताबमा संरक्षकको रूपमा नाम दर्ता भएको व्यक्तिले सभामा भाग लिन वा प्रतिनिधि (प्रोक्सी) नियुक्त गर्न र मतदान गर्न सक्नु हुनेछ ।
७. एकभन्दा बढी व्यक्तिहरूको संयुक्त नाममा शेयर दर्ता रहेको अवस्थामा सर्वसम्मतबाट प्रतिनिधि चयन गरिएको एक जनाले मात्र वा लगत किताबमा पहिलो नाम उल्लेख भएको व्यक्तिले सभामा भाग लिन सक्ने छन् ।
८. छलफलका विषयहरू मध्ये विविध शीर्षक अन्तर्गत कुनै प्रस्ताव भएमा, छलफल गर्न इच्छुक शेयरधनी महानुभावहरूले साधारणसभा हुनुभन्दा ७ (सात) दिन अगावै छलफलको विषयको जानकारी कम्पनी सचिव मार्फत् सञ्चालक समितिको अध्यक्षलाई लिखित रूपमा दिनुपर्नेछ ।

पुनश्च : कम्पनीको आर्थिक विवरण, शेयरधनी महानुभावहरूले उपलब्ध गराएको ठेगानामा पठाइएको छ । साथै कम्पनी ऐन २०६३ अनुसारको वार्षिक आर्थिक विवरण, सञ्चालक समितिको प्रतिवेदन र लेखापरीक्षकको प्रतिवेदन, शेयरधनी महानुभावहरूले कम्पनीको केन्द्रीय कार्यालय, बुटवल ११, रूपन्देहीमा तथा यस विकास बैंकको शेयर रजिष्ट्रार एनआइएमबी एस क्यापिटल लिमिटेड लाजिम्पाट, काठमाडौंमा आई निरीक्षण गर्न र प्राप्त गर्न सक्ने व्यहोरा समेत जानकारीका लागि सूचित गरिन्छ । आर्थिक विवरण लगायत वार्षिक साधारणसभामा पेश हुने सम्पूर्ण प्रस्तावहरू बैंकको वेवसाइट www.srdb.com.np मा हेर्न सक्नुहुनेछ । साधारण सभा सम्बन्धी कुनै जानकारी आवश्यक भएमा यस विकास बैंकको केन्द्रीय कार्यालय, बुटवल ११, रूपन्देहीमा सर्म्पक राख्नुहुन वा विकास बैंकको आधिकारिक इमेल info@srdb.com.np मार्फत लिनुहुन अनुरोध गरिन्छ ।



Emerging Asia Banking Award 2022

इन्डियन चेम्बर अफ कमर्सको आर्थिक मामिला तथा नीति विभागले इमर्जिङ एसिया बैंकिङ अवार्डका लागि १७ वटा विधामा बंगलादेश, भुटान, म्यानमार, श्रीलंका र भारतका बैंक तथा वित्तीय संस्थाहरूलाई मनोनयनका लागि आव्हान गरेकोमा यस बैंकले Best Performance on Profitability र The Best Performance on Growth विधामा इमर्जिङ एसिया बैंकिङ अवार्ड २०२२ प्राप्त गरेको छ । उक्त अवार्डको छनोट प्राइस वाटर हाउस कोर्पर्स, बहुराष्ट्रिय व्यावसायिक संस्था र अन्य प्रतिष्ठित फर्महरू सम्मिलित निर्णायक मण्डलबाट गरिएको थियो ।

आर्थिक वर्ष २०७८/७९ मा प्रकाशित वार्षिक वित्तीय प्रतिवेदनका आधारमा वित्तीय पारदर्शिता, जवाफदेहिता र सुशासनका लागि नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्था (ICAN) द्वारा प्रदान गरिएको वित्तीय संस्था तर्फ Certificate of Merit उपाधि माननीय अर्थमन्त्री डा. प्रकाश शरण महतज्यूबाट ग्रहण गर्दै ।





Customer Happiness Index ग्राहक सन्तुष्टि सूचकाङ्क

बैंकको सेवा र सुविधाहरू उपर ग्राहकहरूको सन्तुष्टि मापन गर्नका लागि २० वटा शाखा कार्यालयहरूका कुल ५,३०३ ग्राहकहरूलाई स्वतन्त्र रूपमा रेटिङमार्फत खुशी मापन गरीएको ।

Shine Resunga Development Bank Ltd. recently conducted a survey in 20 Branches among 5303 customers anonymously to measure their happiness in regards to our overall Customer Service & Digital Banking Experience and the results are as follows;

Shine Customer Happiness Index 2023

(Overall Service) = 4.14 out of 5.

Shine Customer Happiness Index 2023

(Digital Banking Experience) = 3.8 out of 5

#where 5 indicates the highest degree of happiness.

Data Interpretation

Total Sample Population: 5303



We thank all the respondents for their participation in this survey. We are committed to leading initiatives to improve these ratings starting right now through our innovative banking products and excellent customer services.



071-415502 | 415503 | Toll Free: 18607152010 | info@srdb.com.np | www.srdb.com.np

Employee Happiness Index कर्मचारी सन्तुष्टि सूचकाङ्क

कामप्रति उत्प्रेरित कर्मचारीबाट मात्र संस्थागत लक्ष्य प्राप्त भन्ने मान्यतालाई आत्मसात गर्दै कर्मचारीहरूको खुसी मापन गरिएको ।

SHINE EMPLOYEE
HAPPINESS INDEX 2079 = 8/10

Shining with
Joy & Positivity

According to recent Survey conducted by HR Department, Employees at Shine Resunga Development Bank Limited rate their Happiness an **Impressive 8/10**. (10 being the highest degree of Employee Happiness.)

#HappyTeam #HappyShineResunga #Life@Shine



Best Managed Development Bank 2022

071-415502 | 415503 | Toll Free: 18607152010 | info@srdb.com.np | www.srdb.com.np

Employee Learning & Development

बैंकले कर्मचारीहरूमा अध्ययन र विकासको संस्कृतीलाई उच्च प्राथमिकता दिई प्रतिस्पर्धात्मक बनाई लाभ लिन सक्नेमा विश्वस्त छ ।

SHINE MENTORSHIP PROGRAM designed by International Communications Coach MANNSI AGRAWAL

A L&D initiative of Shine Resunga Development Bank where **Team Members in the Central Office** shall be assigned a mentor who would help them to hone their present skills and acquire new ones via one-on-one coaching.

- 9 Mentors
- 27 Mentees
- 12 Departments

SHINE RESUNGA
DEVELOPMENT BANK LTD.

Emerging Asia
BANKING
3333333 AMBA/IBIS
JULY 18, 2021 | SOA, INDIA

Best Managed
Development Bank 2022

071-415502 | 415503 | Toll Free: 16607152010 | info@srdcb.com.np | www.srdcb.com.np

Shine "WE TRAIN OURSELVES" DAY,

a L&D & Capacity Building Initiative of 88 Branches across the country of Shine Resunga Development Bank Limited.
Date: ४ चैत २०७९, शनिवार March 18, 2023

While learning is a daily part of Life@Shine, we intend to learn little more by celebrating Shine **"We Train Ourselves" Day**. This initiative is driven by the concept of self and independent learning where each team member in all of our branches will meet once a quarter for a knowledge sharing and capacity building session on a variety of relevant topics, with the Resource Person being one of the team members from the respective branch.

#Learning&Development
#EmployeeEngagement
#Life@Shine

SHINE RESUNGA
DEVELOPMENT BANK LTD.

Best Managed
Development Bank 2022

071-415502 | 415503 | Toll Free: 16607152010 | info@srdcb.com.np | www.srdcb.com.np



प्राथमिक उपचार, आपतकालीन उद्धार तथा आगालागीबाट सुरक्षा सम्बन्धी तालिममा केन्द्रीय कार्यालयका कर्मचारीहरू



१५ औं वार्षिक प्रतिवेदन
२०७९/२०८०

SHINE BUSINESS MEET 2023



२०८० श्रावण १९ र २० गते शाइन बिजनेस मिट २०२३ आयोजना गरिएको थियो । आर्थिक वर्ष २०७९/८० मा हासिल गरेका उपलब्धिहरुको समीक्षा गर्नुका साथै आर्थिक बर्ष २०८०/८१ को रणनीतिक लक्ष्य र योजना तर्जुमा गरिएको थियो ।



FALGUN 11, 2079 – 15th Anniversary Celebration of the Development Bank २०७९ फाल्गुण ११ गते बैंकको १५औं वार्षिकोत्सव

मिति २०७९ फाल्गुण ११ गते विभिन्न कार्यक्रमहरु गरी १५औं वार्षिक उत्सव मनाएको छ । उक्त अवसरमा पत्रकार सम्मेलन, शाइन आर्थिक पत्रकारिता पुरस्कार वितरण, क्रेडिट कार्ड शुभारम्भ, उत्कृष्ट कर्मचारीलाई सम्मान तथा पुरस्कार प्रदान, शाइन उद्यमशीलता प्रवर्द्धन जस्ता कार्यक्रमहरु गरिएको थियो ।





Corporate Social Responsibility

संस्थागत सामाजिक उत्तरदायित्व

बैंकले सामाजिक उत्तरदायित्व अन्तर्गत विभिन्न कार्यक्रमहरू सञ्चालन गरेको छ । आर्थिक वर्ष २०७९/०८० मा विकास बैंकले विद्यार्थी सशक्तीकरण, संस्कृति तथा सम्पदाहरूको संरक्षण, स्वास्थ्य तथा खेलकुद, महिला स्वास्थ्य तथा सुरक्षा, वातावरण संरक्षण, सडक सुरक्षा, सामाजिक विकास, सरसफाइ, शिक्षा लगायतका क्षेत्रहरूलाई समेटेर विभिन्न ८१ वटा संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी कार्यक्रमहरू सञ्चालन गरेको थियो । आर्थिक वर्ष २०७९/०८० मा सम्पन्न मुख्य सामाजिक उत्तरदायित्व सम्बन्धी परियोजनाहरू :

1. Shine Grow Green Project (शाइन ग्रो ग्रीन परियोजना)

शाइन ग्रो ग्रीन परियोजना अन्तर्गत आर्थिक वर्ष २०७९/८० मा १,००० विभिन्न प्रजातिका रुख बिरुवा रोपेको छ । अघिल्लो आर्थिक वर्ष २०७८/७९ मा १४,००० रुख बिरुवा रोपिएकोमा यस वर्ष थप १,००० रुख बिरुवा सहित कुल १५,००० रुख बिरुवा रोपी सोको संरक्षण समेत गरिदै आएको छ । यस आर्थिक वर्षमा काठमाण्डौ क्षेत्रमा १००, नारायणघाट क्षेत्रमा ५०, परासी क्षेत्रमा १००, भैरहवा क्षेत्रमा १००, बुटवल क्षेत्रमा १५०, गुल्मी, अर्घाखाँची तथा प्युठान क्षेत्रमा १००, पाल्पा क्षेत्रमा ५०, कपिलवस्तु क्षेत्रमा १००, दाङ्ग क्षेत्रमा १०० र पश्चिम क्षेत्रमा १०० रुख बिरुवा रोपिएको थियो ।

2. Shine Digital Classroom Project (शाइन डिजिटल क्लासरूम परियोजना)

ग्रामीण क्षेत्रमा सञ्चालित बर्दिया, बाग्लुङ्ग, अर्घाखाँची, गुल्मी, प्युठान, दाङ्ग, कपिलवस्तु, नवलपरासी, रूपन्देही र कास्की जिल्लाका आवश्यक देखिएका विभिन्न १५ वटा सामुदायिक/सरकारी विद्यालयहरूमा डिजिटल उपकरण प्रदान गरिएको छ ।

3. Shine Financial Literacy Program (शाइन वित्तीय साक्षरता परियोजना)

शाइन वित्तीय साक्षरता परियोजना अन्तर्गत बैकिङ्ग सेवा सुबिधाहरू, डिजिटल कारोवारको सुरक्षा सम्बन्धी आम सर्वसाधारणहरूलाई जानकारी प्रदान गर्ने गरिएको छ । यस आर्थिक वर्षमा भौतिक उपस्थितिमा २६० जना नियमित आय आर्जन गर्ने व्यक्तिहरू, ३० जना नियमित आय आर्जन नभएका व्यक्ति, ४,२४१ युवा विद्यार्थी र ४९८ जना गृहिणी गरी कुल ५,०२९ जनालाई वित्तीय साक्षरता उपलब्ध गराइएको छ । विभिन्न सामाजिक सञ्जालहरू फेसबुक, लिंक्डइन, इन्स्टाग्राम, टिकटक, भाइवर, युटुव, वेबसाइट र अन्य अनलाइन डिजिटल प्लेटफर्म मार्फत २० लाखभन्दा बढीलाई वित्तीय साक्षरता प्रदान गरिएको छ ।

4. Shine Entrepreneurship Support Program (शाइन उद्यमशीलता प्रवर्द्धन कार्यक्रम)

मिति २०७९ फाल्गुण ११ गते रूपन्देही, कपिलवस्तु र नवलपरासी जिल्लाका विभिन्न ३३ वटा क्याम्पसका २२५ भन्दा बढी विद्यार्थीहरूलाई शाइन उद्यमशीलता प्रवर्द्धन सम्बन्धी कार्यक्रममा सहभागी गराइएको थियो ।

5. Environment Conservation & Culture Preservation (वातावरण तथा संस्कृति संरक्षण)

वातावरण तथा संस्कृति संरक्षणमा सक्रिय रूपमा सहभागी संस्थाहरूलाई आर्थिक सहयोगहरू उपलब्ध गराइएको छ । जस अन्तर्गत तिलोत्तमा १ रूपन्देहीमा रहेको आनन्दवन शंकरनगर खानेपानी उपभोक्ता तथा सरसफाइ संघ, सैनामैना ८ रूपन्देहीको सूर्यनगर टोललाई डष्टविन, रूपन्देहीको सालभण्डी खानेपानी उपभोक्ता समितिलाई सडक छेउमा वृक्षारोपण गरी सरसफाइका लागि वाल्टिन र कामाण्डौको आलोकनगर टोलका बासिन्दाहरूका लागि डष्टविन उपलब्ध गराइएको थियो । लालमटिया बजार व्यवस्थापन समिति मार्फत बजारमा फोहर मैला व्यवस्थानमा र राजपुर ५ कपिलवस्तुका बासिन्दाहरूलाई फोहर मैला व्यवस्थापनमा सहयोग गरिएको छ ।



| सि.नं. | विवरण | रकम रु. |
|--------|---|------------------|
| १. | Shine Grow Green Project शाइन ग्रो ग्रिन परियोजना | ६५०,००० |
| २. | Shine Digital Classroom Project शाइन डिजिटल क्लास परियोजना | ९८५,००० |
| ३. | Shine Financial Literacy Program शाइन वित्तीय साक्षरता परियोजना | १,५४०,९३५ |
| ४. | Shine Entrepreneurship Support Program शाइन उद्यमशीलता प्रवर्द्धन कार्यक्रम | २७४,३२२ |
| ५. | Environment Conservation & Culture Preservation वातावरण तथा संस्कृति संरक्षण | ८७५,२५० |
| ६. | Others अन्य | १,३०८,८३८ |
| | Total कुल | ५,६३४,३४५ |



शाइन ग्रो ग्रिन परियोजना दरवारमार्ग, काठमाण्डौ



शाइन ग्रो ग्रिन परियोजना, कुन्जलापार्क, रूपन्देही



शाइन ग्रो ग्रिन परियोजना गुलरिया, बर्दिया



श्री धातिवाङ्ग माध्यामिक विद्यालय पाणिनि ६ लाई
डिजिटल उपकरण प्रदान गर्दै ।



श्री प्रभा माध्यामिक विद्यालय निसिखोला ३ बाग्लुङ्गमा
डिजिटल उपकरण ग्रहण गर्दै विद्यार्थीहरू ।



वित्तीय साक्षरता कार्यक्रम
श्री बाल जनता माध्यामिक विद्यालय लमही, दाङ्ग ।



वित्तीय साक्षरता कार्यक्रम
घोला आमा समूह सुनवल ४ नवलपरासी ।

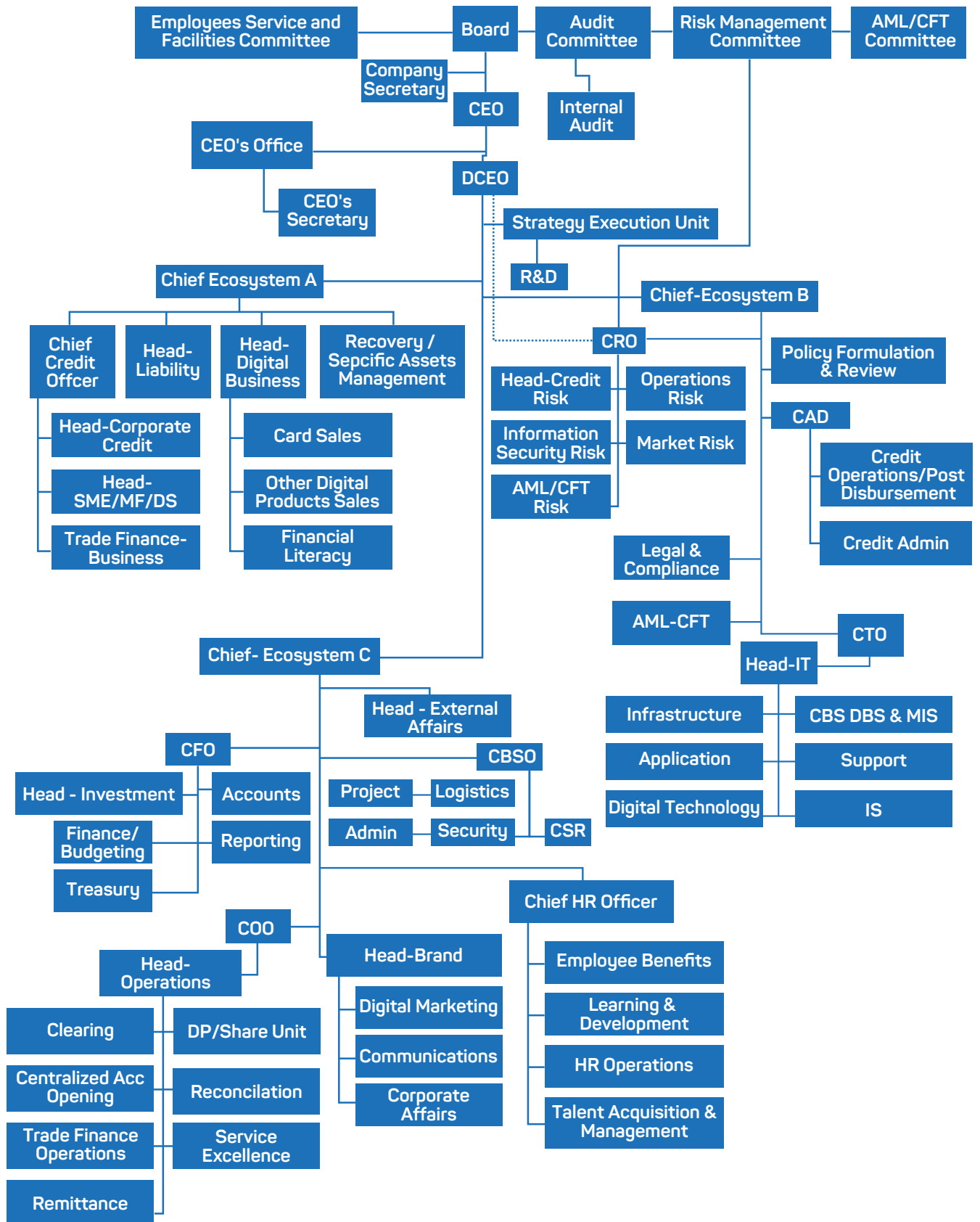


Team Shine Dedicated to Create Value for Every Stakeholders.





Organizational Structure



Key Financial Highlights



कुल सम्पत्ति

Total Assets

रु ६३ अर्ब ४२ करोड



निक्षेप

Deposit

रु. ५६ अर्ब ४२ करोड



कर्जा तथा सापट

Loans & Advance

रु. ४५ अर्ब ९६ करोड



खुद मुनाफा

Net Profit

रु ७५ करोड ८० लाख



शेयरधनी कोष

Shareholder Equity Fund

रु ६ अर्ब ९८ करोड



चुता पूंजी

Paid-up Capital

रु ४ अर्ब २८ करोड



Branches
(शाखाहरू)

शाखा संख्या

No. of Branches

८८



ग्राहक संख्या

No. of Customers

रु ६ लाख ४५ हजार



कर्मचारी संख्या

No. of Employees

७४६



सञ्चालक समितिका अध्यक्षज्यूको मन्तव्य

आदरणीय शेयरधनी महानुभावहरू,

शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेडको पन्ध्रौं वार्षिक साधारण सभामा उपस्थित आदरणीय शेयरधनी महानुभावहरू, नियमनकारी निकायका प्रतिनिधिहरू, लेखापरीक्षक, व्यवस्थापन समूह, कर्मचारी एवं उपस्थित सम्पूर्ण महानुभावहरूलाई सञ्चालक समिति र मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्न चाहन्छु ।

यस बैंकको आर्थिक वर्ष २०७९/०८० मा र चालु आ.व. २०८०/८१ को हालसम्मका वित्तीय तथा अन्य क्रियाकलापहरू सञ्चालक समितिको प्रतिवेदनमा समावेश गरिएको हुँदा संक्षेपमा आफ्नो मन्तव्य राख्न चाहन्छु ।

नेपाल राष्ट्र बैंकबाट ३ जिल्ला कार्यक्षेत्र भएको वित्तीय संस्थाको रूपमा इजाजतपत्रप्राप्त गरी रु. ६ करोड चुक्ता पुँजीबाट रूपन्देही जिल्लाको बुटवलमा केन्द्रीय कार्यालय राखि मिति २०६५ साल फाल्गुण ११ गते बाट वित्तीय कारोबार सञ्चालन गरेको शाइन डेभलपमेण्ट बैंक लिमिटेडमा गुल्मी जिल्लाको तम्घासमा केन्द्रीय कार्यालय रहेको रेसुङ्गा विकास बैंक लिमिटेड मिति २०६९/१२/०४ मा मर्जर भई शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेड बनेको थियो । प्यूठान जिल्लामा केन्द्रीय कार्यालय रहेको गौमुखी विकास बैंक लिमिटेडलाई मिति २०७३/०२/२९ मा मर्जर गरेको यस बैंकले २०७६/०६/२७ गते रूपन्देहीको सिद्धार्थनगर मा केन्द्रीय कार्यालय रहेको पूर्णिमा विकास बैंक लिमिटेड र बाँके जिल्लाको नेपालगञ्जमा केन्द्रीय कार्यालय रहेको भार्गव विकास बैंक लिमिटेडलाई प्राप्ति गरी मिति २०७६/०८/१० गतेबाट राष्ट्रियस्तरको विकास बैंक रूपमा सञ्चालनमा रहेको छ । हरेक दृष्टिकोणबाट सवल र सुदृढ वित्तीय संस्थाको रूपमा पहिचान बनाउन महत्त्वपूर्ण योगदान गर्नुहुने तत्कालिन सञ्चालक समितिका अध्यक्ष तथा सञ्चालकहरू, पूर्व

अध्यक्ष तथा पूर्व सञ्चालकहरू लगायत सरोकारवाला सबैमा हार्दिक आभार तथा कृतज्ञता प्रकट गर्दछु ।

यहाँहरूको साथ र सहयोगबाट निरन्तर रूपमा अगाडि बढ्दै पन्ध्रौं वार्षिक साधारण सभासम्म आइपुगेका छौं । पक्कै पनि विगत त्यति सजिलो थिएन, अर्थतन्त्रका विभिन्न सूचकांकहरूमा आएका उतार चढावका बिचमा सही दिशानिर्देश तथा रणनीतिको साथ बैंक सफलतापूर्वक यहाँसम्म पुगेको छ । यस बैंकले वित्तीय परिसूचकहरूलाई निरन्तर सुदृढ गर्दै सबल र विश्वसनीय बैंकको पहिचान कायम गरेको छ । हरेक स्टेकहोल्डर्सको संस्थागत स्वार्थमा बैंकका क्रियाकलापहरू अगाडि बढाउन हरसम्भव प्रयत्नशील छौं ।

आ.व. २०७९/०८० मा समग्र अर्थतन्त्रमा आएको संकुचन, निक्षेप परिचालनमा परेको चाप, कर्जाको मागमा आएको कमी, निक्षेपको लागतमा भएको वृद्धि, कर्जाको गुणस्तरमा परेको असरको कुशल व्यवस्थापन गर्दै निक्षेप परिचालनमा २९.८४ प्रतिशतको वृद्धि भई रु. ५६ अर्ब ४२ करोड र कर्जा सापटमा २०.९४ प्रतिशतको वृद्धि भई रु. ४५ अर्ब ९६ करोड पुगेको छ । खुद मुनाफामा १६.८५ प्रतिशतको वृद्धि भई रु. ७५ करोड ८० लाख भएको छ भने प्रति शेयर आम्दानी रु. १७.१६ बाट वृद्धि भई १७.६९ भएको छ । चुक्ता पुँजीको ०.५५ प्रतिशत नगद लाभांश (बोनस शेयरमा लाग्ने कर प्रयोजनको लागि) र १०.५० प्रतिशत बोनस शेयर गरी ११.०५ प्रतिशत लाभांश वितरण गर्ने प्रस्ताव यस गरिमामय सभामा स्वीकृतिको लागि पेश गरिएको छ ।

बैंकले आ.व. २०७९/८० मा गरेका मुख्य कार्यहरू एवं प्राप्त गरेका उपलब्धिहरू, चालु आ.व. २०८०/०८१ को हालसम्म भएका मूलभूत कार्यहरू र भविष्यमा गर्ने कार्यहरूको बारेमा संक्षेपमा चर्चा गर्ने अनुमति चाहन्छु ।



- बैंकमा सृजना हुनसक्ने विभिन्न प्रकारका जोखिमहरूको प्रभावकारी व्यवस्थापन गर्दै कारोबार विस्तारमा सन्तुलित, निरन्तर र दिगो वृद्धिको अवधारणालाई आत्मसात गरेका छौं ।
- बैंकले निम्न तथा मध्यम आय भएका ग्राहकहरूको वित्तीय आवश्यकता पूरा गर्न तथा उद्यमशीलता प्रवर्द्धन गर्न सहजीकरण गर्ने र साना तथा मझौला व्यावसायिका लागि पहिलो रोजाइको विकास बैंकको रूपमा स्थापित हुने लक्ष्य लिइ सोही बमोजिम कार्य सञ्चालन गर्दै आइरहेको छ ।
- सूचना प्रविधिको विकाससँगै बैंकिङ्ग क्षेत्र प्रविधिमैत्री हुदै गइरहेको छ । बैंकले ग्राहकहरूलाई डिजिटल बैंकिङ्ग सेवा प्रदान गर्ने उद्देश्यले उपलब्ध प्रविधिको अधिकतम प्रयोग गर्ने र सूचना प्रविधिको विकास र विस्तारका लागि निरन्तर प्रयत्नशील रहदै आएको छ । Artificial Intelligence को प्रयोग गर्दै उत्पादकत्व सँगै मुनफामा समेत वृद्धि गर्ने लक्ष्य लिइएको छ । सूचना प्रविधिको विकास सँगै बैंकिङ्ग क्षेत्रमा असीमित सम्भावनाहरू सृजना हुनुका साथै सूचना प्रविधिको सुरक्षाको विषय अत्यन्तै चुनौतीपूर्ण बन्दै गइरहेको छ । सूचना प्रविधिको सुरक्षाको लागी दक्ष जनशक्ति व्यवस्थापन गर्ने तथा सूचना प्रविधिमा आवश्यकता अनुसार लगानी वृद्धि गर्दै लैजाने नीति अवलम्बन गरिएको छ । चालु आर्थिक वर्षबाट बैंकले क्रेडिट कार्डको सुविधा समेत प्रदान गर्दै आएको छ ।
- ग्राहक पहिचान तथा सम्पत्ति शुद्धीकरण सम्बन्धमा प्रचलित नेपाल कानून तथा नेपाल राष्ट्र बैंकबाट जारी निर्देशनहरूलाई बैंकले पालना गर्दै आइरहेको छ । सो सम्बन्धमा आवश्यक नीति, निर्देशिका तथा विनियमावली तयार गरी लागू गर्ने तथा आवश्यकता अनुसार अद्यावधिक गर्ने गरिएको छ ।
- बैंकले संस्थागत सुशासनमा शून्य सहनशीलताको नीति अबलम्बन गर्दै आइरहेको छ । बैंकको सञ्चालन तथा व्यवस्थापनमा संस्थागत सुशासनका उच्चतम मूल्य मान्यता र अधिकतम व्यावसायिक आचरणलाई केन्द्रबिन्दुमा राखी कार्य सञ्चालन गर्दै आइरहेको छ ।
- बैंकको आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउदै लगेको छ भने समग्र जोखिम व्यवस्थापन, आन्तरिक नियन्त्रण तथा संस्थागत सुशासन पालना गर्ने प्रयोजनका लागि सञ्चालक

स्तरीय जोखिम व्यवस्थापन समिति, लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति र सम्पत्ति शुद्धीकरण निवारण समिति तथा व्यवस्थापन स्तरीय कार्यकारी समिति गठन गरी क्रियाशील गरिएको छ ।

- Economic Affairs and Policy Department of Indian Chamber of Commerce बाट Emerging Asia Banking Award 2022 under The Best Performance on Profitability and The Best Performance on Growth, को उपाधिबाट सम्मानित भएका छौं भने, आ.व. २०७८/७९ मा प्रकाशित वार्षिक वित्तीय प्रतिवेदनका आधारमा वित्तीय पारदर्शिता, जवाफदेहिता र सुशासनका लागि नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्था (ICAN) द्वारा वित्तीय संस्थातर्फ Certificate of Merit उपाधिबाट सम्मानित भएका छौं ।

संस्थागत सुशासन प्रतिको प्रतिबद्धता, स्वनियमन र आर्थिक अनुशासन हाम्रा आधारभूत चरित्र हुन् । नेपाल राष्ट्र बैंकबाट जारी नीति निर्देशनहरू तथा अन्य प्रचलित नियम कानूनहरूको पालना गर्दै सहरी एवम् ग्रामीण दुवै क्षेत्रका ग्राहकहरूलाई सहज वित्तीय सेवा प्रवाह गर्दै आइरहेको छौं । केन्द्रीय बैंकको मार्गदर्शनलाई पूर्ण रूपमा कार्यान्वयन गरी प्रुडेन्ट बैंकिङ्ग, सहज ग्राहक सेवा र सम्पूर्ण स्टेकहोल्डर्सहरूको हितलाई उच्च प्राथमिकतामा राख्दै आम सर्वसाधारणको आर्थिक उन्नति सहितको समावेशी अर्थतन्त्र निर्माणका लागि प्रतिबद्ध छौं । दीर्घकालीन र दिगो व्यवसाय विस्तार तथा मुनाफाको वृद्धिका लागि बैंकले रणनीतिक योजना बनाई सोही अनुरूप कार्य गर्दै आएको छ । निक्षेप तथा कर्जा लगानीलाई सन्तुलित रूपमा वृद्धि गर्ने, कर्जाको गुणस्तरमा सुधार गर्दै ग्रामीण क्षेत्रमा कृषि, साना तथा मझौला उद्यम लगायतका क्षेत्रहरूमा लगानी विस्तार गर्ने कार्यलाई प्राथमिकतामा राखिएको छ ।

२०८० आश्विन मासान्तसम्म निक्षेप परिचालन रु. ५८ अर्ब ५९ करोड, कर्जा लगानी रु. ४७ अर्ब ७८ करोड, खुद मुनाफा रु. १९ करोड १७ लाख तथा प्रति शेयर आम्दानी अहिले रु. १९.७० भएको छ । समग्र अर्थतन्त्रको असर, रेमिट्यान्समा आधारित अर्थतन्त्र, आयातमा निर्भर कर प्रणाली आदिका कारण बैंकिङ्ग क्षेत्रमा समेत सोको प्रत्यक्ष प्रभाव पर्न गएको वर्तमान परिस्थितीमा यस बैंकका उत्साहप्रद सूचकांकहरू रहनुमा पक्कै पनि व्यवस्थापनको व्यवस्थापकीय कुशलता, ग्राहकमैत्री



सेवा (Customized Service) र हर्षित ग्राहक (Customer Delight) को लागि बैंकले गरेका प्रयासहरू नै प्रमुख कारण हुन् ।

काठमाण्डौ बाहिर केन्द्रीय कार्यालय रहेको एकमात्र राष्ट्रियस्तरको विकास बैंक भएकोले विभिन्न स्टेकहोल्डर्सहरूसँग प्रभावकारी समन्वय गर्न, देशको प्रमुख आर्थिक गतिविधिको केन्द्र रहेकाले व्यवसाय विस्तार गर्न र ग्रामीण क्षेत्रमा रहेका अधिकांश शाखा कार्यालयहरूको व्यावसायिक गतिविधिहरूलाई काठमाण्डौसँग जोड्नका लागि काठमाण्डौ उपत्यकाको कमलादीमा कर्पोरेट कार्यालय सहित ८ वटा शाखा कार्यालयहरू सञ्चालनमा ल्याइएको छ भने हालसम्म कुल ८८ शाखा कार्यालयहरू र १ वटा एक्सटेन्सन कार्यालय रहेका छन् । सहज बैकिङ्ग सेवा प्रदान गर्ने उद्देश्य अनुरूप १८ स्थानमा एटिएम मसिनहरू सञ्चालनमा ल्याइएको छ ।

समीक्षा अवधिमा अर्थतन्त्रमा परेको असरलाई मध्यनजर गर्दै केही समयका लागि स्थगन गरिएकोमा हाल मर्चेन्ट बैकिङ्ग सम्बन्धी कार्य गर्न सहायक कम्पनी स्थापना गर्ने कार्यलाई अगाडी बढाइएको छ भने लगानीलाई विविधीकरण गर्दै बिमा व्यावसाय गर्ने कम्पनीहरूमा लगानी गर्ने उद्देश्य अनुरूप लघु बिमा व्यवसाय गर्नका लागि स्वीकृत प्राप्त ट्रष्ट माइक्रो इन्सुरेन्स कम्पनी लिमिटेडमा बैंकले लगानी गरेको छ ।

सञ्चालक समितिको मुख्य ध्यान दिगो व्यावसायिक वृद्धि, उत्कृष्ट कार्य सम्पादन मार्फत अधिकतम ग्राहक सन्तुष्टि र लगानीकर्ताहरूलाई उचित प्रतिफल तथा मानव संसाधनको वृत्ति विकासमा केन्द्रित रहेको छ । दिगो र प्राकृतिक विकासका लागि आवश्यक रणनीति निर्माण, प्रतिस्पर्धात्मक बजारको पूर्व आँकलन गरी समय सापेक्ष आफ्नो कार्यनिती तय गर्नमा सञ्चालक समिति सदैव प्रयत्नशील रहेको छ ।

विशेषतः बैंक तथा वित्तीय संस्थाहरूको प्रत्यक्ष संलग्नता आर्थिक क्षेत्रमा रहेता पनि सामाजिक रूपमा समेत बैंक समाजप्रति उत्तरदायी हुनु पर्ने हाम्रो मान्यता रहेको छ । बैंकले जलवायु परिवर्तनको प्रभावलाई न्यूनीकरण गर्न सकारात्मक योगदान गर्न प्रयास गरिरहेको छ । स्वच्छ वातावरण, स्वस्थ समाजको सौच अनुरूप SHINE GROW GREEN PROJECT सञ्चालनमा ल्याई देशको विभिन्न भागमा वृक्षारोपणको माध्यमबाट स्वच्छ वातावरण, स्वस्थ समाज बनाउने अभियानलाई कार्यान्वयनमा ल्याइएको छ ।

आज हाम्रा अधिकतम दैनिक क्रियाकलापहरू डिजिटलमैत्री बन्दै गैरहेका छन् । ग्रामीण क्षेत्रका सरकारी/सामुदायिक विद्यालयहरूलाई डिजिटलमैत्री बनाउन DIGITAL SCHOOL PROGRAME अन्तर्गत १५ वटा सरकारी/सामुदायिक विद्यालयहरूमा डिजिटल उपकरणहरू प्रदान गरिएको छ । यस परियोजनालाई बैंकले हरेक वर्ष निरन्तरता दिने लक्ष्य लिएको छ ।

युवा तथा विद्यार्थीहरूलाई आत्मनिर्भर वन्न सहयोग गर्ने उद्देश्यले रूपन्देही, नवलपरासी र कपिलवस्तुका विभिन्न क्याम्पसमा अध्ययनरत २२५ भन्दा बढी विद्यार्थीहरूलाई ENTREPRENEURSHIP DEVELOPMENT सम्बन्धी तालिम प्रदान गरीएको छ भने आम सर्वसाधारणलाई आधारभूत बैकिङ्ग जानकारी प्रदान गर्ने उद्देश्यले DIGITAL LITERACY/ BANKING LITERACY सम्बन्धी कार्यक्रमहरू अभियानका रूपमा सञ्चालन गरिएको छ ।

हाम्रो नारा SHINE FOR YOUR SHINING LIFE को मर्म अनुसार सम्पूर्ण स्टेकहोल्डर्सको व्यावसायिक हितमा बैंकका गतिविधिहरू सञ्चालन गर्दै आइरहेका छौ र भविष्यमा समेत निरन्तरताको प्रतिबद्धता व्यक्त गर्दछौ ।

बैंकको सफल सञ्चालनमा रचनात्मक सल्लाह, सहयोग र सुभाष दिनु हुने शेरधनी महानुभावहरू, पूर्व अध्यक्ष तथा सञ्चालकहरू, सञ्चालक मित्रहरू, ग्राहकवर्ग, शुभेच्छुकहरू, नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल स्टक एक्सचेञ्ज लिमिटेड, शेयर रजिष्ट्रार कम्पनी, नेपाल क्लियरिङ हाउस लिमिटेड, सिडिएस एण्ड क्लियरिङ लिमिटेड, कानुनी सल्लाहकार, आन्तरिक तथा बाह्य लेखापरीक्षक, सञ्चारजगत लगायत सम्पूर्ण स्टेकहोल्डर्सप्रति हार्दिक आभार तथा कृतज्ञता व्यक्त गर्दछु ।

धन्यवाद !

थानेश्वर पौडेल
अध्यक्ष



प्रमुख कार्यकारी अधिकृतको मन्तव्य

पन्ध्रौं वार्षिक साधारणसभामा उपस्थित बैंकका अध्यक्षज्यू, सञ्चालकज्यूहरू, आदरणीय शेयरधनीज्यूहरू एवं सम्पूर्ण सहकर्मी मित्रहरूमा हार्दिक नमस्कार ।

आर्थिक वर्ष २०७९/०८० बैंकिङ्ग क्षेत्रका लागि चुनौतीपूर्ण नै रह्यो । बैंकले निक्षेप परिचालनमा २९.८४ प्रतिशतले वृद्धि गरी रु. ५६ अर्ब ५४ करोड र कर्जा लगानीमा २०.०६ प्रतिशतले वृद्धि गरी रु. ४५ अर्ब ६७ करोड पुऱ्याएको छ । खूद मुनाफामा १६.८५ प्रतिशतको वृद्धि गरी रु. ७५ करोड ८८ लाख पुऱ्याएको छ भने वासलातमा २५.१५ प्रतिशतले वृद्धि भै रु. ६३ अर्ब ४२ करोड भएको छ । शेयरधनी कोष १४.२० प्रतिशतले वृद्धि भई रु. ६ अर्ब १८ करोड पुगेको छ । निष्कृत्य कर्जा १.१४ प्रतिशतबाट १.८१ प्रतिशत पुगेको छ ।

६ करोड चुक्ता पुँजी र ३ जिल्ला कार्यक्षेत्र भै २०६५ फाल्गुण ११ गतेदेखि सञ्चालनमा आएको यस विकास बैंक २०७६ मंसिर १० गते देखि राष्ट्रियस्तरको विकास बैंकको रूपमा कार्यक्षेत्र विस्तार गरेको हो । सबैभन्दा पछिल्लो राष्ट्रियस्तरको यस बैंकका आर्थिक सुचकांकहरू सन्तोषजनक रहेका छन् । राष्ट्रियस्तरका विकास बैंकहरूले प्रकाशित गरेको २०८० आश्विन मसान्तको अपरिष्कृत वित्तीय विवरण अनुसार निक्षेप परिचालन, कर्जा लगानी र चुक्ता पुँजीका आधारमा हामी चौथो स्थानमा रहेका छौं भने सञ्चालन मुनाफा र प्रति शेयर आम्दानीका आधारमा दोस्रो स्थानमा छौं ।

आर्थिक वर्ष २०७९/०८० लाई आधारमानी आगामी ४ आर्थिक वर्षको अन्त्य २०८४ आषाढ मसान्तसम्ममा शेयरधनीकोषमा ८५ प्रतिशतले वृद्धि गरी ११ अर्ब ४० करोड, निक्षेपमा १०२ प्रतिशतले वृद्धि गरी १ खर्व १३ अर्ब, कर्जा लगानीमा १०८ प्रतिशतले वृद्धि गरी ९५ अर्ब ६९ करोड, सञ्चालन मुनाफामा १३७ प्रतिशतले वृद्धि गरी २ अर्ब ६९ करोड र खूद मुनाफामा १४९ प्रतिशतले वृद्धि गरी १ अर्ब ८८ करोड गर्ने लक्ष्य लिएको छ ।

बैंकिङ्ग क्षेत्र पूर्णरूपमा डिजिटाइज हुँदै गइरहेको छ । बैंकिङ्गका लागि बैंक जानु पर्ने अवस्थामा परिवर्तन भैरहेको छ । मोवाइल बैंकिङ्ग, इन्टरनेट बैंकिङ्ग, डेविट कार्ड, क्रेडिट कार्ड, एटिएम जस्ता डिजिटल प्रोडक्टहरूलाई थप विस्तार गर्ने र बैंकिङ्ग प्रकृत्यालाई अटोमेशनमा लैजाने योजनामा बैंकले काम गरी रहेको छ । सर्वसाधारणलाई डिजिटल बैंकिङ्गमा अभ्यस्त बनाउने अभियानमा हामी लागेका छौं । यसका लागि बैंकले सुरुमा आइटी इन्फ्रास्ट्रक्चरमा थप लगानी गर्नेछ, जसबाट एकातर्फ मानव संसाधनमा र सञ्चालन खर्चमा कटौती हुनेछ भने अर्कोतर्फ बैंकिङ्ग सेवा थप सहज हुनेछ ।

नेपाल राष्ट्र बैंकको मार्गदर्शन अन्तर्गत रही थप सबल र सुदृढ वित्तीय संस्था बन्ने, प्रुडेन्ट बैंकिङ्ग, संस्थागत सुशासन, प्रभावकारी आन्तरिक नियन्त्रण प्रणाली र प्रतिस्पर्धी क्षमतामा विस्तार गरी दिगो बैंकिङ्गको अवधारणा अवलम्बन गर्दै सम्पूर्ण स्टेकहोल्डर्सको पहिलो रोजाइको विकास बैंक बन्न प्रतिबद्ध छौं ।

यस बैंकको सफल सञ्चालनमा यहाँहरूको साथ र सहयोगप्रति हार्दिक आभार व्यक्त गर्दछु ।

धन्यवाद ।

प्रकाश पौडेल
प्रमुख कार्यकारी अधिकृत



सञ्चालक समितिको वार्षिक प्रतिवेदन

शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेडको पन्ध्रौं वार्षिक साधारण सभामा नियामक निकायहरूवाट वार्षिक साधारण सभामा पेश गर्नु पर्ने भनी निर्देशित विषय वस्तुहरू तथा विकास बैंकले गरेका उल्लेख्य गतिविधिहरू यस प्रतिवेदनमा समावेश गरिएको छ । यहाँहरूले यो प्रतिवेदनलाई अध्ययन गरी थप सबल र सक्षम विकास बैंकको रूपमा स्थापित हुन आवश्यक रचनात्मक सल्लाह र सुभावहरूको अपेक्षा राखेका छौं ।

नेपाल राष्ट्र बैंक, विकास बैंक सुपरीवेक्षण विभागवाट मिति २०८०/०७/१५ गते वित्तीय विवरण प्रकाशनको सहमति तथा वार्षिक साधारण सभामा लाभांश घोषणा गर्न स्वीकृति प्राप्त भएकोमा यस विकास बैंकको २०८० साल आषाढ मसान्तको वित्तीय विवरण, सोही मितिमा समाप्त आ.व. २०७९/०८० को नाफा वा नोक्सान विवरण, विस्तृत आयको विवरण (Statement of Comprehensive Income), नगद प्रवाह विवरण, इक्विटीमा भएको परिवर्तनको विवरण र सोसंग सम्बन्धित अनुसूचीहरू सहितको वित्तीय विवरणहरू तथा यस साधारण सभामा निर्णयार्थ पेश भएका साधारण तथा विशेष प्रस्तावहरूलाई छलफल गरी पारित गर्नका लागि यस गरिमामय सभामा पेश गर्दछौं ।

अन्तर्राष्ट्रिय आर्थिक परिदृश्य :

रूस-युक्रेन युद्ध, पेट्रोलियम पदार्थको मूल्य वृद्धि र आपूर्ति व्यवधान लगायतका कारण मुद्रास्फीति उच्च रहन गएको पृष्ठभूमिमा हुन गएको ब्याजदरको बढोत्तरीले विश्व अर्थतन्त्रको वृद्धिदर सुस्त भएको छ । अन्तर्राष्ट्रिय मुद्राकोषले विश्व अर्थतन्त्र र विकसित एवं उदयमान अर्थतन्त्रको वृद्धिदर सन् २०२३ मा न्यून रहने र सन् २०२४ मा सामान्य सुधार आउने प्रक्षेपण गरेको छ । छिमेकी मुलुकहरू भारत र चीनको अर्थतन्त्र सन् २०२२ मा क्रमशः ६.८ प्रतिशत र ३.० प्रतिशतले विस्तार भएकोमा सन् २०२३ मा क्रमशः ५.९ प्रतिशत र ५.२ प्रतिशतले विस्तार हुने प्रक्षेपण छ । सन् २०२४ मा भारतको अर्थतन्त्र ६.३ प्रतिशतले र चीनको अर्थतन्त्र ४.५ प्रतिशतले विस्तार हुने कोषको प्रक्षेपण रहेको छ । विश्व अर्थतन्त्रले भोग्नुपरेको उच्च मुद्रास्फीतिको स्थितिमा क्रमशः सुधार हुँदै गएको छ । यद्यपि, ऊर्जाको मूल्य अनिश्चितता, रूस-युक्रेनबीच जारी युद्ध र आर्थिक मन्दीको सामना गर्न अवलम्बन हुन सक्ने नीतिगत लचकताका कारण मुद्रास्फीति बढ्न सक्ने जोखिम कायमै रहेको छ । सन् २०२२ मा विश्व मुद्रास्फीति ८.७ प्रतिशत रहेकोमा सन् २०२३ मा ७.० प्रतिशत र सन् २०२४ मा ४.९ प्रतिशतमा झर्ने कोषले प्रक्षेपण गरेको छ । सन् २०२२ मा विकसित र विकासोन्मुख मुलुकहरूको मुद्रास्फीति क्रमशः ७.३ प्रतिशत र ९.८ प्रतिशत रहेकोमा सन् २०२३ मा क्रमशः ४.७ प्रतिशत र ८.६ प्रतिशत तथा सन् २०२४ मा क्रमशः २.६ प्रतिशत र ६.५ प्रतिशतमा झर्ने कोषको प्रक्षेपण छ । रूस-युक्रेन युद्धपछि बढेको पेट्रोलियम पदार्थ, खाद्यान्न र धातुजन्य वस्तुहरूको मूल्य हाल स्थिर रहेको वा घट्ने प्रवृत्तिमा रहेका छन् । फलस्वरूप, विश्वका अधिकांश मुलुकहरूमा मुद्रास्फीति घट्दै गएको छ । तथापि, मुद्रास्फीति अझै लक्ष्यभन्दा माथि रहेको र जारी भूराजनैतिक तनावका कारण इन्धनको मूल्यका साथै समग्र मूल्य स्थितिमा जोखिम कायमै रहेको हुँदा विश्वका धेरैजसो मुलुकहरूले अवलम्बन गर्दै आइरहेको कसिलो मौद्रिक नीतिको कार्यदिशालाई सन् २०२३ मा पनि निरन्तरता दिने देखिन्छ ।





मुलुकको समष्टिगत आर्थिक अवस्था :

राष्ट्रिय तथ्याङ्क कार्यालयले आर्थिक वर्ष २०७९/८० मा आर्थिक वृद्धि आधारभूत मूल्यमा २.१६ प्रतिशत र उत्पादकको मूल्यमा १.८६ प्रतिशत रहने अनुमान गरेको छ । अघिल्लो आर्थिक वर्ष उच्च शोधनान्तर घाटाले आन्तरिक तरलता प्रशोधन गरेको र पुँजीगत खर्च लक्ष्य अनुसार नभएका कारण समग्र आन्तरिक मागमा कमी आई निर्माण, खानी तथा उत्खनन, उत्पादनमूलक र थोक तथा खुद्रा व्यापार क्षेत्रहरू बढी प्रभावित भएकाले यी क्षेत्रहरूको वृद्धिदर ऋणात्मक रहने अनुमान रहेको छ । आर्थिक वर्ष २०८०/८१ को बजेटमा ६ प्रतिशतको आर्थिक वृद्धि हासिल गर्ने लक्ष्य राखिएको छ । सो लक्ष्य प्राप्तिका लागि संघीय सरकारबाट रु. ३०२ अर्ब ७ करोड पुँजीगत खर्च गर्ने गरी बजेट विनियोजन भएको छ भने बजेटमा आर्थिक सुधारका कार्ययोजनाहरू प्रस्ताव गरिएका छन् । त्यसैगरी, प्रदेश सरकारहरूबाट कुल रु. १५९ अर्ब ४९ करोड पुँजीगत खर्च विनियोजन भएको छ । बजेटमा उल्लेख भए बमोजिमको सुधारका कार्ययोजनाहरूको कार्यान्वयन र विनियोजन बमोजिमको पुँजीगत खर्च हुँदा निजी क्षेत्रबाट हुने लगानीमा समेत सकारात्मक प्रभाव पर्ने र यसबाट लक्षित आर्थिक वृद्धि हासिल हुने थप सहयोग पुग्ने देखिन्छ । कृषि तथा पशुपंक्षी मन्त्रालयका अनुसार २०८० आषाढ २९ गतेसम्म करिब ५३ प्रतिशत धान रोपाइँ सम्पन्न भएको छ । अघिल्लो वर्षको आषाढ २९ सम्म करिब ६५ प्रतिशत धान रोपाइँ सम्पन्न भएको थियो । मनसुनको ढिलाई र लम्पी स्किन रोगका कारण गत वर्षको तुलनामा धान रोपाइँ कम रहेको छ । लम्पी स्किन रोगका कारण ठूलो संख्यामा पशु चौपायामा क्षति पुगेको छ । तथापि, मनसुन सक्रिय रहेको, रासायनिक मल सहज रूपमा उपलब्ध भएको र सरकारले समयमा नै धानको न्यूनतम समर्थन मूल्य तोकी मूल्य अनिश्चितता हटाएकाले आर्थिक वर्ष २०८०/८१ मा कृषि क्षेत्रको वृद्धिदर सन्तोषजनक रहने अनुमान रहेको छ । आर्थिक वर्ष २०७९/८० को सुरुवातदेखि नै पर्यटक आवागमनमा सुधार भएको छ । कोभिडको असर कम भएसँगै अन्तर्राष्ट्रिय यात्रा मापदण्डहरू खुकुलो बनाइएको छ भने व्यावसायिक वातावरण सहज बन्दै गएको छ । नेपाल सरकारले सन् २०२३-२०३३ लाई नेपाल भ्रमण दशकको रूपमा मनाउने घोषणा गरेको र होटल, एयरपोर्ट लगायतका पर्यटनसँग सम्बन्धित पूर्वाधारहरूको विस्तार हुँदै गएकोले आगामी वर्षहरूमा विदेशी पर्यटकको आगमन संख्यामा निरन्तर बढोत्तरी हुने र पर्यटन क्षेत्र थप विस्तार हुने देखिएको छ । बाह्य क्षेत्रमा सुधार भई ब्याजदर घट्दो क्रममा रहेकोले निजी माग विस्तार हुने र यसबाट आर्थिक क्रियाकलाप चलायमान बनाउन सहयोग पुग्ने देखिन्छ । बाह्य रोजगारीमा जानेको संख्या बढेको हुनाले विप्रेषण आप्रवाह पनि सन्तोषप्रद रहने अनुमान छ । तर, उल्लेख्य संख्यामा युवाहरू वैदेशिक रोजगारी र अध्ययनको लागि विदेशिने क्रम बढेकोले आन्तरिक माग केही हदसम्म प्रभावित भएको छ ।

मुद्रास्फीति :



वार्षिक औसत उपभोक्ता मुद्रास्फीति लक्षित सीमाभन्दा केही माथि रहने देखिएको छ । आर्थिक वर्ष २०७८/७९ को एघार महिनासम्ममा औसत उपभोक्ता मुद्रास्फीति ६.१८ प्रतिशत रहेकोमा आर्थिक वर्ष २०७९/८० को सोही अवधिमा ७.७७ प्रतिशत कायम भएको छ । २०८० जेठ मासान्तमा भने वार्षिक बिन्दुगत मुद्रास्फीति लक्षित सीमाभन्दा केही कम ६.८३ प्रतिशत रहेको छ । खाद्यान्न, दुग्धपदार्थ, मसला, घरायसी उपभोग्य वस्तुहरू, आयातीत वस्तुहरू र इन्धनको मूल्य वृद्धिका साथै अमेरिकी डलरसँग नेपाली रुपैयाँ अवमूल्यन भएका कारण उपभोक्ता मूल्यमा चाप परेको छ । तर, आन्तरिक मागमा कमी आएको र भारतमा थोक मूल्य घट्ने प्रवृत्ति देखापरेको ले मूल्यमा परेको चाप कम हुँदै जाने देखिन्छ । अन्तर्राष्ट्रिय स्तरमा मूल्यमा परेको चाप कम हुँदै गेटापनि कच्चा तेलको मूल्यमा रहेको अनिश्चितता र जारी रूस-युक्रेन युद्धका कारण मूल्यमा उच्च जोखिमको स्थिति अझै विद्यमान छ । तथापि, अन्तर्राष्ट्रिय स्तरमा कायम रहेको नीतिगत कार्यदिशा,

मुद्रास्फीतिको घट्दो क्रम, मुद्रास्फीति सम्बन्धी नागरिकको स्थिर अपेक्षा र मूल्यको आधार प्रभाव समेतलाई दृष्टिगत गर्दा आर्थिक वर्ष २०८०/८१ मा ६.५ प्रतिशतको सीमाभित्र मुद्रास्फीति रहने देखिन्छ ।

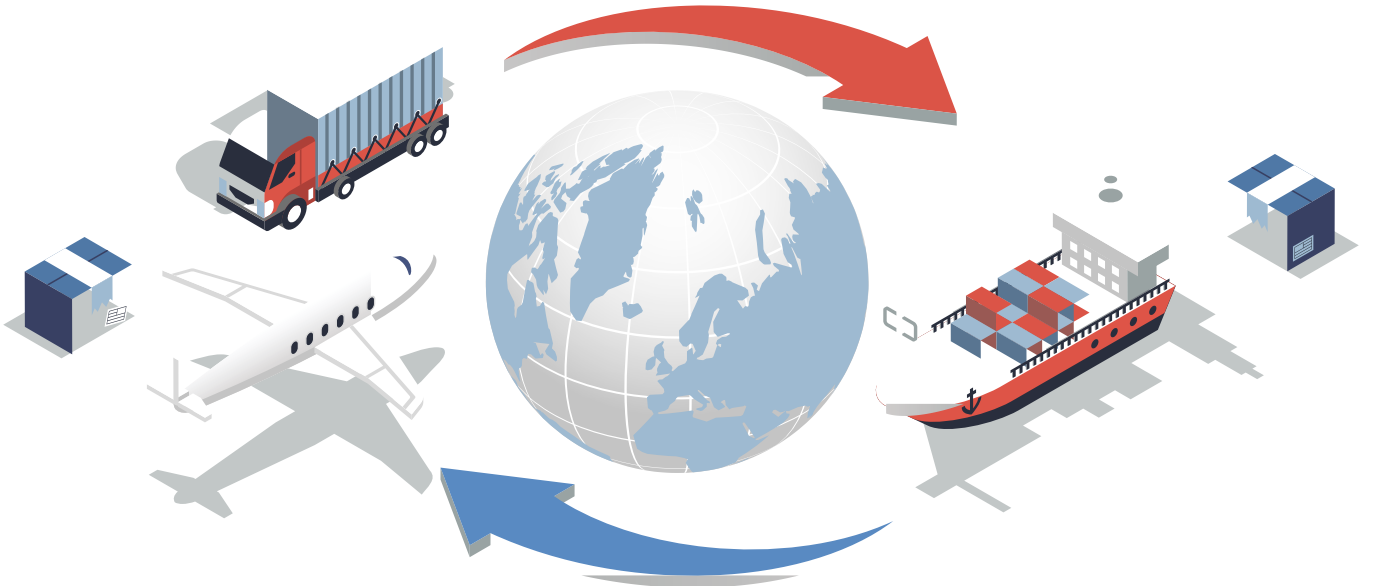


बाह्य क्षेत्र :

आर्थिक वर्ष २०७९/८० मा वैदेशिक व्यापारमा गिरावट आएको छ । समीक्षा वर्षको एघार महिनामा कुल वस्तु निर्यातमा २२.७ प्रतिशतले कमी आई रु. १४३ अर्ब ५९ करोड कायम भएको छ भने कुल वस्तु आयातमा १६.० प्रतिशतले कमी आई रु. १,४८० अर्ब ९८ करोड कायम भएको छ । फलस्वरूप, गत वर्षको तुलनामा व्यापार घाटा १५.२ प्रतिशतले सुधार भई रु. १,३३७ अर्ब ३९ करोड रहन गएको छ । बजेटको आकार, विप्रेषण आप्रवाहको वर्तमान प्रवृत्ति र ब्याजदरको घट्दो क्रमलाई दृष्टिगत गर्दा आगामी वर्ष आयात तथा सेवा व्यापार करिब १६ प्रतिशतले विस्तार हुने अनुमान रहेको छ । आर्थिक वर्ष २०७९/८० मा शोधनान्तर स्थितिमा सुधार आएको छ । आर्थिक वर्ष २०७९/८० को एघार महिनासम्ममा शोधनान्तर स्थिति रु. २२८ अर्ब ९८ करोडले बचतमा रहेको छ । तर, चालु खाता भने रु. ६९ अर्ब ४० करोडले घाटामा रहेको छ । अघिल्लो आर्थिक वर्षको यसै अवधिमा चालु खाता रु. ५९२ अर्ब १४ करोड र शोधनान्तर स्थिति रु. २६९ अर्ब ८१ करोडले घाटामा रहेको थियो । नयाँ र बढी आय हुने श्रम गन्तव्य मुलुकहरूमा वैदेशिक रोजगारीमा जाने प्रवृत्ति र विप्रेषण आप्रवाहलाई गरिएको प्रोत्साहनले आर्थिक वर्ष २०७९/८० मा विप्रेषण आप्रवाह सन्तोषजनक रहेको छ । आर्थिक वर्ष २०७९/८० को एघार महिनासम्ममा विप्रेषण आप्रवाह नेपाली रुपैयाँमा २२.७ प्रतिशत र अमेरिकी डलरमा १३.० प्रतिशतले वृद्धि भएको छ । कोभिडको असर कम भएसँगै वैदेशिक रोजगारीमा गएका नेपालीको संख्या उल्लेख्य रहेतापनि आर्थिक वर्ष २०७९/८० मा उच्च स्तरमा विप्रेषण आप्रवाह भएका आधारमा आर्थिक वर्ष २०८०/८१ मा विप्रेषण आप्रवाहको वृद्धिदर सामान्य रहने देखिन्छ । विदेशी विनिमय सञ्चिति सुविधाजनक अवस्थामा रहेको छ । २०७९ आषाढ मासान्तको तुलनामा कुल विदेशी विनिमय सञ्चिति २१.८ प्रतिशतले वृद्धि भई २०८० जेठ मासान्तमा रु. १,४८० अर्ब ८७ करोड पुगेको छ । अमेरिकी डलरमा यस्तो सञ्चिति १८.५ प्रतिशतले वृद्धि भई ११ अर्ब ३० करोड पुगेको छ । विप्रेषण आप्रवाहको वृद्धिदर उच्च नहुने तर आयातको वृद्धिदर भने उच्च रहन गएमा विदेशी विनिमय सञ्चितिमा दबाव पर्ने जोखिम छ । यसर्थ, बाह्य क्षेत्रको दिगो सुधारको लागि निर्यात तथा पर्यटन प्रवर्द्धन गर्ने, वैदेशिक लगानी विस्तार गर्ने र औपचारिक माध्यमबाट विप्रेषण आप्रवाह भित्र्याउने कार्यलाई प्राथमिकतामा राख्न आवश्यक छ ।

वैदेशिक व्यापार :

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





विप्रेषण आप्रवाह :

अर्थिक वर्ष २०७९/८० मा विप्रेषण आप्रवाह २१.२ प्रतिशतले बृद्धि भई रु. १,२२० अर्ब ५६ करोड पुगेको छ । अघिल्लो वर्ष विप्रेषण आप्रवाह ४.८ प्रतिशतले बढेको थियो । अमेरिकी डलरमा विप्रेषण आप्रवाह १२.१ प्रतिशतले बृद्धि भई ९ अर्ब ३३ करोड पुगेको छ । अघिल्लो वर्ष बैदेशिक रोजगारीका लागि अन्तिम श्रम स्वीकृति (संस्थागत तथा ब्यक्तिगत-नयाँ) लिने नेपालीको संख्या ४०.३ प्रतिशतले बृद्धि भई ४,९७,७०४ पुगेको छ । अघिल्लो वर्ष यस्तो संख्या ३९.२ प्रतिशतले बढेको थियो । त्यसैगरी वैदेशिक रोजगारको लागि पुनः श्रम स्वीकृति लिने नेपालीको संख्या समीक्षा वर्षमा १.८ प्रतिशतले कमी आई २,७७,२७२ पुगेको छ । अघिल्लो वर्ष यस्तो संख्या १९८.५ प्रतिशतले बढेको थियो । समीक्षा वर्षमा खूद ट्रान्सफर २०.६ प्रतिशतले बृद्धि भई रु. १,३४८ अर्ब ४८ करोड पुगेको छ । अघिल्लो वर्ष यस्तो ट्रान्सफर ४.३ प्रतिशतले बढेको थियो ।

विदेशी विनिमय सञ्चिति :

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

विनिमय दर :

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

निक्षेप संकलन तथा कर्जा प्रवाह :

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको निक्षेप १२.३ प्रतिशतले बढेको छ । अघिल्लो वर्ष यस्तो निक्षेप ९.० प्रतिशतले बढेको थियो । २०८० आषाढ मासान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चल्ती, बचत र मुद्दती निक्षेपको अंश क्रमशः



७.७ प्रतिशत, २६.६ प्रतिशत र ५८.९ प्रतिशत रहेको छ । अघिल्लो वर्ष यस्तो अंश क्रमशः ८.९ प्रतिशत, २७.६ प्रतिशत र ५५.८ प्रतिशत रहेको थियो । २०८० आषाढ मासान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा संस्थागत निक्षेपको अंश ३६.६ प्रतिशत रहेको छ । २०७९ आषाढ मासान्तमा यस्तो निक्षेपको अंश ३८.६ प्रतिशत रहेको थियो । समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा ३.८ प्रतिशतले बढेको छ । अघिल्लो वर्ष यस्तो कर्जा १३.१ प्रतिशतले बढेको थियो । समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा मध्ये गैर - वित्तीय संस्थागत क्षेत्र तर्फ प्रवाह भएको कर्जाको अंश ६२.७ प्रतिशत तथा घर परिवार क्षेत्र तर्फ प्रवाह भएको कर्जाको अंश ३७.३ प्रतिशत रहेको छ । अघिल्लो वर्ष सोही अवधिमा यस्तो अंश क्रमशः ६३.३ प्रतिशत र ३६.७ प्रतिशत रहेको थियो । समीक्षा वर्षमा



निजी क्षेत्रतर्फ प्रवाहित कर्जा मध्ये वाणिज्य बैंकहरूको कर्जा प्रवाह ३.५ प्रतिशतले, विकास बैंकहरूको कर्जा प्रवाह ७.६ प्रतिशतले र वित्त कम्पनीहरूको ०.६ प्रतिशतले बढेको छ । २०८० आषाढ मासान्तमा बैंक तथा वित्तीय संस्थाहरूको लगानीमा रहेको कर्जा मध्ये ६८.० प्रतिशत कर्जा घर जग्गाको धितोमा र ११.६ प्रतिशत कर्जा चालु सम्पत्ति- कृषि तथा गैर-कृषिजन्य वस्तु) को धितोमा प्रवाह भएको छ । २०७९ आषाढ मासान्तमा यस्तो धितोमा प्रवाहित कर्जाको अनुपात क्रमशः ६६.४ प्रतिशत र १२.३ प्रतिशत रहेको छ । आर्थिक वर्ष २०७९/८० मा बैंक तथा वित्तीय संस्थाहरूको कृषि क्षेत्र तर्फको कर्जा ६.८ प्रतिशतले औद्योगिक उत्पादन क्षेत्रतर्फको कर्जा ८.३ प्रतिशतले यातायात, संचार तथा सार्वजनिक सेवा क्षेत्रतर्फको कर्जा २.१० प्रतिशतले, थोक तथा खुद्रा ब्यापार क्षेत्रतर्फको कर्जा ३.९ प्रतिशतले र सेवा उद्योग क्षेत्रतर्फको कर्जा ३.७ प्रतिशतले बढेको छ । समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट प्रवाहित आवधिक कर्जा ३२.० प्रतिशतले, रियल स्टेट कर्जा (व्यक्तिगत आवासीय घर कर्जा समेत) ५.६ प्रतिशतले र हायर पर्चेज कर्जा १.३ प्रतिशतले बढेको छ भने ट्रष्ट रिसिट (आयात) कर्जा ६.२ प्रतिशतले, ओभरड्राफ्ट कर्जा ६.७७ प्रतिशतले, डिमाण्ड तथा चालु पुँजी कर्जा १३.२ प्रतिशतले र मार्जिन प्रकृति कर्जा ५.२ प्रतिशतले घटेको छ ।

तरलता व्यवस्थापन :

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



व्याजदर :

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

वित्तीय पहुँच :

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



निक्षेप तथा कर्जा सुरक्षण :

निक्षेप तथा कर्जा सुरक्षण कोषले २०८० आषाढ मासान्तमा ५६ बैंक तथा वित्तीय संस्थाहरूमा ४ करोड १३ लाख ८१ हजार खातामा प्राकृतिक व्यक्तिका नाममा रहेको बचत, चल्ती, कल तथा मुद्दती निक्षेप रकम रु. १,२३२ अर्ब ९५ करोड निक्षेप सुरक्षण कोषले २०८० आषाढ मासान्तमा बैंक तथा वित्तीय संस्थाहरूको रु. २१६ अर्ब ४४ करोड बराबरको लघु तथा विपन्न वर्ग कर्जा, साना तथा मझौला उद्योग कर्जा र कृषि कर्जा सुरक्षण गरेको छ । २०७९ आषाढ मासान्तमा रु. १९७ अर्ब ६४ करोड बराबरको यस्तो कर्जा सुरक्षण गरिएको थियो ।



पुँजी बजार :

२०७९ आषाढ मासान्तमा २,००९.५ रहेको नेप्से परिसूचक २०८० आषाढ मासान्तमा २,०९७.९ कायम भएको छ । २०८० आषाढ मासान्तमा धितोपत्र बजार पुँजीकरण रु. ३,०८२ अर्ब ५२ करोड कायम भएको छ । २०७९ आषाढ मासान्तमा बजार पुँजीकरण रु. २,८६९ अर्ब ३४ करोड रहेको थियो । २०८० आषाढ मासान्तमा नेपाल स्टक एक्सचेन्ज लिमिटेडमा सूचीकृत कम्पनीहरूको संख्या २५४ पुगेको छ । सूचीकृत कम्पनीहरूमध्ये १३६ बैंक तथा वित्तीय संस्था र विमा कम्पनी रहेका छन् भने ७९ जलविद्युत कम्पनी १९ उत्पादन तथा प्रशोधन उद्योग ७ होटल ६ लगानी कम्पनी ४ व्यापारिक संस्था र ३ अन्य समूह रहेका छन् । २०७० आषाढमा सूचीकृत कम्पनीहरूको संख्या २३४ रहेको थियो । सूचीकृत कम्पनीहरू मध्ये बैंक तथा वित्तीय संस्था र बीमा कम्पनीको धितोपत्र बजार पुँजीकरणको हिस्सा ६३ प्रतिशत रहेको छ । त्यसैगरी जलविद्युत कम्पनीको हिस्सा १३.२ प्रतिशत, लगानी कम्पनीको हिस्सा ७.९ प्रतिशत, उत्पादन तथा प्रशोधन उद्योगको हिस्सा ४.४ प्रतिशत, होटलको हिस्सा ३.४ प्रतिशत, व्यापारिक संस्थाको हिस्सा ०.५ प्रतिशत तथा अन्य समूहका कम्पनीहरूको हिस्सा ८.४ प्रतिशत रहेको छ । नेपाल स्टक एक्सचेन्ज लिमिटेडमा २०८० आषाढ मासान्तमा सूचीकृत ७ अर्ब ३९ करोड शेयरको चुक्ता मूल्य रु. ७२८ अर्ब ९५ करोड बराबरको साधारण शेयर रु. १०५ अर्ब बराबरको विकास ऋणपत्र रु. ४० अर्ब ५९ करोड बराबरको हकप्रद शेयर र रु. ३ करोड ७९ लाख बराबरको FPO गरी कुल रु. ३७२ अर्ब ३८ करोड बराबरको धितोपत्र सूचीकृत भएका छन् । समीक्षा अवधिमा नेपाल धितोपत्र बोर्डले रु. २२ अर्ब २८ करोड बराबरको साधारण शेयर रु. १६ अर्ब १५ करोड बराबरको म्युचुअल फण्ड रु. १५ अर्ब ९८ करोड बराबरको हकप्रद शेयर रु. ११ अर्ब ६० करोड बराबरको डिबेन्चर गरी कुल रु. ३६ अर्ब ११ करोड बराबरको धितोपत्र सार्वजनिक निष्काशनका लागि अनुमति दिएको छ ।

(स्रोत: नेपाल राष्ट्र बैंक)





(क) विगत वर्षको कारोबारको सिंहावलोकन :

आ.व. २०७९/०८० को वित्तीय अवस्थाको विवरण र नाफा वा नोक्सानका विवरण तथा मुख्य सूचकाङ्कहरू देहाय बमोजिम रहेका छन् :

वित्तीय अवस्थाको विवरण :

| विवरण | आ.व. २०७८/०७९ | आ.व. २०७९/०८० |
|--|-----------------------|-----------------------|
| सम्पति | | |
| नगद तथा नगद समान | ४,१५१,८०६,२५८ | ५,१७२,४३६,५७५ |
| नेपाल राष्ट्र बैंकमा रहेको मौज्दात | १,३२२,९८२,०३४ | २३,०३,२६८,२८१ |
| बैंक तथा वित्तीय संस्थामा रहेको मौज्दात | | |
| व्युत्पन्न वित्तीय उपकरण | | |
| अन्य व्यापारिक सम्पत्तिहरू | | |
| बैंक तथा वित्तीय संस्थालाई प्रदान गरिएको कर्जा तथा सापटी | ३,३२०,३८९,३१४ | १,९२,३६,४५,५७१ |
| ग्राहकलाई प्रदान गरिएको कर्जा सापटी | ३४,४७०,०७६,९७५ | ४,३७,४४,४५,७६३० |
| सुरक्षणपत्रमा लगानी | ६,५०९,१५३,९५५ | ९०,८७,१५८,१७७ |
| चालु आ.व. को कर सम्पत्ति | ७७,९१५,८९६ | ७,७२,१२,१११ |
| सहायक कम्पनीमा लगानी | | |
| सम्बद्ध कम्पनीमा लगानी | | |
| सम्पत्तिमा लगानी | | ९०,३२५,०६८ |
| सम्पत्ति तथा उपकरण | ५७३,८२५,०१३ | ६२,०३,८४,८२१ |
| ख्याति तथा अदृश्य सम्पत्ति | १३२,३७६,००१ | १३०,१३६,३६० |
| स्थगन कर सम्पत्ति | १,८४८,७३१ | |
| अन्य सम्पत्तिहरू | ११२,८५०,१५६ | २६९,७९०,५२३ |
| जम्मा सम्पत्तिहरू | ५०,६७३,२२४,३३३ | ६३,४१८,८१५,११९ |
| दायित्वहरू | | |
| बैंक तथा वित्तीय संस्थालाई तिर्न बाँकी | १७३,२४४,७६८ | ७३,३०,९४,७४३ |
| नेपाल राष्ट्र बैंकलाई तिर्न बाँकी | १,४०७,९९५,३८९ | ३००,०००,००० |
| व्युत्पन्न वित्तीय उपकरण | | |
| ग्राहकबाट निक्षेप | ४३,२७६,५४७,७५३ | ५५,६८,२८,८७,१०० |
| तिर्न बाँकी सापटी | २५,०००,००० | १८,७५०,००० |
| यस आ.व. को कर दायित्व | | |
| व्यवस्थाहरू | | |
| स्थगन कर दायित्व | | ४,२७,३३,५९१ |
| अन्य दायित्वहरू | ३७८,९०१,४०८ | ४६५,२३९,५५० |
| जारी गरिएको ऋण पत्र | | |
| सुरक्षण नराखिएको सहायक आवधिक दायित्व | | |
| जम्मा दायित्वहरू | ४५,२६१,६८९,३१८ | ५७,२४२,७०४,९८४ |
| इक्विटी | | |
| शेयर पुँजी | ३,७८१,००९,०१४ | ४२,८३,८८३,२१३ |
| शेयर प्रिमियम | ५५,१०९,६०५ | |
| संचित मुनाफा | ४७७,७२४,४५३ | ४७,७२,७९,५७२ |
| जगेडा कोष | १,०९७,६९१,९४३ | १,४१,४९,४७,३४९ |
| शेयरधनीहरूलाई बाँडफाँड योग्य पुँजी | ५,४११,५३५,०१५ | ६,१७,६१,१०,१३५ |
| गैर नियन्त्रण स्वार्थ | | |
| कुल पुँजी | ५,४११,५३५,०१५ | ६,१७,६१,१०,१३५ |
| कुल दायित्व तथा पुँजी | ५०,६७३,२२४,३३३ | ६३,४१८,८१५,११९ |
| सम्भावित दायित्व र प्रतिबद्धता | १,६८९,५५६,४८८ | १७,१९,५३८,३३१ |
| प्रति शेयर खुद सम्पत्ति मूल्य | १४३.१२ | १४४.१७ |



नाफा वा नोक्सान विवरण :

| विवरण | आ.व. २०७८/०७९ | आ.व. २०७९/०८० |
|---|----------------------|----------------------|
| ब्याज आम्दानी | ४,६८०,३४०,९४५ | ६९,७७,९८५,५३४ |
| ब्याज खर्च | ३,०१७,२८६,२९४ | ४८,६०,७०५,८७५ |
| खुद व्याज आम्दानी | १,६६३,०५४,६५२ | २१,१७,२७९,६५९ |
| शुल्क तथा कमिशन आम्दानी | १९६,६९४,३०७ | २८,६५७,२८२ |
| शुल्क तथा कमिशन खर्च | २४,४५५,९२० | ३१,१०७,०१६ |
| खुद शुल्क तथा कमिशन आम्दानी | १७२,२३८,३८७ | २५५,४६०,२६६ |
| खुद व्याज, शुल्क तथा कमिशन आम्दानी | १,८३५,२९३,०३९ | २३,७२,७३९,९२५ |
| खुद व्यापारिक आम्दानी | | |
| अन्य संचालन आम्दानी | ३९,७०१,६९३ | १५,५९९,५५४ |
| कुल संचालन आम्दानी | १,८७४,९९४,७३२ | २३,८८,३३९,४७९ |
| कर्जा तथा अन्य नोक्सानीको जोखिम व्यवस्था/(फिर्ता) | १८६,३२०,७५२ | ३०३,९९०,८७१ |
| खुद संचालन आम्दानी | १,६८८,६७३,९८० | २,०८४,३४८,६०८ |
| संचालन खर्च | | |
| कर्मचारी खर्च | ४९७,२७०,४३४ | ५८५,१२४,३४० |
| अन्य संचालन खर्च | २४१,९३६,७९६ | २८१,११८,६५० |
| हासकट्टी तथा अपलेखन खर्च | ६९,४७०,६०७ | ७९,६२७,५७८ |
| संचालन मुनाफा | ८७९,९९६,१४२ | ११,३८,४७८,०४० |
| गैर संचालन आम्दानी | | |
| गैर संचालन खर्च | १,६५६,७७० | २४,४६,६९९ |
| आयकर अधिको मुनाफा | ८७८,३३९,३७२ | ११,३६,०३१,३४१ |
| आयकर खर्च | २२९,६३२,१०० | ३७,८०,०३,०९९ |
| चालु आयकर | २६५,२१३,०२४ | ३४८,२६०,२६८ |
| स्थगन कर आम्दानी/खर्च | (३५,५८०,९२४) | २,९७,४२,८३१ |
| यस वर्षको खुद नाफा/(नोक्सान) | ६४८,७०७,२७२ | ७५,८०,२८,२४२ |
| खुद नाफा नोक्सानमा हिस्सा | | |
| विकास बैंकको शेयरधनीहरूलाई | ६४८,७०७,२७२ | ७५,८०,२८,२४२ |
| गैर नियन्त्रित स्वार्थ | | |
| यस वर्षको खुद नाफा/(नोक्सान) | ६४८,७०७,२७२ | ७५,८०,२८,२४२ |

यस विकास बैंकले बिगत ५ आर्थिक वर्षमा हासिल गरेको प्रमुख वित्तीय उपलब्धिहरु :

| विवरण | आषाढ २०७६ | आषाढ २०७७ | आषाढ २०७८ | आषाढ २०७९ | आषाढ २०८० |
|-------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| कुल सम्पत्ति | २१,४६७,०५२,७३० | ३५,२६९,४३४,०६० | ४२,२३०,०३५,२६८ | ५०,६७३,२२४,३३२ | ६३,४१८,८१५,११९ |
| चुक्ता पुँजी | १,६२२,६६५,२६० | ३,०१६,३३९,७४२ | ३,४०८,४६३,९०९ | ३,७८१,००९,०१४ | ४२,८३,८८३,२१३ |
| कुल निक्षेप | १४,५३९,९१७,२६१ | ३०,५८९,६९२,३१८ | ३५,७६६,२९३,६६६ | ४३,४४९,७९२,५२१ | ५६,४१५,९८१,८४३ |
| कुल कर्जा तथा सापट | १२,३३७,४२२,४५० | २४,८७१,७०९,७१२ | ३१,८३५,४६०,५१४ | ३७,७९०,४६६,२८९ | ४५,९६४,५४६,८२९ |
| लगानी | १,०७३,३२८,२३० | १,६३८,६९८,८४५ | ४,०६०,१८२,३५५ | ६,५०९,१५३,९५५ | ९,०८७,१५८,१७७ |
| खुद ब्याज आम्दानी | ६६२,९८२,४९३ | १,२६२,२३२,७५६ | १,३३८,४२५,२५६ | १,६६३,०५४,६५२ | २१,१७,२७९,६५९ |
| कर्मचारी खर्च | १७०,०४६,५७८ | ३३७,१५७,९५० | ४३०,४७१,५६५ | ४९७,२७०,४३४ | ५८५,१२४,३४० |
| अन्य संचालन खर्च | ११६,०७२,७३५ | २२२,४३०,१३१ | २५२,३४२,९२७ | ३११,४०७,४०३ | ३६०,७४६,२२८ |
| सञ्चालन मुनाफा | ४६५,५८१,९८० | ६६९,७१४,९२५ | ७३२,५६३,८७० | ८७९,९९६,१४१ | १,१३६,०३१,३४१ |
| खुद मुनाफा | ३२६,७७१,१९९ | ४२६,७४७,०४४ | ५०३,७२१,७५९ | ६४८,७०७,२७१ | ७,५८,०२८,२४२ |

विगत ५ वर्षको प्रमुख वित्तीय सूचकाङ्कहरूः

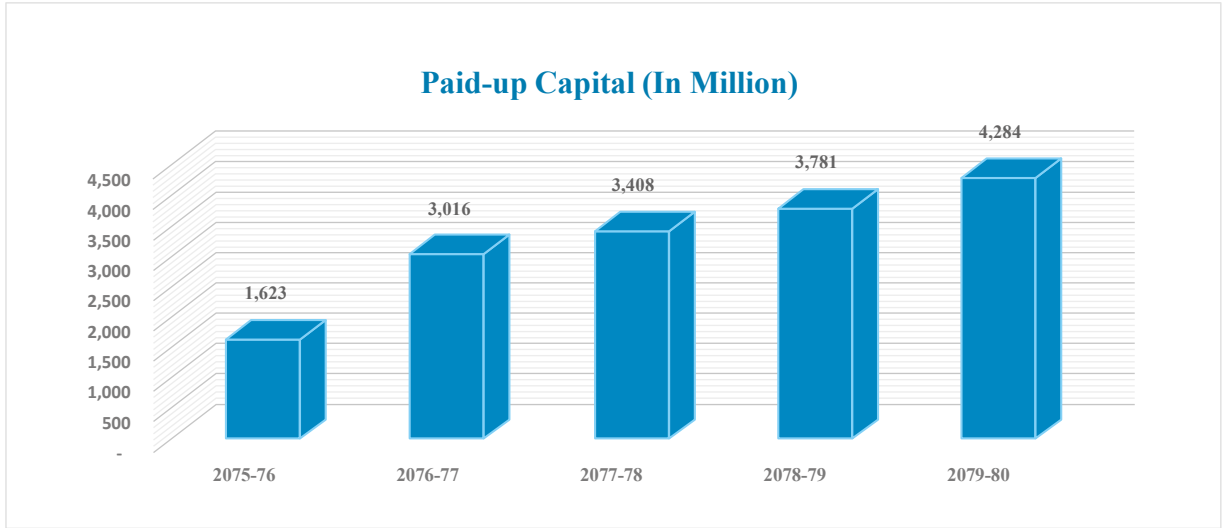
| विवरण | तापक | आर्थिक वर्ष | | | | |
|--|--------|----------------|----------------|----------------|----------------|----------------|
| | | २०७५-७६ | २०७६-७७ | २०७७-७८ | २०७८-७९ | २०७९-८० |
| मुँजीकोष प्रयाप्तता अनुपात | | | | | | |
| १ प्राथमिक मुँजीकोष | रु. | २,३११,७६६,९९४ | ४,०६३,२७३,८३० | ४,५२४,२८२,२०१ | ५,१०४,६१२,६०५ | ५,७०७,६२७,६८१ |
| कुल मुँजीकोष | रु. | २,४९६,९९३,५६१ | ४,३८०,९४४,१७० | ४,९१८,१३३,०८५ | ५,६०७,६०३,६०५ | ६,३६३,३१३,३११ |
| जोखिम भारित सम्पत्ति | रु. | १९,१२२,००५,३८८ | २८,०७३,९२७,९९० | ३१,४९०,५९४,२१७ | ३९,०४३,३५६,००० | ४७,८८५,२३७,०७२ |
| जोखिम भारित सम्पत्तिमा मुँजीकोष अनुपात | % | १३.०६% | १५.६१% | १५.६२% | १४.३६% | १३.२९% |
| २ प्रति शेयर आम्दानी | रु. | २५.७९ | १५.३९ | १४.७७ | १७.९६ | १७.६९ |
| प्रति शेयर बजार मूल्य | रु. | २५२ | २२२ | २५६ | २९४.९० | ३८४.०० |
| प्रति शेयर किताबी मूल्य | रु. | १४६.९६ | १४०.९५ | १४२.३९ | १४३.१२ | १४४.१७ |
| प्रति कर्मचारी खुद नाफा | रु. | १,२९५,५४३ | ७५६,६४४ | ८२३,०७५ | ८९२,३०७ | १,०१६,१२४ |
| प्रति कर्मचारीमा कर्मचारी खर्च | रु. | ७१०,८७४ | ५९७,७९८ | ७०३,३८५ | ६८४,००३ | ७८४,३४९ |
| संस्थापक शेयरधनी संख्या | संख्या | १०,२५९,१८१ | १७,६६४,४६४ | १७,३८३,१६६ | १९,२८३,१४६ | २१,८४७,८०४ |
| सर्वसाधारण शेयरधनी संख्या | संख्या | ५,९६७,४७१ | १२,४९८,६३४ | १६,७०१,४७३ | १८,५२६,९४४ | २०,९९१,०२८ |
| कुल कर्मचारी संख्या | संख्या | ३२३ | ५६४ | ६१२ | ७२७ | ७४६ |
| कुल शाखा संख्या | संख्या | ४० | ६९ | ८० | ८४ | ८८ |
| कुल एक्सटेन्सन कार्यालय संख्या | संख्या | १ | १ | १ | १ | १ |
| कुल एटिएम संख्या | संख्या | १ | ५ | ७ | ७ | ९ |
| मूल्य आम्दानी अनुपात | गुण | ९.७७ | १५.४२ | १७.३३ | १७.९९ | २१.७० |
| प्रतिशत शेयर लाभांश (बोनस शेयर) | % | १५.००% | १३.००% | १०.९३% | १३.३०% | १०.५०% |
| प्रति शेयर नाद लाभांश | % | ०.००% | ०.००% | ०.५७% | ०.७०% | ०.५५% |
| खुद नाफा/कुल आम्दानी | % | १८.४४% | १२.६७% | १४.६७% | १३.९९% | १०.४१% |
| खुद नाफा/कर्जा तथा सापट | % | २.५९% | १.७२% | १.५८% | १.७२% | १.६६% |
| कुल सम्पत्तिमा प्रतिफल | % | १.९५% | १.२१% | १.१९% | १.२८% | १.२०% |
| कुल शेयरधनी कोषमा प्रतिफल | % | १७.५५% | १०.०४% | १०.४% | ११.९९% | १२.२७% |
| ब्याज आम्दानी/कर्जा तथा सापट | % | १३.४७% | १२.९८% | १०.०८% | १२.३८% | १५.२८% |
| विनियम लाभ/कुल आम्दानी | % | - | - | - | - | - |
| ब्याज आम्दानी/कुल निक्षेप र सापट | % | ७.८७% | ७.०१% | ५.६९% | ८.३०% | ८.५७% |
| कुल सञ्चालन खर्च/कुल सम्पत्ति | % | १.८०% | १.५९% | १.६२% | १.६०% | १.४९% |
| कर्मचारी खर्च/कुल सञ्चालन खर्च | % | ५९.५७% | ६०.२५% | ६३.०४% | ६१.४९% | ६१.८६% |
| कर्मचारी बोनस/कुल कर्मचारी खर्च | % | २८.६४% | २२.१६% | २०.१२% | १९.६३% | २१.५७% |
| कुल कर्जा/कुल निक्षेप | % | ८५.३८% | ८१.१९% | ८९.०१% | ८७.५४% | ८१.४७% |
| निष्कृय कर्जा/कुल कर्जा तथा सापट | % | ०.११% | १.१०% | १.२७% | १.१४% | १.८१% |
| आधार दर (Base Rate) | % | ९.८७% | ८.९०% | ७.९१% | ११.०६% | ११.३६% |
| ब्याजदर अन्तर (Spread Rate) | % | ५.४८% | ४.९८% | ४.९९% | ४.४१% | ४.६०% |
| निक्षेपमा औषत ब्याज खर्च | % | ७.८७% | ६.९०% | ४.९३% | ८.९९% | ९.३६% |
| कर्जामा औषत ब्याज आम्दानी | % | १३.८५% | ११.८९% | ९.९२% | १३.४०% | १३.९६% |
| संस्थागत निक्षेप/कुल निक्षेप | % | ११.१४% | ९.१०% | ७.९९% | ९.५०% | १३.८१% |





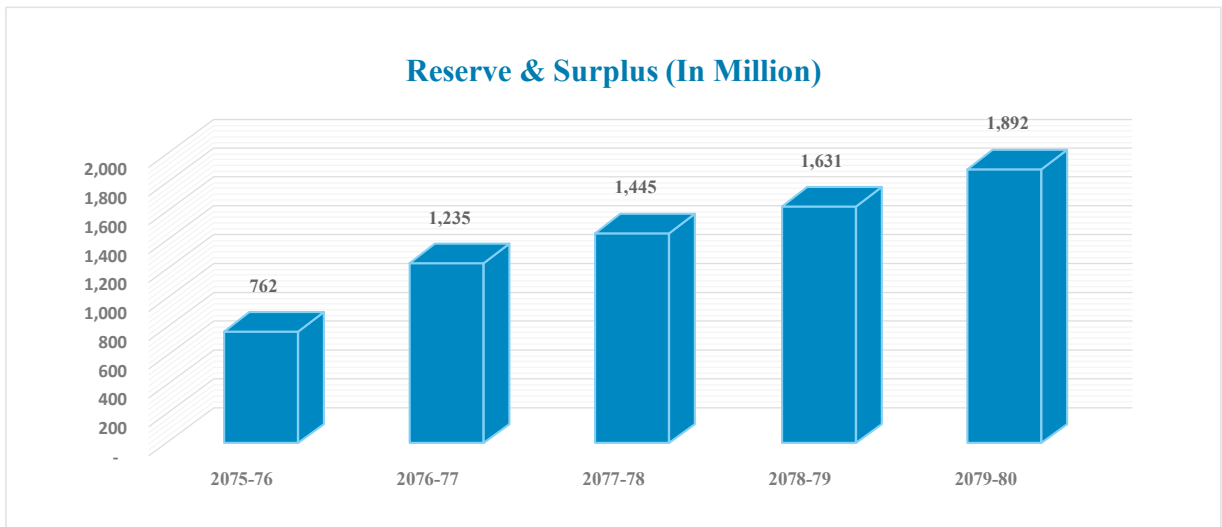
चुक्ता पुँजी :

२०८० आषाढ मासान्तमा विकास बैंकको चुक्ता पुँजी रु. ४ अर्ब २८ करोड ३८ लाख ८३ रहेकोमा कुल सञ्चित वितरणयोग्य मुनाफाबाट १०.५० प्रतिशतले हुने रकम रु. ४४ करोड ९८ लाख ०८ हजार बोनश शेयर वितरणका लागि यस गरिमामय सभामा प्रस्ताव गरिएको छ । उक्त वोनश शेयर वितरण पश्चात् बैंकको चुक्ता पुँजी रु. ४ अर्ब ७३ करोड ३६ लाख ९१ हजार पुग्नेछ । विगत ५ वर्षमा विकास बैंकको चुक्ता पुँजीमा भएको परिवर्तनलाई देहाय बमोजिम उल्लेख गरिएको छ ।



जगेडा तथा कोषहरू :

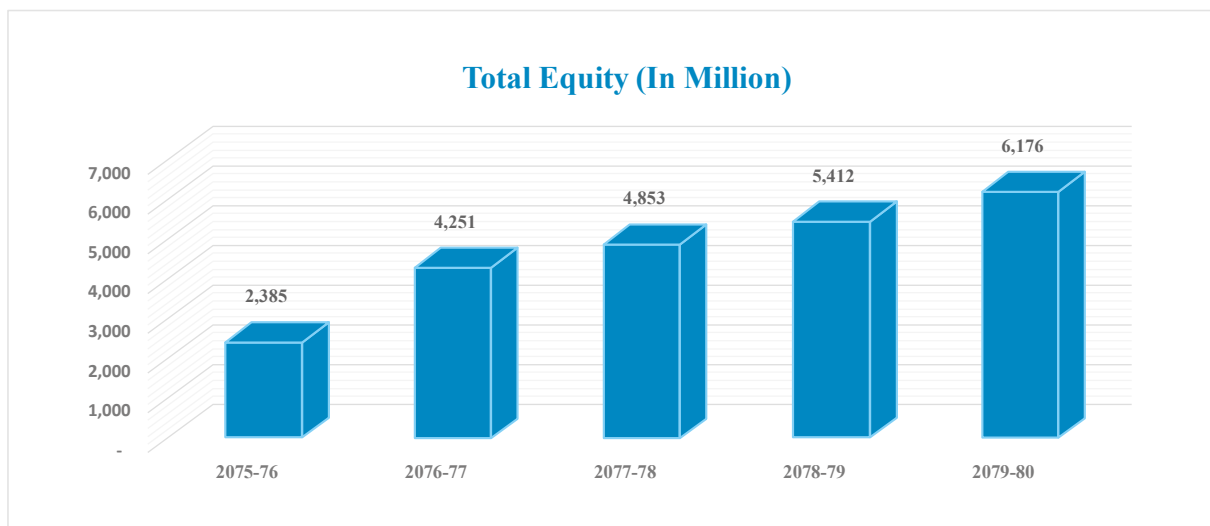
२०७९ आषाढ मासान्तमा विकास बैंकको जगेडा तथा कोषमा रु. १ अर्ब ६३ करोड ०५ लाख २५ हजार रहेकोमा २०८० आषाढ मासान्तमा २०.११ प्रतिशतले वृद्धि भई रु. १ अर्ब ८९ करोड २२ लाख २६ हजार भएको छ । विगत ५ वर्षमा विकास बैंकको जगेडा तथा कोषहरूमा भएको परिवर्तनलाई देहाय बमोजिम उल्लेख गरिएको छ ।





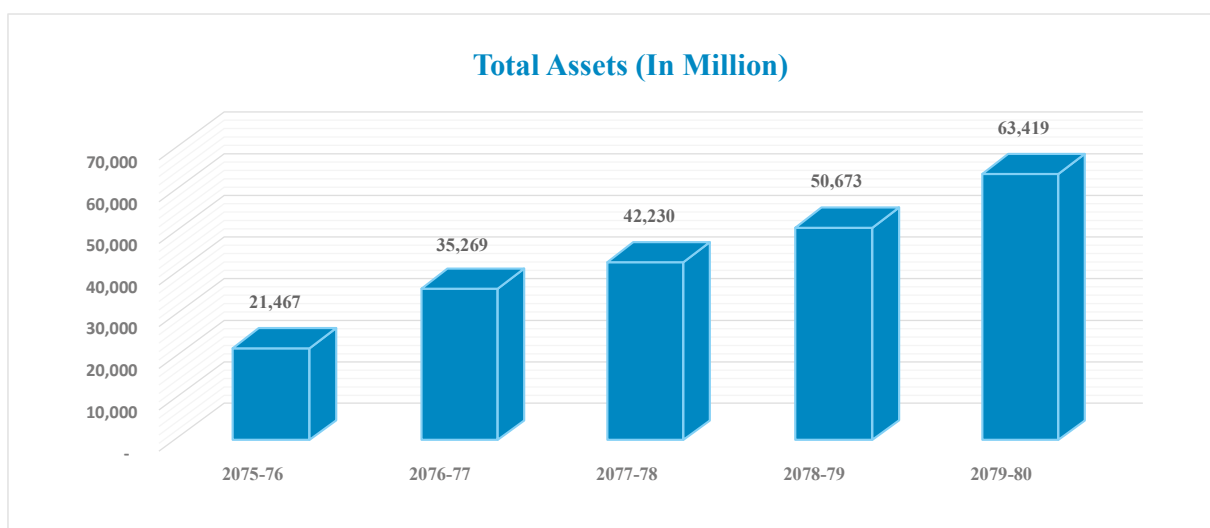
कुल शेयरधनीकोष :

२०७९ आषाढ मासान्तमा विकास बैंकको कुल शेयरधनी कोष रु. ५ अर्ब ४१ करोड १५ लाख ३५ हजार रहेकोमा २०८० आषाढ मासान्तमा १४.१३ प्रतिशतले वृद्धि भई रु. ६ अर्ब १७ करोड ११ लाख भएको छ । विगत ५ वर्षमा विकास बैंकको कूल शेयरधनी कोषमा भएको परिवर्तनलाई देहाय बमोजिम उल्लेख गरिएको छ ।



कुल सम्पत्ति :

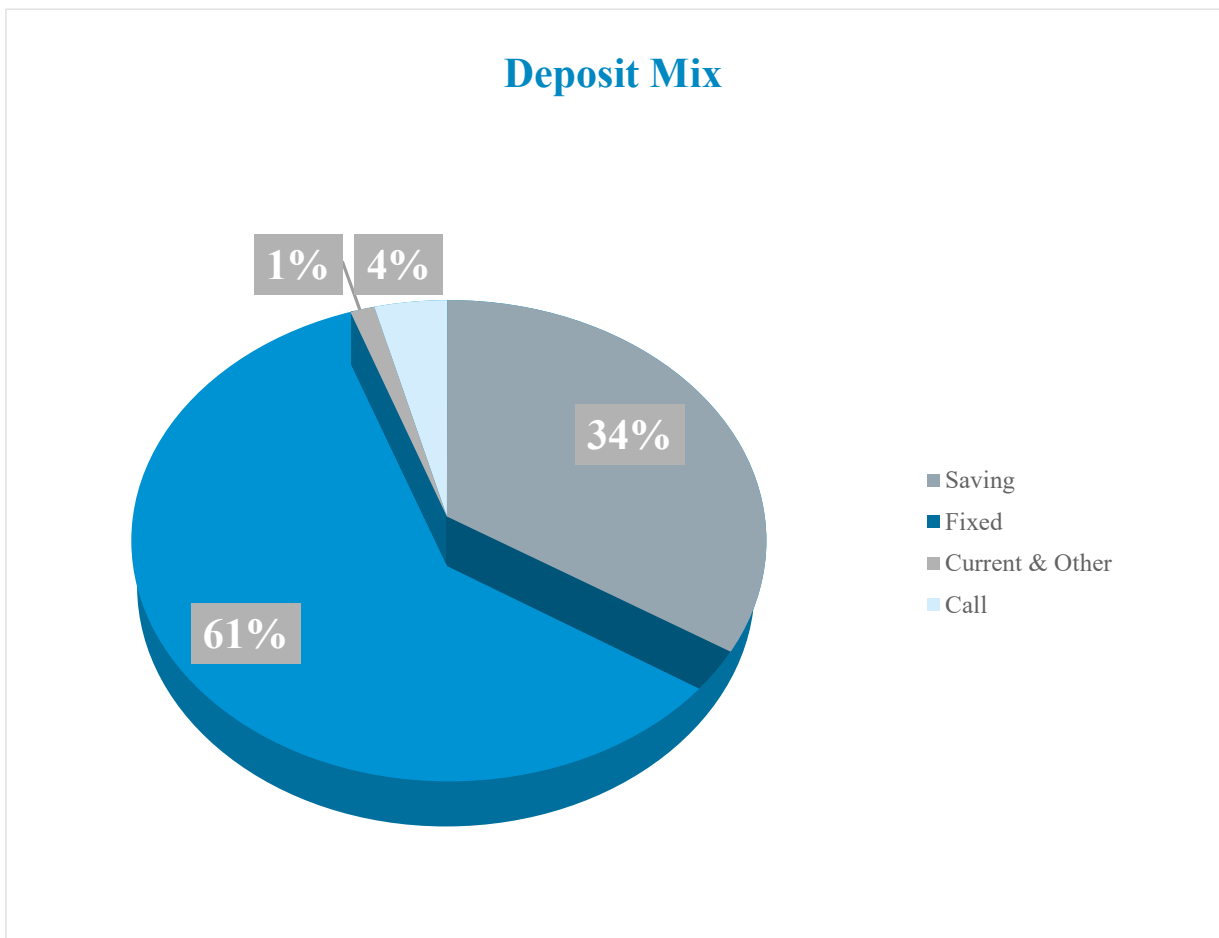
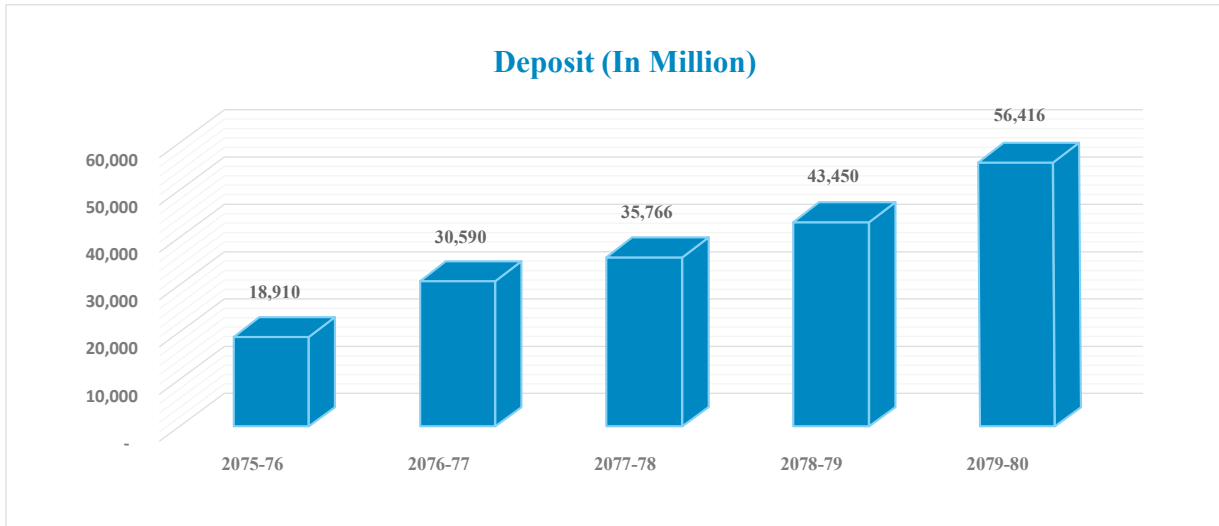
२०७९ आषाढ मासान्तमा विकास बैंकको कुल सम्पत्ति रु. ५० अर्ब ६७ करोड ३२ लाख २४ हजार रहेकोमा २०८० आषाढ मासान्तमा २५.१५ प्रतिशतले वृद्धि भई रु. ६३ अर्ब ४१ करोड ८८ लाख १५ हजार भएको छ । विगत ५ वर्षमा विकास बैंकको कुल सम्पत्तिमा भएको परिवर्तनलाई देहाय बमोजिम उल्लेख गरिएको छ ।





निक्षेप परिचालन :

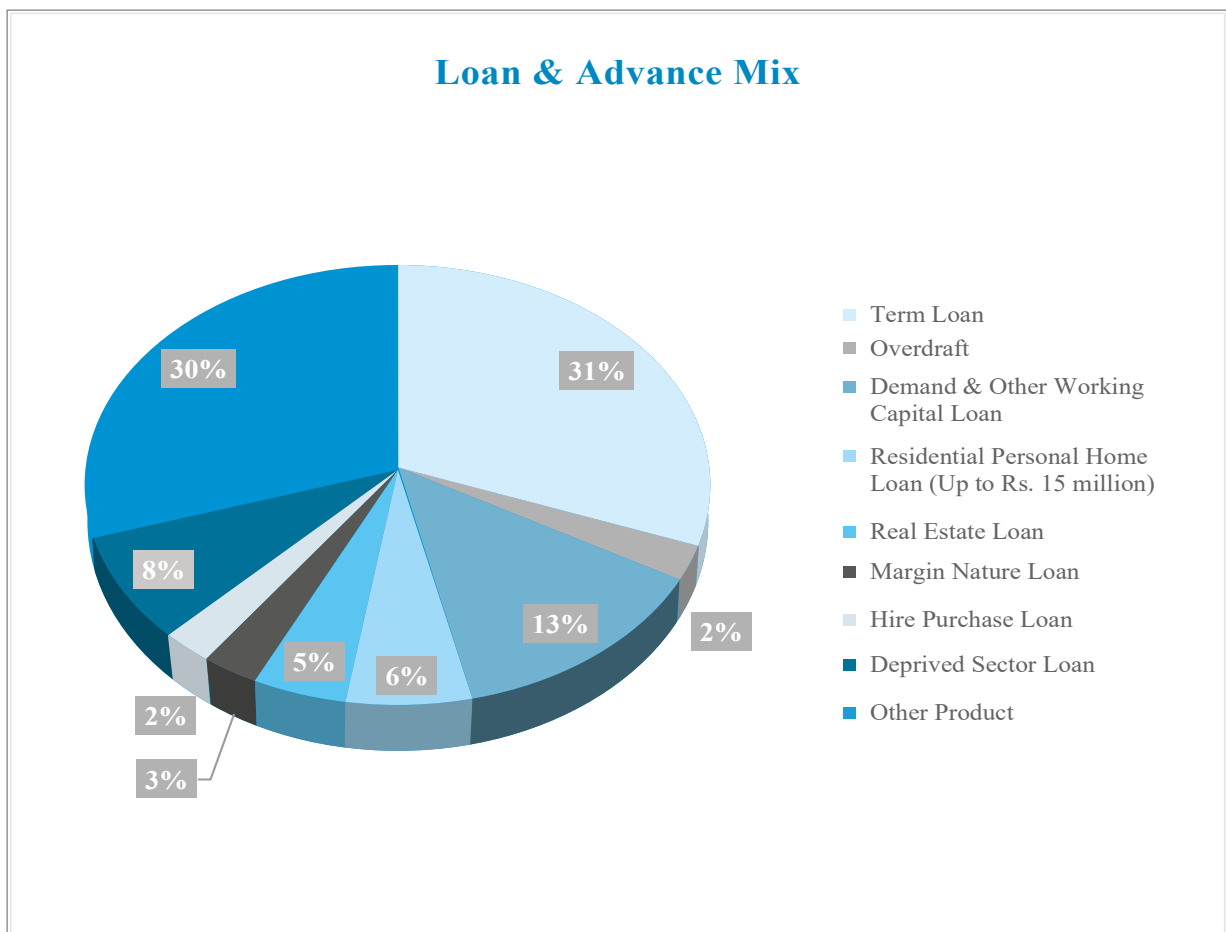
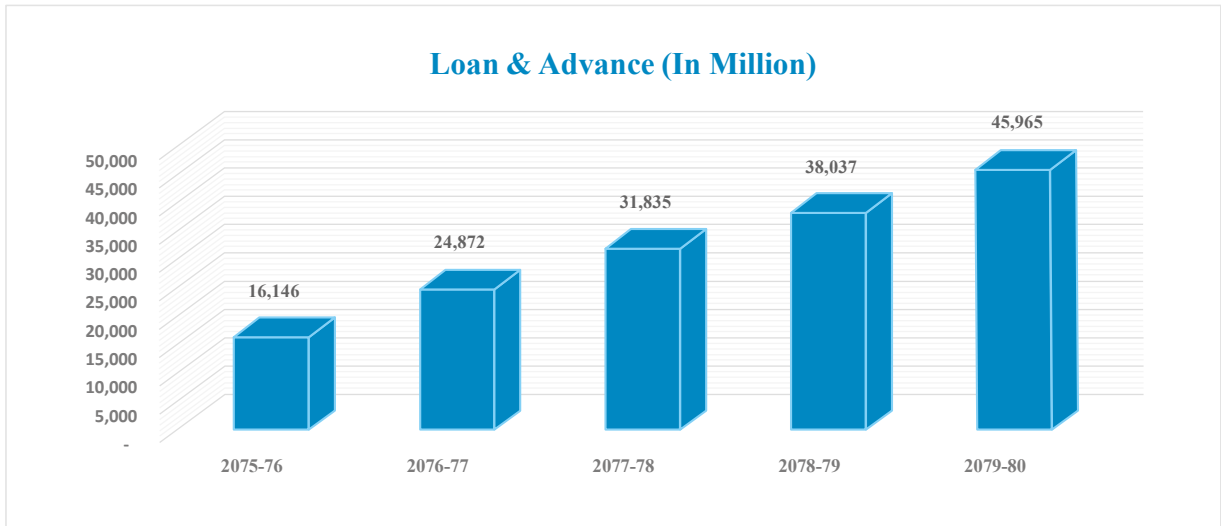
२०७९ आषाढ मासान्तमा विकास बैंकको निक्षेप परिचालन रु. ४३ अर्ब ४४ करोड ९७ लाख ९३ हजार रहेकोमा २०८० आषाढ मासान्तमा २९.८४ प्रतिशतले वृद्धि भई रु. ५६ अर्ब ४१ करोड ५९ लाख ८१ हजार भएको छ । निक्षेप परिचालनमा वचत निक्षेप ३० प्रतिशत, मुद्दती निक्षेप ६२ प्रतिशत, कल निक्षेप ६ प्रतिशत चल्ती, तथा अन्य निक्षेप २ प्रतिशत रहेको छ भने विगत ५ वर्षमा विकास बैंकको निक्षेप परिचालनमा भएको वृद्धिलाई देहाय बमोजिम उल्लेख गरिएको छ ।





कर्जा तथा सापट :

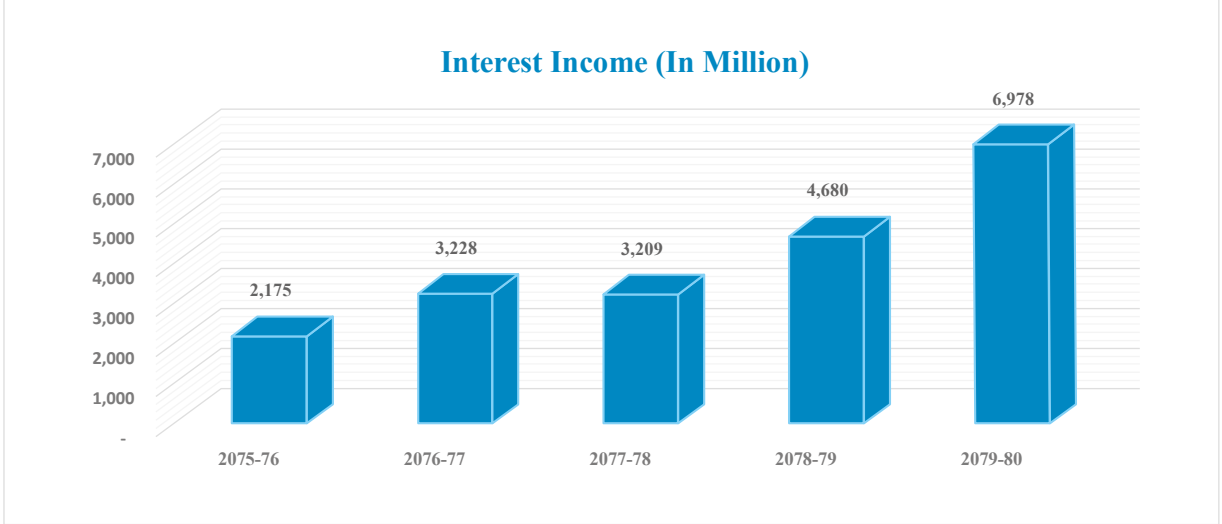
२०७९ आषाढ मासान्तमा विकास बैंकको कर्जा तथा सापट रु. ३८ अर्ब ३ करोड ७१ लाख ८७ हजार रहेकोमा २०८० आषाढ मासान्तमा २०.८४ प्रतिशतले वृद्धि भई रु. ४५ अर्ब ९६ करोड ४५ लाख ४७ हजार भएको छ । विगत ५ वर्षमा विकास बैंकको कर्जा तथा सापटमा भएको वृद्धि तथा प्रयोजन अनुसारको कर्जा तथा सापटलाई देहाय बमोजिम उल्लेख गरिएको छ ।





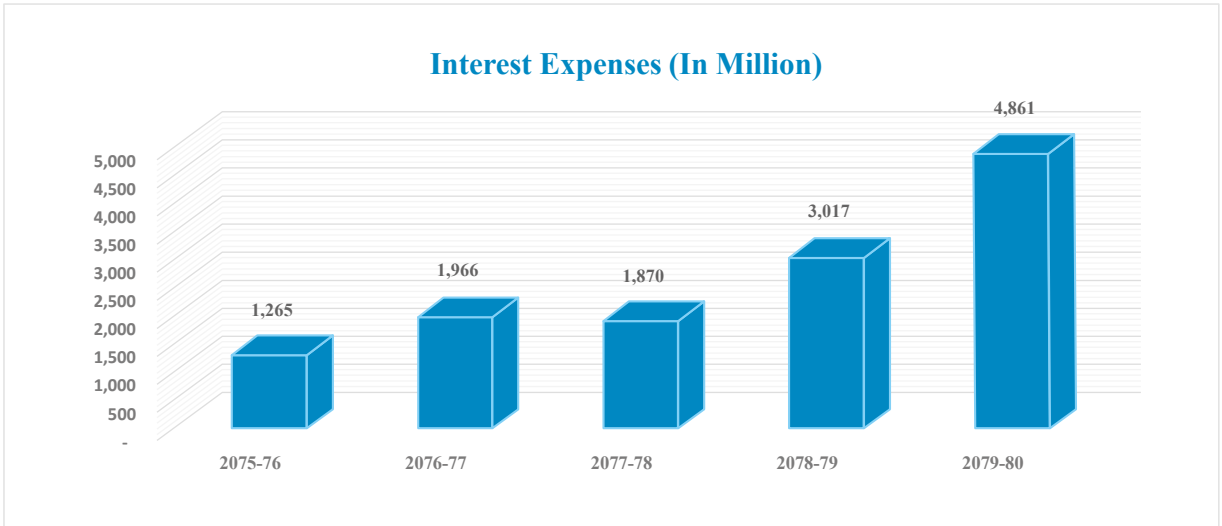
व्याज आम्दानी :

२०७९ आषाढ मासान्तमा विकास बैंकको ब्याज आम्दानी रु. ४ अर्ब ६८ करोड ०३ लाख ४९ हजार रहेकोमा यस आर्थिक वर्षमा ४९.०९ प्रतिशतले वृद्धि भई रु. ६ अर्ब ९७ करोड ७९ लाख ८५ हजार भएको छ । विगत ५ वर्षमा विकास बैंकको ब्याज आम्दानीमा भएको वृद्धिलाई देहाय बमोजिम उल्लेख गरिएको छ ।



व्याज खर्च :

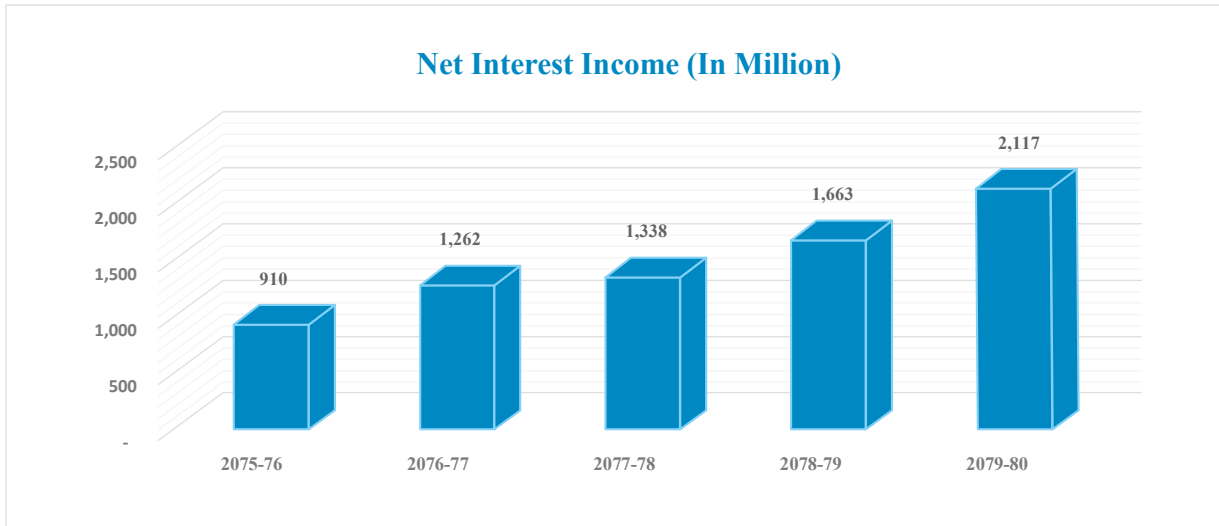
२०७९ आषाढ मासान्तमा विकास बैंकको ब्याज खर्च रु. ३ अर्ब ०९ करोड ७२ लाख ८६ हजार रहेकोमा यस आर्थिक वर्षमा ६९.९० प्रतिशतले वृद्धि भई रु. ४ अर्ब ८६ करोड ७ लाख ६ हजार भएको छ । विगत ५ वर्षमा विकास बैंकको ब्याज खर्चमा भएको वृद्धिलाई देहाय बमोजिम उल्लेख गरिएको छ ।





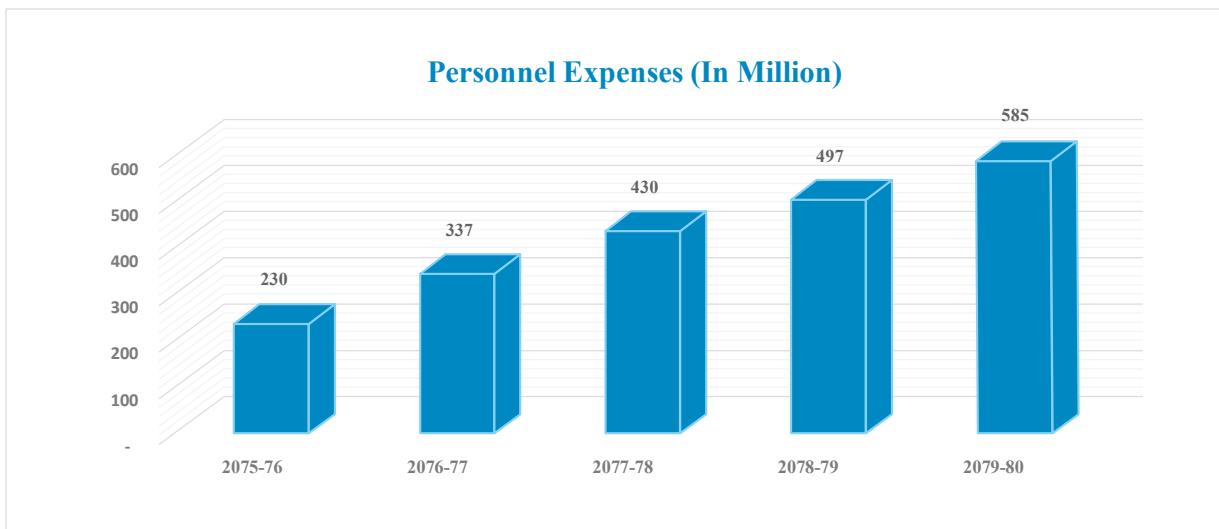
खुद व्याज आम्दानी :

२०७९ आषाढ मासान्तमा विकास बैंकको खुद ब्याज आम्दानी रु. १ अर्ब ६६ करोड ३० लाख ५४ हजार रहेकोमा यस आर्थिक वर्षमा २७.३१ प्रतिशतले वृद्धि भई रु. २ अर्ब ११ करोड ७२ लाख ७९ हजार भएको छ । विगत ५ वर्षमा विकास बैंकको खुद ब्याज आम्दानीमा भएको वृद्धिलाई देहाय बमोजिम उल्लेख गरिएको छ ।



कर्मचारी खर्च :

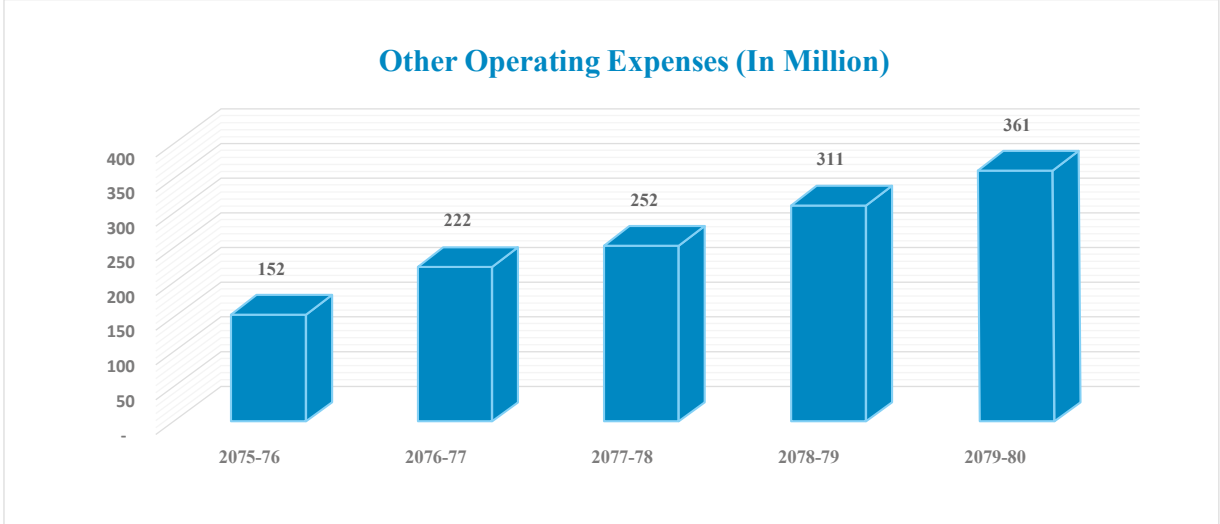
२०७९ आषाढ मासान्तमा विकास बैंकको कर्मचारी खर्च ४९ करोड ७२ लाख ७० हजार रहेकोमा यस आर्थिक वर्षमा १७.६७ प्रतिशतले वृद्धि भई रु. ५८ करोड ५१ लाख २४ हजार भएको छ । विगत ५ वर्षमा विकास बैंकको कर्मचारी खर्चमा भएको वृद्धिलाई देहाय बमोजिम उल्लेख गरिएको छ ।





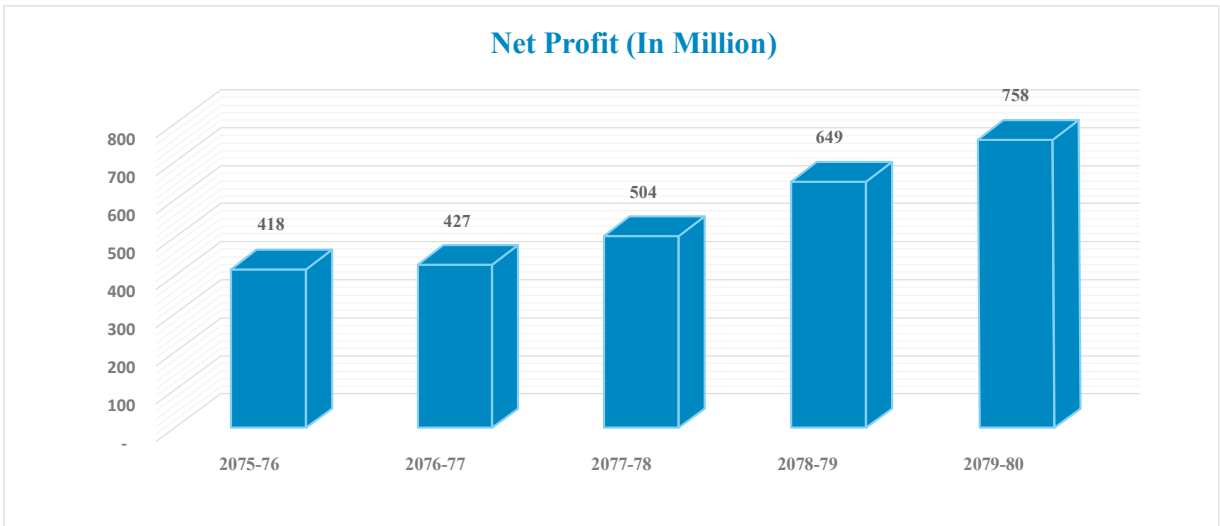
अन्य सञ्चालन खर्च :

२०७९ आषाढ मासान्तमा विकास बैंकको अन्य सञ्चालन खर्च रु. ३१ करोड १४ लाख ०७ हजार रहेकोमा यस आर्थिक वर्षमा १५.८४ प्रतिशतले वृद्धि भई रु. ३६ करोड ०७ लाख ४६ हजार भएको छ । विगत ५ वर्षमा विकास बैंकको अन्य सञ्चालन खर्चमा भएको वृद्धिलाई देहाय बमोजिम उल्लेख गरिएको छ ।



खुद मुनाफा :

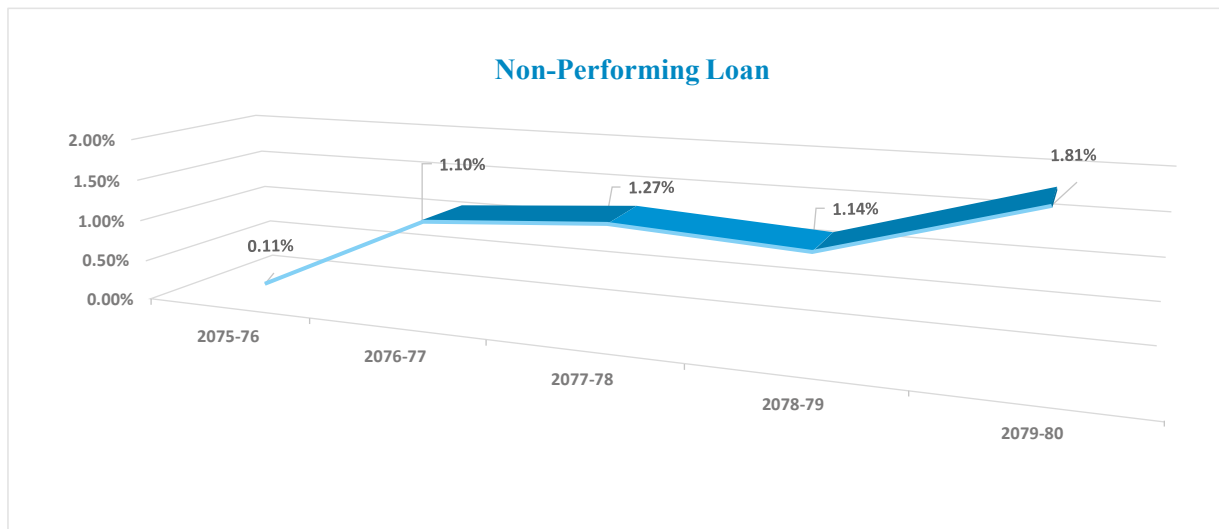
२०७९ आषाढ मासान्तमा विकास बैंकको खुद मुनाफा रु. ६४ करोड ८७ लाख ०७ हजार रहेकोमा यस आर्थिक वर्षमा १६.८५ प्रतिशतले वृद्धि भई रु. ७५ करोड ८० लाख २८ हजार भएको छ । विगत ५ वर्षमा विकास बैंकको खुद मुनाफामा भएको परिवर्तनलाई देहाय बमोजिम उल्लेख गरिएको छ ।





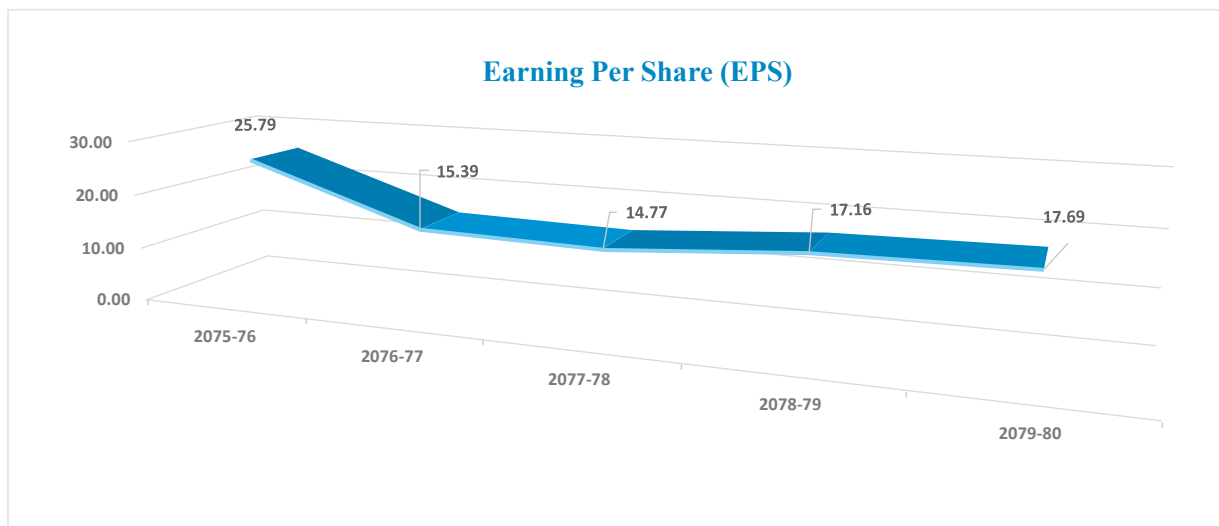
निष्कृत्य कर्जा अनुपात :

२०७९ आषाढ मासान्तमा विकास बैंकको निष्कृत्य कर्जा अनुपात १.१४ प्रतिशत रहेकोमा यस आर्थिक वर्षमा निष्कृत्य कर्जा अनुपात १.८१ प्रतिशत भएको छ । समग्र अर्थतन्त्रमा परेको प्रभावबाट विकास बैंकपनि अछुतो रहन सकेन जसका कारण निष्कृत्य कर्जा अनुपात वृद्धि भएको छ । आगामी दिनमा असुली कार्यलाई थप प्रभावकारी बनाई निष्कृत्य कर्जा अनुपात घटाउदै लैजाने रणनीति विकास बैंकको रहेको छ । विगत ५ वर्षमा विकास बैंकको निष्कृत्य कर्जा अनुपातमा भएको परिवर्तनलाई देहाय बमोजिम उल्लेख गरिएको छ ।



प्रति शेयर आमदानी :

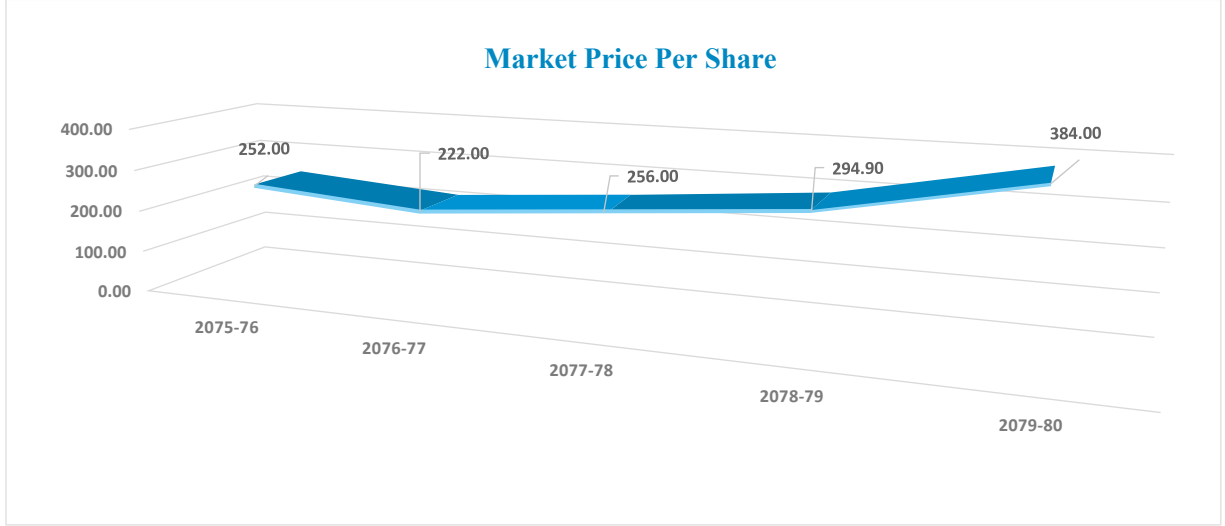
२०७९ आषाढ मासान्तमा विकास बैंकको प्रति शेयर आमदानी रु. १७.१६ रहेकोमा यस आर्थिक वर्षमा प्रति शेयर आमदानी रु. १७.७९ भएको छ । विगत ५ वर्षमा विकास बैंकको प्रति शेयर आमदानीमा भएको परिवर्तनलाई देहाय बमोजिम उल्लेख गरिएको छ ।





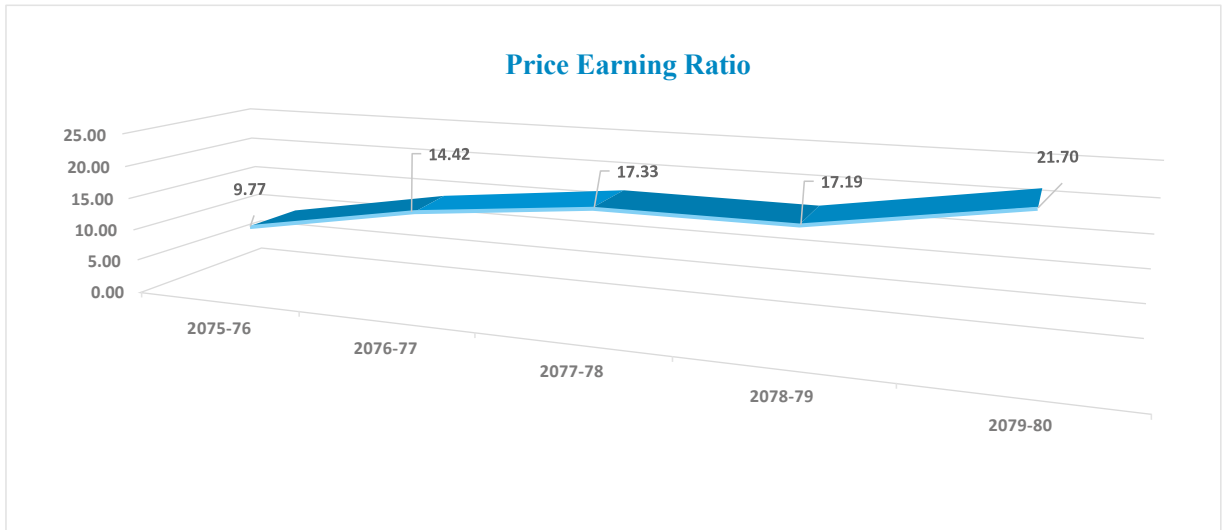
प्रति शेयर बजारमूल्य :

विगत ५ वर्षमा विकास बैंकको प्रति शेयर बजारमूल्यमा भएको परिवर्तनलाई देहाय बमोजिम उल्लेख गरिएको छ ।



मूल्य आम्दानी अनुपात :

विगत ५ वर्षमा विकास बैंकको मूल्य आम्दानी अनुपातमा भएको परिवर्तनलाई देहाय बमोजिम उल्लेख गरिएको छ ।



आयकर तथा स्रोतमा करकट्टी तर्फ बैकले गरेको मुक्तानी :

विकास बैंकले समीक्षा अवधिमा ब्याजकर, पारिश्रमिक कर लगायत विभिन्न शीर्षकमा गरी स्रोतमा कर कट्टी तर्फ रु. ३० करोड ६२ लाख ४२ हजार तथा आयकर तर्फ रु. ३४ करोड ८३ लाख २७ हजार गरी कुल रु. ६५ करोड ४५ लाख ७० हजार आयकर तथा स्रोतमा करकट्टी गरी सरकारी कोषमा जम्मा गरेको छ ।

(ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारमा परेको असर

आन्तरिक अर्थतन्त्र र विश्व अर्थतन्त्रको प्रभाव प्रत्यक्ष/अप्रत्यक्ष रूपमा विकास बैंकको कारोबारमा परेको छ । आयातमुखी आन्तरिक अर्थतन्त्र भएकाले विश्व अर्थतन्त्रमा सिर्जित अवस्थाको प्रत्यक्ष तथा अप्रत्यक्ष रूपमा हाम्रो अर्थतन्त्रमा पार्ने असरले विकास बैंक अछुतो रहने कुरा सम्भव नहुने हुँदा सोको संवेदनशीलतालाई विश्लेषण गर्दै जोखिम न्यूनीकरणका लागि बैंक व्यवस्थापन प्रतिबद्ध रहेको छ ।



(ग) चालु आर्थिक वर्षको उपलब्धि र भविष्यका सम्बन्धमा सञ्चालक समितिको धारणा

- चालु आर्थिक वर्ष २०८०/०८१ को प्रथम त्रयमास (२०८० आश्विन मासान्त) सम्मको अपरिष्कृत वित्तीय विवरण अनुसार बैंकको कर्जा लगानी रु.४७ अर्ब ७८ करोड ७५ लाख ०५ हजार रहेको छ भने निक्षेप परिचालन रु. ५८ अर्ब ५९ करोड १५ लाख ६४ हजार रहेको छ । चालु आर्थिक वर्षमा कर्जाको गुणस्तर कायम राख्दै व्यावसाय वृद्धि गर्दै जाने लक्ष्य विकास बैंकले लिएको छ ।
- आर्थिक वर्ष २०७९/०८० मा काठमाण्डौको कमलादीमा कर्पोरेट कार्यालय र शाखा कार्यालय, भक्तपुरको सूर्यविनायक, ललितपुरको सातदोवाटो, कपिलवस्तु जिल्लाको जगदिशपुर शाखा कार्यालयहरू सञ्चालनमा ल्याइएको छ । व्यावसायिक सम्भाव्यताको आधारमा काठमाण्डौ लगायत अन्य स्थानहरूमा चालु आर्थिक वर्षमा थप शाखा कार्यालयहरू स्थापना गर्ने लक्ष्य लिइएको छ ।
- अबको बैंकिङ्ग डिजिटल बैंकिङ्ग, सहज बैंकिङ्ग, सुरक्षित बैंकिङ्गको मान्यता अन्तर्गत रही बैंकलाई डिजिटल मैत्री बनाइएको छ भने रिसर्च एण्ड डेभलपमेण्टलाई उच्च प्राथमिकतामा राखिएको छ । आजका विद्यार्थी भोलिका उद्यमी तथा वचतकर्ता भएकोले विद्यार्थीहरू मांभ डिजिटल बैंकिङ्ग सम्बन्धी कार्यक्रमहरूलाई प्रभावकारी रूपमा अगाडि बढाइएको छ ।

(घ) कम्पनीको औद्योगिक एवं व्यावसायिक सम्बन्ध

यस विकास बैंकले आफ्नो कारोबारसंग सम्बन्धित ग्राहकहरू, व्यवसायि एवं औद्योगिक प्रतिष्ठान, संघ संस्थाहरू तथा विभिन्न नियामक निकायहरूसंग सौहार्दपूर्ण र व्यावसायिक सम्बन्ध कायम राख्दै आएको छ । संस्थाले व्यावसायिक कारोबारको सिलसिलामा ग्राहकहरूलाई सुबिधा पुगोस् भन्ने उद्देश्यले अन्य बैंक तथा वित्तीय संस्थाहरूसंग सहकार्य गरी एक अर्काको ग्राहकलाई सेवा सुबिधा पुऱ्याउने व्यवस्था मिलाइएको छ । बैंक तथा वित्तीय संस्थाहरू बीचको सम्बन्ध तथा व्यावसायिक प्रतिस्पर्धामा स्वच्छता अभिवृद्धि गर्न बैंक सदैब प्रयत्नशील रहेको छ ।

(ङ) सञ्चालक समितिमा भएका हेरफेर र सोको कारण

यस विकास बैंकको सञ्चालक समितिमा संस्थापक शेयरधनी (समूह "क") को तर्फबाट ३ जना र सर्वसाधारण शेयरधनी (समूह "ख") को तर्फबाट ३ जना र स्वतन्त्र सञ्चालक १ जना गरी ७ जनाको सञ्चालक समिति रहने ब्यवस्था रहेको छ । समीक्षा अवधिमा सञ्चालक समितिमा कुनै हेरफेर भएको छैन ।

(च) कारोबारलाई असर पार्ने मुख्य कुराहरू

समीक्षा अवधिमा निक्षेप परिचालनमा चाप पर्नुका साथै कर्जाको मागमा कमी आएको र सोको प्रभाव यस विकास बैंकमा समेत परेको छ । निक्षेप परिचालन लागत दर (Cost of Fund) बृद्धि हुदै गएको कारण आधार दर वृद्धि हुदै गइरहेको छ जसले गर्दा कर्जाको ब्याजदर समेत वृद्धि भएको छ । कर्जाको ब्याजदर वृद्धिका कारण कर्जाको मागमा कमी आएको छ । विकास बैंकमा उपलब्ध स्रोत र साधनहरू साना तथा उत्पादनशित क्षेत्रमा लगानी गर्ने नीति विकास बैंकको रहेको छ ।

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

संस्थाको नियमित कारोवारको सिलसिलामा देखिएका सामान्य टिप्पणी बाहेक अन्य कुनै कैफियत उल्लेख नभएको ।

(ज) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम

आर्थिक वर्ष २०७९/०८० सम्मको वितरण योग्य सञ्चित मुनाफावाट बैंकका शेयरधनीहरूलाई चुक्ता पुँजी रु. ४,२८,३८,८३,२९३/- (अक्षरेपी चार अर्ब अठाइस करोड अडतिस लाख त्रियासी हजार दुई सय तेह मात्र) को १०.५० प्रतिशतले हुन आउने रकम रु. ४४,९८,०७,७३७.३८ (अक्षरेपी चौवालिस करोड अन्तान्बे लाख सात हजार सात सय सैतिस रूपैयाँ र पैसा अठतिस मात्र) बोनश शेयर र कर प्रयोजनार्थ नगद लाभांश रकम रु. २,३६,७४,०९१/४४ (अक्षरूपी दुई करोड छत्तिस लाख चौहत्तर हजार एकान्बे रूपैया पैसा चौवालिस मात्र) वितरण गर्ने प्रस्ताव गरिएको छ ।



(क) कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ सँग सम्बन्धित सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने आ.ब. २०७९/०८० को अन्य विवरण : यसै प्रतिवेदनको अनुसूची-१ मा प्रस्तुत गरिएको छ ।

(ज) अन्य आवश्यक कुराहरु :

१. पुँजीकोषको पर्याप्तता :

२०८० आषाढ मासान्त सम्मको वित्तीय विवरण अनुसार चुक्ता पुँजी, साधारण जगेडा कोष, प्रस्तावित बोनस शेयर, सञ्चित मुनाफा र अन्य स्वतन्त्र कोषहरु गरी कुल प्राथमिक पुँजी रु. ५ अर्ब ७० करोड ७६ लाख २८ हजार रहेको छ भने कुल पुँजीकोष रु. ६ अर्ब ३६ करोड ३३ लाख १३ हजार रहेको छ । नेपाल राष्ट्र बैंकद्वारा बैंक वित्तीय संस्थालाई जारी एकीकृत निर्देशनमा भएको व्यवस्था अनुसार "ख" वर्गको वित्तीय संस्थाले जोखिम भारत सम्पत्तिको आधारमा कायम गर्नुपर्ने प्राथमिक (Tire 1) पुँजी र पूरक पुँजी सहितको पुँजीकोष (Total Capital) कम्तिमा क्रमश ६ र १० प्रतिशत हुनु पर्नेमा यस विकास बैंकको (Tire 1) प्राथमिक पुँजी र पुँजीकोष (Total Capital) क्रमश ११.९२ र १३.२९ प्रतिशत रहेको छ ।

२. लेखापरीक्षकको नियुक्ति :

विकास बैंकको आर्थिक वर्ष २०८०/०८१ को लेखापरीक्षण गर्न कम्पनी ऐन, २०६३ को दफा १११ र बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को दफा ६१(ड) बमोजिम लेखापरीक्षकको नियुक्तिको लागि लेखापरीक्षण समितिको सिफारिस बमोजिम देहाय बमोजिम तीन जना लेखापरीक्षकको नाम तथा निजहरुले प्रस्ताव गरेको लेखापरीक्षण शुल्क सहित यस गरिमामय सभामा पेश गरिएको ब्यहोरा अनुरोध गर्दछौं । आ.व. ०७९/०८० का लेखापरीक्षक एस.ए.आर. एशोशियट्स (सिए. रमेश कुमार धिताल) आ.व. ०८०/०८१ म समेत लेखापरीक्षकमा नियुक्तिका लागि योग्य हुनुहुन्छ ।

| सि.नं. | लेखापरीक्षक | लेखापरीक्षण शुल्क रु. | कैफियत |
|--------|---|-----------------------|-------------------------|
| १. | एस.ए.आर. एशोशियट्स (सिए. रमेश कुमार धिताल) | १४,१२,५००/- | मूल्य अभिवृद्धि कर समेत |
| २. | सुजन काफ्ले एण्ड एशोशियट्स (सिए. सुजन कुमार काफ्ले) | १६,९५,०००/- | मूल्य अभिवृद्धि कर समेत |
| ३. | जि.पि. राजवाहक एण्ड कम्पनी (सिए.अशेष राजवाहक) | २०,३४,०००/- | मूल्य अभिवृद्धि कर समेत |

लेखापरीक्षक एस.ए.आर. एशोशियट्सले आ.व. २०७९/०८० को लेखापरीक्षण कार्य समयमा नै सम्पन्न गरेकोमा धन्यवाद ज्ञापन गर्दछौं ।

३. संस्थापक शेयर सर्वसाधारण शेयरमा परिणत भएको सम्बन्धमा

समीक्षा अवधिमा विकास बैंकको शेयर संरचनामा कुनैपनि परिवर्तन नभएको ।

४. मानव संशाधन :

२०८० आषाढ मासान्तमा प्रमुख कार्यकारी अधिकृत सहित कुल ७४६ जना कर्मचारीहरु बैंकमा कार्यरत रहेका छन् । ग्राहकहरुलाई सहज र सरल रूपमा सेवा प्रदान गर्न सक्ने, प्रभावकारी आन्तरिक नियन्त्रण प्रणाली अन्तर्गत रही प्रतिस्पर्धी बजारमा प्रतिस्पर्धा गर्न सक्ने र बैंकको व्यावसायिक लक्ष्य हासिल गर्न सक्ने अनुशासित र दक्ष मानव संशाधन नै संस्थाको आवश्यकता भएकोले सोही अनुरूप कार्य गर्दै आएका छौं ।

५. संस्थागत सामाजिक उत्तरदायित्व (Corporate Social Responsibility) :

बैंकलाई हामीले समाजको अभिन्न अंगको रूपमा लिएका छौं । समाज प्रतिको हाम्रो दायित्व पूर्ण रूपमा पालना गर्दै आएको तथ्य यहाँहरुलाई विदितै छ । समीक्षा अवधिमा विभिन्न सामाजिक कार्यहरुमा रु. ५६ लाख ३४ हजार ३ सय ४५ रुपैया खर्च गरिएको छ । साथै, सामाजिक उत्तरदायित्व कोषमा रु. ८४ लाख ३३ हजार १० रुपैयाँ मात्र ब्यवस्था गरिएको छ जुन रकम आगामी वर्षको वास्तविक खर्चसँग समायोजन गरिनेछ ।

६. आन्तरिक नियन्त्रण प्रणाली तथा संस्थागत सुशासन

बैंकको आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाई कार्य गर्दै आएका छौं । प्रभावकारी आन्तरिक नियन्त्रण प्रणाली तथा संस्थागत सुशासनका लागि विभिन्न समिति तथा उप-समितिरु गठन भई कार्य गर्दै आएको छ । विस्तृत विवरण संस्थागत सुशासन अनुपालना प्रतिवेदनमा उल्लेख गरिएको छ ।



७. सम्बन्धित पक्ष विवरण (Related Parties Disclosure) :

संस्थाले आफ्नो सञ्चालक समितिको वित्तीय स्वार्थ भएको कुनैपनि पक्षसंग वित्तीय कारोबार गरेको छैन । सञ्चालक तथा कार्यकारी प्रमुखको विवरण र निजहरुलाई उपलब्ध गराइएको सुबिधा यसै प्रतिवेदनको अनुसूची-१ को बुँदा नं. १२ मा उल्लेख गरिएको छ ।

८. धितोपत्र दर्ता तथा निष्काशन नियमावली, २०६५ को नियम २२ को उप-नियम १ सँग सम्बन्धित

थप विवरणहरू : उपरोक्त अनुसारको विवरण यसै प्रतिवेदनको अनुसूची-२ मा उल्लेख गरिएको छ ।

९. धन्यवाद ज्ञापन

यस बैंकको सञ्चालनमा अमूल्य सहयोग तथा सुभाब दिनु हुने सम्पूर्ण शेयरधनी महानुभावहरू, ग्राहकवर्ग तथा शुभेच्छुकहरू, नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल स्टक एक्सचेञ्ज लिमिटेड, शेयर रजिष्ट्रार कम्पनी, नेपाल क्लियरिङ्ग हाउस लिमिटेड, सिडिएस एण्ड क्लियरिङ्ग लिमिटेड, कानुनी सल्लाहकार, आन्तरिक तथा बाह्य लेखापरीक्षक, सञ्चारजगत लगायत विकास बैंकसँग सम्बन्धित सम्पूर्ण स्टेकहोल्डर्स प्रति सञ्चालक समिति हार्दिक आभार तथा कृतज्ञता व्यक्त गर्दछ ।

अन्त्यमा, प्रमुख कार्यकारी अधिकृत लगायत सम्पूर्ण कर्मचारी परिवारप्रति धन्यवाद व्यक्त गर्दछौं ।

धन्यवाद ।



सञ्चालक समितिको प्रतिवेदनसंग सम्बन्धित थप विषयहरू :

कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ संग सम्बन्धित थप विवरण

१. बैंकको औद्योगिक तथा व्यवसायिक सम्बन्ध

यस बैंकको कारोवारको सम्बन्धमा नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड, सिडिएस एण्ड क्लियरिङ लिमिटेड, नेपाल क्लियरिङ हाउस लिमिटेड, अन्य नियमनकारी निकायहरू, विभिन्न बैंक तथा वित्तीय संस्थाहरू तथा यस बैंकसँग प्रत्यक्ष वा अप्रत्यक्ष रूपमा सम्बन्धित अन्य संघ संस्थाहरूसंग व्यवसायिक हितका आधारमा सुमधुर सम्बन्ध रहेको छ ।

२. सञ्चालक समितिमा भएको हेरफेर र सोको कारण

विकास बैंकमा हाल देहाय बमोजिमको सञ्चालक समिति रहेको छ ।

| क्र.सं. | सञ्चालकको नाम | पद | समूह |
|---------|-------------------------|---------|------------|
| १. | थानेश्वर पौडेल | अध्यक्ष | संस्थापक |
| २. | डा. ताराप्रसाद उपाध्याय | सदस्य | संस्थापक |
| ३. | ई. सुरज उप्रेती | सदस्य | संस्थापक |
| ४. | मोहन चापागाईं | सदस्य | सर्वसाधारण |
| ५. | वीरेन्द्र बिष्ट | सदस्य | सर्वसाधारण |
| ६. | नम्रता भण्डारी | सदस्य | सर्वसाधारण |
| ७. | गोपाल प्रसाद पाण्डे | सदस्य | स्वतन्त्र |

समीक्षा अवधिमा सञ्चालक समितिमा कुनै हेरफेर भएको छैन ।

३. कारोबारलाई असर पार्ने मुख्य कुराहरू

समीक्षा अवधिमा निक्षेप परिचालनमा चाँप पुर्‍याउनुको साथै कर्जाको मागमा कमी आएको र सोको प्रभाव यस विकास बैंकमा समेत परेको छ । निक्षेप परिचालन लागत दर (Cost of Fund) वृद्धि हुँदै गएको कारण आधार दर वृद्धि हुँदै गइरहेको छ जसले गर्दा कर्जाको ब्याजदर समेत वृद्धि भएको छ । कर्जाको ब्याजदर वृद्धिका कारण कर्जाको मागमा कमी आएको छ । विकास बैंकमा उपलब्ध स्रोत र साधनहरू साना तथा उत्पादनशील क्षेत्रमा लगानी गर्ने नीति विकास बैंकको रहेको छ ।

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

संस्थाको नियमित कारोवारको सिलसिलामा देखिएका सामान्य टिप्पणी बाहेक अन्य कुनै कैफियत उल्लेख नभएको ।

५. लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम

आर्थिक वर्ष २०७९/०८० सम्मको वितरण योग्य सञ्चित मुनाफावाट बैंकका शेयरधनीहरूलाई चुक्ता पूँजी रु. ४,२८,३८,८३,२१३/- (अक्षरेपी चार अर्ब अठाइस करोड अडतिस लाख त्रियासी हजार दुई सय तेह मात्र) को १०.५० प्रतिशतले हुन आउने रकम रु. ४४,९८,०७,७३७/३८ (अक्षरेपी चौवालिस करोड अन्तानबे लाख सात हजार सात सय सैतिस रूपैयाँ र पैसा अठतिस मात्र) बोनस शेयर र कर प्रयोजनार्थ नगद लाभांश रकम रु. २,३६,७४,०९१/४४ (अक्षरूपी दुई करोड छतिस लाख चौहत्तर हजार एकानबे रूपैयाँ पैसा चौवालिस मात्र) वितरण गर्ने प्रस्ताव गरिएको छ ।

६. जफत गरिएको शेयरहरूको विवरण :

आर्थिक वर्ष २०७९/०८० मा कुनै पनि शेयर जफत गरेको छैन ।

७. सहायक कम्पनीहरूसंगको कारोबार :

यस विकास बैंकको कुनै सहायक कम्पनीहरू रहेका छैनन् ।



८. आधारभूत शेयरधनीहरूबाट बैकलाई उपलब्ध गराइएको जानकारी :

यस्तो कुनै प्रकारको जानकारी विकास बैकलाई उपलब्ध गराइएको छैन ।

९. आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिइएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी :

कम्पनीका सञ्चालक तथा पदाधिकारीले लिएको शेयर स्वामित्वको विवरण देहाय बमोजिम रहेको छ । शेयर कारोबारमा निजहरू संलग्न भएको विवरण कम्पनीलाई प्राप्त भएको छैन ।

| क्र.सं. | सञ्चालकको नाम | पद | ग्रहण गरेको शेयर संख्या | कूल शेयर रकम |
|---------|-------------------------|---------|-------------------------|--------------|
| १. | थानेश्वर पौडेल | अध्यक्ष | ९७७,७२६ कित्ता | ९७,७७२,६०० |
| २. | डा. ताराप्रसाद उपाध्याय | सदस्य | ८९,७८६ कित्ता | ८९,७८,६०० |
| ३. | ई. सुरज उप्रेती | सदस्य | २,२२,३९५ कित्ता | २२,२३९,५०० |
| ४. | मोहन चापागाई | सदस्य | २४,३३० कित्ता | २४,३३,००० |
| ५. | वीरेन्द्र बिष्ट | सदस्य | २,९५९ कित्ता | २,९५,९०० |
| ६. | नम्रता भण्डारी | सदस्य | ५६६ कित्ता | ५६,६०० |
| ७. | गोपाल प्रसाद पाण्डे | सदस्य | ९२,२९७ कित्ता | ९२,२९,७०० |

१०. आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्कौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारी व्यहोरा : यस प्रकारको जानकारी बैकलाई प्राप्त भएको छैन ।

११. कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयर संख्या र अंकित मूल्य तथा त्यसरी शेयर खरिद गरेवापत बैकले भुक्तानी गरेको रकम : हालसम्म कम्पनीले आफ्नो शेयर आफैले खरिद गरेको छैन ।

१२. कुल व्यवस्थापन खर्चको विवरण :

आर्थिक वर्ष २०७९/०८० मा भएको कुल व्यवस्थापन खर्च देहाय बमोजिम रहेको छ ।

कुल कर्मचारी खर्च - रु. ५८,५९,२४,३४०/-

कुल सञ्चालन खर्च - रु. ३९,९८,५३,२४३/-

कुल व्यवस्थापन खर्च - रु. ९७,६९,७७,५८३/-

(खर्च सम्बन्धी विस्तृत विवरण लेखापरीक्षण भएको वार्षिक वित्तीय विवरण यसैसाथ संलग्न)

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

(क) गैरकार्यकारी सञ्चालकको संयोजकत्वमा ३ सदस्यीय देहाय बमोजिम लेखापरीक्षण समिति गठन गरिएको छ ।

१. ई. सुरज उप्रेती - संयोजक

२. गोपाल प्रसाद पाण्डे - सदस्य

३. सि.ए. जगतकुमार महतारा - सदस्य सचिव

(ख) लेखापरीक्षण समितिका संयोजक र सदस्यलाई प्रति बैठक भत्ता रु. ९,०००/- का दरले बैठक भत्ता प्रदान गरिएको छ । आर्थिक वर्ष २०७९/०८० मा लेखापरीक्षण समितिका संयोजक र सदस्यहरूलाई कुल बैठक भत्ता रु. ९,२६,०००/- (अक्षरेपी एक लाख छब्बिस हजार मात्र) प्रदान गरिएको छ । लेखापरीक्षण समितिमा कर्मचारीको तर्फबाट प्रतिनिधित्व गर्नुहुने सदस्य सचिवलाई बैठक भत्ता प्रदान गरिएको छैन ।

(ग) यस समितिले बैकको वित्तीय स्थिति, आन्तरिक नियन्त्रण प्रणाली र विभिन्न नीति नियमहरूको पालना सम्बन्धमा अनुगमन गर्ने तथा आन्तरिक लेखापरीक्षक र वाह्य लेखापरीक्षकले पेश गरेका प्रतिवेदन उपर छलफल गरी सुधारका लागि आफ्नो राय सल्लाह सञ्चालक समितिको बैठकमा पेश गर्ने गरेको छ ।



१४. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, वित्तीय संस्थाका आधारभूत शेयरधनी वा निजको नजिकको नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सोको विवरण : सो नभएको ।
१५. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम :
सञ्चालक समितिको बैठकमा उपस्थित भएवापत अध्यक्षलाई प्रति बैठक भत्ता रु. १० हजार र अन्य सदस्यलाई प्रति बैठक भत्ता रु. ९ हजार प्रदान गरिएको छ । आ.व. २०७९/०८० मा सञ्चालक समिति बैठक भत्ता रु. १० लाख २४ हजार, लेखापरीक्षण समितिको बैठक भत्ता रु. १ लाख २६ हजार, जोखिम व्यवस्थापन समितिको बैठक भत्ता रु. ७२ हजार, कर्मचारी सेवा सुबिधा समितिको बैठक भत्ता रु. २७ हजार र सम्पत्ती शुद्धीकरण निवारण समितिको बैठक भत्ता रु. ५४ हजार गरी कुल बैठक भत्ता रु. १३ लाख ०३ हजार तथा यातायात, सञ्चालक शिक्षा तथा अन्य खर्च (उप-समिति बैठक खर्च समेत) वापत कुल रकम रु. १७,७३,३८२/- गरी जम्मा रकम रु. ३०,७६,३८२/- (तिस लाख छयत्तर हजार तिन सय बयासी रूपैया मात्र) भुक्तानी भएको छ ।
- विकास बैंकको प्रमुख कार्यकारी अधिकृत प्रकाश पौडेललाई आ.व. २०७९/०८० मा तलब, भत्ता, दशैं, बोनस, सञ्चयकोष तथा बिदा वापतको तलब गरी जम्मा रु. १,१२,१३,९०४/४६ (एक करोड बाह्र लाख तेह्र हजार नौ सय चार रूपैया र पैसा छयालिस मात्र) भुक्तानी गरिएको छ । साथै, निजलाई मिति २०७९ माघ १ गतेदेखि प्रमुख कार्यकारी अधिकृत पदमा पुननियुक्ति गरिएको, निजको अधिल्लो कार्यकाल समाप्त भएको मितिसम्म विकास बैंक र प्रमुख कार्यकारी अधिकृत बिच भएको करारनामा बमोजिम सञ्चित बिदा तथा उपदान वापतको रकम समेत भुक्तानी गरिएको छ ।
१६. शेयरधनीहरूले बुकिलिन बाँकी रहेको लाभांश रकम :
२०८० आषाढ मासान्तसम्म दावी नपरी भुक्तानी दिन बाँकी लाभांश रकम रु. २९,५१,६७२/०८ रहेको छ ।
१७. कम्पनी ऐन, २०६३ को दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण :
बैंकले आ.व. २०७९/०८० मा तात्त्विक असर पार्ने सम्पत्ति खरिद बिक्री गरेको छैन । कारोबारका लागि आवश्यक सम्पत्ति खरिद बिक्री गरेको विवरण अनुसूची ४.१३ र ४.१४ मा उल्लेख गरिएको छ ।
१८. कम्पनी ऐन, २०६३ को दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोबारको विवरण : नभएको ।
१९. कम्पनी ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुराहरु : नभएको ।
२०. अन्य आवश्यक कुराहरु : नभएको ।



संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

| सूचीकृत संगठित संस्थाको नाम | शाङ्गन रेसुडा डेभलपमेण्ट बैंक लिमिटेड |
|----------------------------------|---|
| ठेगाना, इमेल र वेबसाईट सहित | बुटवल उप-महानगरपालिका वडा नं. ११, कालिकानगर, बुटवल, रूपन्देही Email : info@srdb.com.np / Website : www.srdb.com.np |
| फोन नम्बर | ०७९/४९५५०२,४९५५०३ |
| प्रतिवेदन पेश गरिएको आर्थिक बर्ष | २०७९/०८० |

१. सञ्चालक समिति सम्बन्धी विवरण

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :

श्री थानेश्वर पौडेल, २०७७/०९/२९

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

| क्र.सं. | सञ्चालकको नाम | कूल शेयर रकम |
|---------|-----------------|----------------|
| १ | संस्थापक शेयर | २,९८,४७,८०४.३९ |
| २ | सर्वसाधारण शेयर | २,०९,९९,०२७.७४ |
| ३ | अन्य | - |
| जम्मा | | ४,२८,३८,८३२.१३ |

(ग) सञ्चालक समिति सम्बन्धी विवरण

| क्र.सं. | सञ्चालकहरूको नाम, ठेगाना | प्रतिनिधित्व समूह | शेयर संख्या (किता) | नियुक्त भएको मिति | पद तथा गोपनियताको शपथ लिइएको मिति | सञ्चालक नियुक्त तरिका |
|---------|--------------------------|-------------------|--------------------|-------------------|-----------------------------------|-----------------------|
| १. | थानेश्वर पौडेल | संस्थापक | ९७७,७२६ | २०७७/०९/२९ | २०७७/१०/०८ | निर्वाचन |
| २. | डा. ताराप्रसाद उपाध्याय | संस्थापक | ८९,७८६ | २०७७/०९/२९ | २०७७/१०/१४ | निर्वाचन |
| ३. | ई. सुरज उप्रेती | संस्थापक | २,२२,३९५ | २०७७/०९/२९ | २०७७/१०/१४ | निर्वाचन |
| ४. | मोहन चापागाई | सर्वसाधारण | २४,३३० | २०७७/०९/२९ | २०७७/१०/१४ | निर्वाचन |
| ५. | वीरेन्द्र बिष्ट | सर्वसाधारण | २,९५९ | २०७७/०९/२९ | २०७७/१०/१४ | निर्वाचन |
| ६. | नम्रता भण्डारी | सर्वसाधारण | ५६६ | २०७८/१०/२२ | २०७८/१०/२२ | मनोनयन |
| ७. | गोपाल प्रसाद पाण्डे | स्वतन्त्र | ९२,२९७ | २०७८/१०/२२ | २०७८/१०/२२ | मनोनयन |

नोट : पछिल्लो पटक सञ्चालकमा नियुक्त भएको बारे नेपाल धितोपत्र बोर्ड लगायत नियमनकारी निकायहरूमा जानकारी गराईएको ।



(घ) सञ्चालक समितिको बैठक

| क्र. सं. | यस आ.व. मा बसेको समितिको बैठकको मिति | उपस्थित सञ्चालकको संख्या | बैठकको निर्णयमा लिइन्छ मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या | गत आ.व. मा बसेको बैठकको मिति |
|----------|--------------------------------------|--------------------------|---|------------------------------|
| १ | २०७९/०४/०२ | ७ | नरहेको | २०७८/०४/०४ |
| २ | २०७९/०४/१२ | ७ | नरहेको | २०७८/०४/२९ |
| ३ | २०७९/०५/१० | ७ | नरहेको | २०७८/०५/१२ |
| ४ | २०७९/०६/१२ | ७ | नरहेको | २०७८/०५/२८ |
| ५ | २०७९/०६/२५ | ७ | नरहेको | २०७८/०६/०८ |
| ६ | २०७९/०७/२५ | ७ | नरहेको | २०७८/०६/२० |
| ७ | २०७९/०८/०७ | ७ | नरहेको | २०७८/०७/१४ |
| ८ | २०७९/०९/०१ | ७ | नरहेको | २०७८/०७/२६ |
| ९ | २०७९/०९/२९ | ७ | नरहेको | २०७८/०८/०७ |
| १० | २०७९/१०/२६ | ७ | नरहेको | २०७८/०८/२३ |
| ११ | २०७९/११/२२ | ७ | नरहेको | २०७८/०९/२३ |
| १२ | २०७९/१२/२० | ७ | नरहेको | २०७८/०९/२९ |
| १३ | २०८०/०१/२२ | ७ | नरहेको | २०७८/१०/२२ |
| १४ | २०८०/०२/२६ | ७ | नरहेको | २०७८/११/०९ |
| १५ | २०८०/०३/२१ | ७ | नरहेको | २०७८/११/२८ |
| १६ | २०८०/०३/३० | ७ | नरहेको | २०७८/१२/२१ |
| १७ | | | | २०७८/१२/३० |
| १८ | | | | २०७९/०१/०६ |
| १९ | | | | २०७९/०१/२३ |
| २० | | | | २०७९/०२/१३ |
| २१ | | | | २०७९/०३/०३ |
| २२ | | | | २०७९/०३/२९ |

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

सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :

| क्र. सं. | गत आ.व. मा बसेको बैठकको मिति |
|--|--|
| सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने) | वैकल्पिक सञ्चालक नभएको । |
| सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माइन्ट) को छुट्टै अभिलेख राखे नराखेको सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) | निर्णयको छुट्टै अभिलेख राखे गरिएको । ३५ दिन (मिति २०८०/०१/२२ देखि २०८०/०२/२६) |
| सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति | २०७८/०८/२९ (तेह्रौं वार्षिक साधारण सभाबाट) |
| सञ्चालक समितिको प्रति बैठक भत्ता रु. | अध्यक्ष रु. १०,००० सञ्चालक रु. ९,००० |
| आ.व. को सञ्चालक समितिको कुल बैठक खर्च रु. | चालु आ.व. मा सञ्चालक समिति र अन्य सञ्चालक स्तरीय समितिको बैठक भत्ता वापत रु. १३ लाख ०३ हजार तथा यातायात, सञ्चालक शिक्षा तथा अन्य खर्च (उप-समिति बैठक खर्च समेत) वापत कुल र कम रु. १७,७३,३८२/- गरी जम्मा रकम रु. ३०,७६,३८२/- (तिस लाख छयहत्तर हजार तिन सय बयासी रूपैया मात्र) खर्च भएको । |



२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण :

- सञ्चालकको आचरण सम्बन्धित संस्थाको आचार संहिता भए/नभएको : भएको ।
- एकाघर परिवारको एकभन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण : नभएको ।
- सञ्चालकहरूको वार्षिक रूपमा सिकाई तथा पुनरताजगी कार्यक्रम सम्बन्धी विवरण : चालु आर्थिक वर्षमा विकास बैंकका सञ्चालक समितिका अध्यक्ष तथा सञ्चालकहरू नेशनल बैंकिङ्ग इन्स्टिच्युटले मिति २०८० वैशाख २९ र ३० गते सञ्चालन गरेको २ दिने सञ्चालक शिक्षा कार्यक्रममा सहभागिता भएको ।

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

- संस्थासंग निज वा निजको एकाघरको परिवारको कुनै किसिमको करार गरेको वा गर्न लागेको भए सोको विवरण : नरहेको ।
- निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिभेन्चरको विवरण : नरहेको ।
- निज अन्य कुनै संगठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए सोको विवरण : नरहेको ।
- निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण : पदाधिकारी वा कर्मचारीको हैसियतमा नरहेको ।
- सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचीकृत संस्थाको सञ्चालक, तलबी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण : नभएको ।
- सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण : जानकारी नभएको ।

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण :

(क) जोखिम व्यवस्थापनका लागि कुनै समिति गठन भए/नभएको : गठन भएको ।

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी :

(अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद) :

| क्र.सं. | पदाधिकारीको नाम | पद |
|---------|-------------------------|------------|
| १ | डा. ताराप्रसाद उपाध्याय | संयोजक |
| २ | ई. सुरज उप्रेती | सदस्य |
| ३ | नम्रता थापा | सदस्य |
| ४ | सिए. यशोधन पाण्डेय | सदस्य सचिव |

(आ) समितिको बैठक संख्या : ४ वटा

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तताका सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने र उपयुक्त प्रणालीको विकासका लागि सुझाव दिने उद्देश्यले जोखिम व्यवस्थापन समिति गठन गरिएको छ । समितिले व्यावसायिक गतिविधिमा निहित जोखिम स्तर, जोखिम बहन क्षमता, जोखिम व्यवस्थापनका लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको पुनरावलोकन तथा पर्याप्तताका सम्बन्धमा सञ्चालक समितिमा सुझाव पेश गर्ने गरेको छ । व्यवस्थापनबाट प्राप्त हुने जोखिम व्यवस्थापन प्रतिवेदनको विश्लेषण गरी सञ्चालक समितिमा आवश्यक सुझाव पेश गर्ने गरिएको छ । त्यस्तै, देशको विद्यमान अर्थतन्त्रको अवस्थाको कारणले संस्थामा पर्नसक्ने असरको सम्बन्धमा सञ्चालक समितिमा राय सुझाव पेश गर्ने गरिएको छ ।



(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको :

आन्तरिक नियन्त्रण पद्धतिलाई व्यवस्थित बनाउन संस्थाले विभिन्न कार्यविधिहरू बनाई लागू गरिएको छ ।

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

आन्तरिक नियन्त्रण पद्धतिलाई सुदृढ गर्न सञ्चालक तथा व्यवस्थापन स्तरीय विभिन्न समितिहरू गठन गरिएको छ ।

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद)

(१) लेखापरीक्षण समिति (सञ्चालक स्तरीय) :

| क्र.सं. | पदाधिकारीको नाम | पद |
|---------|---------------------|------------|
| १ | ई. सुरज उप्रेती | संयोजक |
| २ | गोपाल प्रसाद पाण्डे | सदस्य |
| ३ | सिए जगतकुमार महतारा | सदस्य सचिव |

समितिको बैठक संख्या : ७ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

बैंकको समग्र वित्तीय अवस्था, आन्तरिक नियन्त्रण, लेखापरीक्षण योजना र आन्तरिक लेखापरीक्षण प्रतिवेदनमा औल्याइएका विषयहरूमा आवधिक रूपमा समीक्षा गरी आवश्यक सुधारको लागि व्यवस्थापनलाई निर्देशन दिने गरेको । बाह्य लेखापरीक्षकले पेश गरेको लेखापरीक्षण प्रतिवेदनमा औल्याइएका बुँदा/कैफियतहरू उपर समीक्षा गरी सुधारात्मक कदम चाल्न व्यवस्थापनलाई निर्देशन दिने गरिएको । नेपाल राष्ट्र बैंकबाट निरीक्षण तथा सुपरीवेक्षण गरी प्रतिवेदनमा औल्याइएका कैफियतहरूको कार्यान्वयनको अवस्थाको समीक्षा गर्ने गरिएको तथा समग्रमा सञ्चालक समितिलाई आवश्यक जानकारी तथा सुझाव उपलब्ध गराउने गरिएको ।

(२) कर्मचारी सेवा सुविधा समिति (सञ्चालक स्तरीय) :

| क्र.सं. | पदाधिकारीको नाम | पद |
|---------|------------------|------------|
| १ | मोहन चापागाई | संयोजक |
| २ | प्रकाश पौडेल | सदस्य |
| ३ | भुवन प्रसाद पन्थ | सदस्य |
| ४ | प्रवास राई | सदस्य सचिव |

समितिको बैठक संख्या : ३ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

कर्मचारीहरूको पारिश्रमिक संरचनाको अध्ययन र विश्लेषण गरी बजारको पारिश्रमिक संरचनामा आएको परिवर्तनले संस्थामा पार्ने प्रभावका सम्बन्धमा सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने गरेको । संस्थाको पारिश्रमिक निर्धारण नीति बमोजिम सम्पूर्ण कर्मचारीहरूको पारिश्रमिक वृद्धि गर्न सञ्चालक समितिमा सिफारिस गरिएको । संस्थाका कर्मचारीहरूले सम्पादन गर्नुपर्ने कार्य विवरण, लक्ष्य र प्रगति मूल्याङ्कनका परिसूचकहरू समेत विकास गरी सो बमोजिम निजहरूको कार्यसम्पादन मूल्याङ्कन प्रणालीको पुनरावलोकन गरिएको । जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरू भर्ना, छनौट, नियुक्ति, पदस्थापना, सरुवा, बढुवा, वृत्ति विकास, कार्यसम्पादन मूल्याङ्कन, पुरस्कार तथा सजाय र श्रम सम्बन्धी योजना, नीति तथा मापदण्डहरू तयार गरी सञ्चालक समिति समक्ष पेश गर्ने गरिएको ।



(३) सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति (सञ्चालक स्तरीय) :

| क्र.सं. | पदाधिकारीको नाम | पद |
|---------|-------------------|------------|
| १ | वीरेन्द्र बिष्ट | संयोजक |
| २ | सिए ध्रुव पौडेल | सदस्य |
| ३ | सिए यशोधन पाण्डेय | सदस्य सचिव |

समितिको बैठक संख्या : ६ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

सम्पत्ति शुद्धीकरण निवारण सम्बन्धी विद्यमान कानून अनुसार संस्थामा भए गरेका काम कारवाहीहरूको सम्बन्धमा व्यवस्थापनबाट प्राप्त प्रतिवेदन उपर छलफल गरी व्यवस्थापनलाई आवश्यक निर्देशन दिने गरेको तथा तत्सम्बन्धमा सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने गरेको ।

च. कर्मचारी स्तरीय समिति र कार्यहरू :

(१) कार्यकारी समिति :

| क्र.सं. | पदाधिकारीको नाम | पद |
|---------|---|------------|
| १ | प्रकाश पौडेल प्रमुख कार्यकारी अधिकृत | संयोजक |
| २ | लोकराज पनेरु नायव प्रमुख कार्यकारी अधिकृत | सदस्य सचिव |

मिति २०८०/०२/०७ गतेदेखि लागू हुनेगरी कार्यकारी समिति गठन गरिएको र सोभन्दा पहिले कार्यकारी समितिले गर्ने निर्णयहरू व्यवस्थापन समितिबाट गर्ने गरिएको ।

समितिको बैठक संख्या : ३ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

प्रचलित ऐन, नियम, कानून तथा नेपाल राष्ट्र बैकबाट जारी निर्देशनहरू, विकास बैकको प्रबन्धपत्र तथा विनियमावली, नीति निर्देशनहरू र सञ्चालक समितिबाट भएका निर्णयहरूको कार्यान्वयन सम्बन्धमा आवश्यक छलफल तथा निर्णयहरू गर्ने गरेको ।

(२) व्यवस्थापन समिति :

| क्र.सं. | पदाधिकारीको नाम | पद |
|---------|--|------------|
| १ | प्रकाश पौडेल प्रमुख कार्यकारी अधिकृत | संयोजक |
| २ | लोकराज पनेरु नायव प्रमुख कार्यकारी अधिकृत | सदस्य |
| ३ | यशोधन पाण्डेय प्रमुख जोखिम अधिकृत | सदस्य |
| ४ | भुवन प्रसाद पन्थ प्रमुख वित्त अधिकृत | सदस्य |
| ५ | किरण प्रसाद शर्मा नेपाल प्रमुख कर्जा अधिकृत | सदस्य |
| ६ | लालमणि पन्थी प्रमुख बिजनेस सपोर्ट अधिकृत | सदस्य |
| ७ | नम्रता थापा प्रमुख सञ्चालन अधिकृत | सदस्य |
| ८ | गोपाल खनाल प्रमुख कर्जा असुली तथा कानून अधिकृत | सदस्य |
| ९ | शैलेश कुमार श्रीवास्तव प्रमुख टेक्निकल अधिकृत | सदस्य |
| १० | प्रवास राई प्रमुख मानव संसाधन | सदस्य सचिव |

प्रकाश पौडेल संयोजक र लोकराज पनेरु सदस्य सचिव रहेको व्यवस्थापन समिति मिति २०८०/०२/०७ गतेदेखि लागू हुनेगरी पुनर्गठन गरिएको ।

समितिको बैठक संख्या : ४ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

विकास बैकको दैनिक कार्य सम्पादन तथा कार्यकारी समितिबाट भएको निर्णयहरू कार्यान्वयन सम्बन्धमा छलफल तथा निर्णय गर्ने गरेको ।



(३) Process Reengineering समिति :

| क्र.सं. | पदाधिकारीको नाम | | पद |
|---------|-------------------------|-------------------------------------|------------|
| १ | लोकराज पनेरु | नायव प्रमुख कार्यकारी अधिकृत | संयोजक |
| २ | यशोधन पाण्डेय | प्रमुख जोखिम अधिकृत | सदस्य |
| ३ | भुवन प्रसाद पन्थ | प्रमुख वित्त अधिकृत | सदस्य |
| ४ | किरण प्रसाद शर्मा नेपाल | प्रमुख कर्जा अधिकृत | सदस्य |
| ५ | लालमणि पन्थी | प्रमुख बिजनेस सपोर्ट अधिकृत | सदस्य |
| ६ | नम्रता थापा | प्रमुख दायित्व अधिकृत | सदस्य |
| ७ | गोपाल खनाल | प्रमुख कर्जा असुली तथा कानून अधिकृत | सदस्य |
| ८ | शैलेश कुमार श्रीवास्तव | प्रमुख टेक्निकल अधिकृत | सदस्य |
| ९ | मित्रमणि पोखरेल | प्रमुख सञ्चालन | सदस्य |
| १० | अर्जुन खड्का | प्रमुख कर्पोरेट कर्जा | सदस्य |
| ११ | जगत कुमार महतारा | प्रमुख आन्तरीक लेखापरीक्षण | सदस्य |
| १२ | देवी प्रसाद पौडेल | प्रमुख सूचना प्रबिधि | सदस्य |
| १३ | प्रेम सुवेदी | प्रमुख कर्जा जोखिम | सदस्य |
| १४ | दिपक पाण्डे | प्रमुख कर्जा प्रशासन | सदस्य |
| १५ | प्रवास राई | प्रमुख मानव संशाधन | सदस्य सचिव |

समितिको बैठक संख्या : १ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

मिति २०८०/०२/२४ गते देखि लागू हुनेगरी उल्लेखित समिति गठन गरिएको, विकास बैंकको दैनिक कार्य सम्पादनलाई छिटो छरितो र सहज रूपमा सम्पादन गर्नका लागि हाल कायम गरिएको प्रकृयाहरूलाई पुनरावलोकन गर्ने तथा उपयुक्त प्रकृयाहरू तय गरी लागू गर्ने सम्बन्धमा छलफल तथा निर्णय गर्ने गरेको ।

(४) पदपूर्ति समिति :

| क्र.सं. | पदाधिकारीको नाम | | पद |
|---------|-----------------|------------------------------|------------|
| १ | लोकराज पनेरु | नायव प्रमुख कार्यकारी अधिकृत | संयोजक |
| २ | यशोधन पाण्डेय | प्रमुख जोखिम अधिकृत | सदस्य |
| ३ | प्रवास राई | प्रमुख मानव संशाधन | सदस्य सचिव |

समितिको बैठक संख्या : ५१ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

कर्मचारी दरबन्दी अनुसार रिक्त पद पहिचान गर्ने, भर्ना योजना विकास गर्ने, उम्मेदवारहरूको समीक्षा गर्ने, अन्तरवार्ता/लिखित परीक्षा सञ्चालन गर्ने, योग्य कर्मचारी छनौट गर्ने, कर्मचारी भर्ना तथा कर्मचारीहरूको कार्यसम्पादन मूल्याङ्कन सम्बन्धी व्यवस्थापन लगायतको कार्यहरू यस समितिले गर्दै आएको ।

(५) सत्पति दायित्व व्यवस्थापन समिति :

| क्र.सं. | पदाधिकारीको नाम | | पद |
|---------|-------------------------|------------------------------|------------|
| १ | प्रकाश पौडेल | प्रमुख कार्यकारी अधिकृत | संयोजक |
| २ | लोकराज पनेरु | नायव प्रमुख कार्यकारी अधिकृत | सदस्य |
| ३ | यशोधन पाण्डेय | प्रमुख जोखिम अधिकृत | सदस्य |
| ४ | किरण प्रसाद शर्मा नेपाल | प्रमुख कर्जा अधिकृत | सदस्य |
| ५ | नम्रता थापा | प्रमुख दायित्व अधिकृत | सदस्य |
| ६ | भुवन प्रसाद पन्थ | प्रमुख वित्त अधिकृत | सदस्य सचिव |

समितिको बैठक संख्या : १९ वटा



समितिको कार्य सम्बन्धी छोटो विवरण :

सम्पत्ति तथा दायित्वको उचित व्यवस्थापन, तरलता व्यवस्थापन, ब्याजदर मूल्याङ्कन र कर्जा तथा निक्षेप परिवर्तनको अध्ययन तथा आवश्यक व्यवस्थापन गर्ने गरेको छ । त्यस्तै लगानीको समीक्षा, लगानीसँग सम्बन्धित उचित निर्णय, अन्तराल विश्लेषण तथा तरलता योजनाको समीक्षा गर्ने गरेको । बजार जोखिम, ब्याजदर जोखिम र तरलता जोखिम लगायतका जोखिमहरूको विश्लेषण तथा जोखिम न्यूनीकरणका लागि आवश्यक पहल गर्ने कार्य गर्ने गरेको ।

(६) खरिद समिति :

| क्र.सं. | पदाधिकारीको नाम | | पद |
|---------|------------------|------------------------------|------------|
| १ | लोकराज पनेरु | नायव प्रमुख कार्यकारी अधिकृत | संयोजक |
| २ | भुवन प्रसाद पन्थ | प्रमुख वित्त अधिकृत | सदस्य |
| ३ | लालमणि पन्थी | प्रमुख बिजनेस सपोर्ट अधिकृत | सदस्य सचिव |

समितिको बैठक संख्या : ३ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले सम्पत्तिको गुणस्तर, मूल्य, संस्थाको आर्थिक प्रशासन विनियमावलीमा भएको व्यवस्था बमोजिम संस्थामा खरिद सम्बन्धी आवश्यक कार्यहरू गर्ने गरेको ।

(७) आर्थिक निर्देशन समिति :

| क्र.सं. | पदाधिकारीको नाम | | पद |
|---------|------------------|------------------------------|------------|
| १ | प्रकाश पौडेल | प्रमुख कार्यकारी अधिकृत | संयोजक |
| २ | लोकराज पनेरु | नायव प्रमुख कार्यकारी अधिकृत | सदस्य |
| ३ | भुवन प्रसाद पन्थ | प्रमुख वित्त अधिकृत | सदस्य |
| ४ | नम्रता थापा | प्रमुख दायित्व अधिकृत | सदस्य |
| ५ | लालमणि पन्थी | प्रमुख बिजनेस सपोर्ट अधिकृत | सदस्य सचिव |

समितिको बैठक संख्या : ५ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले सामान्य सेवा विभागले पहिचान गरेको विभिन्न आपूर्तिकर्ता वा सेवा प्रदायकको वस्तु वा सेवाको गुणस्तर, लागत प्रभावकारिता, दक्षता, जोखिमस्तर तथा विश्वसनीयताको मूल्याङ्कन गरी सबैभन्दा उपयुक्त आपूर्तिकर्ता वा सेवा प्रदायकको नाम सिफारिश गर्ने गरेको । वस्तु वा सेवाहरूको प्रभावकारिता, दक्षता र अर्थ व्यवस्था सम्बन्धी मापदण्ड पूरा गरी खरिद भएको सुनिश्चित गर्ने लगायतका कार्यहरू गर्ने गरेको ।

आर्थिक प्रशासन विनियमावली भए/नभएको : भएको ।

(८) स्थिर सम्पत्ति लिलाम समिति :

| क्र.सं. | पदाधिकारीको नाम | | पद |
|---------|------------------|-----------------------------|------------|
| १ | प्रकाश पौडेल | प्रमुख कार्यकारी अधिकृत | संयोजक |
| २ | भुवन प्रसाद पन्थ | प्रमुख वित्त अधिकृत | सदस्य |
| ३ | नम्रता थापा | प्रमुख दायित्व अधिकृत | सदस्य |
| ४ | लालमणि पन्थी | प्रमुख बिजनेस सपोर्ट अधिकृत | सदस्य सचिव |

समितिको बैठक संख्या : १ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले विकास बैकमा रहेका चालु अवस्थामा रहेका वा पुरानो भई काम नलाग्ने भएका स्थिर सम्पत्तिहरू लिलाम गर्ने तथा अपलेखन सम्बन्धमा आवश्यक कार्यहरू गर्ने गरेको ।



(९) कागजात धुल्याउने समिति :

| क्र.सं. | पदाधिकारीको नाम | पद |
|---------|---|------------|
| १ | लालमणि पन्थी प्रमुख बिजनेस सपोर्ट अधिकृत | संयोजक |
| २ | विमल कडेरिया लेखा विभाग | सदस्य |
| ३ | मोहन के.सी सुरक्षा गार्ड | सदस्य |
| ४ | मालती ज्ञवाली सामान्य प्रशासन विभाग | सदस्य सचिव |

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले विकास बैंकको आर्थिक प्रशासन विनियमावलीमा भएको ब्यवस्था अनुसार कागजात धुल्याउने सम्बन्धी आवश्यक कार्यहरू गर्ने गरेको ।

(१०) कर्मचारी सुविधा तथा सापटी उप-समिति :

| क्र.सं. | पदाधिकारीको नाम | पद |
|---------|--|------------|
| १ | लोकराज पनेरु नायव प्रमुख कार्यकारी अधिकृत | संयोजक |
| २ | प्रवास राई प्रमुख मानव संशाधन | सदस्य |
| ३ | रूपा श्रेष्ठ मानव संशाधन अधिकृत | सदस्य सचिव |

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले विकास बैंकको कर्मचारी सेवा विनियमावली तथा कर्मचारी सुबिधा तथा सापटी विनियमावली तथा सञ्चालक समितिको निर्णहरूको आधारमा कर्मचारीहरूलाई प्रदान गर्ने सुबिधा तथा सापटी प्रदान गर्ने सम्बन्धमा आवश्यक कार्यहरू गर्ने गरेको ।

(११) कर्जा जोखिम व्यवस्थापन समिति :

| क्र.सं. | पदाधिकारीको नाम | पद |
|---------|---|------------|
| १ | प्रकाश पौडेल प्रमुख कार्यकारी अधिकृत | संयोजक |
| २ | लोकराज पनेरु नायव प्रमुख कार्यकारी अधिकृत | सदस्य |
| ३ | यशोधन पाण्डेय प्रमुख जोखिम अधिकृत | सदस्य |
| ४ | किरण प्रसाद शर्मा नेपाल प्रमुख कर्जा अधिकृत | सदस्य |
| ५ | गोपाल खनाल प्रमुख कानून तथा कर्जा अशुली अधिकृत | सदस्य |
| ६ | अर्जुन खड्का प्रमुख कर्पोरेट कर्जा | सदस्य |
| ७ | दिपक पाण्डे प्रमुख कर्जा प्रशासन | सदस्य |
| ८ | प्रेम सुवेदी प्रमुख कर्जा जोखिम | सदस्य सचिव |

समितिको बैठक संख्या : ४ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले कर्जा जोखिम व्यवस्थापन सम्बन्धमा आवश्यक कार्यहरू गर्ने गरेको ।



(१२) सञ्चालन जोखिम व्यवस्थापन समिति :

| क्र.सं. | पदाधिकारीको नाम | पद |
|---------|------------------------|------------------------------|
| १ | प्रकाश पौडेल | प्रमुख कार्यकारी अधिकृत |
| २ | लोकराज पनेरु | नायव प्रमुख कार्यकारी अधिकृत |
| ३ | यशोधन पाण्डेय | प्रमुख जोखिम अधिकृत |
| ४ | लालमणि पन्थी | प्रमुख बिजनेस सपोर्ट अधिकृत |
| ५ | शैलेश कुमार श्रीवास्तव | प्रमुख टेक्निकल अधिकृत |
| ६ | प्रवास राई | प्रमुख मानव संशाधन |
| ७ | मित्रमणि पोखरेल | प्रमुख सञ्चालन |
| ८ | प्रेम सुवेदी | प्रमुख कर्जा जोखिम |
| ९ | दिपक पाण्डे | प्रमुख कर्जा प्रशासन |
| १० | देबी प्रसाद पौडेल | प्रमुख सूचना प्रबिधि |
| ११ | मोहन गाहा | सूचना प्रबिधि सुरक्षा (ISO) |
| १२ | ध्रुव पौडेल | सम्पत्ती सुद्विकरण निवारण |
| १३ | रोशनी अर्याल | सञ्चालन जोखिम |
| १४ | नम्रता थापा | प्रमुख दायित्व अधिकृत |

समितिको बैठक संख्या : ४ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले सञ्चालन जोखिम व्यवस्थापन सम्बन्धमा आवश्यक कार्यहरू गर्ने गरेको ।

(१३) संस्थागत सुशासन इकाई :

| क्र.सं. | पदाधिकारीको नाम | पद |
|---------|-----------------|---------------------------|
| १ | यशोधन पाण्डेय | प्रमुख जोखिम अधिकृत |
| २ | ध्रुव पौडेल | सम्पत्ती शुद्धीकरण निवारण |
| ३ | नम्रता थापा | प्रमुख दायित्व अधिकृत |

समितिको बैठक संख्या : १२ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले संस्थागत सुशासन पालना सम्बन्धमा अनुगमन गर्ने, पालना नभएको अवस्थामा पालना गर्न लगाउने लगायतका कार्यहरू गर्ने गरेको ।

(१४) कर्जा असुली समिति :

| क्र.सं. | पदाधिकारीको नाम | पद |
|---------|-------------------------|-------------------------------------|
| १ | प्रकाश पौडेल | प्रमुख कार्यकारी अधिकृत |
| २ | लोकराज पनेरु | नायव प्रमुख कार्यकारी अधिकृत |
| ३ | यशोधन पाण्डेय | प्रमुख जोखिम अधिकृत |
| ४ | किरण प्रसाद शर्मा नेपाल | प्रमुख कर्जा अधिकृत |
| ५ | प्रेम सुवेदी | प्रमुख कर्जा जोखिम |
| ६ | गोपाल खनाल | प्रमुख कर्जा असुली तथा कानून अधिकृत |

समितिको बैठक संख्या : १४ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले कर्जा असुली सम्बन्धी आवश्यक कार्यहरू असुली सम्बन्धी सूचनाहरू प्रकाशन गर्ने, धितो लिलाम सम्बन्धी सूचनाहरू प्रकाशन गर्ने, कर्जाको साँवा, ब्याज, हर्जना ब्याज आदी छुटका लागि सिफारिस गर्ने, धितो लिलाम सम्बन्धी आवश्यक कार्यहरू गर्ने लगायत कर्जा असुली सम्बन्धी सम्पूर्ण कार्यहरू गर्ने गरेको ।



(१५) Information Technology Incident Resposnse Team (ITIRT) :

| क्र.सं. | पदाधिकारीको नाम | | पद |
|---------|------------------------|-----------------------------|------------|
| १ | यशोधन पाण्डेय | प्रमुख जोखिम अधिकृत | संयोजक |
| २ | देवी प्रसाद पौडेल | प्रमुख सूचना प्रविधि | सदस्य |
| ३ | मोहन गाहा | सूचना प्रविधि सुरक्षा (ISO) | सदस्य |
| ४ | शैलेश कुमार श्रीवास्तव | प्रमुख टेक्निकल अधिकृत | सदस्य सचिव |

समितिको बैठक संख्या : ४ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले सूचना प्रविधिसंग सम्बन्धित घटनाहरूको जानकारी लिने, विश्लेषण गर्ने र आगामी दिनमा यस प्रकारका घटनाहरू घट्न नदिन आवश्यक कार्यहरू गर्ने गरेको ।

(१६) श्रम सम्बन्ध समिति :

| क्र.सं. | पदाधिकारीको नाम | | पद |
|---------|-----------------|-------------------------------------|------------|
| १ | यशोधन पाण्डेय | प्रमुख जोखिम अधिकृत | संयोजक |
| २ | गोपाल खनाल | प्रमुख कर्जा असुली तथा कानून अधिकृत | सदस्य |
| ३ | प्रवास राई | प्रमुख मानव संसाधन | सदस्य सचिव |

समितिको बैठक संख्या : ३ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले कर्मचारी श्रम सम्बन्धमा आवश्यक कार्यहरू गर्ने गरेको ।

(१७) कर्मचारी स्वास्थ्य तथा सुरक्षा समिति :

| क्र.सं. | पदाधिकारीको नाम | | पद |
|---------|-----------------|-----------------------------|------------|
| १ | प्रवास राई | प्रमुख मानव संसाधन | संयोजक |
| २ | लालमणि पन्थी | प्रमुख बिजनेस सपोर्ट अधिकृत | सदस्य |
| ३ | सोनिया अर्याल | मानव संसाधन | सदस्य सचिव |

समितिको बैठक संख्या : २ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले कर्मचारीको स्वास्थ्य र सुरक्षा सम्बन्धमा आवश्यक कार्यहरू गर्ने, प्राथमिक उपचारको व्यवस्था मिलाउने लगायतका कार्यहरू गर्ने गरेको ।

8. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण :

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

| विषय | माध्यम | सार्वजनिक गरेको मिति |
|--|--|--|
| चौधौं वार्षिक साधारण सभाको सूचना | राष्ट्रिय दैनिक पत्रिका र बैंकको वेबसाईटमा | २०७९/०९/०३ गते कारोबार राष्ट्रिय दैनिक र २०७९/०९/१२ गते अभियान राष्ट्रिय दैनिक |
| वार्षिक प्रतिवेदन | राष्ट्रिय दैनिक पत्रिका | २०७९/१०/२५ गते |
| त्रैमासिक प्रतिवेदन प्रकाशन | राष्ट्रिय दैनिक पत्रिका | प्रथम त्रयमास, मिति : २०७९/०७/०७ दोश्रो त्रयमास, मिति : २०७९/१०/०७ तेश्रो त्रयमास, मिति : २०८०/०१/०७ चौथो त्रयमास, मिति : २०८०/०४/२१ |
| धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना | तुरुन्त पत्राचार | आव २०७८/०७९ सम्मको वितरणयोग्य सञ्चित मुनाफावाट १३.३० प्रतिशत बोनस शेयर तथा ०.७० प्रतिशत नगद लाभांश (कर प्रयोजनका लागि) वितरण गर्ने बारे सञ्चालक समितिको निर्णय मिति २०७९/०८/०७ मा, चौधौं वार्षिक साधारणसभा र शेयरधनी दर्ता किताव वन्द गर्ने सूचना मिति २०७९/०९/०३ मा, लेखापरीक्षक नियुक्ति सम्बन्धी साधारणसभाको निर्णय २०७९/०९/२६ मा र प्रमुख कार्यकारी अधिकृतको पुनर्नियुक्ति सम्बन्धी जानकारी मिति २०७९/०९/२९ मा जानकारी गराईएको । |
| अन्य | नभएको | |



(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 साधारण सभा सम्पन्न भएको मिति :

- वार्षिक साधारण सभा मिति २०७९/०९/२५ गते

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

(क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलब, भत्ता तथा अन्य सुविधा, हाजिर र बिदा, आचार संहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा विनियमावलीको व्यवस्था भए/नभएको : भएको ।

(ख) सांगठनिक संरचना संलग्न गर्ने : यसैसाथ संलग्न रहेको ।

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

| क्र.सं. | कर्मचारीको नाम | पद | शैक्षिक योग्यता | अनुभव |
|---------|----------------|------------------------------|--------------------------|---------|
| १ | प्रकाश पौडेल | प्रमुख कार्यकारी अधिकृत | स्नातकोत्तर (व्यवस्थापन) | २८ वर्ष |
| २ | लोकराज पनेरु | नायव प्रमुख कार्यकारी अधिकृत | स्नातकोत्तर (व्यवस्थापन) | २० वर्ष |

(घ) कर्मचारी सम्बन्धी अन्य विवरण :

| | |
|--|---|
| संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको | गरेको । |
| नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रक्रिया | बैंकको कर्मचारी सेवा विनियमावलीमा भएको व्यवस्था बमोजिमको प्रक्रिया अपनाई विज्ञापन प्रकाशन गरी लिखित, मौखिक वा ट्यालेन्ट हन्ट मार्फत पदपूर्ति गर्ने गरिएको । |
| व्यवस्थापन स्तरका कर्मचारीहरूको संख्या | ३० जना । |
| कुल कर्मचारी संख्या | ७४६ जना । |
| कर्मचारीहरूको सक्सेसन प्लान भए/नभएको | कर्मचारीहरूको सक्सेसन प्लान रहेको । |
| यस आ.व. मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या | तालिम संख्या : ८६ सम्मिलित कर्मचारी संख्या : २,८४२ |
| यस आ.व. को कर्मचारी तालिम खर्च रु. | रु. ६८,१५,९३९/- |
| कुल खर्चमा कर्मचारी खर्चको प्रतिशत | ५९.७४ प्रतिशत । |
| कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्च प्रतिशत | १.१६ प्रतिशत । |

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 | NFRS बमोजिम तयार गरिएको । |
| सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति | २०८०/०६/२३ |
| त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति | बुँदा नं. ४ (क) मा उल्लेख गरिएको । |
| अन्तिम लेखापरीक्षण सम्पन्न भएको मिति | २०८०/०६/२३ |
| साधारण सभाबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति | २०७९/०९/२५ |
| संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण : | |
| (अ) आन्तरिक रूपमा लेखापरीक्षण गर्ने गरिएको वा बाह्य विज्ञ नियुक्त गर्ने गरिएको | आन्तरिक रूपमा र बाह्य विज्ञ नियुक्त गर्ने गरिएको । |
| (आ) बाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण | श्री पिपल श्रेष्ठ एण्ड कम्पनी, चाटर्ड एकाउन्टेण्ट्स |
| (इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक) | त्रैमासिक रूपमा । |



(ख) लेखापरीक्षण समिति सम्बन्धी विवरण

| | क्र.सं. | नाम | पद | योग्यता |
|---|---|---|-------------------------|--|
| संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता : | १ | ई. सुरज उप्रेती | संयोजक | स्नातक (इन्जिनियरिङ्ग) स्नातकोत्तर (व्यवस्थापन) |
| | २ | गोपाल प्रसाद पाण्डे | सदस्य | स्नातकोत्तर (व्यवस्थापन) |
| | ३ | सिए. जगतकुमार महतारा | सदस्य सचिव | चार्टर्ड एकाउन्टेन्ट |
| बैठक बसेको मिति तथा उपस्थित सदस्य संख्या : | क्र.सं. | बैठक बसेको मिति | उपस्थित सदस्य संख्या | |
| | १ | २०७९/०४/०१ | ३ जना | |
| | २ | २०७९/०६/११ | ५ जना (२ जना आमन्त्रित) | |
| | ३ | २०७९/०७/०६ | ४ जना (१ जना आमन्त्रित) | |
| | ४ | २०७९/०८/०७ | ४ जना (१ जना आमन्त्रित) | |
| | ५ | २०७९/०८/२९ | ३ जना | |
| | ६ | २०७९/१०/०६ | ३ जना | |
| प्रति बैठक भत्ता रु. | संयोजक तथा सदस्यहरूलाई रु. ९,०००/- सदस्य सचिवलाई भत्ता उपलब्ध नगराइएको । | | | |
| | समितिले काम कारवाहीको विवरण सञ्चालक समितिमा पेश गरेको मिति : | | | |
| | | लेखापरीक्षण समितिको बैठकबाट भएको प्रत्येक निर्णयहरूको प्रतिवेदन सञ्चालक समितिको बैठक समक्ष पेश गर्ने गरिएको । | | |

७. अन्य विवरण

| | |
|--|--------------------------|
| संस्थाले सञ्चालक तथा निजको एकाघरको परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैंक तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रूपमा रकम लिए/नलिएको | नलिएको । |
| प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाता को 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 | सम्पत्ति भोगचलन नगरेको । |
| नियमकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको | पालना भएको । |
| नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको | पालना भएको । |
| संस्था वा सञ्चालकहरू विरुद्ध अदालतमा कुनै मुद्दा चलेको भए सोको विवरण | जानकारी नभएको । |

परिपालन अधिकृतको नाम : श्री यशोधन पाण्डेय



धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को नियम २६ को उपनियम (२) सँग सम्बन्धित अनुसूची १५ बमोजिमको विवरण

१. सञ्चालक समितिको प्रतिवेदन
यस समग्र प्रतिवेदन नै सञ्चालक समितिको प्रतिवेदन रहेको छ ।
२. लेखापरीक्षकको प्रतिवेदन
यसै साथ संलग्न गरिएको ।
३. लेखापरीक्षण भएको वित्तीय विवरण
शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेडको लेखापरीक्षण गरिएको आ.व. २०७९/०८० को वासलात, नाफा नोकसान हिसाव, नगद प्रवाह विवरण तथा सोसँग सम्बन्धित अनुसूचीहरू यसैसाथ संलग्न गरिएको छ ।
४. कानुनी कारवाही सम्बन्धी विवरण
 - (क) समीक्षा अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए : नभएको ।
 - (ख) संगठित संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौज्दारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए : नभएको ।
 - (ग) कुनै संस्थापक वा सञ्चालकको विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए : नभएको ।
५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण
 - (क) धितोपत्र बजारमा संगठित संस्थाको शेयर कारोबारका सम्बन्धमा व्यवस्थापनको धारणा :
धितोपत्र बजारमा शेयर कारोबारमा हुने उतार चढावमा खुल्ला बजारले तय गरेको मूल्यको आधारमा हुने भएकोले यसलाई बैंक व्यवस्थापनले स्वाभाविक रूपमा लिएको छ र सो सम्बन्धमा बैंक व्यवस्थापन एवं सञ्चालकहरूको धारणा तटस्थ रहेको छ ।
 - (ख) समीक्षा अवधि आ.व. २०७९/०८० मा नेपाल स्टक एक्सचेञ्जबाट भएको विकास बैंकको शेयर कारोबार विवरण देहाय बमोजिम रहेको छ ।

| विवरण | प्रथम त्रैमासिक अवधि | दोश्रो त्रैमासिक अवधि | तेस्रो त्रैमासिक अवधि | चौथो त्रैमासिक अवधि |
|------------------------------|----------------------|-----------------------|-----------------------|---------------------|
| अधिकतम मूल्य रु. | ३५२.९० | ३५१.१० | ३६४.०० | ३९०.०० |
| न्यूनतम मूल्य रु. | २७५.५० | २७८.०० | ३०३.०० | ३१४.७० |
| अन्तिम मूल्य रु. | २८१.५० | ३४५.२० | ३२३.०० | ३८४.०० |
| कुल कारोबार भएको दिन | ६६ दिन | ५२ दिन | ५६ दिन | ६२ दिन |
| कुल कारोबार भएको शेयर संख्या | २४,२४,२७५ किता | ३२,८३,६१४ किता | २०,८२,२८० किता | ३४,६७,०७५ किता |

६. समस्या र चुनौती
समग्र आर्थिक अवस्थामा आएको उतार चढावका कारण समीक्षा अवधिमा निक्षेप परिचालन तथा कर्जा लगानीमा चाप पर्न गएको छ । नियमनकारी निकायहरूबाट जारी हुने नीति, निर्देशनहरूको पूर्ण रूपमा पालना गर्दै स्थानीयस्तरमा छरिएर रहेको बचतलाई निक्षेप परिचालनमा ध्यान केन्द्रित गरी उपलब्ध साधन र स्रोतको उच्चतम प्रयोग गर्दै ग्राहकको आवश्यकता अनुसारको ग्राहकमैत्री बैकिङ्गमा जोड दिई थप सुदृढ संस्था बनाउन प्रतिबद्ध छौं ।
७. संस्थागत सुशासन
बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, कम्पनी ऐन लगायत प्रचलित ऐन, नियम कानूनहरू, नेपाल राष्ट्र बैंकबाट जारी निर्देशनहरूको पूर्ण पालना गर्नुका साथै गैर कार्यकारी सञ्चालकको संयोजकत्वमा लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुबिधा समिति, सम्पत्ति शुद्धीकरण निवारण समिति तथा व्यवस्थापन स्तरमा कार्यकारी समिति, व्यवस्थापन समिति, पदपूर्ति समिति, सम्पत्ति तथा दायित्व व्यवस्थापन समिति, सुशासन इकाई लगायत विभिन्न किसिमका समिति मार्फत संस्थागत सुशासन सम्बन्धमा विश्लेषण गर्ने गरिएको छ । नेपाल राष्ट्र बैंकबाट हुने स्थलगत र गैर स्थलगत निरीक्षण, आन्तरिक तथा वाह्य लेखापरीक्षकको प्रतिवेदनको आधारमा संस्थागत सुशासनमा व्यवस्थापन प्रतिबद्ध छ ।

नेपाल राष्ट्र बैंकबाट बैंक तथा वित्तीय संस्थाहरूलाई सम्पत्ति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी गर्ने व्यवस्था सम्बन्धमा

सम्पत्ति शुद्धीकरण (मनी लाउण्डरिङ्ग) निवारण ऐन, नियम तथा अन्य सम्बन्धित कानून बमोजिम जारी भएका सम्पूर्ण निर्देशन, आदेश तथा परिपत्रहरूको पूर्णरूपमा पालना गरिएको छ ।

Independent Auditor's Report

To the Shareholders of Shine Resunga Development Bank Ltd.

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of the Shine Resunga Development Bank Ltd. (the "Bank") which comprise the statement of financial position as at Ashadh 31, 2080 (July 16, 2023), and the statement of profit or loss, statement of other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements presents fairly, in all material respects, the financial position of the Bank as at Ashadh 31, 2080 (July 16, 2023), and of its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards.

Basis for opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the *Auditors Responsibilities for the Audit of the Financial Statements* section of our Report. We are independent of the Bank in accordance with the *ICAN's Handbook of Code of Ethics for Professional Accountants* together with the ethical requirements that are relevant to our audit of the financial statements in Nepal, and we have fulfilled our other ethical responsibilities in accordance with these requirements and ICAN's Handbook of Code of Ethics for Professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report.

| S.N | Key Audit Matters | Auditor's Response |
|-----|--|---|
| 1. | <p>Interest Recognition</p> <p>The interest income of the bank has to be recognized on accrual basis and following the Interest Income Recognition Guidelines 2019 issued by NRB. Though accrual basis of income recognition is prescribed in general, the guidelines require suspension of interest recognition on accrual basis for loans and advances with overdue of more than 12 months whereas for loans and advances with overdue interest/installment for 3 to 12 months, interest recognition on accrual basis is limited on the basis of result of collateral testing as specified. Given the lack of system capability to suspend recognition of income on the basis of overdue status of loan and fair value of collateral as well as review of fair valuation of collateral on regular basis, manual intervention will be required in interest recognition process and hence create risk of improper application of the guidelines and determination of the Fair Value of the collateral. This may, in turn, have an effect on recognition of interest income of the bank.</p> | <p>Our audit approach regarding verification of process of interest recognition included:</p> <ol style="list-style-type: none"> a. Obtaining clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the bank. b. For fair valuation of collateral, we relied on the latest available engineer's valuation of the collateral and have test checked the hair cut in fair value of collateral as per NRB Income Recognition guidelines 2019. c. Test check of the interest income booking with manual computation. |



| | | |
|-----------|--|--|
| <p>2.</p> | <p>Investment Valuation, Identification, and Impairment</p> <p>Investment of the bank comprises of investment in government bonds, T-bills, development bonds and investment in quoted and unquoted equity instruments. The valuation of the aforesaid securities has been done in compliance with NFRS 9 and NRB Directive no. 8. The investment in the government and NRB bonds and T-bills should be recognized on reporting date on Amortized cost basis whereas other investments in equity instruments, other than those held for trading, should be valued at Fair Value through Other Comprehensive Income.</p> <p>Given the varieties of treatments recommended for valuation of investment based on nature of cash flow, the business model adopted, complexity of calculations and the significance of amount involved in such investments, same has been considered as Key Audit Matter in our audit.</p> | <p>Our audit approach regarding verification of process of investment valuation, identification and impairment included:</p> <ol style="list-style-type: none"> Review of the investment of the bank and its valuation having reference to NFRS issued by the Accounting Standard Board of Nepal and NRB Directive 4 read with 8. We assessed the nature of expected cash flow of the investments as well as the business model adopted by the management based on available evidence/circumstances and ensured that classification of investment is commensurate with nature of cash flow and management intention of holding the investment. For the investment valuation that are done at amortized cost, we checked the EIR and amortization schedule on test basis. For the investment valued through OCI for quoted investment, we ensured that fair valuation has been done based on the closing transaction rate in NEPSE as on 16.07.2023 and for the unquoted investment the fair value has been taken as the NPR 100. |
| <p>3.</p> | <p>Impairment of Loans and Advances</p> <p>As per NRB Directive 4, bank shall measure impairment loss on loans and advances at the higher of:</p> <ul style="list-style-type: none"> ▪ Amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provisioning; and ▪ Amount determined as per para 5.5. of NFRS 9, read with carve out issued by Institute of Chartered Accountants of Nepal dated 18 July 2022, adopting Incurred Loss Model <p>As per the norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security, borrower's whereabouts etc.</p> <p>As per NFRS 9 read with carve out issued by Institute of Chartered Accountants of Nepal dated 18 July 2022, impairment of loans and advances should be made on individual impairment basis for loans and advances that are individually significant and collective impairment basis for homogeneous groups of loans that are not considered individually significant.</p> <p>On individual impairment, the amount of the loss is measured as the difference between the assets' carrying amount and the present value of estimated future cash flows. Under collective impairment, loss is determined after considering the Historical Loss Experience in portfolios of similar credit risk and Management's experienced judgment as to whether current economic and credit conditions are such that the actual level of inherent losses at the reporting</p> | <p>Our audit approach regarding verification of impairment of loans and advances included:</p> <ol style="list-style-type: none"> Review of the overdue status of loans and advances by obtaining data from the system and matched the same with the NRB 2.2 report. Sample credit files were reviewed, among other things, from the perspective of utilization of loans and advances for intended purpose by way of scrutiny of financial statements, account movement, account turnover etc. Expected future cash flows from the individually significant loans and advances with indications of impairment are assessed on the basis of realizable value of collateral securities based on management estimate. Grouping of homogeneous groups of loans was assessed on the basis of nature and purpose of loans and data of historical loss experience in portfolios are assessed on the basis of past due data from the system as well as data of loan loss provisions of the defined group in the past. |



| | | |
|----|--|--|
| | <p>date is like to be greater or less than that suggested by historical experience.</p> <p>Given the fact that impairment of loans and advances under incurred loss model require assessment of future cash flows as well as historical loss experiences of portfolios. Further, impairment of loans and advances under NRB norms for loan loss provisioning will require assessment of overdue status of loans and advances and proper utilization of loan for intended purpose. Hence, assessment of availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as NRB provisioning norms is regarded as key audit matters.</p> | |
| 4. | <p>Information Technology General Controls IT controls with respect to recording of transactions, generating various reports in compliance with NRB guidelines and other compliances to regulators is an important part of the process. Such reporting is highly dependent on the effective working of Core Banking Software and other allied systems.</p> <p>We have considered this as key audit matter as any control lapses, validation failures, incorrect input data and wrong extraction of data may result in wrong reporting of data to the management, shareholders and regulators.</p> | <p>Our audit approach regarding Information technology of the bank is based upon the Information Technology Guidelines 2012 issued by NRB and it included:</p> <ol style="list-style-type: none"> Understanding the coding system adopted by the bank for various categories of customers. Understanding the feeding of the data in the system and going through the extraction of the financial information and statements from the IT system existing in the bank. Checking of the user requirements for any changes in the regulations/ policy of the bank. Reviewed the reports generated by the system on sample basis. We verified the interest income and expense booking regarding loan and deposit on test basis with the CBS or the bank. We relied on the IT System Audit conducted by the bank. We verified the provisioning of the loan and advances based on ageing on the test check basis as on 16.07 2023 |

Information Other than Financial Statements and Auditor's Report Thereon

Management is responsible for the other information. The other information comprises the information included in the Management Report, Report of the Director's Report and Chairman's Statement but does not include the financial statements and our auditor's report thereon. Such information is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read such other information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.



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

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

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with Governance are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

As part of an audit in accordance with NSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management,
- Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- 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.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Bank to express an opinion on the financial statements. We are responsible for the direction, supervision, and performance of the bank audit. We remain solely responsible for our audit opinion.

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

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



From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on the requirements of Banks and Financial Institutions Act, 2073 and Company Act, 2063

We have obtained satisfactory information and explanations asked for, which to the best of our knowledge and belief were necessary for the purpose of our audit; the returns received from the branch offices of the bank, though the statements are independently not audited, were adequate for the purpose of the audit; the financial statements including the statement of financial position, statement of profit or loss, statement of comprehensive income, statement of changes in equity, statement of cash flows including a summary of significant accounting policies and other explanatory notes have been prepared in all material respect in accordance with the provisions of the Company Act, 2063, and they are in agreement with the books of accounts of the Bank; and the accounts and records of the Bank are properly maintained in accordance with the prevailing laws.

To the best of our information and according to the explanations given to us, in the course of our audit, we observed that the loans have been written off as specified; the business of the Bank was conducted satisfactorily, and the Bank's transactions were found to be within the scope of its authority. We did not come across cases of accounting related fraud and the cases where the board of directors or any director or any office bearer of the Bank has acted contrary to the provisions of law or caused loss or damage to the Bank or committed any misappropriation of the funds of the Bank.

Ramesh Kumar Dhital
Partner

Place: Kathmandu, Nepal
Date: Ashwin 23, 2080

UDIN No.: 231011CA00577Rr1DU



Statement of Financial Position

As on Ashad 31, 2080 (16 July, 2023)

Figures in NPR

| Particulars | Notes | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|--|-------|-----------------------|-----------------------|
| Assets | | | |
| Cash and cash equivalent | 4.1 | 5,172,436,575 | 4,151,806,258 |
| Due from Nepal Rastra Bank | 4.2 | 2,303,268,281 | 1,322,982,034 |
| 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 | 1,923,645,571 | 3,320,389,314 |
| Loans and advances to customers | 4.7 | 43,744,457,630 | 34,470,076,975 |
| Investment in securities | 4.8 | 9,087,158,177 | 6,509,153,955 |
| Current Tax Assets | 4.9 | 77,212,111 | 77,915,896 |
| Investment in subsidiaries | 4.10 | - | - |
| Investment in Associates | 4.11 | - | - |
| Investment property | 4.12 | 90,325,068 | - |
| Property and equipment | 4.13 | 620,384,821 | 573,825,013 |
| Goodwill and Intangible Assets | 4.14 | 130,136,360 | 132,376,001 |
| Deferred tax assets | 4.15 | - | 1,848,731 |
| Other assets | 4.16 | 269,790,523 | 112,850,156 |
| Total Assets | | 63,418,815,119 | 50,673,224,333 |
| Liabilities | | | |
| Due to Bank and Financial Institutions | 4.17 | 733,094,743 | 173,244,768 |
| Due to Nepal Rastra Bank | 4.18 | 300,000,000 | 1,407,995,389 |
| Derivative Financial Instruments | 4.19 | - | - |
| Deposit from customers | 4.20 | 55,682,887,100 | 43,276,547,753 |
| Borrowings | 4.21 | 18,750,000 | 25,000,000 |
| Current Tax Liabilities | 4.9 | - | - |
| Provisions | 4.22 | - | - |
| Deferred tax liabilities | 4.15 | 42,733,591 | - |
| Other liabilities | 4.23 | 465,239,550 | 378,901,408 |
| Debt securities issued | 4.24 | - | - |
| Subordinated Liabilities | 4.25 | - | - |
| Total liabilities | | 57,242,704,984 | 45,261,689,318 |
| Equity | | | |
| Share Capital | 4.26 | 4,283,883,213 | 3,781,009,014 |
| Share Premium | | - | 55,109,605 |
| Retained Earning | | 477,279,572 | 477,724,453 |
| Reserves | 4.27 | 1,414,947,349 | 1,097,691,943 |
| Total equity attributable to equity holders | | 6,176,110,135 | 5,411,535,015 |
| Non-controlling interests | | - | - |
| Total equity | | 6,176,110,135 | 5,411,535,015 |
| Total liabilities and equity | | 63,418,815,119 | 50,673,224,333 |
| Contingent liabilities and commitment | 4.28 | 1,719,538,331 | 1,689,556,488 |
| Net assets value per share | | 144.17 | 143.12 |

As per our attached report of even date

For and on Behalf of Board

For SAR Associates
Chartered Accountants

Bhuvan Prasad Panth
Chief Finance Officer

Prakash Poudel
Chief Executive Officer

Thaneshor Poudel
Chairman

CA. Ramesh Kumar Dhital
Partner

Date : Ashwin 23, 2080
Place: Kathmandu

Dr. Tara Prasad Upadhyaya
Director

Birendra Bista
Director

Er. Suraj Upreti
Director

Namrata Bhandari
Director

Mohan Chapagain
Director

Gopal Prasad Pandey
Independent Director



Statement of Profit or Loss

For the period commencing on Shrawan 1, 2079 and ending on Ashad 31, 2080

Figures in NPR

| Particulars | Notes | FY 2079-80 | FY 2078-79 |
|---|-------|----------------------|----------------------|
| Interest Income | 4.29 | 6,977,985,534 | 4,680,340,945 |
| Interest Expense | 4.30 | 4,860,705,875 | 3,017,286,294 |
| Net interest income | | 2,117,279,659 | 1,663,054,652 |
| Fees and Commission Income | 4.31 | 286,567,282 | 196,694,307 |
| Fees and Commission Expense | 4.32 | 31,107,016 | 24,455,920 |
| Net fee and Commission income | | 255,460,266 | 172,238,387 |
| Net interest fee and commission income | | 2,372,739,925 | 1,835,293,039 |
| Net Trading Income | 4.33 | - | - |
| Other Operating Income | 4.34 | 15,599,554 | 39,701,693 |
| Total operating income | | 2,388,339,479 | 1,874,994,732 |
| Impairment charge/(reversal) for loans and other losses | 4.35 | 303,990,871 | 186,320,752 |
| Net Operating income | | 2,084,348,608 | 1,688,673,980 |
| Operating expenses | | | |
| Personnel Expense | 4.36 | 585,124,340 | 497,270,434 |
| Other Operating Expenses | 4.37 | 281,118,650 | 241,936,796 |
| Depreciation and amortisation | 4.38 | 79,627,578 | 69,470,607 |
| Operating Profit | | 1,138,478,040 | 879,996,143 |
| Non operating income | 4.39 | - | - |
| Non operating expense | 4.40 | 2,446,699 | 1,656,770 |
| Profit before income tax | | 1,136,031,341 | 878,339,373 |
| Income tax expense | 4.41 | 378,003,099 | 229,632,100 |
| Current tax | | 348,260,268 | 265,213,024 |
| Deferred tax Expenses/(Income) | | 29,742,831 | (35,580,924) |
| Profit for the period | | 758,028,242 | 648,707,273 |
| Profit attributable to: | | | |
| Equity holders of the bank | | 758,028,242 | 648,707,273 |
| Non-controlling interest | | - | - |
| Profit for the period | | 758,028,242 | 648,707,273 |
| Earnings per share: | | | |
| Basic earnings per share | | 17.69 | 17.16 |
| Diluted earnings per Share | | 17.69 | 17.16 |

As per our attached report of even date

For and on Behalf of Board

For SAR Associates
Chartered Accountants

Bhuvan Prasad Panth
Chief Finance Officer

Prakash Poudel
Chief Executive Officer

Thaneshor Poudel
Chairman

CA. Ramesh Kumar Dhital
Partner
Date : Ashwin 23, 2080
Place: Kathmandu

Dr. Tara Prasad Upadhyaya
Director

Er. Suraj Upreti
Director

Mohan Chapagain
Director

Birendra Bista
Director

Namrata Bhandari
Director

Gopal Prasad Pandey
Independent Director



Statement of Other Comprehensive Income

For the period commencing on Shrawan 1, 2079 and ending on Ashad 31, 2080

Figures in NPR

| Particulars | Notes | FY 2079-80 | FY 2078-79 |
|---|-------|--------------------|---------------------|
| Profit for the period | | 758,028,242 | 648,707,273 |
| 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 | | 33,100,265 | (101,437,777) |
| ○ Gains/(losses) on disposal of equity shares recycled to equity | | 679,931 | - |
| ○ Gains/(losses) on revaluation | | | |
| ○ Actuarial gain/(losses) on defined benefit plans | | 15,684,771 | 4,427,808 |
| ○ Income tax relating to above items | | (14,839,490) | 29,102,991 |
| Net other comprehensive income that will not be reclassified to profit or loss | | 34,625,477 | (67,906,978) |
| b) Items that are or may be reclassified to profit or loss | | | |
| ○ Gains/(losses) on cash flow hedge | | | |
| ○ Exchange gains/(losses)(arising from translating financial assets of foreign operation) | | | |
| ○ Income tax relating to above items | | | |
| ○ Reclassify to profit or loss | | | |
| Net other comprehensive income that are or may be reclassified to profit or loss | | - | - |
| c) Share of other comprehensive income of associate accounted as per equity method | | | |
| Other comprehensive income for the period, net of Income Tax | | 34,625,477 | (67,906,978) |
| Total comprehensive income for the period | | 792,653,719 | 580,800,295 |
| Total comprehensive income attributable to: | | | |
| Equity holders of the Bank | | 792,653,719 | 580,800,295 |
| Non-controlling interest | | - | - |
| Total Comprehensive income for the period | | 792,653,719 | 580,800,295 |

As per our attached report of even date

For and on Behalf of Board

For SAR Associates
Chartered Accountants

Bhuvan Prasad Panth
Chief Finance Officer

Prakash Poudel
Chief Executive Officer

Thaneshor Poudel
Chairman

CA. Ramesh Kumar Dhital
Partner

Date : Ashwin 23, 2080
Place: Kathmandu

Dr. Tara Prasad Upadhyaya
Director

Er. Suraj Upreti
Director

Mohan Chapagain
Director

Birendra Bista
Director

Namrata Bhandari
Director

Gopal Prasad Pandey
Independent Director



Statement of Cash Flows

As on Ashad 31, 2080 (16 July, 2023)

Figures in NPR

| Particulars | FY 2079-80 | FY 2078-79 |
|---|------------------------|------------------------|
| Cash flows from operating activities | | |
| Interest Received | 6,844,897,821 | 4,669,904,412 |
| Fee and other income received | 286,567,282 | 196,694,307 |
| Dividend Received | 12,135,246 | 38,840,061 |
| Receipts from other operating activities | 2,156,058 | 236,123 |
| Interest paid | (4,854,235,856) | (2,990,728,967) |
| Commission and fee paid | (31,107,016) | (24,455,920) |
| Cash payments to employee | (555,498,795) | (484,901,254) |
| Other expense paid | (203,952,001) | (263,309,549) |
| Operating cash flows before change in operating assets and liabilities | 1,500,962,739 | 1,142,279,213 |
| (Increase)/Decrease in operating assets | (9,187,509,250) | (6,052,042,147) |
| Due from Nepal Rastra Bank | (980,286,247) | 104,730,356 |
| Placement with bank and financial institutions | - | - |
| Other Trading assets | - | - |
| Loan and advances to bank and financial institutions | 1,396,743,743 | (654,634,667) |
| Loan and advances to customer | (9,447,730,163) | (5,476,659,432) |
| Other Assets | (156,236,583) | (25,478,404) |
| Increase/(Decrease) in operating liabilities | 11,831,566,389 | 7,838,510,557 |
| Due to bank and financial institutions | 559,849,975 | (177,574,108) |
| Due to Nepal Rastra Bank | (1,107,995,389) | 228,835,119 |
| Deposits from customers | 12,406,339,347 | 7,861,072,963 |
| Borrowings | (6,250,000) | 25,000,000 |
| Other Liabilities | (20,377,544) | (98,823,417) |
| Net Cash flow from operating activities before tax paid | 4,145,019,879 | 2,928,747,624 |
| Income taxes paid | (333,420,777) | (294,316,015) |
| Net Cash flow from operating activities | 3,811,599,102 | 2,634,431,609 |
| Cash flows from investing activities | | |
| Purchase of investment securities | (2,578,004,222) | (2,448,971,600) |
| Receipts from sale of investment securities | - | - |
| Purchase of plant and equipment | (113,559,187) | (91,188,066) |
| Receipt from sale of property and equipment | 1,335,783 | - |
| Purchase of intangible assets | (10,388,558) | (14,503,306) |
| Receipt from sale of intangible assets | - | - |
| Purchase of investment properties | (90,325,068) | - |
| Receipt from the sale of investment properties | - | - |
| Interest received | - | - |
| Dividend received | - | - |
| Net cash used in investing activities | (2,790,941,252) | (2,554,662,971) |
| Cash flows from financing activities | | |
| Receipt from issue of debt securities | - | - |
| Repayment of debt securities | - | - |
| Receipt from issue of subordinated liabilities | - | - |
| Repayment of subordinated liabilities | - | - |
| Receipt from issue of shares | - | - |
| Dividend paid | - | - |
| Interest paid | - | - |
| Other receipt/payment | - | - |
| Net cash from financing activities | - | - |
| Net increase/(decrease) in cash and cash equivalents | 1,020,657,850 | 79,768,638 |
| Cash and Cash Equivalents at Shrawan 01 (Beginning of the Year) | 4,151,806,258 | 4,071,412,111 |
| Cash and Cash Equivalents transferred from Merger | - | - |
| Effect of exchange rate fluctuations on cash and cash equivalents held | (27,533) | 625,510 |
| Closing Cash and Cash Equivalents | 5,172,436,575 | 4,151,806,258 |

As per our attached report of even date

For SAR Associates
Chartered Accountants

CA. Ramesh Kumar Dhital
Partner
Date : Ashwin 23, 2080
Place: Kathmandu

Bhuvan Prasad Panth
Chief Finance Officer

Dr. Tara Prasad Upadhyaya
Director

Birendra Bista
Director

For and on Behalf of Board

Prakash Poudel
Chief Executive Officer

Er. Suraj Upreti
Director

Namrata Bhandari
Director

Thaneshor Poudel
Chairman

Mohan Chapagain
Director

Gopal Prasad Pandey
Independent Director



Statement of Changes in Equity

For the Period commencing on Shrawan 1, 2079 and ending on Ashad 2080

Figures in NPR

| Particulars | Attributable to Equity-Holders of the Bank | | | | | | | | | | Total | Non-Controlling Interest | Total Equity |
|---|--|---------------|-----------------|-------------------------------|--------------------|--------------------|---------------------|------------------|--|---------------|---------------|--------------------------|---------------|
| | Share Capital | Share Premium | General Reserve | Exchange Equalization Reserve | Regulatory Reserve | Fair Value Reserve | Revaluation Reserve | Retained Earning | Share Premium Resulting from Business Combinations | Other Reserve | | | |
| Balance at Ashar 31, 2078 | 3,408,463,909 | 55,109,605 | 709,774,864 | 218,457 | 161,336,593 | 91,205,085 | | 394,026,924 | - | 33,202,726 | 4,853,338,163 | | 4,853,338,163 |
| Adjustment in Opening RE due to NFRS 16 | | | | | | | (2,006,629) | | | | (2,006,629) | | (2,006,629) |
| Comprehensive Income for the year | | | | | | | | | | | | | |
| Profit for the year | | | | | | | | 648,707,273 | | | 648,707,273 | | 648,707,273 |
| Other Comprehensive Income, Net of Tax | | | | 156,378 | | (71,006,444) | | (156,378) | | 3,099,466 | (67,906,978) | | (67,906,978) |
| Gains/(losses) from investment in equity instruments measured at fair value | | | | | | (71,006,444) | | | | | (71,006,444) | | (71,006,444) |
| Gains/(losses) on revaluation | | | | | | | | | | | | | |
| Actuarial gain/(losses) on defined benefit plans | | | | | | | | | | 3,099,466 | | | 3,099,466 |
| Gains/(losses) on cash flow hedge | | | | | | | | | | | | | |
| Exchange gains/(losses) arising from translating financial assets of foreign operation) | | | | 156,378 | | | | (156,378) | | | | | |
| Total Comprehensive Income for the year | | | | 156,378 | | (71,006,444) | | 648,550,895 | | 3,099,466 | 580,800,295 | | 580,800,295 |
| Transfer to General Reserves during the year | | | 129,741,454 | | | | | (129,741,454) | | | | | |
| Adjustment of investment Adjustment Reserve no longer required | | | | | | | | | | | | | |
| Creation of Training Fund | | | | | | | | 9,633,158 | | | | | |
| Utilization of Training Fund | | | | | | | | (3,513,907) | | 9,633,158 | | | |
| Creation of CSR Fund | | | | | | | | (6,487,073) | | | | | |
| Utilization of CSR Fund | | | | | | | | 5,037,219 | | 6,487,073 | | | |
| Transfer for Accrued Interest Receivable | | | | | 31,144,996 | | | (31,144,996) | | | | | |
| Creation of Deleard Tax Reserve | | | | | 1,848,730 | | | (1,848,730) | | | | | |
| Creation of Regulatory Reserve for Reduction in Investment | | | | | | | | | | | | | |
| Creation of Regulatory Reserve for NBA | | | | | | | | | | | | | |
| Creation of Regulatory Reserve for Actuarial Loss | | | | | (3,099,466) | | | 3,099,466 | | | | | |
| 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 | 372,545,105 | | | | | | | (372,545,105) | | | | | |
| Cash Dividend Paid | | | | | | | | (19,607,632) | | | (19,607,632) | | (19,607,632) |
| Share issue expenses directly charged to equity-Tax Impact | | | | | | | | (1,413,116) | | | (1,413,116) | | (1,413,116) |
| Tax effect of share issue expenses | | | | | | | | 423,935 | | | 423,935 | | 423,935 |
| Gain on Disposal of Share Classified into OCI | | | | | | | | | | | | | |
| Current Tax on Gain on Disposal of Share Classified into OCI | | | | | | | | | | | | | |
| Goodwill | | | | | | | | | | | | | |
| Other Transfer to Investment Equalization Fund | | | | | | | | (2,500,000) | | 2,500,000 | | | |
| Balance at Ashad 31, 2079 | 3,781,009,014 | 55,109,605 | 839,516,318 | 374,835 | 191,230,853 | 20,198,641 | | 477,724,453 | | 46,371,296 | 5,411,535,015 | | 5,411,535,015 |
| Balance at Shrawan 01, 2079 | 3,781,009,014 | 55,109,605 | 839,516,318 | 374,835 | 191,230,853 | 20,198,641 | | 477,724,453 | | 46,371,296 | 5,411,535,015 | | 5,411,535,015 |
| Total Balance | 3,781,009,014 | 55,109,605 | 839,516,318 | 374,835 | 191,230,853 | 20,198,641 | | 477,724,453 | | 46,371,296 | 5,411,535,015 | | 5,411,535,015 |



| Particulars | Attributable to Equity-Holders of the Bank | | | | | | | | | | Non-Controlling Interest | Total Equity | | | | | |
|---|--|---------------|--------------------|-------------------------------|--------------------|--------------------|---------------------|------------------|--|----------------------|--------------------------|----------------------|-------|--|--|--|--|
| | Share Capital | Share Premium | General Reserve | Exchange Equalization Reserve | Regulatory Reserve | Fair Value Reserve | Revaluation Reserve | Retained Earning | Share Premium Resulting from Business Combinations | Other Reserve | | | Total | | | | |
| Adjustment in Opening RE due to NFRS 16 | | | | | | | | | | | | | | | | | |
| Comprehensive Income for the year | | | | | | | | | | | | | | | | | |
| 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 General Reserves during the year | | | | | | | | | | | | | | | | | |
| Transfer to Retained Earning during the year | | | | | | | | | | | | | | | | | |
| Creation of Training Fund | | | | | | | | | | | | | | | | | |
| Utilization of Training Fund | | | | | | | | | | | | | | | | | |
| Creation of CSR Fund | | | | | | | | | | | | | | | | | |
| Utilization of CSR Fund | | | | | | | | | | | | | | | | | |
| Transfer for Accrued Interest Receivable | | | | | | | | | | | | | | | | | |
| Creation of Defered Tax Reserve | | | | | | | | | | | | | | | | | |
| Creation of Regulatory Reserve for Reduction in Investment | | | | | | | | | | | | | | | | | |
| Creation of Regulatory Reserve for NBA | | | | | | | | | | | | | | | | | |
| Creation of Regulatory Reserve for Actuarial Loss | | | | | | | | | | | | | | | | | |
| Transactions with Owners, directly recognized in Equity | | | | | | | | | | | | | | | | | |
| Amount transferred from premium to share capital | | | | | | | | | | | | | | | | | |
| Share issued | | | | | | | | | | | | | | | | | |
| Share Based Payments | | | | | | | | | | | | | | | | | |
| Dividend to Equity-Holders | | | | | | | | | | | | | | | | | |
| Bonus Shares issued | | | | | | | | | | | | | | | | | |
| Cash Dividend Paid | | | | | | | | | | | | | | | | | |
| Share issue expenses directly charged to equity-Tax Impact | | | | | | | | | | | | | | | | | |
| Tax effect of share issue expenses | | | | | | | | | | | | | | | | | |
| Gain on Disposal of Share Classified into OCI | | | | | | | | | | | | | | | | | |
| Current Tax on Gain on Disposal of Share Classified into OCI | | | | | | | | | | | | | | | | | |
| Other Transfer to Investment Equalization Fund | | | | | | | | | | | | | | | | | |
| Total Contributions by and Distributions | | | | | | | | | | | | | | | | | |
| Balance at Ashad 31, 2080 | 4,283,883,213 | - | 991,121,967 | 374,835 | 315,317,448 | 43,844,778 | 477,279,572 | - | 64,288,323 | 6,776,110,134 | - | 6,776,110,134 | | | | | |

For and on Behalf of Board

As per our attached report of even date

For SAR Associates

Chartered Accountants

CA. Ramesh Kumar Dhital

Partner

Date : Ashwin 23, 2080

Place: Kathmandu

Bhuwan Prasad Panth

Chief Finance Officer

Er. Suraj Upreti

Director

Prakash Poudel

Chief Executive Officer

Mohan Chapagain

Director

Thaneshor Poudel

Chairman

Birendra Bista

Director

Dr. Tara Prasad Upadhyaya

Director

Namrata Bhandari

Director

Gopal Prasad Pandey

Independent Director



Statement of Distributable Profit or Loss

As on Ashad 31, 2080 (16 July, 2023) (As per NRB Regulation)

Figures in NPR

| Particulars | FY 2079-80 | FY 2078-79 |
|---|--------------------|--------------------|
| Net profit or (loss) as per statement of profit or loss | 758,028,242 | 648,707,273 |
| Appropriations: | | |
| a. General reserve | (151,605,648) | (129,741,455) |
| b. Foreign exchange fluctuation fund | - | (156,378) |
| c. Capital redemption reserve | - | - |
| d. Corporate social responsibility fund | (7,580,282) | (6,487,073) |
| e. Employees' training fund | (11,807,689) | (6,119,251) |
| f. Other | - | - |
| Investment Adjustment Reserve | - | (2,500,000) |
| Share issue expense charged to equity | (1,135,584) | (989,181) |
| Net Gain on Disposal of Shares | (475,951) | - |
| Transfer from Reserve during the year (CSR & Traing Fund) | 12,450,284 | 5,037,219 |
| Profit or (loss) before regulatory adjustment | 597,873,371 | 507,751,155 |
| Regulatory adjustment : | | |
| a. Interest receivable (-)/previous accrued interest received (+) | (76,389,790) | (31,144,996) |
| 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 (+) | (56,904,793) | - |
| e. Deferred tax assets recognised (-)/ reversal (+) | 1,848,730 | (1,848,730) |
| f. Goodwill recognised (-)/ impairment of Goodwill (+) | - | - |
| g. Bargain purchase gain recognised (-)/resersal (+) | - | - |
| h. Actuarial loss recognised (-)/reversal (+) | 7,359,259 | 3,099,466 |
| i. Negative Fair Value Reserve charged to RE | - | - |
| j. Other (+/-) Investment Adjustment Reserve | | |
| Net profit for the period end of Ashad 2080 available for distribution | 473,786,776 | 477,856,895 |
| Opening Retained Earnings | 477,724,453 | 394,026,924 |
| Adjustment in Opening RE due to NFRS 16 | | (2,006,629) |
| Distribution | | |
| Bonus Shares Issued | (447,764,594) | (372,545,105) |
| Cash Dividend Paid | (26,467,063) | (19,607,632) |
| Distributable profit or (loss) | 477,279,572 | 477,724,453 |

As per our attached report of even date

For SAR Associates
Chartered Accountants

CA. Ramesh Kumar Dhital
Partner

Date : Ashwin 23, 2080
Place: Kathmandu

Bhuvan Prasad Panth
Chief Finance Officer

Dr. Tara Prasad Upadhyaya
Director

Birendra Bista
Director

For and on Behalf of Board

Prakash Poudel
Chief Executive Officer

Er. Suraj Upreti
Director

Namrata Bhandari
Director

Thaneshor Poudel
Chairman

Mohan Chapagain
Director

Gopal Prasad Pandey
Independent Director



Notes to the Financial Statements

Shine Resunga Development Bank Limited
Year ended 16th July 2023

1. Bank

1.1 GENERAL

Shine Resunga Development Bank Limited ("The Bank") is domiciled and incorporated in Nepal as a "B" class National Level Development bank, registered as a Public Limited Company under Companies Act 2063 on 26th Bhadra 2065. Its financial transaction has been started from Falgun 11, 2065 after the approval from Nepal Rastra Bank as B class National Level Development Bank. The registered address of the Bank is located at Butwal Sub-Metropolitan City Ward No 11 Kalikanagar, Rupandehi, Nepal. Shine Resunga Development Bank Limited is listed on Nepal Stock Exchange with its stock symbol "SHINE".

1.2 FINANCIAL STATEMENTS

The Financial Statement of Bank for the year ended 16th July, 2023 comprises Statement of Financial Position, Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows, Statement of Distributable profit or Loss, Notes to the Financial Statements, Significant Accounting Policies of the Company.

1.3 PRINCIPAL ACTIVITIES AND OPERATIONS

The Bank has been offering wide range of Financial Services encompassing acceptance of deposits, corporate and retail credit, micro credit, project financing, hire purchase financing, corporate and personal banking, internet banking, mobile banking, remittance facilities, issuing of debit card, ATM related services, dealing in government securities and treasury related products, agency services and other various services permitted by the Banking and Financial regulation Act, 2073.

2. Basis of Preparation

2.1. GOING CONCERN

The financial statements are prepared on a going concern basis, as the Bank is satisfied that 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.

2.2. STATEMENT OF COMPLIANCE

The Financial Statements of Bank for the year ended 16th July, 2023 comprising Statement of Financial Position, Statement of Profit or loss and Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows and Notes to the Financial Statements (including Significant Accounting Policies), have been prepared in accordance with Nepal Financial Reporting Standards (hereafter referred as NFRS), laid down by the Institute of Chartered Accountants of Nepal and in compliance with the requirements of all applicable laws and regulations.

The bank has applied certain carve-outs which are as described in Notes to Accounts.



2.3. REPORTING PERIOD AND APPROVAL OF FINANCIAL STATEMENTS

a. Reporting Period

The Development Bank follows the Nepalese financial year based on the Nepalese calendar. The reporting period of financial statement is as:

| Relevant Financial Statement | English Calendar Date/ Period | Nepali Calendar Date/ Period |
|--|-------------------------------|------------------------------|
| Statement of Financial Position (SOFP) | 16.07.2023 | 31.03.2080 |
| Comparative SOFP | 16.07.2022 | 32.03.2079 |
| Reporting Period | 17.07.2022-16.07.2023 | 01.04.2079-31.03.2080 |
| Comparative Reporting Period | 16.07.2021-16.07.2022 | 01.04.2078-32.03.2079 |

b. Responsibility for Financial Statements

The preparation and presentation of Financial Statements is the responsibility of the Board of Directors as per the governing provisions.

c. Approval of Financial Statements by Directors

The accompanied Financial Statements have been approved and authorized for issue by the Board of Directors vide its 280 resolution dated on 2080/06/23 and have been recommended for approval by shareholders in the Annual General Meeting.

2.4. FUNCTIONAL AND PRESENTATION CURRENCY

The Financial statements are denominated in Nepalese Rupees, which is the functional and presentation currency of the Bank.

All financial information presented in NPR has been rounded off to the nearest rupee except where indicated otherwise.

2.5. USE OF ESTIMATES, ASSUMPTIONS AND JUDGMENTS

The Bank, under NFRS, is required to apply accounting policies that most appropriately suit its circumstances and operating environment. Further, the Bank is required to make judgment in respect of items where the choice of specific policy, accounting estimate or assumption to be followed could materially affect the financial statements. Later on, this may be determined that a different choice could have been more appropriate.

NFRS requires the Bank to make estimates and assumptions that will affect the assets, liabilities, disclosure of contingent assets and liabilities, and profit or loss as reported in the financial statements.

The Bank applies estimates in preparing and presenting the financial statements. The estimates and underlying assumptions are reviewed periodically. Revision to accounting estimates are recognized in the period in which the estimates is revised, and are applied prospectively.

Disclosures of the accounting estimates have been included in the relevant section of the notes wherever the estimates have been applied along with the nature and effect of changes of accounting estimates, if any.



• Reporting Pronouncement

The Bank has, for the preparation of Financial Statements, adopted the NFRS pronounced by ASB as effective on 13th September 2013. The NFRS conform, in all material respect, to International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB).

However, the Institute of Chartered Accountants of Nepal (ICAN) vide its notice dated 02.04.2079 has resolved that Carve-outs in NFRS with Alternative Treatment and effective period shall be provided to the Banks and Financial Institutions regulated by NRB on the specific recommendation of Accounting Standard Board (ASB).

2.6. CHANGES IN ACCOUNTING POLICIES

The bank has changed its accounting policies, wherever required, to ensure compliance with NFRS. Detailed accounting policies are mentioned in Note 3. The effect of change in accounting policy at the date of transition has been given to the retained earnings (and reserves, if applicable). During the reporting period, the bank has change the policy for recognition and measurement of leases; applied Nepal Financial Reporting Standard 16 Leases, earlier NAS 17 was applied.

2.7. NEW STANDARDS IN ISSUE BUT NOT YET EFFECTIVE

The Institute of chartered Accountants of Nepal (ICAN) has issued new NFRS called NFRS 2018 with the decision of the 244th council dated 11th Ashad 2077 which has prescribed NFRS 9 on Financial Instruments, NFRS 14 Regulatory Deferral Accounts, NFRS 15 Revenue from Contracts with Customers and NFRS 17 Insurance Contracts to be applicable from 16th July 2021. Later on 143rd meeting of Accounting Standard Board dated 15th July 2022 has issued carve-out on NFRS 9 on Financial Instruments until FY 2081/82. The impact of these standards especially NFRS 9 and NFRS 15 Revenue from contracts with customers can have significant impact on the financial statement of the Bank which is yet to be assessed and quantified.

2.8. DISCOUNTING

When the realization of assets and settlement of obligation is for more than one year, the Bank considers the discounting of such assets and liabilities where the impact is material. Various internal and external factors have been considered for determining the discount rate to be applied to the cash flows of company.

Service fees charged by the bank on loans and advances unless immaterial or impracticable to determine reliably is to be considered for computation of Effective Interest Rate. However, bank has opted the Carve-out (optional) pronounced by Institute of Chartered Accountants of Nepal (ICAN) on 20th September 2018 as per the notice issued by ICAN regarding the extension of a year time for its implementation.

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



2.9. MATERIALITY AND AGGREGATION

In compliance with Nepal Accounting Standard - NAS 01 (Presentation of Financial Statements), each material class of similar items is presented separately in the Financial Statements. Items of dissimilar nature or functions too are presented separately unless they are immaterial. Financial Assets and Financial Liabilities are offset and the net amount reported in the Statement of Financial Position only when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis or to realize the assets and settle the liability simultaneously. Income and expenses are not offset in the Statement of Profit or Loss unless required or permitted by an Accounting Standard.

2.10. COMPARATIVE INFORMATION

The Financial Statement of the Bank provides comparative information in respect of previous periods. The accounting policies have been consistently applied by Bank with those of the previous financial year in accordance with NAS 01 Presentation of Financial Statements, except those which had to be changed as a result of application of the new NFRS or expiry of the carve out period. Further, comparative information is reclassified wherever necessary to comply with the current presentation.

3. SIGNIFICANT ACCOUNTING POLICIES

The accounting policies set out below have been applied consistently to all periods presented in these Financial Statements, and deviations if any have been disclosed accordingly.

3.1. BASIS OF MEASUREMENT

The financial statements have been prepared on a historical cost basis, except for the following material items:

| Items | Basis of Measurement |
|--|---|
| Financial Assets | Fair Value both through Profit or Loss and Other Comprehensive Income |
| Assets held for Sale & discontinued Operations | Fair Value |
| Employees Defined Benefit obligation | Present value of defined benefit obligation (as calculated by Actuary) less than fair value of the plan assets. |

The financial statements have been prepared on a going concern basis where the accounting policies and judgments as required by the standards are consistently used and in case of deviations disclosed specially.

3.2. BASIS OF CONSOLIDATION

The Bank does not have control over any other entity for consolidation of Financial Statements.

a. Business Combination

Business combinations are accounted for using the acquisition method as at the acquisition date i.e. when control is transferred to the Development Bank. Control is power to govern the financial and operating policies of an entity to obtain benefits from its activities. In assessing control, the Group takes into consideration potential voting rights that currently are exercisable.

The consideration transferred in a business combination is measured at fair value, which is calculated as sum of the acquisition-date fair values of assets transferred by the Group, liabilities incurred by the Group to the former owners of the acquire and equity interests issued by the Group in exchange for control of the acquire. Acquisition-related costs are generally recognized in the profit or loss as incurred.



Development Bank doesn't possess any control to govern the financial and operating policies of any entities in the reporting period.

There is no business combination during the fiscal year 2019.20.

b. Non-Controlling Interest

Non-controlling interest represent the equity in a subsidiary not attributable directly or indirectly to a parent. Non-controlling interests are presented in the consolidated statement of financial position within equity, separately from equity attributable to the equity shareholders of the Development Bank.

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

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

The Development Bank does not have any Non-Controlling Interest in the reporting date.

c. Subsidiaries

Subsidiaries are entities controlled by the Group. The Group controls an entity if it is exposed, 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 entity. The Group reassesses whether it still has control, if there are changes to one or more of the elements of control. An investment in a subsidiary is consolidated into the consolidated financial statements from the date that control commences until the date that control ceases.

The Development Bank does not have any subsidiaries in the reporting date.

d. Loss of Control

When the Development Bank loses control of a subsidiary, it derecognizes the assets and liabilities of the former subsidiary from the consolidated statement of financial position. The Development Bank recognizes any investment retained in the former subsidiary at its fair value when control is lost and

Subsequently accounts for it and for any amounts owed by or to the former subsidiary in accordance with relevant NFRSs. It is accounted for as an equity-accounted investee or in accordance with the Group's accounting policy for financial instruments depending on the level of influence retained. That fair value shall be regarded as the fair value on initial recognition of a financial asset in accordance with NFRS 9 or, when appropriate, the cost on initial recognition of an investment in an associate or joint venture. Any gain or loss associated with the loss of control attributable to the former controlling interest is also recognized.

e. Special Purpose Entity (SPE)

Special purpose entities (SPEs) are entities that are created to accomplish narrow and well-defined objectives. An SPE is consolidated if, based on an evaluation of the substance of its relationship with the Development Bank and the SPE's risks and rewards, the Development Bank concludes that it controls the SPE.

The Development Bank does not have any Special Purpose Entity.



f. Transaction elimination on consolidation

Intra-group balances, transactions and any unrealized profit or loss arising from intra-group transactions are eliminated in full in preparing the consolidated financial statements.

g. Investment in Associates – Equity Accounting

An associate is an entity over which the Development Bank has significant influences but not control or joint control. This is generally the case where the Development Bank holds between 20% to 50% of the voting rights or the Development Bank has power to participate in the financial and operating policy decision of the investee.

The existence of significant influence by an entity is usually evidences in one or more of the following ways:

- Representation of board of directors or equivalent governing body of investee.
- Participation in Policy making processes, including participation in decision about dividends or other distributions.
- Material transaction between the entity and investee etc.

The Development Bank does not have any Associates in the reporting date.

3.3. CASH & CASH EQUIVALENT

The fair value of cash is the carrying amount. Cash and cash equivalent represent the amount of cash in hand, balances with other bank and financial institutions, money at short notice and highly liquid financial assets with original maturities of three months or less from the acquisition date that are subject to an insignificant risk of changes in their value and used by the Bank in the management of short-term commitment. Cash and cash equivalents are measured at amortized cost in the Statement of Financial Position.

Details of the Cash and Cash Equivalents are given in Note 4.1 to the Financial Statements.

3.4. FINANCIAL ASSETS AND FINANCIAL LIABILITIES

3.4.1. RECOGNITION

Financial assets and financial liabilities are recognized when the Development Bank becomes a party to the contract embodying the related financial instruments. All financial assets, financial liabilities and financial guarantee contracts are initially measured at transaction cost and where such values are different from the fair value, at fair value. The bank's principal financial assets comprise assets held at fair value through profit and loss, assets measured at amortized cost and at fair value through other comprehensive income. The main purpose of these financial instruments is to generate a return on the investment made by shareholders. The company's principal financial liabilities comprise accrued expenses and other payables which arise directly from its operations.

In accordance with NFRS 9 Financial Instruments Recognition and Measurement, the company's interest receivables are classified and measured at Amortized cost method. Equity securities / debentures are classified as fair value through profit and loss or Fair Value through OCI. The amount attributable to shareholders is classified as equity and is carried at the redemption amount being net asset value. Payables are measured at amortized cost.



3.4.2. 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 contractual cash flow characteristics of the financial assets.

The Company's investments are classified as fair value through profit or loss, fair value through OCI and at amortized cost.

As required under NFRS 9, Financial Assets are classified under three categories, namely:

i. Financial assets measured at Amortized Cost:

The development bank measures financial assets at amortized cost only if both of the following conditions are met:

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

Business model assessment

The development bank determines its business model at the level that best reflects how it manages groups of financial assets to achieve its business objective:

- The risks that affect the performance of the business model (and the financial assets held within that business model) and, in particular, the way those risks are managed
- How managers of the business are compensated (for example, whether the compensation is based on the fair value of the assets managed or on the contractual cash flows collected)

The business model assessment is based on reasonably expected scenarios without taking 'worst case' or 'stress case' scenarios into account. If cash flows after initial recognition are realized in a way that is different from the Development Bank's original expectations, the Bank does not change the classification of the remaining financial assets held in that business model, but incorporates such information when assessing newly originated or newly purchased financial assets going forward.

The SPPI test

As a second step of its classification process, the Development Bank assesses the contractual terms of the financial asset to identify whether they meet the SPPI test.

'Principal' for the purpose of this test is defined as the fair value of the financial asset at initial recognition and may change over the life of the financial asset. The most significant elements of interest within a lending arrangement are typically the consideration for the time value of money and associate risk. To make the SPPI assessment, the Bank applies judgment and considers relevant factors such as the currency in which the financial asset is denominated, and the period for which the interest rate is set.

**ii. Financial assets measured at fair value through profit or loss:**

Financial assets whose objective/ business model is not to collect Contractual Cash flow but to gain from movement in fair value is classified at fair value through profit or loss. These include investment in equity shares. Gain on movement of fair value is charged to statement of profit or loss.

iii. Financial assets measured at fair value through OCI:

In rare circumstances, Financial assets whose objective or business model is not to collect Contractual Cash flow is classified at fair value through OCI. Investments in equity which are not regularly traded are classified at fair value through OCI. The gain/loss on movement in fair value is charged to OCI. Its tax impact is also charged into OCI. The gain or loss on disposal of investment classified as fair value through OCI is charged to equity after recycling from OCI.

As required under NFRS 9, Financial Liabilities are classified under two categories, namely:

i. Financial Liabilities measured 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 is recognized in Statement of profit or loss as incurred. Subsequent Changes in fair value is recognized in profit or loss.

ii. Financial Liabilities measured at Amortized Cost:

All financial Liabilities other than measured at fair value through profit or loss are classified and subsequently measured at amortized cost using effective interest method.

3.4.3. DE- RECOGNITION

A financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is derecognized when the rights to receive cash flows from the financial asset have expired. The development bank also derecognizes the financial asset if it has both transferred the financial asset and the transfer qualifies for de-recognition.

The development bank has transferred the financial asset if, and only if, either:

- It has transferred its contractual rights to receive cash flows from the financial asset; or
- It retains the rights to the cash flows, but has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass-through' arrangement.

A transfer only qualifies for de-recognition if either:

- The development bank has transferred substantially all the risks and rewards of the asset; or
- It has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset

Investments are derecognized when the right to receive cash flows from the investments has expired or the company has transferred substantially all risks and rewards of ownership.

Financial liabilities at fair value through profit or loss are derecognized when the obligation specified in the contract is discharged or expired.



Realized gains and realized losses on de-recognition are determined and are included in the profit or loss in the period in which they arise. The realized gain is the difference between an instrument's cost and disposal amount.

3.4.4. MEASUREMENT

a. Financial assets and liabilities held at fair value through profit or loss

At initial recognition, the company measures a financial asset at its fair value. Subsequent to initial recognition, all financial assets and financial liabilities at fair value through profit or loss are measured at fair value. Gains and losses arising from changes in the fair value of the 'financial assets or financial liabilities at fair value through profit or loss' category are presented in the statement of profit or loss and other comprehensive income within net gains/(losses) on financial instruments held at fair value through profit or loss in the period in which they arise.

Fair value is the price that would be received on sell of an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The fair value of financial assets and liabilities traded in active markets is subsequently based on their quoted market prices at the end of the reporting period without any deduction for estimated future selling costs. The quoted market price used for financial assets held by the company is the closing price.

The fair value of financial assets and liabilities that are not traded in an active market are determined using valuation techniques.

b. Financial assets measured at amortized cost

Financial assets at this category are measured initially at fair value plus transaction costs and subsequently amortized using the effective interest rate method, less impairment losses if any. Such assets are reviewed at the end of each reporting period to determine whether there is objective evidence of impairment.

If evidence of impairment exists, an impairment loss is recognized in profit or loss as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the original effective interest rate.

If in a subsequent period the amount of an impairment loss recognized on a financial asset carried at amortized cost decreases and the decrease can be linked objectively to an event occurring after the write-down, the write-down is reversed through profit or loss.

Receivables may include amounts for dividends, interest and trade receivables. Dividends are accrued when the right to receive payment is established. Interest is accrued at the end of each reporting period from the time of last payment in accordance with the policy set out in note 2(6) above.

Receivable are recognized and carried at amortized cost, less a provision for any uncollectable debts. An estimate for doubtful debt is made when collection of an amount is no longer probable.



Recoverability of receivable is reviewed on an ongoing basis at an individual portfolio level, individual debts that are known to be uncollectable are written off when identified. An impairment provision is recognized when there is objective evidence that the Company will not be able to collect the receivable. Financial difficulties of the debtor, default payments are considered objective evidence of impairment. The amount of the impairment loss is the receivable carrying amount compared to the present value of estimated future cash flows, discounted at the original effective interest rate.

3.4.5. DETERMINATION OF FAIR VALUE

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 recognized 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. Investment in promoter's share of quoted equity instrument has been valued at 50% of the market value of the same class of share.

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.

3.4.6. IMPAIRMENT OF LOANS AND ADVANCES

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

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

- Whether the counterparty is in default of principal or interest payments.
- When a counterparty files for bankruptcy and this would avoid or delay discharge of its obligation.
- Where the Bank initiates legal recourse of recovery in respect of a credit obligation of the counterpart.
- Where the Bank consents to a restructuring of the obligation, resulting in a diminished financial obligation, demonstrated by a material forgiveness of debt or postponement of scheduled payments.



- Where there is observable data indicating that there is a measurable decrease in the estimated future cash flows of a group of financial assets, although the decrease cannot yet be identified with specific individual financial assets.

A Collective impairment provision is established for:

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

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

Loans and advances and investment securities measured at amortized cost that are not individually significant are collectively assessed for impairment by grouping together loans and advances and investment securities measured at amortized cost with similar risk characteristics. Impairment test is done on annual basis for trade receivables and other financial assets based on the internal and external indication observed.

In assessing collective impairment, the Bank uses statistical modeling of historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for management's judgment as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical trends. Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate.

Individually assessed loans and advances

Loans and advances to customers with significant value (covering at least 50% of Total Non-Performing Loans as per Nepal Rastra Bank Directive) are assessed for individual impairment test. The recoverable value of loan is estimated on the basis of realizable value of collateral and the conduct of the borrower/past experience of the Development Bank. Loans that are determined to be individually significant based on the above and other relevant factors are individually assessed for impairment except when volumes of defaults and losses are sufficient to justify treatment under collective methodology. For these loans, development bank considers on a case-by-case basis whether that loan is objectively impaired. These criteria are summed as:

- Significant Financial Difficulties of the borrower such as significantly adverse ratios and adverse future outlook
- Adverse statutory indicators
- Default or delinquency in interest or principal payments
- Breach of contract
- Downfall of quality of collateral



Impairment losses are calculated by comparing the discounted expected future value of the cash flow from the loan at original effective interest rate with the carrying value.

Collectively Assessed loans and advances

Collective impairment on loans and advances are carried out to cover losses, which have been incurred but have not yet been identified on loans subject to individual assessment or for homogeneous groups of loans that are not considered significant individually. Also, assets that are individually assessed and for which no impairment exists are grouped with financial assets with similar credit risk characteristics and collectively assessed for impairment. The credit risk statistics for each group of the loan and advances are determined by management prudently being based on the past experience. For the collective assessment of impairment of loan, the Development Bank has categorized on the basis of following product.

- a. Agriculture Loan
- b. Business Loan
- c. Deprive Sector Loan
- d. Education Loan
- e. Hire Purchase Loan
- f. Home Loan
- g. Loan against FDR
- h. Margin Lending
- i. Other Loan
- j. Personal Loan
- k. Real Estate Loan
- l. Service Loan

Loan Loss Provision as per 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 guidelines. Provision is made for possible losses on loans and advances including bills purchased at 1.30% to 100% on the basis of classification of loans and advances, overdraft and bills purchased in accordance with NRB directives.

Policy

As per the Carve out notice issued by ICAN, the Development Bank has measured impairment loss on loans 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 Nepal Financial Reporting Standards.

Reversal of impairment

If the amount of an impairment loss decreases in a subsequent period, the decrease can be related objectively to an event occurring after the impairment was recognized, the excess is written back by reducing the loan impairment allowances accordingly. The write back is recognized in the Statement of Profit and Loss.



Write off of loans and advances

Loans (and the related impairment allowance accounts) are normally written off, either partially or in full, when there is no realistic prospect of recovery. When loans are secured, this is generally after receipt of any proceeds from realization of security. In circumstances where the net realizable value of any collateral has been determined and there is no reasonable expectation of further recovery, write-off may be earlier.

3.4.7. IMPAIRMENT LOSSES ON ASSETS MEASURED AT AMORTIZED COST AS PER NFRS 9

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

Loans and advances to customers with significant value i.e. NPR 50 million individually are assessed for individual impairment test. The recoverable value of loan is estimated on the basis of realizable value of collateral and the conduct of the borrower/past experience of the bank. Assets that are individually assessed and for which no impairment exists are grouped with financial assets with similar credit risk characteristics and collectively assessed for impairment. The credit risk statistics for each group of the loan and advances are determined by management prudently being based on the past experience. For the purpose of collective assessment of impairment Bank has categorized assets in twelve broad products as follows:

- a. Agriculture Loan
- b. Business Loan
- c. Deprive Sector Loan
- d. Education Loan
- e. Hire Purchase Loan
- f. Home Loan
- g. Loan against FDR
- h. Margin Lending
- i. Other Loan
- j. Personal Loan
- k. Real Estate Loan
- l. Service Loan

If, in a subsequent year, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the other reserves and funds (impairment reserve) in statement of other comprehensive income and statement of changes in equity. If a write-off is later recovered, the recovery is credited to the Statement of Profit or Loss.



Provision as per NFRS

| Particulars | 2079 Ashad | 2080 Ashad |
|-----------------------------|--------------------|--------------------|
| Individual | 278,073,117 | 300,446,695 |
| Collective | 68,425,089 | 136,605,526 |
| Total NFRS Provision | 346,498,206 | 437,052,221 |

Provision as per NRB

| Particulars | 2079 Ashad | 2080 Ashad |
|----------------------------|----------------------|----------------------|
| Good | 468,651,818 | 546,281,727 |
| Watch list | 32,677,222 | 106,529,070 |
| Covid Related | 1,286,857 | - |
| Substandard | 30,432,976 | 85,929,903 |
| Doubtful | 53,634,375 | 123,825,271 |
| Bad | 198,382,523 | 22,649,670 |
| Total NRB Provision | 785,065,770 | 1,089,056,641 |
| Gap/(Excess) | (438,567,564) | (652,004,420) |

The bank loans and advances are greater considering the NRB directive as compared to NFRS impairment provisioning. Therefore, provisioning as per NRB directive is applied.

Carve out adopted for assessment of impairment charge

The Bank has opted to apply carve out on impairment of loans and receivables. Accordingly, individual and collective impairment loss amount calculated as per NFRS is compared with the impairment provision required under NRB directive no. 2, higher the amount derived from these measures is taken as impairment loss for loans and receivables.

3.4.8. IMPAIRMENT OF FINANCIAL INVESTMENTS – AT FAIR VALUE THROUGH PROFIT OR LOSS AND FAIR VALUE THROUGH OCI

The Bank also records impairment charges on equity investments considering the movement on share price computed as per three levels of valuation.

Refer Note 4.8 for details.

3.4.9. IMPAIRMENT OF NON-FINANCIAL ASSETS

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

3.5. DERIVATIVES ASSETS AND DERIVATIVE LIABILITIES

Bank doesn't deal with any derivative financial instruments.

3.6. PROPERTY AND EQUIPMENT

All property and equipment are stated at cost less accumulated depreciation and impairment losses. Cost includes expenditure that is directly attributable to the acquisition of the assets.



Subsequent costs are included in the asset's carrying amount or are recognized as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Bank and the cost of the item can be measured reliably. All other repairs and maintenance are charged to the statement of profit or loss during the financial period in which they are incurred.

Freehold land is not depreciated although it is subject to impairment testing. Depreciation on other assets is calculated using the straight-line method to allocate their cost to their residual values over their estimated useful lives, as follows:

| Category | FY 2078/79 | FY 2079/80 |
|---------------------------|--------------|--------------|
| Building | 50 Years | 50 Years |
| Computer and Accessories | 3 Years | 3 Years |
| Furniture and Fixtures | 7 Years | 7 Years |
| Machinery and Equipment | 9 Years | 9 Years |
| Office Equipment | 5 Years | 5 Years |
| Vehicles | 6 Years | 6 Years |
| Leasehold | 10 Years | 10 Years |
| Other Assets | 4 Years | 4 Years |
| Right of Use Assets (ROU) | Lease Tenure | Lease Tenure |

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.

The bank has adopted Straight line basis for depreciation. The life has been estimated as above and depreciation has been charged on the basis of given life.

At each reporting date, assets are also 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 to the recoverable amount.

Assets with costs less than NPR 5,000 are charged off on purchase as revenue expenditure.

Gains and losses on disposals are included in the Statement of Profit or Loss.

3.7. INTANGIBLE ASSETS

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.

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. Computer software costs are amortized over the period of 5 years in Straight Line method (SLM). 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.

Goodwill

Any excess of the cost of acquisition over the fair value of the identifiable net assets acquired in Business Combination is recognized as goodwill. Goodwill is measured at cost less any accumulated impairment losses. Goodwill is reviewed for impairment annually, or more frequently, if events or changes in circumstances indicate that the carrying value may be impaired. The goodwill is not impaired during the year.

The bank has entered into merger with Bhargav Bikas Bank Ltd and Purnima Bikas Bank Ltd as on 27th Ashwin 2076. As per NFRS 3 on Business combinations, the merger resulted into goodwill amounting to NRs. 118,496,289 shown as Goodwill and intangibles in schedule 4.14 which has not yet been impaired. So, no impairment is required on goodwill. Share premium amounting to NRs. 171,140,440 has been created due to the same standard. Out of the total share premium resulting from business combination NRs. 52,644,151 relates to gap in paid up capital due to swap ratio while the remaining NRs. 118,496,289 has resulted purely from Valuation effect as given in the table below. Share premium on business combination resulting from gap in paid up capital is allowed for distribution of bonus shares by Nepal Rastra Bank, while the remaining amount is earmarked as Regulatory Reserve which will be allowed for movement to retained earning only when the goodwill is impaired. According to NFRS 3 Business Combination, Goodwill/ Bargain Purchase to be valued on the basis of Fair Value of Consideration transferred and Net Assets transferred. Accordingly, goodwill has been computed as below during the business combination

| Particulars | Purnima | Bhargav | Total |
|---------------------------|-------------------|-------------------|--------------------|
| Consideration Transferred | 755,778,744 | 687,666,012 | 1,443,444,757 |
| Net Assets Transferred* | 715,030,114 | 609,918,353 | 1,324,948,468 |
| Goodwill | 40,748,630 | 77,747,659 | 118,496,289 |

3.8. INVESTMENT PROPERTY

An investment property is property held by the Development Bank to earn rentals or for capital appreciation or both, rather than own-occupied. The investment property of the Development Bank solely consists of land or building acquired under the Non-Banking Assets.

The Development Bank has adopted a policy to measure the investment property in cost model. Any depreciation and impairment in the subsequent period has been charged through the profit and loss account in the reporting period. Details of Investment property as follows:

| S.N | Branch Name | Name | Amount NRs. | Recorded as NBA |
|--------------|-------------|--|-------------------|-----------------|
| 1 | Tansen | Shrestha Nirman Sewa | 28,295,000 | 28/03/2023 |
| 2 | Tamaghas | Kaushila Panthi | 5,306,000 | 17/03/2023 |
| 3 | Dang | Bijeta Sun Chandi Kharid Bikri Pasal | 5,059,000 | 22/06/2023 |
| 4 | Badera | Adhikari Darpan Enterprises , Adhikari Bhim Kirana Pasal | 22,281,000 | 10/07/2023 |
| 5 | Gulariya | Bhattarai Rice Flour And Oil Mill | 11,175,157 | 21/06/2023 |
| 6 | Gulariya | Uttam Bahadur Chand | 2,488,911 | 23/06/2023 |
| 7 | Badera | Kiran Suppliers, Nabin Kirana Pasal & B.L Krishi Firm | 15,720,000 | 16/07/2023 |
| Total | | | 90,325,068 | |



3.9. INCOME TAX

The Bank is subject to income tax and judgment is required to determine the total provision for current, deferred and other taxes due to the uncertainties that exist with respect to the interpretation of the applicable tax laws, at the time of preparation of these Financial Statements.

As per Nepal Accounting Standard- NAS 12 (Income Taxes) 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.

Current Tax

Current tax assets and liabilities consist of amounts expected to be recovered from 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.

Deferred Tax

Deferred tax is provided on temporary differences at the reporting date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes. Deferred tax liabilities are recognized for all taxable temporary differences except:

- o Where the deferred tax liability arises from the initial recognition of goodwill or of an asset or liability in a transaction that is not a business combination, and at the time of transaction, affects neither the accounting profit nor taxable profit or loss.
- o In respect of taxable temporary differences associated with investments in subsidiaries, where the timing of the reversal of the temporary differences can be controlled and is probable that the temporary differences will not reverse in the foreseeable future.

Deferred tax assets are recognized for all deductible temporary differences, carried forward unused tax credits and unused tax losses (if any), to the extent that it is probable that the taxable profit will be available against which the deductible temporary differences, carried forward unused tax credits and unused tax losses can be utilized except:

- o Where the deferred tax asset relating to the deductible temporary differences arising from the initial recognition of an asset or liability in a transaction that is not a business combination, and at the time of transaction, affects neither the accounting profit nor taxable profit or loss.
- o In respect of deductible temporary differences associated with investments in Subsidiaries, deferred tax assets are recognized only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary difference will be utilized.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is probable that sufficient profit will be available to allow the deferred tax asset to be utilized. Unrecognized deferred tax assets are reassessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax asset to be recovered.



Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realized or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the reporting date.

Current and deferred tax assets and liabilities are offset only to the extent that they relate to income taxes imposed by the same taxation authority.

3.10. DEPOSITS, DEBT SECURITIES ISSUED AND SUBORDINATED LIABILITIES

a. Deposits

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

b. Debt Securities Issued

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

c. Subordinate Liabilities

These are the liabilities subordinated at the event of winding up to claims of depositors, debt securities issued and other creditors. It shall include redeemable preference shares, subordinated notes issues, borrowings etc.

The bank does not have any Debt Securities issued and Subordinate Liabilities.

3.11. PROVISIONS, COMMITMENTS AND CONTINGENCIES

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.

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 off any reimbursement.

All discernible risks are accounted for in determining the amount of all known liabilities. Contingent liabilities are possible obligations whose existence will be confirmed only by uncertain future events or



present obligations where the transfer of economic benefit is not probable or cannot be reliably measured. Contingent liabilities are not recognized in the Statement of Financial Position but are disclosed unless they are remote.

The Bank receives legal claims against it in the normal course of business. Management has made judgments as to the likelihood of any claim succeeding in making provisions. The time of concluding legal claims is uncertain, as is the amount of possible outflow of economic benefits.

3.12. REVENUE RECOGNITION

Revenue is recognized to the extent that it is probable that the economic benefits will flow to Bank and the revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognized.

Interest Income

For all financial instruments measured at amortized cost, interest income or expense is recorded using the EIR. 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.

The calculation takes into account all contractual terms of the financial instrument (for example, prepayment options) and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the EIR, but not future credit losses. The carrying amount of the financial asset or financial liability is adjusted if the bank revises its estimates of payments or receipts. The adjusted carrying amount is calculated based on the original EIR and the change in carrying amount is recorded as 'Interest income' for financial assets and 'Interest and similar expense' for financial liabilities. However, for a reclassified financial asset for which the bank subsequently increases its estimates of future cash receipts as a result of increased recoverability of those cash receipts, the effect of that increase is recognized as an adjustment to the EIR from the date of the change in estimate.

Accrued interest income of 16th July 2023 which has been realized till 31st July 2023 has been factored in computation in Regulatory Reserve in line with regulator's guidelines.

Bank has adopted the guideline issued by Nepal Rastra bank issued on July 2019 for the recognition of Interest Income i.e. the criteria for suspension of interest income and cessation of accrued Interest which requires cessation of recognition interest income for loans which are significantly impaired i.e. bad. As on Ashad End 2080 the bank has ceased acquisition on interest amounting to Nrs. 46,296,852 related to bad loan which was Nrs. 39,265,866 as on Ashad End 2079.

Fee and Commission Income

Fees earned for the provision of services over a period of time are accrued over the period, which include service fees and commission income. The bank has availed the option provided as per carve-out of NFRS for transaction cost to be included in computing effective interest rate.



Dividend Income

Dividend income is recognized when the right to receive payment is established.

Net Trading Income

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

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

Trading assets such as equity shares and mutual fund are recognized at fair value through profit or loss. No other financial instruments are designated at fair value through profit or loss. The bank has no income under the heading net income from other financial instrument at fair value through profit or loss.

3.13. INTEREST EXPENSE

For financial liabilities measured at amortized cost, interest expense is recognized using the Effective Interest Rate (EIR) to the extent material and practicable. EIR is the rate that exactly discounts estimated future cash payments through the expected life of the financial liabilities or a shorter period, where appropriate, to the net carrying amount of the financial liability.

3.14. EMPLOYEE BENEFITS

Employee benefits are all forms of consideration given by an entity in exchange for service rendered by employees or for the termination of employment. Such benefits include short term, long term, termination and other long term benefits.

a. Short Term Employee Benefits

Short term Employee Benefits include items such as following, if expected to be settled before twelve months after the end of annual reporting period in which employee rendered the related services.

- Wages, salaries and Social Security contribution.
- Paid annual leave and paid sick leave
- Profit Sharing and Bonus
- Non Monetary Benefits for current employees

Short term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is also recognized for the amount expected to be paid under bonus required by the Bonus Act, 2030 to pay the amount as a result of past service provided by the employee and the obligation can be estimated reliably under short term employee benefits.

b. Post-Employment Benefits Plan

Post- employment benefits plan of the Development Bank includes the followings.

A. Defined Contribution Plan – Provident Fund

Under Defined Contribution plan the entity's legal and constructive obligation is limited to the amount that it agrees to contribute to the fund.



Obligations for contribution to defined contribution plans are recognized as personnel expenses in profit or loss in the periods during which related services are rendered. Contribution to a defined contribution plan that are due more than 12 months after the end of the reporting period in which the employees render the service are discounted to their present value.

Under this plan of provident fund, the Development Bank pays pre-defined amounts to separate funds and does not have any legal or informal obligation to pay additional sums. Contributions to defined contribution schemes (Provident fund) are charged to the profit or loss statement in the year to which they relate as the Development Bank has no further defined obligations beyond monthly contributions. 10% of the Basic Salary as Contributions to defined contribution schemes by the Development Bank along with same contribution from employees are deposited with Employees Provident Fund (Karmachari Sanchaya Kosh) and other approved retirement funds.

B. Defined Benefit Plan – Gratuity

Under defined benefit plans, the entity obligation is to provide the agreed benefits to current and former employees. A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The Development Bank's net obligation in respect of defined benefit plans 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. That benefit is discounted to determine its present value. Any unrecognized past service costs and the fair value of any plan assets are deducted.

- i. The Development Bank provides for defined benefits in the form of gratuity. The liability or asset recognized in the Statement of Financial Position in respect of defined benefit gratuity plan is the present value of defined benefit obligations at the end of the reporting period less fair value of plan assets. The defined benefit obligation is calculated annually by actuaries through actuarial valuation using the projected unit credit method.
- ii. The Development Bank recognizes the following changes in the defined benefit obligation to the profit or loss statement:
 - o Service costs comprising current service costs and past-service costs
 - o Interest expenses

The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation and fair value of plan assets. This cost is included in employee benefit expenses in the statement of the profit & loss.

- iii. Any changes in the liabilities over the year due to changes in assumptions or experience within the scheme are recognized in other comprehensive income in the period in which they arise.
- iv. NAS 19 requires the exercise of judgment in relation to various assumptions including future pay rises, inflation and discount rates and employee and pensioner demographics. The Development Bank determines the assumptions in conjunction with its actuaries, and believes these assumptions to be in line with best practice, but the application of different assumptions could have a significant effect on the amounts reflected in the income statement, other comprehensive income and balance sheet. There may also be interdependency between some of the assumptions.



- v. The classification of the Development Bank's net obligation into current and non-current obligation is as per the actuarial valuation report.
- vi. Gratuity is funded and deposited to a separate entity (Retirement Fund) towards meeting the gratuity obligation.

C. Other long-term employment benefits

- i. A liability is recognized for benefits accruing to employees in respect of wages and salaries, annual leave and sick leave in the period the related service is rendered at the undiscounted amount of the benefits expected to be paid in exchange for that service.
- ii. Compensated absences which are not expected to occur within twelve months after the end of the period in which the employee renders the related services are recognized as a liability at the present value of the obligation as at the Balance sheet date determined based on an actuarial valuation.
- iii. The Development Bank recognizes the following changes in the defined benefit obligation to the profit or loss statement:
 - o Service costs comprising current service costs and past-service costs
 - o Interest expenses
 - o Any changes in the liabilities over the year due to changes in assumptions or experience within the scheme are recognized in profit or loss account in the period in which they arise.

Explanatory Notes

Gratuity benefit obligations, plan assets, movement in gratuity liability & fair value of assets etc. related with long term employee benefits has been presented under schedule 4.23.1A.

Accumulated Leave

The Bank provides accumulated leave benefit as per its employee's by-laws. The Home Leave is accumulated up to 90 days and there is no limit for the accumulation of Sick Leave.

Accumulated leave benefits are treated as long term benefit liability. Accumulated leave obligations are estimated on the basis of actuarial Valuation. Long term benefit liability is not subject to same degree of uncertainty as defined benefit plan. Therefore, re-measurement gain/(loss) on accumulated leave is charged to Profit and Loss account as on Ashad end 2080.

The bank has no further payment obligations once the contributions have been paid.

c. Staff Bonus

Provision for bonus has been made at 10% of net profit before such bonus.

3.15. LEASES

A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. At the lease commencement date, the bank recognizes a right-of-use asset and a lease liability. Right-of-use asset is measured at cost and lease liability at present value of future lease payments discounted using the incremental borrowing rate.



Identifying a lease

At the inception of a contract, the bank assesses whether the contract is, or contains, a lease. The arrangement is, or contains, a lease if the contract conveys the right to use of a specific asset or assets for a period of time in exchange for consideration.

The development bank has applied accounting for lease component with the true spirit of NFRS 16 which states that a lessee (bank) has the right to direct the use of an identified asset if either:

- a. The lessee has the right to direct how and for what purpose the asset is used throughout its period of use; or
- b. The relevant decisions about use are pre-determined and the lessee has the right to operate the asset throughout the period of use without the lessor having the right to change these operating instructions.

With a very few exceptions, NFRS 16 abolishes the distinction between an operating lease and a finance lease in the financial statements of lessees. Hence, the bank recognizes the right of use asset and an associated liability at the inception of the lease.

a. Right of use asset

The development bank measures the right-of-use asset initially at the amount of the lease liability plus any initial direct costs incurred by the bank. The bank has made adjustments required for lease incentives, payments at or prior to commencement and restoration obligations or similar.

After lease commencement, the development bank shall measure the right-of-use asset using a cost model. Under the cost model a right-of-use asset is measured at cost less accumulated depreciation and accumulated impairment.

The right-of-use asset is depreciated using the straight-line method from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the lease term. The development bank determines the estimated useful lives of right-of-use assets on the same basis as those of property and equipment. 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.

b. Right to use asset

The development bank measures lease liability initially at the present value of the lease payments payable over the lease term, discounted at the incremental borrowing rate.

The lease liability is subsequently re-measured to reflect changes in:

- i. The lease term (using a revised discount rate);
- ii. The assessment of a purchase option (using a revised discount rate);
- iii. The amounts expected to be payable under residual value guarantees (using an unchanged discount rate); or
- iv. Future lease payments resulting from a change in an index or a rate used to determine those payments (using an unchanged discount rate).



The lease liability is measured at amortized cost and is re-measured when there is a change in future lease payments arising from a change in discounting rate, if there is a change in the bank's estimate of the amount expected to be payable under the lease, or if the bank changes its assessment of whether it will exercise a purchase, extension or termination option under the contract of lease.

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.

Short-term leases and leases of low-value assets

The development bank has elected not to recognize right-of-use assets and lease liabilities for short-term leases that have a lease term of 12 months or less and leases of low-value assets. The bank recognizes the lease payments associated with these leases as an expense on accrual basis on statement of Profit and loss.

Development bank has disclosed and recognizes the right of use asset and an associated liability at the inception of the lease and depreciated the Right to use of assets (Lease) and amortized the lease liability as following:

| Particulars | Right to Use Assets (Lease) | Lease Liability |
|---------------------------------|-----------------------------|-------------------|
| Value at Shrawan 1, 2079 | 14,233,949 | 37,045,289 |
| Addition During the Year | 52,601,192 | 52,601,192 |
| Add: Finance Charges | | |
| Less: Depreciation/Amortization | (7,771,390) | |
| Less: Payment of Lease Rent | | (1,839,236) |
| Value in Ashad End 2080 | 59,063,751 | 87,807,245 |
| Other Assumptions | | |
| Incremental Borrowing Rate* | 12% | 12% |
| Lease Term | Remaining Lease Term | |

The bank has measured the right of use of asset applying a cost model, depreciation requirements of NRs. 7,771,390 is recognized as depreciation & amortizations and finance charges payable of NRs. 8,394,738 is recognized as Interest expenses over the period of the lease based on the lessee's incremental borrowing rate so as to give a constant rate of interest on the remaining balance of the liability. The leased assets of NRs. 52,601,192 are capitalized and included in property & Equipment and the corresponding liability of NRs. 87,807,245 million to the lessor is included in other liabilities.

3.16. FOREIGN CURRENCY TRANSLATION

The Financial Statement is presented in Nepalese Rupees which is the functional and presentation currency of the company.

Foreign currency transactions are translated into the NPR using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from translation at year end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognized in the profit or loss, except when recognized in other comprehensive income. Non-monetary assets that are measured at fair value are translated using exchange rate at the date that fair value was determined.



3.17. FINANCIAL GUARANTEE AND LOAN COMMITMENTS

In the ordinary course of business, the Bank issues performance guarantees, bid bond guarantees and advance payment guarantee. These guarantees are initially disclosed in the financial statement (within 'contingent liabilities') at guaranteed value. The premium received is recognized in the statement of profit or loss in net fees and commission income on a straight-line basis over the life of the guarantee.

Loan commitment is the commitment where the Development 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 Development Bank has not made payments at the reporting date, those instruments are included in these financial statement as commitments.

3.18. SHARE CAPITAL AND RESERVES

a. Share Capital

Financial instruments issued 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 capital of the Development Bank includes the equity share capital with 51 % of Promoter and 49% of the public. The Development Bank has also maintained several statutory reserves and free reserves which are presented in the statement of changes in equity.

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.

o General Reserve

20% of the net profit is set aside to general reserve until the reserve is twice the paid of share capital as per Bank and Financial Institution Act. The reserve is the accumulation of setting aside profits over the years.

No Dividend (either cash dividend or bonus share) are distributed from the amount from General/ Statutory Reserve.

o Exchange Equalization Reserve

25% of the revaluation gain on foreign currency is set aside to exchange equalization reserve as per Bank and Financial Institution Act.

The Reserve is cushion against adverse movement in foreign currency.



○ **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 reserve is created for the property and equipment transferred from Bhargav Bikas Bank at Fair Value.

○ **Corporate Social Responsibility Fund**

The fund created for the purpose of corporate social responsibility by allocating 1% of Net profit as per NRB Directive is presented under this account head.

○ **Employee Training Fund**

The fund created for the purpose of employee training by allocating 3% of employee expenses of previous year excluding staff bonus and winding up interest cost on staff loan. The fund is utilized for the training of employees.

○ **Investment Adjustment Reserve**

It is a reserve created on investment such as investment in subsidiary or unlisted investment in equity for more than two years as per the investment related directive of Nepal Rastra Bank.

○ **Regulatory Reserve**

The amount that is allocated from profit or retained earnings of the Bank to this reserve as per the Directive of NRB for the purpose of implementation of NFRS and which shall not be regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head. The regulatory reserve of the bank includes the reserve net of tax created relating to Accrued Interest Receivable as on Ashad End 2080 not recovered till Shrawan 15, 2080, Reserve on Deferred Tax Assets, Non-Banking Assets, reduction in fair value of investment in equity below cost price, actuarial loss etc. Movement of Regulatory reserve is presented below.



| Particulars | Interest Receivable | Short Loan Loss Provision | Short Provision on NBA | Deferred Tax Assets | Goodwill | Gain on Bargain Purchase | Actuarial Loss Recognized | Fair Value Recognized in OCI | Investment Adjustment | Other | Total |
|--|---------------------|---------------------------|------------------------|---------------------|----------|--------------------------|---------------------------|------------------------------|-----------------------|-------|--------------------|
| Balance at Shrawan 01, 2074 | | | | | | | | | | | |
| Adjustment/Restatement | 5,420,907 | | | 4,119,972 | | | 303,766 | 18,929 | | | 9,863,573 |
| Transfer from RE to Regulatory Reserve against NBA | | | | | | | | | | | - |
| Transfer from RE to Regulatory Reserve against Deferred Tax | | | | 6,237,571 | | | | | | | 6,237,571 |
| Transfer from RE to Regulatory Reserve against Actuary Reserve | | | | | | | 966,160 | | | | 966,160 |
| Transfer from RE to Regulatory Reserve against FV Reserve | | | | | | | | 1,098,721 | | | 1,098,721 |
| Transfer from RE to Regulatory Reserve against Interest Receivable | 1,629,969 | | | | | | | | | | 1,629,969 |
| Balance at Ashad 32, 2075 | 7,050,876 | - | - | 10,357,542 | - | - | 1,269,925 | 1,117,650 | | - | 19,795,994 |
| Balance at Shrawan 01, 2075 | 7,050,876 | - | - | 10,357,542 | - | - | 1,269,925 | 1,117,650 | | - | 19,795,994 |
| Transfer from RE to Regulatory Reserve against NBA | | | | | | | | | | | - |
| Transfer from RE to Regulatory Reserve against Deferred Tax | | | | 11,707,282 | | | | | | | 11,707,282 |
| Transfer from RE to Regulatory Reserve against Actuary Reserve | | | | | | | (291,533) | | | | (291,533) |
| Transfer from RE to Regulatory Reserve against FV Reserve | | | | | | | | (966,599) | | | (966,599) |
| Transfer from RE to Regulatory Reserve against Interest Receivable | 6,629,245 | | | | | | | | | | 6,629,245 |
| Balance at Ashad 31, 2076 | 13,680,122 | - | - | 22,064,824 | - | - | 978,392 | 151,050 | | - | 36,874,388 |
| Balance at Shrawan 01, 2076 | 13,680,122 | - | - | 22,064,824 | - | - | 978,392 | 151,050 | | - | 36,874,388 |
| Transferred from Purnima | 25,193,958 | | | 10,906,855 | | | 3,528,519 | 19,889,902 | | | 59,519,234 |
| Transferred from Bhrgav | 33,579,012 | | 2,316,174 | (6,777,082) | | | 69,575 | 3,993,704 | | | 33,181,383 |
| Adjusted Opening | 72,453,092 | - | 2,316,174 | 26,194,597 | - | - | 4,576,487 | 24,034,656 | | - | 129,575,006 |
| Transfer from RE to Regulatory Reserve against NBA | | | (2,316,174) | | | | | | | | (2,316,174) |
| Transfer from RE to Regulatory Reserve against Deferred Tax | | | | (26,194,597) | | | | | | | (26,194,597) |
| Transfer from RE to Regulatory Reserve against Actuary Reserve | | | | | | | 12,095,728 | | | | 12,095,728 |
| Transfer from RE to Regulatory Reserve against FV Reserve | | | | | | | | (24,034,656) | | | (24,034,656) |
| Transfer from RE to Regulatory Reserve against Interest Receivable | (60,101,874) | | | | | | | | | | (60,101,874) |
| Balance at Ashad 31, 2077 | 12,351,218 | - | - | - | - | - | 16,672,215 | - | | - | 29,023,433 |



| Particulars | Interest Receivable | Short Loan Loss Provision | Short Provision on NBA | Deferred Tax Assets | Goodwill | Gain on Bargain Purchase | Actuarial Loss Recognized | Fair Value Recognized in OCI | Investment Adjustment | Other | Total |
|--|---------------------|---------------------------|------------------------|---------------------|-------------|--------------------------|---------------------------|------------------------------|-----------------------|-------|-------------|
| Balance at Shrawan 01, 2077 | 12,351,218 | - | - | - | 118,496,289 | - | 16,672,215 | - | - | - | 147,519,722 |
| Transfer from RE to Regulatory Reserve against NBA | | | | | | | | | | | - |
| Transfer from RE to Regulatory Reserve against Deferred Tax | | | | | | | | | | | - |
| Transfer from RE to Regulatory Reserve against Actuary Reserve | | | | | | | (6,213,490) | | | | (6,213,490) |
| Transfer from RE to Regulatory Reserve against FV Reserve | | | | | | | | | | | - |
| Transfer from RE to Regulatory Reserve against Interest Receivable | 20,030,361 | | | | | | | | | | 20,030,361 |
| Balance at Ashad 31, 2078 | 32,381,578 | - | - | - | 118,496,289 | - | 10,458,724 | - | - | - | 161,336,593 |
| Balance at Shrawan 01, 2078 | 32,381,578 | - | - | - | 118,496,289 | - | 10,458,724 | - | - | - | 161,336,593 |
| Adjusted Opening | | | | | | | | | | | - |
| Transfer from RE to Regulatory Reserve against NBA | | | | | | | | | | | - |
| Transfer from RE to Regulatory Reserve against Deferred Tax | | | | 18,48,745 | | | | | | | 18,48,745 |
| Transfer from RE to Regulatory Reserve against Actuary Reserve | | | | | | | (3,099,466) | | | | (3,099,466) |
| Transfer from RE to Regulatory Reserve against Investment Adjustment Reserve | | | | | | | | | | | - |
| Transfer from RE to Regulatory Reserve against FV Reserve | | | | | | | | | | | - |
| Transfer from RE to Regulatory Reserve against Interest Receivable | 31,144,996 | | | | | | | | | | 31,144,996 |
| Balance at Ashad 32, 2079 | 63,526,575 | - | - | 1,848,730 | 118,496,289 | - | 7,359,258 | - | - | - | 191,230,853 |
| Balance at Shrawan 01, 2079 | 63,526,575 | - | - | 1,848,730 | 118,496,289 | - | 7,359,258 | - | - | - | 191,230,853 |
| Transfer from RE to Regulatory Reserve against NBA | | | 56,904,793 | | | | | | | | 56,904,793 |
| Transfer from RE to Regulatory Reserve against Deferred Tax | | | | (1,848,730) | | | | | | | (1,848,730) |
| Transfer from RE to Regulatory Reserve against Actuary Reserve | | | | | | | (7,359,258) | | | | (7,359,258) |
| Transfer from RE to Regulatory Reserve against Investment Adjustment Reserve | | | | | | | | | | | - |
| Transfer from RE to Regulatory Reserve against FV Reserve | | | | | | | | | | | - |
| Transfer from RE to Regulatory Reserve against Interest Receivable | 76,389,790 | | | | | | | | | | 76,389,790 |
| Balance at Ashad 32, 2080 | 139,916,365 | - | 56,904,793 | - | 118,496,289 | - | - | - | - | - | 315,317,448 |



o **Fair Value Reserve**

The amount that is allocated from profit or retained earnings of the Bank to this reserve as per the Directive of NRB which shall not be regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head. The fair value reserve of the bank includes the reserve net of tax created relating to Market Value of Share investment.

o **Actuarial Gain/(Loss) Reserve**

The amount that is allocated from profit or retained earnings of the Bank both positive or negative to this reserve as per the Directive of NRB which shall not be regarded as free for distribution of dividend (cash as well as bonus shares) shall be presented under this account head. This reserve includes actuarial gain/(loss) net of tax on defined benefit plan and long-term employee benefits.

o **Other reserve**

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

| Particulars | CSR Fund Reserve | Training Fund Reserve | Exchange Fluctuation Reserve | Assets Revaluation Reserve | Investment Related Reserve | Actuary Reserve | Other Reserve |
|---|------------------|-----------------------|------------------------------|----------------------------|----------------------------|--------------------|-------------------|
| Balance at Ashad 32, 2079 | 6,487,073 | 6,717,629 | 374,834 | 38,025,854 | 2,500,000 | (7,359,259) | 46,746,131 |
| Adjusted Opening | 6,487,073 | 6,717,629 | 374,834 | 38,025,854 | 2,500,000 | (7,359,259) | 46,746,131 |
| Transfer from Investment Adjustment Reserve | | | | | | | |
| Transfer to Employee Training Fund | | 11,807,689 | | | | | 11,807,689 |
| Utilization from Employee Training Fund | | (6,815,939) | | | | | (6,815,939) |
| Transfer to CSR Fund | 7,580,282 | | | | | | 7,580,282 |
| Utilization from CSR Fund | (5,634,345) | | | | | | (5,634,345) |
| Transfer from Exchange Fluctuation Reserve | | | | | | | |
| OCI | | | | | | 10,979,340 | 10,979,340 |
| Balance at Ashad 31, 2080 | 8,433,010 | 11,709,379 | 374,834 | 38,025,854 | 2,500,000 | 3,620,081 | 64,663,157 |

o **Share premium**

Share premium amounting to Nrs. 55,109,605 includes the premium Nrs 2,465,454 relating to auction of unclaimed right share of former Bhargav Bikash Bank Ltd & Share premium resulting from business combination amount (i.e SWAP Ratio amounts) Nrs 52,644,151 which has been utilized for bonus share distribution . It has been approved by the Board of Directors vide its 266th resolution dated on 7th Mangsir, 2079 and same has been approved by Nepal Rastra Bank. During 14th Annual General Meeting held on 25th Paush 2079 Share premium amount has been approved for distribution to its shareholders as a part of Bonus Share.

3.19. EARNINGS PER SHARE

Basic earnings per share is computed by dividing the profit/ (loss) for the year by the weighted average number of equity shares outstanding during the year. The weighted average number of equity shares outstanding during the year is adjusted for treasury shares, bonus issue, bonus element in a rights issue to existing shareholders, share split and reverse share split (consolidation of shares).



Diluted earnings per share is computed by dividing the profit/ (loss) for the year as adjusted for dividend, interest and other charges to expense or income (net of any attributable taxes) relating to the dilutive potential equity shares, by the weighted average number of equity shares considered for deriving basic earnings per share and the weighted average number of equity shares which could have been issued on the conversion of all dilutive potential equity shares. Potential equity shares are deemed to be dilutive only if their conversion to equity shares would decrease the net profit per share from continuing ordinary operations. Potential dilutive equity shares are deemed to be converted as at the beginning of the period, unless they have been issued at a later date.

The Bank measures earning per share on the basis of the earning attributable to the equity shareholders for the period. The number of shares is taken as the weighted average number of shares for the relevant period as required by NAS 33 - Earnings PerShare. Earnings per share are disclosed in Statement of Profit or Loss.

There are no instruments, such as convertibles, that would require dilution of EPS, therefore diluted EPS has not been computed and disclosed.

3.20. SEGMENTAL 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. All transactions between business segments are conducted on an arm's length basis, with intra-segment revenue and costs being eliminated in Head Office. Income and expenses directly associated with each segment are included in determining business segment performance.

The Bank has determined segments based on the province of operation by the management for decision making purpose. Such segmental information has been provided under Disclosures & Additional Information (Point No. 5.5).

No revenue from transactions with a single external customer or counterparty amounted to 10% or more of the bank's total revenue in any of the periods reported.

- 3.21.** Board of Directors vide its 262th resolution dated on 5 bhadra, 2079 has given approval for purchase of Promoter Share of Trust Micro Insurance Company Ltd amounting NRS 52,500,000 which is in the process of getting approval from Rastriya Beema Sasthan regulatory authority of Insurance Board. Once the company gets approval for carrying its business, the amount paid to Trust Micro Insurance Company Ltd as a part of calls in advance accounted into other assets as advance payment would be converted into investment securities.

3.22 INTERIM FINANCIAL REPORTING

Interim reports corresponding to the financial statements had been reported in accordance with the regulatory reporting requirements. Those statements have been published quarterly in national level newspaper.



Notes Forming Part of the Financial Statements

4.1 CASH AND CASH EQUIVALENT

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|--------------------------------|----------------------|----------------------|
| Cash in Hand | 786,349,159 | 637,090,820 |
| Balances with B/Fis | 6,892,119 | 6,904,043 |
| Money at call and short notice | 4,379,195,297 | 2,157,811,395 |
| Other (Interbank Lending) | - | 1,350,000,000 |
| Total | 5,172,436,575 | 4,151,806,258 |

4.2 DUE FROM NEPAL RASTRA BANK

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Statutory balances with NRB | 2,303,268,281 | 1,322,982,034 |
| Securities purchased under resale agreement | - | - |
| Other deposit and receivable from NRB | - | - |
| Total | 2,303,268,281 | 1,322,982,034 |

4.3 PLACEMENTS WITH BANK AND FINANCIAL INSTITUTIONS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---------------------------------|----------------------|----------------------|
| Placement with domestic B/FIs | - | - |
| Placement with Foreign B/FIs | - | - |
| Less: Allowances for impairment | - | - |
| Total | - | - |

4.4 DERIVATIVE FINANCIAL INSTRUMENTS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---------------------------------|----------------------|----------------------|
| Held for trading | | |
| Interest rate swap | | |
| Currency Swap | | |
| Forward exchange contract | | |
| Others | | |
| Held for risk management | | |
| Interest rate swap | | |
| Currency Swap | | |
| Forward exchange contract | | |
| Others | | |
| Total | - | - |

4.5 OTHER TRADING ASSETS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|--------------------------|----------------------|----------------------|
| Treasury Bills | - | - |
| Government bond | - | - |
| NRB bonds | - | - |
| Domestic Corporate bonds | - | - |
| Equities | - | - |
| Other | - | - |
| Total | - | - |
| Pledged | - | - |
| Non- Pledged | - | - |

4.6 LOANS AND ADVANCES TO B/FIS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|-----------------------------------|----------------------|----------------------|
| Loan to Microfinance Institutions | 1,998,341,526 | 3,415,876,523 |
| Interest Receivables | 1,294,245 | 758,756 |
| Less: Allowances for Impairment | (75,990,199) | (96,245,966) |
| Total | 1,923,645,571 | 3,320,389,314 |



4.6.1 ALLOWANCES FOR IMPAIRMENT

| Particulars | FY 2079-80 | FY 2078-79 |
|--------------------------------------|-------------------|-------------------|
| Balance as at Shrawan 1 | 96,245,966 | 35,111,257 |
| Impairment loss for the year: | | |
| Charge for the year | (20,255,767) | 61,134,709 |
| Recoveries/Reversal | | |
| Amount written off | | |
| Balance as at Ashad end | 75,990,199 | 96,245,966 |

4.7 LOANS AND ADVANCES TO CUSTOMERS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|-----------------------|-----------------------|
| Loans and advances measured at amortized cost | 44,757,524,072 | 35,158,896,779 |
| Less: Impairment allowances | | |
| Individual Impairment | (300,446,695) | (278,073,117) |
| Portfolio Impairment | (712,619,747) | (410,746,687) |
| Net amount | 43,744,457,630 | 34,470,076,975 |
| Loan and advances measured at FVTPL | - | - |
| Total | 43,744,457,630 | 34,470,076,975 |

4.7.1 ANALYSIS OF LOAN AND ADVANCES - BY PRODUCT

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|--|-----------------------|-----------------------|
| Product | | |
| Term Loans | 14,091,228,889 | 7,527,293,501 |
| Overdraft | 1,142,320,167 | 1,361,623,627 |
| Trust Receipt/Import Loans | - | - |
| Demand and other Working Capital Loans | 6,110,859,839 | 9,070,281,345 |
| Personal Residential Loans | 2,793,530,607 | 2,248,782,526 |
| Real Estate Loans | 2,099,369,894 | 1,646,754,051 |
| Margin Lending Loans | 1,256,218,523 | 554,111,169 |
| Hire Purchase Loans | 1,138,224,650 | 1,489,153,561 |
| Deprived Sector Loans | 1,511,699,355 | 1,630,544,784 |
| Bills Purchased | - | - |
| Staffs Loans | 549,689,455 | 429,044,733 |
| Other | 13,822,753,380 | 9,092,765,880 |
| Sub-total | 44,515,894,759 | 35,050,355,178 |
| Interest Receivable | 241,629,314 | 108,541,601 |
| Grand Total | 44,757,524,072 | 35,158,896,779 |

4.7.2 ANALYSIS OF LOAN AND ADVANCES - BY CURRENCY

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|----------------------|-----------------------|-----------------------|
| Nepalese Rupee | 44,757,524,072 | 35,158,896,779 |
| Indian Rupee | | |
| United States Dollar | | |
| Great Britain Pound | | |
| Euro | | |
| Japanese Yen | | |
| Chinese Yuan | | |
| Other | | |
| Grand Total | 44,757,524,072 | 35,158,896,779 |



4.7.3 ANALYSIS OF LOAN AND ADVANCES - BY COLLATERAL

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---------------------------------------|-----------------------|-----------------------|
| Secured | | |
| Moveable/Immoveable Assets | 42,816,612,799 | 33,652,601,520 |
| Gold and Silver | | |
| Guarantee of Domestic BFIs | | |
| Government Guarantee | - | - |
| Guarantee of International Rated Bank | - | - |
| Collateral of Export Document | - | - |
| Collateral of Fixed Deposit Receipt | 573,910,699 | 841,401,738 |
| Collateral of Government Securities | - | - |
| Counter Guarantee | - | - |
| Personal Guarantee | 2,240,751 | 2,240,751 |
| Other Collateral | 1,364,759,824 | 662,652,770 |
| Sub Total | 44,757,524,072 | 35,158,896,779 |
| Unsecured | - | - |
| Grand Total | 44,757,524,072 | 35,158,896,779 |

4.7.4 ALLOWANCES FOR IMPAIRMENT

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Specific allowances for impairment | | |
| Balance at Shrawan 1 | 278,073,117 | 23,386,894 |
| Impairment loss for the year: | 22,373,578 | 259,253,017 |
| Charge for the year | 22,373,578 | 259,253,017 |
| Recoveries/reversal during the year | | |
| Write-offs | - | - |
| Exchange rate variance on foreign currency | | |
| Other movement | | |
| Balance at Ashad end | 300,446,695 | 278,073,117 |
| Collective allowances for impairment | | |
| Balance at Shrawan 1 | 410,746,687 | 544,813,660 |
| Impairment loss for the year: | 301,873,059 | (134,066,972) |
| Charge/(reversal) for the year | 301,873,059 | (134,066,972) |
| Exchange rate variance on foreign currency | - | - |
| Other movement | - | - |
| Balance at Ashad end | 712,619,747 | 410,746,687 |
| Total allowances for impairment | 1,013,066,442 | 688,819,804 |

4.8 INVESTMENT IN SECURITIES

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|--|----------------------|----------------------|
| Investment securities designated at FVTPL | - | - |
| Investment securities measured at amortized cost | 8,709,053,018 | 6,277,095,908 |
| Investment in equity measured at FVTOCI | 378,105,160 | 232,058,047 |
| Total | 9,087,158,177 | 6,509,153,955 |

4.8.1 INVESTMENT IN SECURITIES MEASURED AT AMORTIZED COST

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|--|----------------------|----------------------|
| Debt Securities | - | - |
| Government Bond | 6,657,553,018 | 5,177,095,908 |
| Government treasury bills | 2,050,000,000 | 1,100,000,000 |
| Nepal Rastra Bank bonds | - | - |
| Nepal Rastra Bank deposit instruments | - | - |
| Other | 1,500,000 | - |
| Less: Specific allowances for impairment | - | - |
| Total | 8,709,053,018 | 6,277,095,908 |

4.8.2 INVESTMENT IN EQUITY MEASURED AT FAIR VALUE THROUGH OTHER OTHER COMPREHENSIVE INCOME

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|----------------------------|----------------------|----------------------|
| Equity Instrument | | |
| Quoted equity securities | 324,860,060 | 177,312,947 |
| Unquoted equity securities | 53,245,100 | 54,745,100 |
| Total | 378,105,160 | 232,058,047 |



4.8.3 INFORMATION RELATING TO INVESTMENT IN EQUITIES

| S.N | Particulars | As on Ashad 31, 2080 | | As on Ashad 32, 2079 | |
|------------------------------------|--|----------------------|------------|----------------------|------------|
| | | Cost | Fair Value | Cost | Fair Value |
| Investment in quoted equity | | | | | |
| 1 | Nabil Equity Fund 265,299 Units of Rs. 10.87 each | 2,884,348 | 2,549,523 | 2,884,348 | 2,652,990 |
| 2 | Nabil Balance Fund-3 16,670 Units of Rs. 10 each | 166,700 | 126,192 | 166,700 | 157,198 |
| 3 | Nabil Balance Fund -2 309,099 Units of Rs. 10 each | 4,771,334 | 2,720,071 | 4,771,334 | 3,332,087 |
| 4 | N.M.B. Hybrid Fund 394,350 Units of Rs. 10 each | 3,943,500 | 4,255,037 | 3,943,500 | 4,416,720 |
| 5 | Varun Hydro Powe Co. Ltd. 43 Shares of Rs. 100 Each | - | - | 2,000 | 9,240 |
| 6 | Nepal Life Insurance Co. Ltd. 1 Bonus shares of Rs.100 each | - | 744 | - | 747 |
| 7 | Siddhartha Mutual Fund (Siddhartha Equity Fund) 20,67,748 Units of Rs. 10 Each | 20,677,480 | 19,498,864 | 20,677,480 | 20,429,350 |
| 8 | Citizens Mutual Fund 5,00,000 Units of Rs. 10 each | 5,000,000 | 4,690,000 | 5,000,000 | 4,400,000 |
| 9 | N.I.C. Asia Mutual Fund 750,000 Units of Rs. 10 each | 7,500,000 | 7,717,500 | 7,500,000 | 8,362,500 |
| 10 | NIBL Sahabhagita Fund 750,000 Units of Rs. 10 each | 7,400,000 | 8,077,500 | 2,500,000 | 2,500,000 |
| 11 | Citizens Mutual Fund 2 250,000 Units of Rs. 10 each | 2,500,000 | 2,597,500 | 2,500,000 | 2,530,000 |
| 12 | Aarambha Chautari Laghubitta Bittiya Sanstha Limited 69,660 promoter share of Rs. 100 each | 5,000,000 | 22,535,010 | 5,000,000 | 24,024,437 |
| 13 | Soaltee Hotel Limited 818 shares of Rs. 593.53 each | - | - | 165,000 | 157,748 |
| 14 | Surya Life Insurance Limited 12465 Bonus Shares and share split | - | - | - | 60,759 |
| 15 | Chilime Hydropower Company Limited 1894 shares of Rs. 1,341.77 each | 1,521,567 | 1,016,510 | 1,521,567 | 718,488 |
| 16 | Siddhartha Premier Insurance Company Ltd. 7078 shares of Rs. 1,224.29 each | - | - | 882,843 | 824,793 |
| 17 | National Life Insurance Company Ltd. 1473 shares of Rs. 2165.96 each | 1,104,033 | 950,085 | 1,104,033 | 738,560 |
| 18 | Nagdi Group Power Limited 4 Bonus shares of Rs.100 each | 300 - | 936 | - | 297 |
| 19 | Butwal Power Company Ltd. 5709 shares of Rs. 894.42 | 3,104,530 | 1,886,825 | 3,104,530 | 1,750,714 |
| 20 | Nerude Laghubitta Bikas Bank Ltd. 1 Bonus shares of Rs. 100 each | - | 688 | - | 880 |
| 21 | NLG Insurance Company Ltd. 1,69 Bonus shares | - | - | - | 73,612 |
| 22 | Asian Life Insurance Company Ltd. 2 bonus share of Rs. 100 | 100 | 1,490 | 100 | 1,148 |
| 23 | United Ajod Insurance Company Ltd. 6,308 shares of Rs. 5,64.55 each | 3,391,410 | 3,273,221 | 3,391,410 | 2,102,800 |
| 24 | Neco Insurance Company Ltd. 3 Bonus shares | - | 2,673 | - | 1,388 |
| 25 | Premier Insurance Company Ltd. Merged with Siddhartha Insurance | - | - | 3,420,000 | 2,697,135 |
| 26 | Sanima Equity Fund 600,000 units of Rs. 100 each | 6,000,000 | 7,080,000 | 6,000,000 | 7,650,000 |
| 27 | NMB 50 Mutual Fund 4,50,000 Units of Rs. 10 each | 4,500,000 | 4,725,000 | 4,500,000 | 5,805,000 |
| 28 | Api Power Co. Ltd. 104 shares of Rs. 86.66 each | - | - | 8,400 | 23,717 |
| 29 | Mero Micro Finance Ltd. 4 shares of Rs. 100 each | - | 2,644 | - | 2,541 |
| 30 | Global IME Mutual Fund 474,700 units of Rs. 10 each | 4,747,000 | 4,570,957 | 4,747,000 | 4,746,580 |
| 31 | Siddhartha Investment Growth Scheme 500,000 units of Rs. 10 each | 50,000,000 | 45,150,000 | 50,000,000 | 48,950,000 |
| 32 | Nepal Insurance Co Ltd 33 Bonus shares | - | - | - | 14,269 |
| 33 | Sanima GIC Insurance Limited 72,857 Promoter shares of Rs. 100 each | 7,285,700 | 23,674,882 | 7,285,700 | 13,478,545 |
| 34 | Sanima GIC Insurance Limited 27,143 shares of Rs. 100 each | 2,714,300 | 17,640,236 | 2,714,300 | 5,021,455 |



| S.N | Particulars | As on Ashad 31, 2080 | | As on Ashad 32, 2079 | |
|-----|--|----------------------|--------------------|----------------------|--------------------|
| | | Cost | Fair Value | Cost | Fair Value |
| 35 | Surya Jyoti Life Insurance Co 33038 Promoter shares of Rs. 100 each | 3,753,500 | 10,076,590 | 3,753,500 | 7,264,712 |
| 36 | Surya Jyoti Life Insurance Co 12465 shares of Rs. 100 each | 1,246,500 | 7,603,650 | 1,246,500 | 2,412,538 |
| 35 | Khaptad Laghubitta Bittiya Sanstha Limited 15,000 shares of Rs. 100 each | 1,500,000 | 6,270,000 | 1,500,000 | 1,500,000 |
| 37 | Nabil Flexi Fund 200,000 shares of Rs. 10 each | 20,000,000 | 20,000,000 | - | - |
| 38 | NIBL Growth Fund 300,000 shares of Rs. 10 each | 30,000,000 | 31,920,000 | - | - |
| 39 | Prabhu Smart Fund 500,000 shares of Rs. 10 each | 5,000,000 | 4,425,000 | - | - |
| 40 | Sanima Growth Fund 400,000 shares of Rs. 10 each | 4,000,000 | 3,996,000 | - | - |
| 41 | Global IME Balance Fund 1 500,000 shares of Rs. 10 each | 5,000,000 | 4,670,000 | - | - |
| 42 | Nmb Sulav Fund II 250,000 shares of Rs. 10 each | 2,500,000 | 2,497,500 | - | - |
| 43 | Mirmire Laghubitta Bittiya Santha Limited 1 Bonus shares | - | 709 | - | - |
| 44 | Arun Kabeli Hydro Power Company Limited 262 shares of Rs. 402.64 each | 105,492 | 61,439 | - | - |
| 45 | ArunVally Hydropower Limited 9,720 shares of Rs. 323.38 each | 3,143,272 | 2,478,600 | - | - |
| 46 | Mountain Energy Limited 4,000 shares of Rs. 832.55 each | 3,330,212 | 3,980,000 | - | - |
| 47 | Ngadi Group Power Limited 500 shares of Rs. 280.59each | 140,295 | 116,950 | - | - |
| 48 | Sahas Urga Limited 5,990 shares of Rs. 509.74 each | 3,053,313 | 2,898,561 | - | - |
| 49 | Synergy Power Development 1,000 shares of Rs. 303.09each | 303,087 | 250,100 | - | - |
| 50 | Upper Hewakhola Hydropower Limited 9,990 shares of Rs. 411.73 each | 4,113,194 | 2,974,023 | - | - |
| 51 | Asian Life Insurance Company Limited. 4,236 shares of Rs. 493.73each | 2,091,431 | 3,156,244 | - | - |
| 52 | Life Insurance Co. Limited. 1,300 shares of Rs. 1402.65 each | 1,823,442 | 2,021,500 | - | - |
| 53 | Neco Insurance Company Limited 4,025shares of Rs. 677.24 each | 2,725,879 | 3,586,678 | - | - |
| 54 | NLG Insurance Company 4,800 shares of Rs. 614.92 each | 2,951,636 | 4,032,000 | - | - |
| 55 | Rastriya Beema Company Limited 150 shares of Rs.14,321.41 each | 2,148,212 | 2,414,850 | - | - |
| 56 | United Ajod Insurance Company Limited 4,200 shares of Rs. 385.58each | 1,619,431 | 2,179,380 | - | - |
| 57 | Bottlers Nepal Company Limited 300 shares of Rs. 13,797.92 each | 4,139,375 | 4,140,000 | - | - |
| 58 | Himalayan Distillery Limited 1,440 shares of Rs. 2,206.8 each | 3,177,798 | 3,237,120 | - | - |
| 59 | Nepal Doorsanchar Company Limited 4,000 shares of Rs.925.38 each | 3,701,501 | 3,627,600 | - | - |
| 60 | CEDB Hydropower Development Company Limited. 3,500 shares of Rs. 726.98 each | 2,544,432 | 3,164,000 | - | - |
| 61 | Citizen Investment Trust 1,400 shares of Rs. 2,069.77 each | 2,897,681 | 2,924,600 | - | - |
| 62 | Emerging Nepal Limited 2,030 shares of Rs. 657.72 each | 1,335,177 | 1,412,880 | - | - |
| | Subtotal | 262,557,162 | 324,860,060 | 150,290,245 | 178,812,947 |
| | Investment in Unquoted equity | | | | |
| 1 | Nepal Clearing House Limited. 4,951shares of Rs. 100 each | 412,600 | 495,100 | 412,600 | 495,100 |
| 2 | Vision Lumbini Urja Company Limited. 5,00,000 shares of Rs. 100 each | 50,000,000 | 50,000,000 | 50,000,000 | 50,000,000 |
| 3 | Banking finance and Insurance Company 25000 shares of Rs.100 | 2,500,000 | 2,750,000 | 2,500,000 | 2,750,000 |
| | Subtotal | 52,912,600 | 53,245,100 | 52,912,600 | 53,245,100 |
| | Grand Total | 315,469,762 | 378,105,160 | 203,202,845 | 232,058,047 |



4.9 CURRENT TAX ASSETS/LIABILITY

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Current tax assets | 419,677,953 | 342,308,399 |
| Current year Income Tax Assets | 419,677,953 | 342,308,399 |
| Tax Assets | - | - |
| Current tax liabilities | 342,465,842 | 264,392,503 |
| Current year Income Tax Liabilities | 342,465,842 | 264,392,503 |
| Tax Liabilities of Prior Periods | - | - |
| | 342,465,842 | 264,392,503 |
| Total of income tax assets/(liabilities) | 77,212,111 | 77,915,896 |

4.10 INVESTMENT IN SUBSIDIARIES

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|-------------------------------------|----------------------|----------------------|
| Investment in Quoted Subsidiaries | - | - |
| Investment in Unquoted Subsidiaries | - | - |
| Total Investment | - | - |
| Less: Impairment Allowances | - | - |
| Net Carrying Amount | - | - |

4.10.1 INVESTMENT IN QUOTED SUBSIDIARIES

| Particulars | As on Ashad 31, 2080 | | As on Ashad 32, 2079 | |
|---------------------------|----------------------|------------|----------------------|------------|
| | Cost | Fair Value | Cost | Fair Value |
|Ltd | - | - | - | - |
|shares of Rs... Each | - | - | - | - |
|Ltd | - | - | - | - |
|shares of Rs... Each | - | - | - | - |
| Total | - | - | - | - |

4.10.2 INVESTMENT IN UNQUOTED SUBSIDIARIES

| Particulars | As on Ashad 31, 2080 | | As on Ashad 32, 2079 | |
|---------------------------|----------------------|------------|----------------------|------------|
| | Cost | Fair Value | Cost | Fair Value |
|Ltd | - | - | - | - |
|shares of Rs... Each | - | - | - | - |
|Ltd | - | - | - | - |
|shares of Rs... Each | - | - | - | - |
| Total | - | - | - | - |

4.10.3 INFORMATION RELATING TO SUBSIDIARIES OF THE BANK

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|-------------|----------------------|----------------------|
|Ltd | | |
|Ltd | | |

4.10.4 NON CONTROLLING INTEREST OF THE SUBSIDIARIES

| | As on Ashad 31, 2080 |
|---|----------------------|
| Equity Interest held by NCI (%) | |
| Profit (Loss) allocated during the year | |
| Accumulated Balances of NCI as on Ashad End | |
| Dividend Paid to NCI | |

4.11 INVESTMENT IN ASSOCIATES

| Particulars | As on Ashad 31, 2080 | | As on Ashad 32, 2079 | |
|-----------------------------------|----------------------|------------|----------------------|------------|
| | Cost | Fair Value | Cost | Fair Value |
| Investment in Quoted associates | - | - | - | - |
| Investment in Unquoted associates | - | - | - | - |
| Total Investment | - | - | - | - |
| Less: Impairment Allowances | - | - | - | - |
| Net Carrying Amount | - | - | - | - |



4.11.1 INVESTMENT IN QUOTED ASSOCIATES

| Particulars | As on Ashad 31, 2080 | | As on Ashad 32, 2079 | |
|----------------------------|----------------------|------------|----------------------|------------|
| | Cost | Fair Value | Cost | Fair Value |
|Ltd | - | - | - | - |
|shares of Rs.... Each | - | - | - | - |
|Ltd | - | - | - | - |
|shares of Rs.... Each | - | - | - | - |
| Total | - | - | - | - |

4.11.2 INVESTMENT IN UNQUOTED ASSOCIATES

| Particulars | As on Ashad 31, 2080 | | As on Ashad 32, 2079 | |
|--------------|----------------------|------------|----------------------|------------|
| | Cost | Fair Value | Cost | Fair Value |
| | | | | |
| | | | | |
| Total | | | | |

4.11.3 INFORMATION RELATING TO ASSOCIATES OF THE BANK

| Particulars | Percentage of ownership | |
|-------------|-------------------------|----------------------|
| | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
| | | |
| | | |

4.11.4 EQUITY VALUE OF ASSOCIATES

| Particulars | Group | |
|-------------|----------------------|----------------------|
| | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
| | | |
| | | |

4.12 INVESTMENT PROPERTIES

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Investment Properties measured at Fair Value | | |
| Balance as on Shrawan 01, 2079 | - | - |
| 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, 2079 | - | - |
| Addition/(Disposal) during the year | 90,325,068 | - |
| Adjustment/Transfer | - | - |
| Accumulated depreciation | - | - |
| Accumulated impairment loss | - | - |
| Net Amount | 90,325,068 | - |
| Total | 90,325,068 | - |



4.13 PROPERTY AND EQUIPMENT

| Particulars | Land | Building | Leasehold Properties | Computer & Accessories | Vehicles | Furniture & Fixtures | Machinery | Equipment & others | ROU Assets | Total Ashad end 2080 |
|--------------------------------------|--------------------|--------------------|----------------------|------------------------|-------------------|----------------------|-------------------|--------------------|-------------------|----------------------|
| Cost | | | | | | | | | | |
| As on Shrawan 01.2078 | 147,482,854 | 156,099,281 | 77,397,139 | 24,555,002 | 41,027,997 | 37,761,816 | 65,362,836 | 42,159,766 | - | 591,846,691 |
| Addition during the year | - | 1,496,628 | 14,684,777 | 17,414,556 | 13,805,100 | 5,177,774 | 17,152,447 | 15,798,032 | 16,592,251 | 102,121,565 |
| Acquisition | | 1,496,628 | 14,684,777 | 17,414,556 | 13,805,100 | 5,177,774 | 17,152,447 | 15,798,032 | 16,592,251 | 102,121,565 |
| Capitalization | | | | 2,061 | 4,674,291 | 4,425 | 1,167,983 | 345,688 | - | 6,194,448 |
| Disposal during the year | | | | | | | | | | |
| Adjustment/Revaluation | | | | | | | | | | |
| Balance as on Ashad end 2079 | 147,482,854 | 157,595,909 | 92,081,916 | 41,967,497 | 50,158,806 | 42,935,165 | 81,347,300 | 57,612,110 | 16,592,251 | 687,773,808 |
| Addition during the Year | | 95,240 | 15,334,409 | 9,329,003 | 17,516,402 | 8,152,689 | 9,620,928 | 11,279,840 | 52,601,192 | 123,929,704 |
| Acquisition | | 95,240 | 15,334,409 | 9,329,003 | 17,516,402 | 8,152,689 | 9,620,928 | 11,279,840 | 52,601,192 | 123,929,704 |
| Capitalization | | | | 88 | 1,744,409 | 77 | 6 | 113 | - | 1,744,759 |
| Disposal during the year | | | | | | | | | | |
| Adjustment/Revaluation | | | | | | | | | | |
| Balance as on Ashad end 2080 | 147,482,854 | 157,691,149 | 107,416,260 | 51,296,412 | 65,930,799 | 51,087,777 | 90,968,222 | 68,891,837 | 69,193,443 | 809,958,753 |
| Depreciation and Impairment | | | | | | | | | | |
| As on Shrawan 01. 2078 | - | 1,222,397 | 9,981,201 | 8,906,575 | 9,091,771 | 5,352,397 | 6,469,814 | 9,414,676 | - | 50,438,831 |
| Depreciation charge for the year | - | 3,120,597 | 10,209,136 | 10,699,693 | 8,811,708 | 6,940,228 | 9,318,371 | 12,051,929 | 2,358,302 | 63,509,964 |
| Impairment for the year | - | - | - | - | - | - | - | - | - | - |
| Disposals | - | - | - | - | - | - | - | - | - | - |
| Adjustment | - | - | - | - | - | - | - | - | - | - |
| Balance as on Ashad end 2079 | - | 4,342,994 | 20,190,337 | 19,606,268 | 17,903,479 | 12,292,625 | 15,788,185 | 21,466,605 | 2,358,302 | 113,948,795 |
| Depreciation and Impairment | | | | | | | | | | |
| As on Shrawan 01. 2079 | - | 4,342,994 | 20,190,337 | 19,606,268 | 17,903,479 | 12,292,625 | 15,788,185 | 21,466,605 | 2,358,302 | 113,948,795 |
| Depreciation charge | | 3,151,164 | 12,056,249 | 12,628,199 | 9,422,999 | 7,604,172 | 10,475,408 | 12,515,556 | 7,771,390 | 75,625,137 |
| Impairment for the year | | | | | | | | | | |
| Disposals | | | | | | | | | | |
| Adjustment | | | | | | | | | | |
| Balance as on Ashadh end 2080 | - | 7,494,158 | 32,246,586 | 32,234,467 | 27,326,477 | 19,896,797 | 26,263,593 | 33,982,160 | 10,129,692 | 189,573,931 |
| Capital Work in Progress 2080 | | | | | | | | | | |
| Net Book Value | | | | | | | | | | |
| As on Ashad end 2078 | 147,482,854 | 154,876,884 | 67,415,939 | 15,648,426 | 31,936,226 | 32,409,419 | 58,893,022 | 32,745,090 | - | 541,407,860 |
| As on Ashad end 2079 | 147,482,854 | 153,252,915 | 71,891,580 | 22,361,228 | 32,255,327 | 30,642,540 | 65,559,115 | 36,145,505 | 14,233,949 | 573,825,013 |
| As on Ashad end 2080 | 147,482,854 | 150,196,991 | 75,169,674 | 19,061,944 | 38,604,321 | 31,190,980 | 64,704,629 | 34,909,677 | 59,063,751 | 620,384,821 |



4.14 GOODWILL AND INTANGIBLE ASSETS

| Particulars | Goodwill | Software | | Other | Total Ashad end 2080 |
|-------------------------------------|--------------------|-------------------|-----------|-------|----------------------|
| | | Purchased | Developed | | |
| Cost | | | | | |
| As on Shrawan 01 2078 | 118,496,289 | 14,762,764 | - | - | 133,259,053 |
| Addition during the year | - | 9,764,254 | - | - | 9,764,254 |
| Acquisition | - | 9,764,254 | - | - | 9,764,254 |
| Capitalization | - | - | - | - | - |
| Disposal during the year | - | - | - | - | - |
| Adjustment/Revaluation | - | - | - | - | - |
| Balance as on Ashad end 2079 | 118,496,289 | 24,527,019 | - | - | 143,023,308 |
| Addition during the Year | - | - | - | - | - |
| Acquisition | - | 1,762,800 | - | - | 1,762,800 |
| Capitalization | - | - | - | - | - |
| Disposal during the year | - | - | - | - | - |
| Adjustment/Revaluation | - | - | - | - | - |
| Balance as on Ashad end 2080 | 118,496,289 | 26,289,819 | - | - | 144,786,108 |
| Amortisation and Impairment | | | | | |
| As on Shrawam 01. 2078 | - | 4,686,663 | - | - | 4,686,663 |
| Amortisation charge for the year | - | 5,960,643 | - | - | 5,960,643 |
| Impairment for the year | - | - | - | - | - |
| Disposals | - | - | - | - | - |
| Adjustment | - | - | - | - | - |
| As on Ashad end 2079 | - | 10,647,306 | - | - | 10,647,306 |
| Amortisation charge for the year | - | 4,002,441 | - | - | 4,002,441 |
| Impairment for the year | - | - | - | - | - |
| Disposals | - | - | - | - | - |
| Adjustment | - | - | - | - | - |
| As on Ashad end 2080 | - | 14,649,747 | - | - | 14,649,747 |
| Capital Work in Progress | | | | | |
| Net Book Value | | | | | |
| As on Ashad end 2078 | 118,496,289 | 10,076,101 | - | - | 128,572,390 |
| As on Ashad end 2079 | 118,496,289 | 13,879,712 | - | - | 132,376,001 |
| As on Ashad end 2080 | 118,496,289 | 11,640,071 | - | - | 130,136,360 |



4.15 DEFERRED TAXES ASSETS/(LIABILITIES)

| Particulars | Deferred Tax Assets | Deferred Tax Liabilities | As on Ashad 32, 2079 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 | (8,656,561) | - | (8,656,561) |
| Investment In Associates | - | - | - |
| Property and Equipment | (4,648,446) | - | (4,648,446) |
| Employees' Defined Benefit Plan | 2,486,402 | - | 2,486,402 |
| Employees' Leave Liability | 1,553,748 | - | 1,553,748 |
| Lease Liabilities | 11,113,587 | - | 11,113,587 |
| Provisions LLP | - | - | - |
| Other Temporary Differences | - | - | - |
| Deferred tax on temporary differences | 1,848,730 | - | 1,848,730 |
| Deferred tax on carry forward of unused tax losses | - | - | - |
| Deferred tax due to changes in tax rate | - | - | - |
| Net Deferred Tax Asset (Liabilities) as on year end of 2078/79 | | | 1,848,730 |
| Deferred Tax (Asset)/ Liabilities as on Ashad end, 2078 | | | (62,835,185) |
| Origination/(Reversal) during the year | | | 64,683,914 |
| Deferred Tax (expense)/income recognized in profit or loss | | | 35,580,924 |
| Deferred Tax (expense)/income recognized in Other Comprehensive Income | | | 29,102,991 |
| Deferred Tax (expense)/income recognized directly in equity | | | |
| Deferred Tax (expense)/income recognized directly in equity | | | |

| Particulars | Deferred Tax Assets | Deferred Tax Liabilities | As on Ashad 31, 2080 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 | (27,097,520) | - | (27,097,520) |
| Investment Securities | (18,790,619) | - | (18,790,619) |
| Investment In Associates | - | - | - |
| Property and Equipment | (25,151,147) | - | (25,151,147) |
| Employees' Defined Benefit Plan | (2,419,326) | - | (2,419,326) |
| Employees' Leave Liability | 4,382,848 | - | 4,382,848 |
| Lease Liabilities | 26,342,173 | - | 26,342,173 |
| Provisions LLP | - | - | - |
| Other Temporary Differences | - | - | - |
| Deferred tax on temporary differences | (42,733,591) | - | (42,733,591) |
| Deferred tax on carry forward of unused tax losses | - | - | - |
| Deferred tax due to changes in tax rate | - | - | - |
| Net Deferred Tax Asset (Liabilities) as on year end of 2079/80 | | | (42,733,591) |
| Deferred Tax (Asset)/ Liabilities as on Ashad end, 2079 | - | - | (1,848,730) |
| Deferred Tax (Asset)/ Liabilities transferred from Purnima & Bhargav | | | - |
| Origination/(Reversal) during the year | | | (44,582,321) |
| Deferred Tax (expense)/income recognized in profit or loss | | | (29,742,831) |
| Deferred Tax (expense)/income recognized in Other Comprehensive Income | | | (14,839,490) |
| Deferred Tax (expense)/income recognized directly in equity | | | |



4.16 OTHER ASSETS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|-------------------------------|----------------------|----------------------|
| Assets held for Sale | - | - |
| Other Non-Banking Assets | - | - |
| Total Other Assets | - | - |
| Bills Receivable | - | - |
| Accounts Receivable | 147,409,554 | 59,851,122 |
| Other Adjustment | - | - |
| Prepayments and Deposits | 53,657,679 | 504,176 |
| Advance Income Tax | - | - |
| Deferred Employee Expenditure | 41,781,793 | 39,341,415 |
| Other | 26,941,497 | 13,153,442 |
| Stationery Stock | 25,809,718 | 12,030,664 |
| Commission Receivable | - | - |
| Deposit | 573,700 | 571,890 |
| Others | 558,079 | 550,888 |
| Grand Total | 269,790,523 | 112,850,156 |

4.17 DUE TO BANK AND FINANCIAL INSTITUTIONS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|----------------------------------|----------------------|----------------------|
| Money Market Deposits | - | - |
| Interbank Borrowing | - | - |
| Other Deposits from BFIs | 733,094,743 | 173,244,768 |
| Settlement and Clearing Accounts | - | - |
| Other Deposits from BFIs | - | - |
| Total | 733,094,743 | 173,244,768 |

4.18 DUE TO NEPAL RASTRA BANK

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Refinance from NRB | 300,000,000 | 1,407,995,389 |
| Standing Liquidity Facility | - | - |
| Lender of Last Resort facility from NRB | - | - |
| Securities sold under repurchase agreements | - | - |
| Other Payable to NRB | - | - |
| Total | 300,000,000 | 1,407,995,389 |

4.19 DERIVATIVE FINANCIAL INSTRUMENTS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---------------------------------|----------------------|----------------------|
| Held for Trading | | |
| Interest Rate Swap | - | - |
| Currency Swap | - | - |
| Forward Exchange Contracts | - | - |
| Others | - | - |
| Held for Risk Management | | |
| Interest Rate Swap | - | - |
| Currency Swap | - | - |
| Forward Exchange Contracts. | - | - |
| Others | - | - |
| Total | - | - |



4.20 DEPOSITS FROM CUSTOMERS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|--------------------------------|-----------------------|-----------------------|
| Institutions Customers: | 9,785,607,394 | 16,167,975,813 |
| Term deposits | 6,635,133,507 | 13,963,262,996 |
| Call deposits | 2,156,630,727 | 1,607,682,906 |
| Current deposits | 880,069,690 | 586,721,714 |
| Other | 113,773,470 | 10,308,197 |
| Individual Customers: | 45,897,279,706 | 27,108,571,940 |
| Term deposits | 28,691,768,510 | 12,329,251,420 |
| Saving deposits | 17,196,793,106 | 14,779,320,520 |
| Current deposits | 8,718,090 | - |
| Other | - | - |
| Total | 55,682,887,100 | 43,276,547,753 |

4.20.1 CURRENCY WISE ANALYSIS OF DEPOSIT FORM CUSTOMERS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---------------------|-----------------------|-----------------------|
| Nepalese Rupee | 56,415,981,843 | 43,449,792,521 |
| Indian Rupee | - | - |
| United State dollar | - | - |
| Great Britain pound | - | - |
| Euro | - | - |
| Japanese yen | - | - |
| Chinese Yuan | - | - |
| Other | - | - |
| Total | 56,415,981,843 | 43,449,792,521 |

4.21 BORROWINGS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Domestic Borrowing | | |
| Nepal Government | | |
| Other Institutions (Yuba Sorojgar Kosh) | 18,750,000 | 25,000,000 |
| Other | | |
| Sub total | 18,750,000 | 25,000,000 |
| Foreign Borrowing | | |
| Foreign Bank and Financial Institutions | | |
| Multilateral Development Banks | | |
| Other institutions | | |
| Sub total | - | - |
| Total | 18,750,000 | 25,000,000 |

4.22 PROVISIONS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Provisions for redundancy | - | - |
| Provision for restructuring | - | - |
| Pending legal issues and tax litigation | - | - |
| Onerous contracts | - | - |
| Other | - | - |
| Total | - | - |

4.22.1 MOVEMENT IN PROVISIONS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|-------------------------------------|----------------------|----------------------|
| Balance at Sawan 1 | - | - |
| Provisions made during the year | | |
| Provisions used during the year | | |
| Provisions reversed during the year | | |
| Unwind of discount | | |
| Balance at Ashad end | - | - |



4.23 OTHER LIABILITIES

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Liabilities for employees defined benefit obligations | (8,064,420) | 8,288,005 |
| Liabilities for leave | 14,609,494 | 5,179,161 |
| Short term employee benefits | - | - |
| Bills payable | - | - |
| Creditors and accruals | 125,985,594 | 136,341,376 |
| Interest payable on deposits | 54,735,559 | 48,265,539 |
| Interest payable on borrowing | - | - |
| Liabilities on deferred grant income | - | - |
| Unpaid Dividend | - | 3,324,454 |
| Employee bonus payable | 126,225,704 | 97,593,264 |
| Other Liabilities | 151,747,619 | 79,909,609 |
| Audit Fee Payable | 2,408,400 | 1,612,064 |
| TDS Payable | 54,066,121 | 41,003,071 |
| Gratuity for Employee as per Employee Bylaws | - | - |
| Liabilities under Operating Lease | 87,807,245 | 37,045,289 |
| Others | 7,465,853 | 249,186 |
| Total | 465,239,550 | 378,901,408 |

4.23.1 (A) DEFINED BENEFIT OBLIGATION

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

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|--|----------------------|----------------------|
| Present value of unfunded obligations | 70,527,221 | 74,917,110 |
| Present value of funded obligations | - | - |
| Total present value of obligations | 70,527,221 | 74,917,110 |
| Fair value of plan assets | 78,591,641 | 66,629,105 |
| Present value of net obligations | (8,064,420) | 8,288,005 |
| Recognised liability for defined benefit obligations | (8,064,420) | 8,288,005 |

4.23.2 PLAN ASSETS

Plan assets comprise

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|-------------------|----------------------|----------------------|
| Equity securities | - | - |
| Government bonds | - | - |
| Bank deposit | - | - |
| Other | 78,591,641 | 66,629,105 |
| Total | 78,591,641 | 66,629,105 |

*Other Assets means Fair Value of Plan Assets relating to Gratuity as per Actuary Valuation Report

4.23.3 MOVEMENT IN THE PRESENT VALUE OF DEFINED BENEFIT OBLIGATIONS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Defined benefit obligations at Shrawan 1 | 74,917,110 | 69,735,034 |
| Transfer from Adjustment | - | - |
| Actuarial losses/Gain | (14,991,048) | (5,086,809) |
| Benefits paid by the plan | (3,015,811) | (8,073,636) |
| Benefits paid outside the plan | - | - |
| Current service costs; Past Service Cost and interest | 13,616,970 | 18,342,521 |
| Defined benefit obligations at Ashad end | 70,527,221 | 74,917,110 |



4.23.4 MOVEMENT IN THE FAIR VALUE OF PLAN ASSETS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Fair value of plan assets at Shrawan 1 | 66,629,105 | 62,518,974 |
| Contributions paid into the plan | 8,288,005 | 7,216,060 |
| Acquisition Adjustemnt | - | - |
| Benefits paid during the year | (3,015,811) | (8,073,636) |
| Actuarial (losses) gains | 693,723 | (659,001) |
| Transfer in/(out) | - | - |
| Expected return on plan assets | 5,996,619 | 5,626,708 |
| Fair value of plan assets at Ashad end | 78,591,641 | 66,629,105 |

4.23.5 AMOUNT RECOGNISED IN PROFIT OR LOSS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|--------------------------------|----------------------|----------------------|
| Current service costs | 6,874,430 | 11,546,764 |
| Past service costs | - | - |
| Acquisition Adjustemnt | - | - |
| Past service costs (Vested) | - | - |
| Interest on obligation | 6,742,540 | 6,795,757 |
| Expected return on plan assets | (5,996,619) | (5,626,708) |
| Total | 7,620,351 | 12,715,813 |

4.23.6 AMOUNT RECOGNISED IN OTHER COMPREHENSIVE INCOME

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|----------------------|----------------------|----------------------|
| Acturial (gain)/loss | (15,684,771) | (4,427,808) |
| Total | (15,684,771) | (4,427,808) |

4.23.7 ACTUARIAL ASSUMPTIONS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|-------------------------------|----------------------|----------------------|
| Discount rate | 9% | 9% |
| Expected return on plan asset | 9% | 8% |
| Future salary increase | 4% | 4% |
| Withdrawal rate | 5% | 5% |

4.23.1 (B) LONG TERM BENEFIT OBLIGATION

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

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Present value of unfunded obligations | - | - |
| Present value of funded obligations | 47,829,310 | 39,440,442 |
| Total present value of obligations | 47,829,310 | 39,440,442 |
| Fair value of plan assets | 33,219,816 | 34,261,281 |
| Present value of net obligations | 14,609,494 | 5,179,161 |
| Recognised liability for Long Term Obligation | 14,609,494 | 5,179,161 |

4.23.2 PLAN ASSETS

Plan assets comprise

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|-------------------|----------------------|----------------------|
| Equity securities | - | - |
| Government bonds | - | - |
| Bank deposit | - | - |
| Other | 33,219,816 | 34,261,281 |
| Total | 33,219,816 | 34,261,281 |

*OtherAssets means Fair Value of Plan Assets relating to Leave as per Actuary Valuation Report



4.23.3 MOVEMENT IN THE PRESENT VALUE OF LONG TERM BENEFIT OBLIGATIONS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Defined benefit obligations at Shrawan 1 | 39,440,442 | 40,315,986 |
| Acquisition adjustment | - | - |
| Actuarial losses | (134,593) | (2,617,384) |
| Benefits paid by the plan | (9,399,552) | (8,646,691) |
| Current service costs; Past Service Cost and interest | 17,923,013 | 10,388,531 |
| Defined benefit obligations at Ashad end | 47,829,310 | 39,440,442 |

4.23.4 MOVEMENT IN THE FAIR VALUE OF PLAN ASSETS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Fair value of plan assets at Shrawan 1 | 34,261,281 | 29,349,179 |
| Adjustment to Opening Fund | - | - |
| Contributions paid into the plan | 5,179,161 | 10,966,807 |
| Benefits paid during the year | (9,399,552) | (8,646,691) |
| Actuarial (losses) gains | 211,682 | (49,440) |
| Expected return on plan assets | 2,967,244 | 2,641,426 |
| Fair value of plan assets at Ashad end | 33,219,816 | 34,261,281 |

4.23.5 AMOUNT RECOGNISED IN PROFIT OR LOSS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---------------------------------|----------------------|----------------------|
| Current service costs | 6,468,987 | 6,468,987 |
| Past service costs-(non Vested) | - | - |
| Past service costs (Vested) | 8,322,971 | - |
| Actuarial (gain)/loss | (346,275) | (2,617,384) |
| Interest on obligation | 3,131,055 | 3,919,543 |
| Expected return on plan assets | (2,967,244) | (2,641,426) |
| Total | 14,609,494 | 5,129,720 |

4.23.6 AMOUNT RECOGNISED IN OTHER COMPREHENSIVE INCOME

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|-----------------------|----------------------|----------------------|
| Actuarial (gain)/loss | | |
| Total | | |

4.23.7 ACTUARIAL ASSUMPTIONS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|-------------------------------|----------------------|----------------------|
| Discount rate | 9% | 8% |
| Expected return on plan asset | 9% | 8% |
| Future salary increase | 4% | 8% |
| Withdrawal rate | 5% | 5% |

4.24 DEBT SECURITIES ISSUED

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Debt securities issued designated as at fair value through profit or loss | - | - |
| Debt securities issued at amortised cost | - | - |
| Total | - | - |

4.25 SUBORDINATE LIABILITIES

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Redeemable preference shares | - | - |
| Irredeemable cumulative preference shares (liabilities component) | | |
| Other | | |
| Total | - | - |



4.26 SHARE CAPITAL

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Ordinary Shares | 4,283,883,213 | 3,781,009,014 |
| Convertible Preference Shares (Equity component) | - | - |
| Irredeemable Preference Shares (Equity component) | - | - |
| Perpetual debt (Equity component only) | - | - |
| Total | 4,283,883,213 | 3,781,009,014 |

4.26.1 SHARE CAPITAL DETAIL

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Authorised capital | | |
| 25,000,000 Ordinary Share of Rs. 100 each (FY 2075-76) | | |
| 50,000,000 Ordinary Share of Rs.100 each (FY 2076-77) | 5,000,000,000 | 5,000,000,000 |
| Issued Capital | | |
| 16,226,652.6 Ordinary Share of Rs. 100 each (FY 2075-76) | | |
| 30,163,397.42 Ordinary Share of Rs. 100 each (FY 2076-77) | | |
| 34,084,639.09 Ordinary Share of Rs. 100 each (FY 2077-78) | | |
| 37,810,090.14 Ordinary Share of Rs. 100 each (FY 2078-79) | | 3,781,009,014 |
| 42,838,832.13 Ordinary Share of Rs. 100 each (FY 2079-80) | 4,283,883,213 | |
| Suscribed and paid up capital | | |
| 16,226,652.6 Ordinary Share of Rs. 100 each (FY 2075-76) | | |
| 30,163,397.42 Ordinary Share of Rs. 100 each (FY 2076-77) | | |
| 34,084,639.09 Ordinary Share of Rs. 100 each (FY 2077-78) | | |
| 37,810,090.14 Ordinary Share of Rs. 100 each (FY 2078-79) | | 3,781,009,014 |
| 42,838,832.13 Ordinary Share of Rs. 100 each (FY 2079-80) | 4,283,883,213 | |
| Total | 4,283,883,213 | 3,781,009,014 |

4.26.2 ORDINARY SHARE OWNERSHIP

| Particulars | As on Ashad 31, 2080 | | As on Ashad 32, 2079 | |
|----------------------------------|----------------------|----------------------|----------------------|----------------------|
| | % of holding | Amount | % of holding | Amount |
| Domestic ownership | 100.00% | 4,283,883,213 | 100.00% | 3,781,009,014 |
| Nepal Government | | | | |
| "A" Class licenced institutions | | | | |
| Other Licenced institutions | | | | |
| Other institutions & individuals | | | | |
| Public | 49.00% | 2,099,102,774 | 49.00% | 1,852,694,417 |
| Other | 51.00% | 2,184,780,439 | 51.00% | 1,928,314,597 |
| Foreign Ownership | | | | |
| Total | 100% | 4,283,883,213 | 100.00% | 3,781,009,014 |



List of Shareholders holding more than 0.5% shares

| Shareholder's Name | No of Shares | Share Amount Rs. | Percentage |
|----------------------------|--------------|------------------|------------|
| Thaneshor Poudel | 977,726 | 97,772,621 | 2.28% |
| Dhanendra Karki | 439,879 | 43,987,886 | 1.03% |
| Rajendra Prasad Shrestha | 436,638 | 43,663,801 | 1.02% |
| Bal Krishna Bhusal | 417,857 | 41,785,736 | 0.98% |
| Krishna Prasad Sharma | 388,966 | 38,896,575 | 0.91% |
| Dilip Raj Maskey | 340,394 | 34,039,376 | 0.79% |
| Bhuwan Bhandari | 320,877 | 32,087,748 | 0.75% |
| Mrigendra Prasad Shrestha | 293,903 | 29,390,308 | 0.69% |
| Krishna Prasad Bhandari | 286,561 | 28,656,066 | 0.67% |
| Mina Kumari Shrestha | 256,612 | 25,661,213 | 0.60% |
| Surendra Pd Shrestha | 256,243 | 25,624,322 | 0.60% |
| Ishwori Prasad Paudyal | 256,243 | 25,624,266 | 0.60% |
| Janak Pradhan | 255,415 | 25,541,546 | 0.60% |
| Dan Bahadur Kunwar Chhetri | 251,401 | 25,140,125 | 0.59% |
| Maheshwor Prasad Shrestha | 245,401 | 24,540,099 | 0.57% |
| Kedar Man Kakshapati | 244,486 | 24,448,569 | 0.57% |
| Meghraj Kakshapati | 244,482 | 24,448,208 | 0.57% |
| Bishnu Prasad Sharma | 244,331 | 24,433,143 | 0.57% |
| Hari Prasad Pradhan | 236,688 | 23,668,769 | 0.55% |
| Suresh Kumar Dharewal | 235,479 | 23,547,861 | 0.55% |
| Sushma Chhetri | 228,216 | 22,821,626 | 0.53% |
| Narayan Prasad Agrawal | 224,965 | 22,496,496 | 0.53% |
| Suraj Upreti | 222,395 | 22,239,478 | 0.52% |
| Tankeshwor Khanal | 217,475 | 21,747,542 | 0.51% |
| Birendra Bhusal | 216,151 | 21,615,088 | 0.50% |

Paid up share capital of the Bank has moved over the years as follows:

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|--|----------------------|----------------------|
| 69 Ashad | 234,000,000 | |
| Issue of Bonus Share | 63,972,800 | |
| Merger Resunga Bikas Bank | 85,863,600 | Meger |
| 70 Ashad | 383,836,400 | |
| Issue of Bonus Share | 57,575,500 | |
| Issue of Right Share | 166,055,600 | |
| 71 Ashad | 607,467,500 | |
| Issue of Right Share | 25,862,600 | |
| Issue of Bonus Share | 170,999,200 | |
| 72 Ashad | 804,329,300 | |
| Merger of Gaumukhi Bikas Bank | 64,089,792 | Meger |
| Issue of Bonus Share | 234,473,208 | |
| 73 Ashad | 1,102,892,300 | |
| Issue of Bonus Share | 275,723,100 | |
| 74 Ashad | 1,378,615,400 | |
| Issue of Bonus Share | 244,049,860 | |
| 76 Ashad | 1,622,665,260 | |
| Acquisition of Purnima Bikash Bank Limited & Bhargav Bikash Bank Limited | 1,000,238,864 | Acquisition |
| Issue of Bonus Share | 393,435,619 | |
| 2077 Ashad | 3,016,339,742 | |
| Issue of Bonus Share | 392,124,167 | |
| 2078 Ashad | 3,408,463,909 | |
| Issue of Bonus Share | 372,545,105 | |
| 2079 Ashad | 3,781,009,014 | |
| Issue of Bonus Share | 502,874,199 | |
| 2080 Ashad | 4,283,883,213 | |



4.27 RESERVES

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|--|----------------------|----------------------|
| Statutory general reserve | 991,121,967 | 839,516,318 |
| Capital redemption reserve | - | - |
| Regulatory reserve | 315,317,448 | 191,230,853 |
| Investment adjustment reserve | 2,500,000 | 2,500,000 |
| Capital reserve | - | - |
| Fair value reserve | 43,844,778 | 20,198,641 |
| Share premium resulting from acquisition | - | - |
| Dividend equalisation reserve | - | - |
| Other Reserve | 62,163,157 | 44,246,131 |
| Actuarial gain/loss reserve | 3,620,081 | (7,359,259) |
| Assets revaluation reserve | 38,025,854 | 38,025,854 |
| Exchange equalisation reserve | 374,834 | 374,834 |
| Corporate social responsibility reserve | 8,433,010 | 6,487,073 |
| Staff Training Fund | 11,709,379 | 6,717,629 |
| Total | 1,414,947,349 | 1,097,691,943 |

4.28 CONTINGENT LIABILITIES AND COMMITMENTS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|------------------------------------|----------------------|----------------------|
| Contingent liabilities | 291,873,058 | 199,049,000 |
| Undrawn and undisbursed facilities | 1,427,665,274 | 1,490,507,488 |
| Capital commitment | - | - |
| Lease Commitment | - | - |
| Litigation | - | - |
| Total | 1,719,538,331 | 1,689,556,488 |

4.28.1 CONTINGENT LIABILITIES

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|-----------------------------------|----------------------|----------------------|
| Acceptance and documentary credit | | |
| Bills for collection | | |
| Forward exchange contracts | | |
| Guarantees | - | - |
| Underwriting commitment | | |
| Other commitments | 291,873,058 | 199,049,000 |
| Total | 291,873,058 | 199,049,000 |

4.28.2 UNDRAWN AND UNDISBURSED FACILITIES

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|------------------------------------|----------------------|----------------------|
| Undisbursed amount of loans | 5,050,000 | 16,700,000 |
| Undrawn limits of overdrafts | 1,422,615,274 | 1,473,807,488 |
| Undrawn limits of credit cards | | |
| Undrawn limits of letter of credit | | |
| Undrawn limits of guarantee | | |
| Total | 1,427,665,274 | 1,490,507,488 |

4.28.3 CAPITAL COMMITMENTS

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

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Capital commitments in relation to Property and Equipment | | |
| Approved and contracted for | | |
| Approved but not contracted for | | - |
| Sub total | - | - |
| Capital commitments in relation to Intangible assets | | |
| Approved and contracted for | - | - |
| Approved but not contracted for | - | - |
| Sub total | - | - |
| Total | - | - |



4.28.4 LEASE COMMITMENTS

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---|----------------------|----------------------|
| Operating lease commitments | | |
| "Future minimum lease payments under non cancellable operating lease, where the bank is lessee" | | |
| Not later than 1 year | - | - |
| Later than 1 year but not later than 5 years | - | - |
| Later than 5 years | - | - |
| Sub total | - | - |
| Finance lease commitments | | |
| Future minimum lease payments under non cancellable operating lease, where the bank is lessee | | |
| Not later than 1 year | - | - |
| Later than 1 year but not later than 5 years | - | - |
| Later than 5 years | - | - |
| Sub total | - | - |
| Grand total | - | - |

4.28.5 LITIGATION

| Particulars | As on Ashad 31, 2080 | As on Ashad 32, 2079 |
|---------------------------------------|----------------------|----------------------|
| Contingent Tax Liabilities-Income Tax | - | - |
| Total | - | - |

4.29 INTEREST INCOME

| Particulars | FY 2079-80 | FY 2078-79 |
|--|----------------------|----------------------|
| Cash and cash equivalent | 32,779,203 | 43,905,102 |
| Due from Nepal Rastra Bank | - | - |
| Placement with bank and financial institutions | 79,178,232 | 33,046,918 |
| Loan and advances to bank and financial institutions | 233,977,839 | 352,164,612 |
| Loans and advances to customers | 5,998,076,275 | 3,971,759,229 |
| Investment securities | 608,353,504 | 259,367,621 |
| Loan and advances to staff | 25,620,481 | 20,097,464 |
| Other Interest Income | - | - |
| Total interest income | 6,977,985,534 | 4,680,340,945 |

4.30 INTEREST EXPENSE

| Particulars | FY 2079-80 | FY 2078-79 |
|--|----------------------|----------------------|
| Due to bank and financial institutions | 13,957,746 | 8,398,782 |
| Due to Nepal Rastra Bank | - | - |
| Deposits from customers | 4,837,443,658 | 3,004,100,177 |
| Borrowing | - | - |
| Debt securities issued | - | - |
| Subordinated liabilities | - | - |
| Interest on ROU Assets | 8,394,739 | 2,340,169 |
| Other Charges | 909,732 | 2,447,166 |
| Total Interest expense | 4,860,705,875 | 3,017,286,294 |

4.31 FEES AND COMMISSION INCOME

| Particulars | FY 2079-80 | FY 2078-79 |
|---|--------------------|--------------------|
| Loan administration fees | - | - |
| Service fees | 200,222,248 | 127,139,831 |
| Consortium fees | | |
| Commitment fees | | |
| DD/TT/Swift fees | - | - |
| Credit card/ATM issuance and renewal fees | 8,910,063 | 4,348,382 |
| Renewal fees | | |
| Prepayment and swap fees | | |
| Investment banking fees | | |
| Asset management fees | | |
| Brokerage fees | | |
| Remittance fees | 13,324,281 | 13,194,831 |
| Commission on letter of credit | - | - |
| Commission on guarantee contracts issued | 3,404,016 | 3,697,587 |
| Commission on share underwriting/issue | - | - |
| Locker rental | 1,354,284 | 2,224,589 |
| Other fees and commission income | 59,352,390 | 46,089,088 |
| Total Fees and Commission Income | 286,567,282 | 196,694,307 |



4.32 FEES AND COMMISSION EXPENSE

| Particulars | FY 2079-80 | FY 2078-79 |
|--|-------------------|-------------------|
| ATM management fees | | |
| VISA/Master card fees | | |
| Guarantee commission | | |
| Brokerage | | |
| DD/TT/Swift fees. | | |
| Remittance fees and commission | | - |
| Other fees and commission expense | 31,107,016 | 24,455,920 |
| CIC Fees | 555,790 | - |
| Deposit Premium | - | - |
| Commission & Discount | 1,275,130 | |
| Mobile Banking Expenses | 14,133,113 | 15,975,861 |
| ATM Card management and Disposal Charges | 15,142,982 | 8,480,059 |
| Total Fees and Commission Expense | 31,107,016 | 24,455,920 |

4.33 NET TRADING INCOME

| Particulars | FY 2079-80 | FY 2078-79 |
|---|------------|------------|
| Changes in fair value of trading assets | - | - |
| Gain/loss on disposal of trading assets | - | - |
| Interest income on trading assets | - | - |
| Dividend income on trading assets | - | - |
| Gain/loss foreign exchange transaction | - | - |
| Other | - | - |
| Net Trading Income | - | - |

4.34 OTHER OPERATING INCOME

| Particulars | FY 2079-80 | FY 2078-79 |
|---|-------------------|-------------------|
| Foreign exchange revaluation gain/Loss | (27,533) | 625,510 |
| Gain/loss on sale of investment securities | 2,156,058 | 86,122 |
| Fair value gain/loss on investment properties | - | - |
| Dividend on equity instruments | 12,135,246 | 38,840,061 |
| Gain/loss on sale of property and equipment | 1,335,783 | - |
| Gain/loss on sale of investment property | | |
| Operating lease income | | |
| Gain/loss on sale of gold and silver | | |
| Other Operating Income | - | 150,000 |
| Share of Income of Associates | - | - |
| Total | 15,599,554 | 39,701,693 |

4.35 IMPAIRMENT CHARGE/(REVERSAL) FOR LOAN AND OTHER LOSSES

| Particulars | FY 2079-80 | FY 2078-79 |
|--|--------------------|--------------------|
| Impairment charge/(reversal) on loan and advances to BFIs | (20,255,767) | 61,134,709 |
| Impairment charge/(reversal) on loan and advances to customers | 324,246,638 | 125,186,044 |
| 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 | 303,990,871 | 186,320,753 |



4.36 PERSONAL EXPENSES

| Particulars | FY 2079-80 | FY 2078-79 |
|---|--------------------|--------------------|
| Salary | 223,653,214 | 196,890,709 |
| Allowances | 133,982,952 | 101,888,528 |
| Gratuity Expense | 14,696,405 | 21,678,326 |
| Provident Fund | 22,275,676 | 19,594,587 |
| Uniform | 8,664,340 | 8,228,715 |
| Training & development expense | 6,815,939 | 3,513,907 |
| Leave encashment | 22,296,666 | 8,837,692 |
| Medical | 17,282,854 | 14,862,554 |
| Insurance | 1,301,863 | 892,298 |
| Employees incentive | 13,529 | 420,000 |
| Cash-settled share-based payments | - | - |
| Pension expense | - | - |
| Finance expense under NFRS | 7,915,197 | 6,087,551 |
| Other expenses related to staff (Retirement Expenses) | - | 16,782,303 |
| Subtotal | 458,898,636 | 399,677,170 |
| Employees bonus | 126,225,704 | 97,593,264 |
| Grand Total | 585,124,340 | 497,270,434 |

4.37 OTHER OPERATING EXPENSES

| Particulars | FY 2079-80 | FY 2078-79 |
|---|--------------------|--------------------|
| Directors' fee | 1,303,000 | 1,062,000 |
| Directors' expense | 1,773,382 | 1,529,466 |
| Auditors' remuneration | 3,683,800 | 3,220,500 |
| Other audit related expense | 254,270 | 199,877 |
| Professional and legal expense | 453,659 | 675,550 |
| Office administration expense (4.37 A) | 131,299,500 | 91,706,683 |
| Operating Lease expense (4.37 B) | 118,910,807 | 111,832,125 |
| NFRS Adjustment | - | - |
| Corporate social responsibility expense | 5,634,345 | 5,470,903 |
| Donations | 122,000 | 67,500 |
| Onerous lease provisions | - | - |
| Other Expenses | 17,683,887 | 26,172,191 |
| Repair & Maintenance Building | 458,109 | |
| Repair & Maintenance Vehicle | 2,783,878 | 2,191,513 |
| Repair & Maintenance Others | 1,421,816 | 772,433 |
| Repair & Maintenance Machinery & Equipment | 1,295,976 | 1,887,801 |
| Repair & Maint Office Equipment & Furniture | 4,602,515 | 3,351,471 |
| Share Issue Expenses | 209,002 | 270,300 |
| Celebration Expenses | 983,105 | 501,587 |
| Technical Fees | 5,929,485 | 17,197,086 |
| Total | 281,118,650 | 241,936,796 |



4.37 (A) OFFICE ADMINISTRATION EXPENSES

| Particulars | FY 2079-80 | FY 2078-79 |
|------------------------------|--------------------|-------------------|
| Insurance | 35,612,705 | 26,239,765 |
| Postage, Telephone, Internet | 8,706,449 | 3,453,842 |
| Printing & Stationery | 23,577,338 | 25,422,011 |
| Newspaper & Periodicals | 59,779 | 47,341 |
| Advertisements | 7,664,222 | 3,220,065 |
| Travelling Expenses | 2,821,924 | 2,048,767 |
| Fuel Expenses | 10,683,492 | 7,280,109 |
| Entertainment | 4,972,219 | 3,612,526 |
| AGM Expenses | 1,293,602 | 529,247 |
| Annual Fee | 6,786,053 | 2,384,238 |
| Office Expenses | | |
| Annual Meeting Fee | | |
| Branch Opening Expenses | 294,459 | 762,864 |
| Local Tax and Rates | 3,298,611 | 2,285,568 |
| Business Promotion Expenses | 3,949,941 | 1,555,871 |
| Fund Transfer Expenses | 301,480 | 259,180 |
| Merger Expenses | | |
| Expense Not Capitalized | 2,399,246 | 2,448,856 |
| Other | 18,877,979 | 10,156,433 |
| Others Expenses | 2,790,867 | 2,499,274 |
| Membership Expenses | 1,536,125 | 1,998,485 |
| ABBS Expenses | 6,825,765 | 1,792,260 |
| Consultancy Fee | 912,900 | |
| Anniversary Expenses | 1,465,513 | 801,053 |
| Janitorial Expenses | 5,346,809 | 3,065,361 |
| Total | 131,299,500 | 91,706,683 |

4.37 (B) OPERATING LEASE EXPENSES

| Particulars | FY 2079-80 | FY 2078-79 |
|----------------------|--------------------|--------------------|
| House Rent Expenses | 42,763,134 | 41,902,938 |
| Electricity Expenses | 17,690,334 | 15,621,563 |
| Security Expenses | 58,457,340 | 54,307,624 |
| Total | 118,910,807 | 111,832,125 |

4.38 DEPRECIATION AND AMORTISATION

| Particulars | FY 2079-80 | FY 2078-79 |
|--|-------------------|-------------------|
| Depreciation on property and equipment | 75,625,137 | 63,509,964 |
| Depreciation on investment property | - | - |
| Amortisation of intangible assets | 4,002,441 | 5,960,643 |
| Total | 79,627,578 | 69,470,607 |

4.39 NON OPERATING INCOME

| Particulars | FY 2079-80 | FY 2078-79 |
|------------------------------|------------|------------|
| Recovery of Loan written off | - | - |
| Other Income | - | - |
| Total | - | - |

4.40 NON OPERATING EXPENSE

| Particulars | FY 2079-80 | FY 2078-79 |
|--------------------------|------------------|------------------|
| Loan written off | 2,446,349 | 404,104 |
| Redundancy provision | - | - |
| Expense of restructuring | - | - |
| Other expense. | 350 | 1,252,666 |
| Total | 2,446,699 | 1,656,770 |



4.41 INCOME TAX EXPENSES

| Particulars | FY 2079-80 | FY 2078-79 |
|---|---------------------|---------------------|
| Current Tax Expenses | 353,364,036 | 265,609,610 |
| Current Year | 348,260,268 | 265,213,024 |
| Adjustment for Prior Years | 5,103,768 | 396,586 |
| Deferred tax Expenses | (29,742,831) | (35,580,924) |
| Origination and Reversal of Temporary Differences | (29,742,831) | (35,580,924) |
| Change in tax Rate | | |
| Recognition of Previously unrecognized Tax Losses | - | - |
| Total Income tax expense | 323,621,205 | 230,028,686 |

4.41.1 RECONCILIATION OF TAX EXPENSES AND ACCOUNTING PROFIT

| Particulars | FY 2079-80 | FY 2078-79 |
|---|--------------------|--------------------|
| Profit Before Tax | 1,136,031,341 | 878,339,371 |
| Tax Amount at the Rate of 30% | 340,809,402 | 263,501,811 |
| Add: Tax Effect of the expenses that are not deductible for tax purpose | 23,924,873 | 20,861,432 |
| Less: Tax Effect on Exempt Income | (201,803) | (38,548) |
| Add/Less: Tax Effect on other Items | (19,707,865) | (17,489,107) |
| Total Income Tax Expenses | 344,824,608 | 266,835,588 |
| Effective Tax Rate | 30.35% | 30.38% |



5. DISCLOSURES & ADDITIONAL INFORMATION

5.1 RISK MANAGEMENT

Effective Risk Management is an essential part of the High-Level Control framework. The overall risk management system is reflected in the ongoing control environment, risk awareness and management style. Specific roles or responsibilities are assigned for leading and managing the internal control environment through the: Chairman, and the BOD, Risk Committee, Audit Committee, CEO and Senior Management, Risk Department, Compliance Department and Support Functions.

The broad categories of risk the development bank face are credit risk, market risk, liquidity risk, interest rate risk in the banking book and operational risk. Further, focus on digitization leads to cyber security and data risk as well as reputation risk. The entity is also exposed to Environmental, Social & Governance risks arising out of the nature of business operations of the borrowers (particularly large, corporate borrowers), the industry segment in which they operate and the deficits in their compliance to statutory/regulatory norms.

Risk Management Committee:

Development Bank has implemented the Risk Management policy and guideline to streamline the overall risk management function of the Development Bank.

In compliance with Nepal Rastra Bank Directive No. 6 "Corporate Governance", the Board of bank has established a Risk Management Committee with clear terms of reference. As at the date of this report, the Bank's Risk Management Committee comprised of the following:

| S.N. | Members of Risk Management Committee | Designation |
|------|---|------------------|
| 1 | Dr. Tara Prasad Upadhyaya - Non- Executive Director | Chairperson |
| 2 | Er. Suraj Upreti - Audit Committee Head | Member |
| 3 | Namrata Thapa - Chief Operating Officer | Member |
| 4 | CA Yashodhan Pandey - Chief Risk Officer | Member secretary |

The Committee meets at least four times annually. The committee oversees and reviews the fundamental prudential risks including operational, credit, market, reputational, capital and liquidity risk etc.

The responsibilities of Risk Management Committee are as follows:

- Formulate policies and guidelines for identification, measurement, monitoring and control all major risk categories.
- Ensuring the bank has clear, comprehensive and well documented policies and procedure.
- Defining the bank's overall risk tolerance in relation to credit risk.
- Ensuring that bank's significant risks exposure is maintained at prudent levels and consistent with the available capital.

Apart from Board Level Risk Management Committee the other committees and groups as mentioned below supports for Overall Risk Management.



I. RISK GOVERNANCE

Risk management committee of the bank has formed to review the credit risk, market risk and liquidity risk of the bank. Apart from this the bank has formed the Assets Liability Management Committee to monitor Liquidity risk as well as market risk, AML CFT committee in order to monitor the operational risk. The committee and subcommittee have effectively discharged their duties & responsibility.

Risk Management Department conducts periodical financial surveillance and monitoring. In addition to this, the risk management committee analyzes the Stress testing of the bank as required by Nepal Rastra Bank and its impact and corrective action to mitigate the risk.

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. As part of this framework, the Bank uses a set of principles that describe its risk management culture. The bank has developed Risk Management Policy, Guideline & Framework 2017 to manage Credit risk, Market risk and liquidity risk.

The major risk areas and mitigation mechanism is as given below;

1. Credit Risk

Credit risk is the potential for loss due to failure of counterparty to meet its obligations to pay the Bank in accordance with agreed terms.

The bank has Credit Policy Guidelines (CPG) that, inter alia, consist of areas of lending, eligibility of borrower, loan application format and requirement, necessary documents for processing loans, risk assessment areas, loan approval authority and other general credit principles. The CPG has been formulated by keeping in mind the prudential norms given by NRB.

The Development Bank measures, monitors and manages the credit risk for each borrower and also at the portfolio level. The credit review assessment of capital adequacy, at a minimum, covers risk rating systems, portfolio analysis/aggregation, large exposures and risk concentrations. The Development Bank has a structured and standardized credit approval process, which includes a well-established procedure of comprehensive credit appraisal.

A standardized loan application forms has been in use for facilitating collection and analysis of all the relevant data for evaluating credit worthiness and proper evaluation of the credit risk of the prospective borrower. The factors considered in evaluating loan applications normally included prospects of the business, management of the firm/company, financial analysis- income statement, balance sheet, cash flow statement, key financial indicators, key risk and mitigates. Further, inspection and supervision are also conducted before approval of the loan for pre-analysis and after the disbursement of loan as well for monitoring the utilization of loan.



2. Operational Risk

Operational risk is the prospect of loss of resulting from inadequate or failed procedures, systems or policies, employee errors, system failures, fraud or other criminal activity, any event that disrupts business processes.

Operational risk exposures are managed through a consistent set of management processes that drive risk identification, assessment, control and monitoring. For the control of operational risk of institution, it has Financial Administration Policy, Employee Bylaws, operational manual, AML/CFT policy, Suspicious Transaction identification Procedure, politically exposed person policy, which guides the day to day operation.

Each risk control owner is responsible for identifying risks that are material and for maintaining an effective control environment across the organization. Risk control owners have responsibility for the control of operational risk arising from the management of the following activities: External Rules & Regulations, Liability, Legal Enforceability, Damage or Loss of Physical Assets, Safety & Security, Internal Fraud or Dishonesty, External Fraud, Information Security, Processing Failure, and Model. Operational risks can arise from all business lines and from all activities carried out by the Bank. Operational Risk management approach seeks to ensure management of operational risk by maintaining a complete process universe defined for all business segments, products and functions processes.

The monitoring has been undertaken with the following scopes:

- Monitor assessment of the exposure to all types of operational risk faced by the Development Bank.
- An effective risk reporting has been designed in line with authorities.
- Establish early warning system for increasing risk of future losses.

| Risks | Potential Risk | Risk Mitigants: |
|--------------------------|---|---|
| Internal Process Risks | Overriding the implemented standard operating procedures and processes | The Bank has implement the well defined set of polices and processes for the execution of the every type of task in branch and department. The compliance to the same is examined by Internal Audit Department on an ongoing basis |
| People Risks | <ul style="list-style-type: none"> ○ Untrained or under developed staffs ○ Poor HR management ○ Fraud and Misappropriations ○ Absenteeism and late attendance ○ Attrition Risk | <ul style="list-style-type: none"> ○ Ensure employees are well trained on the basis of their functions. ○ Ensuring right and adequate staff at the right place. ○ Regular internal check and reconciliations. ○ Checked through the implementation of biometric attendance device and human resource software. ○ Formal process are in place for succession planning. Further the various staffs facilities have been extended to the employees to retain, motivate and reduce the attrition risks |
| Information System Risks | <ul style="list-style-type: none"> ○ Physical Threats ○ Cyber Attacks ○ Infrastructure failures ○ Loss of Data | <ul style="list-style-type: none"> ○ CCTV, access door, panic alarm is placed in various places. ○ Use of firewall, antivirus, other software and regular monitoring. ○ Separate disaster recovery site (near site and far site) has been set up. ○ Data back up is kept on regular basis. |
| External Events | <ul style="list-style-type: none"> ○ Theft or Destruction of Bank's Assets ○ Natural Disaster Risk | <ul style="list-style-type: none"> ○ Physical security of the Bank is under 24 hour surveillance both vide CCTV and security guard. ○ Business Continuity and Disaster Recovery Policy" are followed in case of the unfavorable circumstances due to natural disasters. |



3. Market Risk

Risks arising out of adverse movements in interest rates and equity prices are covered under Market Risk Management. Market Risk is the potential for loss of earnings or economic value due to adverse changes in financial market rates or prices. Institution exposure to market risk arises principally from customer driven transactions.

In line with Risk Management Guidelines prescribed by NRB, the Bank focuses on risk management in addition to that Interest rate risk is assessed at a regular interval to strengthen market risk management. The market risk is managed within the risk tolerances and market risk limits set by ALCO. ALCO regularly meets, analyze and takes decision over the Market Risk by analyzing the internal as well as external factor.

Risks arising from the market are Foreign Exchange Risk, Interest Rate Risk and equity risk.

○ **Foreign Exchange Risk**

Foreign exchange risk is the risk of losses arising from the movement of foreign currency exchange rates. Development Bank has defined the measurement systems that take into account all the sources of foreign exchange risk. It evaluates the effect of foreign exchange rate changes on profitability and economic value of assets and liabilities.

○ **Interest Rate Risk**

Interest rate risk is the risk of negative effects on the financial result and capital of the bank caused by change in interest rate. Development Bank have interest rate risk measurement systems that assess the effects of rate changes on both earnings and economic values of Assets.

4. Liquidity Risk

Liquidity risk is the potential that the Bank either does not have sufficient liquid financial resources available to meet all its obligations as they fall due, or can only access these financial resources at excessive cost. The Liquidity Risk is managed by ALCO. The ALCO has developed the Unified Treasury circular for overall liquidity management of bank.

Development Bank has Assets Liability Committee (ALCO) for managing overall liquidity of the Development Bank. Generally, the function of liquidity risk management is performed by ALCO and it comprises of senior management from each key area of the Development Bank that assumes and manages liquidity risk. The ALCO meeting has been held on a regular basis. ALCO's general responsibilities include developing and maintaining appropriate liquidity risk management policies and procedures, optimizing the structure of assets and liabilities, maintaining the stability of the deposit base, projecting cash flows and evaluating the level of current assets, in terms of liquidity of the branches, maintaining an efficient internal fund transfer mechanism, MIS reporting, limits and oversight programs. ALCO delegates day-to-day operating responsibilities to the Development Bank's treasury department.

Risk Management Department, ALCO, Senior Management, BOD level Risk Management committee and BOD regularly monitor the liquidity risk measurement practices. Regular



management reports and risk measures would be the source information of monitoring. Monitoring functions have ensured about the relevancy and accuracy of measurements and management practices.

5. Reputational Risk

Reputational risk is a risk of loss resulting from damages to reputation of institution, in lost revenue; increased operating, capital or regulatory costs; or destruction of shareholder value. Reputational risk is managed by the management committee which is responsible for protecting the institution's reputation locally and has the responsibility to ensure that the Bank does not undertake any activities that may cause material damage to the reputation of institution.

6. Employee Benefit Risk

Employee benefit risk is the potential risk of loss due to having to meet shortfall in the Bank's defined benefits gratuity and leave encashment schemes. The gross obligation for gratuity is calculated considering the salary at the time of retirement of the individual staff and number of years' service with the Bank. The home leave can be accumulated for maximum period of 90 days for total period served by individual staff and sick leave can be accumulated on unlimited basis that can be encashed after 45 days at the wish of the employees. The gross obligation for leave encashment is calculated considering the last drawn salary multiplied by no of eligible days for leave encashment.

7. Internal Control

The Board is committed to managing risks and in controlling its business and financial activities in a manner 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. To achieve this, the Board has adopted policies and procedures of risk identification, risk evaluation, risk mitigation and control/monitoring.

The effectiveness of the Company's internal control system is reviewed regularly by the Board, its Committees, Management and Internal Audit. The Audit Committee has reviewed the effectiveness of the Bank's system of internal control during the year and provided feedback to the Board as appropriate. The bank has outsourced the Internal Audit function to maintain independency on the internal control system of institution. The Internal Audit monitors compliance with policies/standards and the effectiveness of internal control structures across the Company through its program of business/unit audits. The Internal Audit function is focused on the areas of greatest risk as determined by a risk-based assessment methodology. Internal Audit reports are quarterly forwarded to the Audit Committee. The findings of all audits are reported to the Chief Executive Officer and Business Heads for initiating immediate corrective measures.



8. Any Other Risk

Compliance Risk

Compliance risk is the risk of legal or regulatory sanctions, material financial loss, or loss to reputation due to failure to comply with laws, rules and standards.

SRDB is committed to follow best practices and market standards in the areas of accountability, transparency and business ethics. The Development Bank aims at a zero tolerance of misconduct and corruption.

In the day-to-day operations the three lines of defense model defines the roles and responsibilities for compliance and integrity risk in the Development Bank.

The first line of defense lies with the respective Development Bank departments and units, which are responsible for ensuring that compliance risks are identified, understood and reported to the decision-making bodies of the Development Bank and to Compliance Officer.

The second line of defense lies with Compliance Officer, which assesses and monitors the compliance and integrity risks and coordinates its control activities with the Risk Management Unit.

Internal Audit is the third line of defense.

The Compliance function assists the Development Bank in identifying, assessing, monitoring and reporting on compliance risks in matters relating to the institution, its operations and the personal conduct of staff members. The Chief Compliance Officer reports to the CEO.

Strategic Risk

Strategic risk is the risk in achieving Development Bank's strategic objectives, both from internal and external events and scenarios which prevent from achieving strategic objectives.

Strategic Risk can be further defined as:

- Exposure to loss resulting from a strategy that runs out to be inappropriate.
- Risk associated with future plans and strategies, including plans for entering new services, expanding existing services through enhancements and merger, enhancing infrastructures etc.

Current and prospective impact of strategic decisions made by management arising from adverse business decisions, improper implementation of decisions or lack of responsiveness to industry change etc.

Periodic (yearly) review of the strategy is being done by Management Committee and reported to BOD regarding: status of the strategic objective's achievement as decided, execution status whether the right talent and infrastructures support the achievement of the objective or about unintended consequences of the strategy, if any for their timely corrections/updates if found to be necessary.



Interest Rate Risk

Interest rate risk arises when there is a mismatch between positions, which are subject to interest rate adjustment within a specified period. Interest rate risk is usually assessed from two common perspectives. Earnings perspective, which focuses on the impact of variation in interest rate on accruals or reported earnings, and economic value perspective, which reflects the impact of fluctuation in the interest rates on economic value of a financial institution.

The Development Bank measures and manages interest rate risk by estimating the sensitivity of the economic value of its balance sheet to an interest rate shock. The sensitivity is measured by means of interest rates on the present value of interest-bearing assets and liabilities.

AML/CFT Risk

AML/CFT risk is related with providing financial services to money launders and terrorists for channeling of money derived from crime or aimed at funding terrorism. The strictness of the provisions made in laws and directives reflect the seriousness of this issue; non-compliance of which may cause significant reputational risk as well as may result in adverse consequences. Development Bank have been closely monitoring the AML/CFT policies, procedures, guidelines and practices of Banks & Financial Institutions (BFIs).

A separate AML/CFT Unit is established under direct supervision and control of Compliance Officer which looks after the effective implementation and compliance of AML/CFT related prevailing Acts, Rules and Directives.

5.2 CAPITAL MANAGEMENT

Qualitative disclosures

The bank has maintained the capital adequacy as per Capital adequacy framework, 2007 (Updated July 2008) as required by Nepal Rastra Bank. The main objective of this framework is to develop a safe and sound financial system by way of sufficient amount of qualitative capital and risk management practices. The total equity of the bank comprises of paid up capital, statutory reserves and other reserves. The bank does not have any other complex or hybrid capital instruments. Capital adequacy ratio as on Ashad end 2080 is 11.92% and 13.29% on Tire 1 Capital (core capital) and Tire 2 Capital (capital fund) respectively.

Assessment of capital adequacy of bank is done on regular basis taking into considerations the exposure of bank. Also, the analysis of possible impact on capital adequacy is being done on regular basis taking into consideration the future impacts on assumptive basis. Capital adequacy of bank and impact in capital due to future change in nature and size of business is discussed in Risk Management Committee and is summarized in board. Regular monitoring of nature of business is being done so that unexpected negative impact could not take place in capital adequacy of bank. Reporting to regulatory body is being done as prescribed by compliance department.

The internal capital adequacy assessment process (ICAAP) is a comprehensive process which requires board and senior management oversight, monitoring, reporting and internal control reviews at regular intervals to ensure the alignment of regulatory capital requirement with the true risk profile of the bank and thus ensure long-term safety and soundness of the bank. The key components of an effective ICAAP are discussed below.



a. Board and senior management oversight

Board and senior management oversight bank management is responsible for relates to adequate capital levels. It is also responsible for ensuring that the formality and sophistication of the risk management processes is commensurate with the complexity of its operations. A sound risk management process, thus, is the foundation for an effective assessment of the adequacy of a bank's capital position.

The board of directors of the bank is responsible for setting the bank's tolerance for risks. The board also ensures that management establishes a mechanism for assessing various risks; develops a system to relate these risks to the bank's capital level and sets up a method for monitoring compliance with internal policies. It is equally important that the board installs strong internal controls and thereby an effective control environment through adoption of written policies and procedures and ensures that the policies and procedures are effectively communicated throughout the bank.

b. Sound Capital Assessment

Another crucial component of an effective ICAAP is the assessment of capital. In order to be able to make a sound capital assessment the bank should, at minimum, have the following:

- Policies and procedures designed to ensure that the bank identifies, measures, and reports all material risks;
- A process that relates capital to the level of risk;
- A process that states capital adequacy goals with respect to risk, taking account of the bank's strategic focus and business plan; and
- A process of internal control reviews and audits to ensure the integrity of the overall management process.

c. Comprehensive assessment of risk

All material risks faced by the bank should be addressed in the capital assessment process. Nepal Rastra Bank recognizes that not all risks can be measured precisely. However, bank should develop a process to estimate risks with reasonable certainties. In order to make a comprehensive assessment of risks, the process should, at minimum, address the following forms of risk.

1. Credit Risk
2. Credit Concentration Risk
3. Operational Risk
4. Market Risk
5. Liquidity Risk



d. Monitoring and reporting

The bank has established an adequate system for monitoring and reporting risk exposures and assessing how the bank's changing risk profile affects the need for capital. The bank's senior management or board of directors, on a regular basis, receives reports on the bank's risk profile and capital needs. These reports allow senior management to:

Evaluate the level and trend of material risks and their effect on capital levels;

Evaluate the sensitivity and reasonableness of key assumptions used in the capital assessment measurement system;

Determine that the bank holds sufficient capital against the various risks and is in compliance with established capital adequacy goals; and

Assess its future capital requirements based on the bank's reported risk profile and make necessary adjustments to the bank's strategic plan accordingly.

e. Internal Control Review

The bank's internal control structure is essential to a sound capital assessment process. Effective control of the capital assessment process includes an independent review and, where appropriate, the involvement of internal or external audits. The bank's board of directors has a responsibility to ensure that management establishes a system for assessing the various risks, develops a system to relate risk to the bank's capital level, and establishes a method for monitoring compliance with internal policies. The board should regularly verify whether its system of internal controls is adequate to ensure well-ordered and prudent conduct of business. The bank should conduct periodic reviews of its risk management process to ensure its integrity, accuracy, and reasonableness. Key areas that should be reviewed include:

- Appropriateness of the bank's capital assessment process given the nature, scope and complexity of its activities;
- Identification of large exposures and risk concentrations;
- Accuracy and completeness of data inputs into the bank's assessment process;
- Reasonableness and validity of scenarios used in the assessment process; and
- Stress testing and analysis of assumptions and inputs.



5.3 CLASSIFICATION OF FINANCIAL ASSETS & FINANCIAL LIABILITIES

| Financial Assets | Amortized Cost | Fair value through other comprehensive income | Fair value through profit or loss | Total |
|---------------------------------|-----------------------|---|-----------------------------------|-----------------------|
| Cash in hand | 786,349,159 | | | 786,349,159 |
| Balances with B/FIs | 6,892,119 | | | 6,892,119 |
| Money at call and short notice | 4,379,195,297 | | | 4,379,195,297 |
| Interbank placement | - | | | - |
| Balance at NRB | 2,303,268,281 | | | 2,303,268,281 |
| Derivative financial instrument | | | | - |
| Loans & Advances | 46,757,159,843 | | | 46,757,159,843 |
| Government bonds | 6,657,553,018 | | | 6,657,553,018 |
| Government treasury bills | 2,050,000,000 | | | 2,050,000,000 |
| Equity investments | | 378,105,160 | | 378,105,160 |
| Other assets | 201,067,233 | | | 201,067,233 |
| Total Financial Assets | 63,141,484,949 | 378,105,160 | - | 63,519,590,109 |

| Financial Assets | Amortized Cost | Fair value through profit or loss (FVTPL) | | Total |
|---------------------------------------|-----------------------|---|---------------------|-----------------------|
| | | Held for trading | Designated at FVTPL | |
| Deposits from customers | 55,682,887,100 | | | 55,682,887,100 |
| Due to Banks & Financial Institutions | 733,094,743 | | | 733,094,743 |
| Due to Nepal Rastra Banks | 300,000,000 | | | 300,000,000 |
| Debt Securities | - | | | - |
| Employee related liabilities | 140,835,198 | | | 140,835,198 |
| Bills payable | - | | | - |
| Creditors and accruals | 125,985,594 | | | 125,985,594 |
| Interest payable on deposit | 54,735,559 | | | 54,735,559 |
| Interest payable on borrowing | - | | | - |
| Unpaid Dividend | - | | | - |
| Liabilities under Operating Lease | 87,807,245 | | | 87,807,245 |
| Other liabilities | 63,940,374 | | | 63,940,374 |
| Total Financial Liabilities | 57,189,285,813 | - | - | 57,189,285,813 |



5.4 INVESTMENT IN EQUITY

The investment in equities is classified as fair value through Other Comprehensive Income (OCI). The valuation hierarchy is presented below;

| S.N. | Particulars | Level 1 | Level 2 | Level 3 |
|--------------------|--|--------------------|-------------------|-------------------|
| 1 | Siddhartha Investment Growth Scheme 2 | 45,150,000 | | |
| 2 | Siddhartha Equity Fund | 19,498,864 | | |
| 3 | Sanima GIC Insurance Limited | | 23,674,882 | |
| 4 | Sanima GIC Insurance Limited | 17,640,236 | | |
| 5 | N.I.C. Asia Mutual Fund | 7,717,500 | | |
| 6 | Sanima Equity Fund | 7,080,000 | | |
| 7 | Aarambha Chautari Laghubitta Bittiya Sanstha Limited. | | 22,535,010 | |
| 8 | Citizens Mutual Fund 1 | 4,690,000 | | |
| 9 | Surya Jyoti Life Insurance Company Limited | | 10,076,590 | |
| 10 | Surya Jyoti Life Insurance Company Limited | 7,603,650 | | |
| 11 | Global IME Samunnat Fund | 4,570,957 | | |
| 12 | NMB Hybrid Fund 1 | 4,255,037 | | |
| 13 | National Life Insurance Company Limited. | 950,085 | | |
| 14 | Citizens Mutual Fund 2 | 2,597,500 | | |
| 15 | NMB 50 Mutual Fund | 4,725,000 | | |
| 16 | NIBL Sahabhagita Fund | 8,077,500 | | |
| 17 | United Ajod Insurance Limited. | 3,273,221 | | |
| 18 | Nabil Equity Fund | 2,549,523 | | |
| 19 | Butwal Power Company Limited. | 1,886,825 | | |
| 20 | Khaptad Laghubitta Bittiya Sanstha Limited | | 6,270,000 | |
| 21 | Chilime Hydropower Company Limited | 1,016,510 | | |
| 22 | Mero Micro Finance Lagubitta Bittiya Sanstha Limited . | 2,644 | | |
| 23 | Neco Insurance Limited | 2,673 | | |
| 24 | Asian Life Insurance Company Limited. | 1,490 | | |
| 25 | Banking and Financial Institution Limited. | | | 2,750,000 |
| 26 | Vision Lumbini Urja Company Limited. | | | 50,000,000 |
| 27 | Nepal Clearing House Limited. | | | 495,100 |
| 28 | Nerude Laghubitta Bittiya Sanstha Limited. | 688 | | |
| 29 | Nagdi Group Power Limited | 936 | | |
| 30 | Nepal Life Insurance Company Limited. | 744 | | |
| 31 | Nabil Balance Fund-2 | 2,720,071 | | |
| 32 | Nabil Balance Fund-3 | 126,192 | | |
| 33 | Nabil Flexi Cap Fund | 20,000,000 | | |
| 34 | NIBL Growth Fund | 31,920,000 | | |
| 35 | Prabhu Smart Fund | 4,425,000 | | |
| 36 | Sanima Growth Fund | 3,996,000 | | |
| 37 | Global IME Balance Fund 1 | 4,670,000 | | |
| 38 | NmbSulav Fund II | 2,497,500 | | |
| 39 | Mirmire Laghubitta Bittiya Santha Limited. | 709 | | |
| 40 | Arun Kabeli HydroPower Limited | 61,439 | | |
| 41 | ArunVally Hydropower Limited | 2,478,600 | | |
| 42 | Mountain Energy Limited | 3,980,000 | | |
| 43 | Ngadi Group Power Limited | 116,950 | | |
| 44 | Sahas Urja Limited | 2,898,561 | | |
| 45 | Synergy Power Development Limited | 250,100 | | |
| 46 | Upper Hewakhola Hydropower Limited | 2,974,023 | | |
| 47 | Asian Life Insurance Company Limited | 3,156,244 | | |
| 48 | Life Insurance Company Limited | 2,021,500 | | |
| 49 | Neco Insurance Company Limited | 3,586,678 | | |
| 50 | NLG Insurance Company Limited | 4,032,000 | | |
| 51 | Rastriya Beema Company Limited | 2,414,850 | | |
| 52 | United Ajod Insurance Company Limited | 2,179,380 | | |
| 53 | Bottlers Nepal Limited | 4,140,000 | | |
| 54 | Himalayan Distillery Limited | 3,237,120 | | |
| 55 | Nepal Doorsanchar Company Limited | 3,627,600 | | |
| 56 | CEDB Hydropower Development Company Limited | 3,164,000 | | |
| 57 | Citizen Investment Trust | 2,924,600 | | |
| 58 | Emerging Nepal Limited | 1,412,880 | | |
| Grand Total | | 262,303,578 | 62,556,482 | 53,245,100 |



5.5 OPERATING SEGMENT INFORMATION

a. General Information

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

b. Information about Profit or Loss, Assets & Liabilities

| Particulars | Province Bagmati | Province Gandaki | Province Lumbini | Province karnali | Province Sudur-paschim | Total |
|---|------------------|------------------|------------------|------------------|------------------------|----------------|
| Revenues from external customers | 47,121,868 | 3,232,899 | 244,037,691 | 1,335,943 | 4,545,171 | 300,273,572 |
| Intersegment revenues | 68,346,340 | 25,315,618 | 2,986,410,356 | 143,802 | 208,880 | 3,080,424,995 |
| Net Revenue | 115,468,208 | 28,548,517 | 3,230,448,047 | 1,479,745 | 4,754,051 | 3,380,698,567 |
| Interest revenue | 592,469,010 | 51,467,094 | 5,450,655,482 | 10,256,504 | 56,916,773 | 6,161,764,863 |
| Interest expense | 396,848,756 | 57,568,706 | 4,360,590,682 | 4,151,250 | 32,242,011 | 4,851,401,405 |
| Net interest revenue | 195,620,254 | (6,101,612) | 1,090,064,799 | 6,105,255 | 24,674,762 | 1,310,363,458 |
| Depreciation and amortization | | | | | | |
| Segment profit /(loss) | 195,620,254 | (6,101,612) | 1,090,064,799 | 6,105,255 | 24,674,762 | 1,310,363,458 |
| Entity's interest in the profit or loss of associates accounted for using equity method | | | | | | |
| Other material non-cash items: | | | | | | |
| Provision for Loan Loss | 21,021,645 | 3,102,151 | 293,296,749 | | 1,855,975 | 319,276,520 |
| Impairment of assets | | | | | | |
| Segment assets | 6,458,686,340 | 441,291,271 | 57,353,202,516 | 167,526,878 | 553,352,704 | 64,974,059,709 |
| Segment liabilities | 5,346,710,893 | 662,580,115 | 51,380,080,363 | 121,853,989 | 488,122,547 | 57,999,347,908 |

c. Measurement of Operating Segment Profit or Loss, Assets and Liabilities

The Bank has determined segments based on the geographical region i.e. Province wise.

d. Reconciliations of Reportable Segment Revenues, Profit or Loss, Assets and Liabilities

a. Revenue

| | |
|---------------------------------------|----------------------|
| Total revenues for reportable segment | 300,273,572 |
| Other revenues | 6,979,878,798 |
| Elimination of intersegment revenues | |
| Entity's revenues | 7,280,152,370 |



b. Profit or Loss

| | |
|--|--------------------|
| Total profit or loss for reportable segments | 1,310,363,458 |
| Other profit or loss | |
| Elimination of intersegment profits | |
| Unallocated amounts: | (552,335,216) |
| Profit before income tax | 758,028,242 |

c. Assets

| | |
|--------------------------------------|-----------------------|
| Total assets for reportable segments | 64,974,059,709 |
| Other assets | |
| Unallocated amounts | (1,555,244,590) |
| Entity's assets | 63,418,815,119 |

d. Liabilities

| | |
|---|-----------------------|
| Total liabilities for reportable segments | 57,999,347,908 |
| Other liabilities | - |
| Unallocated liabilities | (756,642,924) |
| Entity's liabilities | 57,242,704,984 |

e. Information about Product & Services

| Revenue from each type of product & Service | Amounts |
|---|----------------------|
| Loan & Advance | 6,257,674,595 |
| Money at call | 32,779,203 |
| Investment Securities | 608,353,504 |
| Remittance | 13,324,281 |
| Service Fees | 200,222,248 |
| Non- Funded Commission | 3,404,016 |
| Other Product & Services | 85,216,291 |
| Total Revenue | 7,200,974,138 |

f. Information about Geographical Area

Revenue from following geographical areas:

| | |
|----------------------|--------------------|
| Domestic | 300,273,572 |
| Province Bagmati | 47,121,868 |
| Province Gandaki | 3,232,899 |
| Province Lumbini | 244,037,691 |
| Province Karnali | 1,335,943 |
| Province Sudurpashim | 4,545,171 |
| Foreign | - |
| Total | 300,273,572 |

g. Information about Major Customer

Revenue from single external customer is less than 10 percent of bank's total revenue.

5.6 SHARE OPTIONS AND SHARE BASED PAYMENT

The Bank does not have any share options and share based payments.

5.7 CONTINGENT LIABILITIES AND 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



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 and the Bank has not made payments at the reporting date, those instruments are included in these financial statements as commitments.

| Particulars | FY 2079-80 | FY 2078-79 |
|------------------------------------|----------------------|----------------------|
| Contingent liabilities | 291,873,058 | 199,049,000 |
| Undrawn and undisbursed facilities | 1,427,665,274 | 1,490,507,488 |
| Capital commitment | - | - |
| Lease Commitment | - | - |
| Litigation | - | - |
| Total | 1,719,538,331 | 1,689,556,488 |

5.8 RELATED PARTY DISCLOSURES

The Bank identifies the following as the related parties under the requirements of NAS 24.

- Directors
- Key Management Personnel of the Bank
- Relatives of Directors and Key Managerial Personnel

| FY 2079-80 | FY 2078-79 |
|---------------------------------|--------------------------|
| Directors | |
| Thaneshor Poudel | Thaneshor Poudel |
| Dr. Tara Prasad Updhyaya | Dr. Tara Prasad Updhyaya |
| Er. Suraj Upreti | Er. Suraj Upreti |
| Mohan Chapagai | Mohan Chapagai |
| Birendra Bista | Birendra Bista |
| Namrata Bhandari | Namrata Bhandari |
| Gopal Prasad Pandey | Gopal Prasad Pandey |
| Key Managerial Personnel | |
| Prakash Poudel–CEO | Prakash Poudel–CEO |
| Lok Raj Paneru– DCEO | Lok Raj Paneru– DCEO |

Transaction during the Year

| Particulars | 2079-80 | 2078-79 |
|--|-------------------|-------------------|
| Directors | | |
| Directors Sitting Fees | 1,303,000 | 1,062,000 |
| Interest Paid to directors on deposits | 9,847,610 | 4,320,795 |
| Other directors' expenses (if any) | 1,773,382 | 1,529,466 |
| Total | 12,923,992 | 6,912,261 |
| Key Management Personnel | | |
| Remuneration and Benefit Paid | 17,728,806 | 16,222,705 |
| Post-Retirement Benefits | | |
| Other Long-term Benefits | | |
| Borrowing during the year | 15,000,000 | 17,750,000 |
| Interest on Borrowing | 2,006,577 | 228,971 |
| Interest on account balances | 63,433 | 211,878 |
| Other transactions benefits if any | | |
| Total | 34,798,816 | 34,413,554 |

Reporting Date Balance

| Particulars | 2079-80 | 2078-79 |
|----------------------------------|-------------------|-------------------|
| Directors Deposits | 4,078,099 | 4,647,545 |
| KMP Deposits | 331,947 | 1,009,385 |
| Borrowings (KMP) | 15,000,000 | 17,750,000 |
| Other Receivable payables if any | | |
| Total | 19,410,045 | 23,406,929 |



5.9 ADDITIONAL DISCLOSURE OF NON-CONSOLIDATED ENTITIES

Not Applicable.

5.10 LOAN WRITTEN OFF

Details of written off Loan & Advance During the FY 2079/80 are as follows.

| Branch Name | Name | Principal Write off | Interest Writeoff | Total |
|--------------|---|---------------------|-------------------|-------------------|
| Tansen | Shrestha Nirman Sewa | | 8,186,590 | 8,186,590 |
| Tamaghas | Kaushila Panthi | | 2,619,721 | 2,619,721 |
| Dang | Bijeta Sun Chandhi Kharid Bikri Pasal | | 610,379 | 610,379 |
| Badera | Adhikari Darpan Enterprises, Adhikari Bhim Kirana Pasal | 1,672,528 | 5,274,001 | 6,946,529 |
| Badera | Kiran Suppliers, Nabin Kirana Pasal & B.L Krishi Firm | 773,822 | 2,990,124 | 3,763,946 |
| Total | | 2,446,349 | 19,680,815 | 22,127,165 |

5.11 EVENTS AFTER REPORTING DATE

Bank monitors and assesses events that may have potential impact to qualify as adjusting and / or non-adjusting events after the end of the reporting period. All adjusting events are adjusted in the books with additional disclosures and non-adjusting material events are disclosed in the notes with possible financial impact, to the extent ascertainable.

As per NRB Directives interest accrued on loan and advance up to Ashad 2080 was NRs. 252,353,008. Out of this amounts, interest recovered with in 15th Shrawan 2080 is NRs. 20,834,090 which has been adjusted in Regulatory Reserve.

There are no material events that have occurred subsequent to 31st Ashad, 2080 till the signing of this financial statement except reported below

Proposed Dividend

Dividend on ordinary shares are recognized as a liability and deducted from equity when they are approved by the Bank's shareholders. Dividend for the year that is approved after the reporting date is disclosed as an event after the reporting date.

The Board of Directors of the Bank through its meeting no 280 dated 2080/06/23 has proposed 10.50% of Bonus share on Current Paid-up capital amounting NPR 4,28,38,83,213 which equals to NPR 44,98,07,737 & 0.55% of Cash Dividend on current Paid-up capital NPR 4,28,38,83,213 which equals to NPR 2,36,74,091 for bonus tax purpose.

The following Bonus Share & Cash dividend for its tax purposed is proposed for approval in the upcoming AGM.

| Particulars | Amounts Rs. |
|--|---------------------|
| Distributable Profit | 47,72,79,572 |
| Paid-up Capital | 4,28,38,83,213 |
| Proposed Bonus Share @10.50 Percent | 44,98,07,737 |
| Proposed Cash Dividend @0.55 Percent for tax purpose | 2,36,74,091 |



5.12 MITIGATE THE RISK OF COVID 19 IMPACT AS PER NRB DIRECTIVES :

The Covid-19 pandemic has impacted most of the countries, including Nepal. This resulted in countries announcing lockdown and quarantine measures that sharply stalled economic activity. The government and numerous companies, including the Bank, have introduced a variety of measures to control the spread of the virus. The Government of Nepal imposed prohibitory order which has led to significant decline and volatility in economic activities. Nepal Rastra Bank (NRB) has announced several measures to ease the financial system stress, including enhancing system liquidity, moratorium on loan repayments, and asset classification standstill benefit to overdue accounts where a moratorium has been granted.

The Nepalese economy would be impacted by this pandemic with contraction in industrial and services output across small and large businesses. The Bank's business is expected to be impacted by lower lending opportunities and revenues in the short to medium term. The Bank's capital and liquidity position is strong and would continue to be the focus area for the Bank during this period.

Further the Bank has provided below mentioned facilities in line with NRB guidelines:

Table 1

| Particulars | As of Ashad end 2080 | |
|---|----------------------|---------------|
| | No of Customers | Amount (NRs.) |
| Accrued Interest Received after Ashad end 2080 till 15 Shrawan 2080 | 842 | 20,834,090 |
| Additional 0.3% Loan Loss Provision created on Pass Loan Portfolio | NA | |
| Extension of moratorium period of loan provided to Industry or Project under Construction | | |
| Restructured/Rescheduled Loan with 5% Loan Loss Provision | | |
| Enhancement of Working Capital Loan by 20% to COVID affected borrowers | | |
| Enhancement of Term Loan by 10% to COVID affected borrowers | | |
| Expiry date of Additional 20% Working Capital Loan (Covid Loan) extended for up to 1 year with 5% provisioning | | |
| Expiry date of Additional 10% Term Loan (Covid Loan) extended for up to 1 year with 5% provisioning | | |
| Time Extension provided for repayment of Principal and Interest for up to two years as per clause 41 NRB Directives 2 | | |

Table 2

| Particulars | As of Ashad end 2080 | |
|--------------------------|----------------------|---------------|
| | No of Customers | Amount (NRs.) |
| Refinance Loan | 3 | 300,000,000 |
| Business Continuity Loan | | |

Table 3

| Particulars | As of Ashad end 2080 | |
|-----------------|----------------------|---------------|
| | No of Customers | Amount (NRs.) |
| Subsidized Loan | 885 | 1,218,706,556 |

As per our attached report of even date

For and on Behalf of Board

For SAR Associates
Chartered Accountants

Bhuvan Prasad Panth
Chief Finance Officer

Prakash Poudel
Chief Executive Officer

Thaneshor Poudel
Chairman

CA. Ramesh Kumar Dhital
Partner
Date : Ashwin 23, 2080
Place: Kathmandu

Dr. Tara Prasad Upadhyaya
Director

Er. Suraj Upreti
Director

Mohan Chapagain
Director

Birendra Bista
Director

Namrata Bhandari
Director

Gopal Prasad Pandey
Independent Director



Major Indicator

Previous Five Years Indicator

| Detail | Index | Financial Year | | | | |
|--|-------|----------------|----------------|----------------|----------------|----------------|
| | | 2075-76 | 2076-77 | 2077-78 | 2078-79 | 2079-80 |
| Adequacy of Capital Fund on Risk Weighted Exposure | | | | | | |
| Core Capital | Rs | 2,311,766,994 | 4,063,273,830 | 4,524,282,201 | 5,104,612,605 | 5,707,627,681 |
| Total Capital Fund | Rs | 2,496,993,561 | 4,380,944,170 | 4,918,133,085 | 5,607,603,605 | 6,363,313,311 |
| Risk Weighted Exposure | Rs | 19,122,005,388 | 28,073,927,990 | 31,490,594,217 | 39,043,356,000 | 47,885,237,072 |
| Capital Fund to RWE | % | 13.06% | 15.61% | 15.62% | 14.36% | 13.29% |
| Earning Per Share (E.P.S) | Rs | 25.79 | 15.39 | 14.77 | 17.16 | 17.69 |
| Market Value Per share (M.P.S) | Rs | 252 | 222 | 256 | 294.90 | 384.00 |
| Book Networth Per Share | Rs | 146.96 | 140.95 | 142.39 | 143.12 | 144.17 |
| Net Profit Per Staff | Rs | 1,295,543 | 756,644 | 823,075 | 892,307 | 1,016,124 |
| Per Employee Staff Cost | Rs | 710,874 | 597,798 | 703,385 | 684,003 | 784,349 |
| Number of Promoter Equity Shares | Nos | 10,259,181 | 17,664,464 | 17,383,166 | 19,283,146 | 21,847,804 |
| Number of Public Equity Shares | Nos | 5,967,471 | 12,498,934 | 16,701,473 | 18,526,944 | 20,991,028 |
| Number of Staffs | Nos | 323 | 564 | 612 | 727 | 746 |
| Number of Branches | Nos | 40 | 69 | 80 | 84 | 88 |
| Number of Extension Counters | Nos | 1 | 1 | 1 | 1 | 1 |
| Number of ATM Machines | Nos | 1 | 5 | 7 | 7 | 16 |
| Price Earning Ratio | Times | 9.77 | 14.42 | 17.33 | 17.19 | 21.70 |
| Dividend (including Bonus) on Share Capital | % | 15.00% | 13.00% | 10.93% | 13.30% | 10.50% |
| Cash Dividend on Share Capital | % | 0.00% | 0.00% | 0.57% | 0.70% | 0.55% |
| Net Profit/Gross Income | % | 18.14% | 12.67% | 14.67% | 13.19% | 10.41% |
| Net Profit/ Loan & Advance | % | 2.59% | 1.72% | 1.58% | 1.72% | 1.66% |
| Return on Total Assets | % | 1.95% | 1.21% | 1.19% | 1.28% | 1.20% |
| Return on Equity | % | 17.55% | 10.04% | 10.4% | 11.99% | 12.27% |
| Interest Income/Total Loan & Advance | % | 13.47% | 12.98% | 10.08% | 12.38% | 15.28% |
| Exchange Gain/ Total Income | % | - | - | - | - | - |
| Interest Expenses/ Total Deposit and Borrowings | % | 7.87% | 7.01% | 5.69% | 8.30% | 8.57% |
| Total operating Expenses/Total Assets | % | 1.80% | 1.59% | 1.62% | 1.60% | 1.49% |
| Staff Expenses/ Total Operating Expenses | % | 59.57% | 60.25% | 63.04% | 61.49% | 61.86% |
| Staff Bonus/ Total Staff Expenses | % | 28.64% | 22.16% | 20.12% | 19.63% | 21.57% |
| Total Credit/ Total Deposit | % | 85.38% | 81.19% | 89.01% | 87.54% | 81.47% |
| Non-Performing Loan/Total Loans | % | 0.11% | 1.10% | 1.27% | 1.14% | 1.81% |
| Base Rate | % | 9.87% | 8.90% | 7.91% | 11.06% | 11.36% |
| Weighted Average Interest Rate Spread | % | 5.48% | 4.98% | 4.99% | 4.41% | 4.60% |
| Weighted Average Interest Rate on Deposit | % | 7.87% | 6.90% | 4.93% | 8.99% | 9.36% |
| Weighted Average Interest Rate on Credit | % | 13.85% | 11.89% | 9.92% | 13.40% | 13.96% |
| Institutional Deposit/Total Deposit | % | 11.14% | 9.10% | 7.99% | 9.50% | 13.81% |



Comparison of Statement of Financial Position

As on 31st Ashad 2080

NPR

| Particulars | Notes | As per Unaudited 31 Ashad 2080 | As per Audited 31 Ashad 2080 | Variance | | Reasons for Variance |
|--|-------|--------------------------------|------------------------------|---------------------|---------------|------------------------------|
| | | | | In Amount | % | |
| Assets | | | | | | |
| Cash and cash equivalent | 4.1 | 5,172,368,026 | 5,172,436,575 | (68,549) | 0.00% | Audit and NFRS adjustment |
| Due from Nepal Rastra Bank | 4.2 | 2,303,268,281 | 2,303,268,281 | - | | |
| 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 | 1,927,006,876 | 1,923,645,571 | 3,361,305 | 0.17% | Regrouping of Loan & Advance |
| Loans and advances to customers | 4.7 | 43,743,814,204 | 43,744,457,630 | (643,427) | 0.00% | Regrouping of Loan & Advance |
| Investment in securities | 4.8 | 9,086,864,672 | 9,087,158,177 | (293,505) | 0.00% | |
| Current Tax Assets | 4.9 | 79,788,175 | 77,212,111 | 2,576,064 | 0.00% | Audit Adjustment |
| Investment in subsidiaries | 4.10 | - | - | - | | |
| Investment in Associates | 4.11 | - | - | - | | |
| Investment property | 4.12 | 90,325,068 | 90,325,068 | - | | |
| Property and equipment | 4.13 | 620,384,815 | 620,384,821 | (6) | 0.00% | |
| Goodwill and Intangible Assets | 4.14 | 130,136,360 | 130,136,360 | (0) | | |
| Deferred tax assets | 4.15 | - | - | - | | |
| Other assets | 4.16 | 265,227,875 | 269,790,523 | (4,562,648) | -1.72% | Audit Adjustment |
| Total Assets | | 63,419,184,352 | 63,418,815,119 | 369,233 | 0.00% | |
| Liabilities | | | | | | |
| Due to Bank and Financial Institutions | 4.17 | 283,895,544 | 733,094,743 | (449,199,199) | -158.23% | Regrouping of Deposit |
| Due to Nepal Rastra Bank | 4.18 | 300,000,000 | 300,000,000 | - | | |
| Derivative Financial instruments | 4.19 | - | - | - | | |
| Deposit from customers | 4.20 | 56,132,086,299 | 55,682,887,100 | 449,199,199 | 0.80% | Regrouping of Deposit |
| Borrowings | 4.21 | 18,750,000 | 18,750,000 | - | | |
| Current Tax Liabilities | 4.9 | - | - | - | | |
| Provisions | 4.22 | - | - | - | | |
| Deferred tax liabilities | 4.15 | 8,200,051 | 42,733,591 | (34,533,540) | -421.14% | Audit Adjustment |
| Other liabilities | 4.23 | 480,911,273 | 465,239,550 | 15,671,723 | 3.26% | Audit Adjustment |
| Debt securities issued | 4.24 | - | - | - | | |
| Subordinated Liabilities | 4.25 | - | - | - | | |
| | | | | | 0% | |
| Total liabilities | | 57,223,843,168 | 57,242,704,984 | (18,861,817) | -0.03% | |
| Equity | | | | | | |
| Share Capital | 4.26 | 4,283,883,213 | 4,283,883,213 | - | | |
| Share Premium | | - | - | - | | |
| Retained Earning | | 486,799,061 | 477,279,572 | 9,519,489 | 1.96% | Audit adjustment |
| Reserves | 4.27 | 1,424,658,909 | 1,414,947,349 | 9,711,559 | 0.68% | Audit adjustment |
| Total equity attributable to equity holders | | 6,195,341,183 | 6,176,110,135 | 19,231,048 | 0.31% | |
| Non-controlling interests | | - | - | - | | |
| Total equity | | 6,195,341,183 | 6,176,110,135 | 19,231,048 | 0.31% | |
| Total liabilities and equity | | 63,419,184,351 | 63,418,815,119 | 369,232 | 0% | |
| Contingent liabilities and commitment | 4.28 | 1,689,556,488 | 1,719,538,331 | (29,981,843) | -1.77% | |
| Net assets value per share | | 144.62 | 144.17 | 0.45 | 0.31% | |



Comparison of Statement of Profit or Loss

For the year ended 31st Ashad 2080

NPR

| Particulars | Notes | As per Unaudited 2079-80 | As per Audited 2079-80 | Variance | | Reasons for Variance |
|---|-------|--------------------------|------------------------|--------------------|---------------|---------------------------------|
| | | | | In Amount | % | |
| Interest Income | 4.29 | 6,969,783,642 | 6,977,985,534 | (8,201,892) | -0.12% | Audit adjustment |
| Interest Expense | 4.30 | 4,859,796,143 | 4,860,705,875 | (909,732) | -0.02% | Audit adjustment |
| Net interest income | | 2,109,987,498 | 2,117,279,659 | (7,292,160) | -0.35% | |
| Fees and Commission Income | 4.31 | 285,259,319 | 286,567,282 | (1,307,963) | -0.46% | Audit adjustment |
| Fees and Commission Expense | 4.32 | 29,164,042 | 31,107,016 | (1,942,974) | -6.66% | Audit adjustment |
| Net fee and Commission income | | 256,095,277 | 255,460,266 | 635,011 | 0.25% | |
| Net interest fee and commission income | | 2,366,082,775 | 2,372,739,925 | (6,657,149) | -0.28% | |
| Net Trading Income | 4.33 | - | - | - | | |
| Other Operating Income | 4.34 | 15,042,494 | 15,599,554 | (557,060) | -3.70% | Audit adjustment |
| Total operating income | | 2,381,125,269 | 2,388,339,479 | (7,214,209) | -0.30% | Audit adjustment |
| Impairment charge/(reversal) for loans and other losses | 4.35 | 303,713,371 | 303,990,871 | | | |
| Net Operating income | | 2,077,411,898 | 2,084,348,608 | (6,936,710) | -0.33% | |
| Operating expenses | | | | | | |
| Personal Expense | 4.36 | 578,724,257 | 585,124,340 | (6,400,083) | -1.11% | Calculation of Actury Valuation |
| Other Operating Expenses | 4.37 | 285,232,727 | 281,118,650 | 4,114,077 | 1.44% | Audit & NFRS Adjustment |
| Depreciation and amortisation | 4.38 | 79,627,578 | 79,627,578 | - | | |
| Operating Profit | | 1,133,827,336 | 1,138,478,040 | (4,650,704) | -0.41% | |
| Non operating income | 4.39 | - | - | - | | |
| Non operating expense | 4.40 | 2,446,699 | 2,446,699 | - | | |
| Profit before income tax | | 1,131,380,637 | 1,136,031,341 | (4,650,704) | -0.41% | |
| Income tax expense | 4.41 | 344,554,559 | 378,003,099 | (33,448,540) | -9.71% | |
| Current tax | | 344,554,559 | 348,260,268 | (3,705,709) | -1.08% | Calculation of Final Income Tax |
| Deferred tax income | | - | 29,742,831 | (29,742,831) | 100.00% | Creation of deffered Tax |
| Profit for the period | | 786,826,078 | 758,028,242 | 28,797,836 | 3.66% | |
| Profit attributable to: | | | | | | |
| Equity holders of the bank | | 786,826,078 | 758,028,242 | 28,797,836 | 3.66% | Audit Adjustment |
| Non-controlling interest | | - | - | - | | |
| Profit for the period | | 786,826,078 | 758,028,242 | 28,797,836 | 3.66% | |
| Basic earnings per share | | 18.37 | 17.69 | | | |
| Diluted earnings per Share | | | | | | |



Comparative Statement of Other Comprehensive Income

For the year ended 31st Ashad 2080

NPR

| Particulars | Notes | As per Unaudited 2079-80 | As per Audited 2079-80 | Variance | | Reasons for Variance |
|--|-------|--------------------------|------------------------|---------------------|----------------|--------------------------|
| | | | | In Amount | % | |
| Profit for the period | | 786,826,078 | 758,028,242 | 28,797,836 | 3.66% | |
| 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 | | 33,495,937 | 33,100,265 | 395,672 | 1.18% | Reclassify of Investment |
| • Gains/(losses) on revaluation | | - | - | - | | |
| • Actuarial gain/(losses) on defined benefit plans | | - | 15,684,771 | (15,684,771) | 100.00% | Actuarial Valuation made |
| • Income tax relating to above items | | (10,048,781) | (14,839,490) | 4,790,709 | -47.67% | Tax effect |
| Net other comprehensive income that will not be reclassified to profit or loss | | 23,447,156 | 33,945,546 | (10,498,390) | -44.77% | |
| 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 | | 23,447,156 | 33,945,546 | (10,498,390) | -44.77% | |
| Total comprehensive income for the period | | 810,273,233 | 791,973,788 | 18,299,445 | 2.26% | |
| Total comprehensive income attributable to: | | - | - | | | |
| Equity holders of the Bank | | 810,273,233 | 791,973,788 | 18,299,445 | 2.26% | Audit Adjustment |
| Non-controlling interest | | - | - | | | |
| Total Comprehensive income for the period | | 810,273,233 | 791,973,788 | 18,299,445 | 2.26% | |



Capital Adequacy Table

Form No. 1

At the month end of Ashad, 2080

(Rs. in '000)

| 1.1 RISK WEIGHTED EXPOSURES | | F/Y 2079/080 | F/Y 2078/079 |
|---|--|-------------------|-------------------|
| a | Risk Weighted Exposure for Credit Risk | 44,140,549 | 35,757,934 |
| b | Risk Weighted Exposure for Operational Risk | 2,432,356 | 2,213,295 |
| c | Risk Weighted Exposure for Market Risk | 150 | 74 |
| Total Risk Weighted Exposures (Before adjustments of Pillar II) | | 46,573,054 | 37,971,303 |
| Adjustments under Pillar II | | | |
| SRP 6.4a (5) | ALM policies & practices are not satisfactory, add 1% of net interest income to RWE | - | - |
| SRP 6.4a (6) | Add% of the total deposit due to insufficient Liquid Assets | - | - |
| SRP 6.4a (7) | Add RWE equivalent to reciprocal of capital charge of 2-5% of gross income | 380,722 | 312,627 |
| SRP 6.4a (9) | If overall risk management policies and procedures are not satisfactory, Add% of RWE | 931,461 | 759,426 |
| SRP 6.4a (10) | If desired level of disclosure requirement has not been achieved, Add% of RWE | - | - |
| Total Risk Weighted Exposures (After Bank's adjustments of Pillar II) | | 47,885,237 | 39,043,356 |
| 1.2 CAPITAL | | F/Y 2079/080 | F/Y 2078/079 |
| (A) Core Capital (Tier 1) | | 5,707,628 | 5,104,613 |
| a | Paid up Equity Share Capital | 4,283,883 | 3,781,009 |
| b | Irredeemable Non-cumulative preference shares | - | - |
| c | Share Premium | - | 55,110 |
| d | Proposed Bonus Equity Shares | - | - |
| e | Statutory General Reserves | 991,122 | 839,516 |
| f | Retained Earnings | 477,280 | 477,724 |
| g | Un-audited current year cumulative profit/(loss) | - | - |
| h | Capital Redemption Reserve | - | - |
| i | Capital Adjustment Reserve | - | - |
| j | Dividend Equalization Reserves | - | - |
| k | Other Free Reserve | - | - |
| l | Less: Goodwill | - | - |
| m | Less: Deferred Tax Assets | - | - |
| n | Less: Fictitious Assets | 11,640 | 1,849 |
| o | Less: Investment in equity in licensed Financial Institutions | - | 13,880 |
| p | Less: Investment in equity of institutions with financial interests | - | - |
| q | Less: Investment in equity of institutions in excess of limits | - | - |
| r | Less: Investments arising out of underwriting commitments | - | - |
| s | Less: Reciprocal crossholdings | - | - |
| t | Less: Purchase of land & building in excess of limit and unutilized | 33,017 | 33,017 |
| u | Less: Other Deductions | - | - |
| Adjustments under Pillar II | | | |
| SRP 6.4a(1) | Less: Shortfall in Provision | - | - |
| SRP 6.4a(2) | Less: Loans & Facilities extended to related parties and restricted lending | - | - |
| (B) Supplementary Capital (Tier 2) | | 655,686 | 502,991 |
| a | Cumulative and/or Redeemable Preference Share | - | - |
| b | Subordinated Term Debt | - | - |
| c | Hybrid Capital Instruments | - | - |
| d | General loan loss provision | 652,811 | 502,616 |
| e | Exchange Equalization Reserve | 375 | 375 |
| f | Investment Adjustment Reserve | 2,500 | - |
| g | Asset Revaluation Reserve | - | - |
| h | Other Reserves | - | - |
| Total Capital Fund (Tier I and Tier II) | | 6,363,313 | 5,607,604 |
| 1.3 CAPITAL ADEQUACY RATIOS | | F/Y 2079/080 | F/Y 2078/079 |
| Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II) | | 11.92% | 13.07% |
| Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II) | | 13.29% | 14.36% |



Risk Weighted Exposure for Credit Risk

Form No. 2

At the month end of Ashad, 2080

(Rs. in '000)

| A. Balance Sheet Exposures | Book Value a | Specific Provision b | Eligible CRM c | Net Value d=a-b-c | Risk Weight e | Risk Weighted Exposures f=d*e |
|---|-----------------|----------------------------|-------------------|----------------------|---------------------|-------------------------------------|
| Cash Balance | 786,349.16 | | | 786,349.16 | 0% | - |
| Balance With Nepal Rastra Bank | 2,303,268.28 | | | 2,303,268.28 | 0% | - |
| Gold | | | | - | 0% | - |
| Investment in Nepalese Government Securities | 8,573,550.00 | | | 8,573,550.00 | 0% | - |
| All Claims on Government of Nepal | - | | | - | 0% | - |
| Investment in Nepal Rastra Bank securities | | | | - | 0% | - |
| All claims on Nepal Rastra Bank | | | | - | 0% | - |
| Claims on Foreign Government and Central Bank (ECA 0-1) | | | | - | 0% | - |
| Claims on Foreign Government and Central Bank (ECA -2) | | | - | - | 20% | - |
| Claims on Foreign Government and Central Bank (ECA -3) | | | - | - | 50% | - |
| Claims on Foreign Government and Central Bank (ECA-4-6) | | | - | - | 100% | - |
| Claims on Foreign Government and Central Bank (ECA -7) | | | - | - | 150% | - |
| Claims On BIS, IMF, ECB, EC and MDB's recognized by the framework | | | | - | 0% | - |
| Claims on Other Multilateral Development Banks | | | - | - | 100% | - |
| Claims on Domestic Public Sector Entities | | | - | - | 100% | - |
| Claims on Public Sector Entity (ECA 0-1) | | | - | - | 20% | - |
| Claims on Public Sector Entity (ECA 2) | | | - | - | 50% | - |
| Claims on Public Sector Entity (ECA 3-6) | | | - | - | 100% | - |
| Claims on Public Sector Entity (ECA 7) | | | - | - | 150% | - |
| Claims on domestic banks that meet capital adequacy requirements | 6,384,360.39 | 50,670.48 | - | 6,333,689.92 | 20% | 1,266,737.98 |
| 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 operating with a buffer of 1% above their respective regulatory capital requirement | | | - | - | 20% | - |
| Claims on Domestic Corporates | 22,388,615.46 | | 95,610.00 | 22,293,005.46 | 100% | 22,293,005.46 |
| 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) | 13,458,567.59 | | 478,187.85 | 12,980,379.74 | 75% | 9,735,284.80 |
| Claims fulfilling all criterion of regularity retail except granularity | | | - | - | 100% | - |
| Claims secured by residential properties | 2,585,013.76 | | - | 2,585,013.76 | 60% | 1,551,008.26 |
| Claims not fully secured by residential properties | | | - | - | 150% | - |



| A. Balance Sheet Exposures | Book Value a | Specific Provision b | Eligible CRM c | Net Value d=a-b-c | Risk Weight e | Risk Weighted Exposures f=d*e |
|--|----------------------|----------------------------|-------------------|----------------------|---------------------|-------------------------------------|
| Claims secured by residential properties (Overdue) | 707,675.68 | 339,498.19 | - | 368,177.49 | 100% | 368,177.49 |
| Claims secured by Commercial real estate | 145,346.97 | - | - | 145,346.97 | 100% | 145,346.97 |
| Past due claims (except for claims secured by residential properties) | 49,317.11 | 30,603.22 | - | 18,713.89 | 150% | 28,070.83 |
| High Risk claims | 4,525,782.56 | 15,473.96 | - | 4,510,308.60 | 150% | 6,765,462.90 |
| Lending Against Securities (Bonds & Shares) | | | - | - | 100% | - |
| Lending Against Shares (upto Rs. 2.5 Million) | 105,886.17 | | | 105,886.17 | 100% | 105,886.17 |
| Investments in equity and other capital instruments of institutions listed in stock exchange | 262,557.16 | | - | 262,557.16 | 100% | 262,557.16 |
| Investments in equity and other capital instruments of institutions not listed in the stock exchange | 52,912.60 | | - | 52,912.60 | 150% | 79,368.90 |
| Staff loan secured by residential property | 525,621.68 | | | 525,621.68 | 50% | 262,810.84 |
| Interest Receivable/claim on government securities | 187,723.75 | | | 187,723.75 | 0% | - |
| Cash in transit and other cash items in the process of collection | | | | - | 20% | - |
| Other Assets (as per attachment) | 1,084,572.13 | 212,730.94 | - | 871,841.18 | 100% | 871,841.18 |
| TOTAL (A) | 64,127,120.45 | 648,976.79 | 573,797.85 | 62,904,345.81 | | 43,735,558.95 |



| B. Off Balance Sheet Exposures | Book Value a | Specific Provision b | Eligible CRM c | Net Value d=a-b-c | Risk Weight e | Risk Weighted Exposures f=d*e |
|---|----------------------|----------------------------|-------------------|----------------------|---------------------|-------------------------------------|
| 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 | 26,627.06 | | | 26,627.06 | 50% | 13,313.53 |
| Foreign counterparty (ECA Rating 0-1) | | | | - | 20% | - |
| Foreign counterparty (ECA Rating 2) | | | | - | 50% | - |
| Foreign counterparty (ECA Rating 3-6) | | | | - | 100% | - |
| Foreign counterparty (ECA Rating 7) | | | | - | 150% | - |
| Bid Bond, Performance Bond and Counter guarantee domestic counterparty | 265,246.00 | | 450.00 | 264,796.00 | 40% | 105,918.40 |
| Foreign counterparty (ECA Rating 0-1) | | | | - | 20% | - |
| Foreign counterparty (ECA Rating 2) | | | | - | 50% | - |
| Foreign counterparty (ECA Rating 3-6) | | | | - | 100% | - |
| Foreign counterparty (ECA Rating 7) | | | | - | 150% | - |
| Underwriting commitments | | | | - | 50% | - |
| Lending of Bank's Securities or Posting of Securities as collateral | | | | - | 100% | - |
| Repurchase Agreements, Assets sale with recourse | | | | - | 100% | - |
| Advance Payment Guarantee | | | | - | 100% | - |
| Financial Guarantee | | | | - | 100% | - |
| Acceptances and Endorsements | | | | - | 100% | - |
| Unpaid portion of Partly paid shares and Securities | | | | - | 100% | - |
| Irrevocable Credit commitments (short term) | 1,428,790.27 | | | 1,428,790.27 | 20% | 285,758.05 |
| Irrevocable Credit commitments (long term) | | | | - | 50% | - |
| Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement | | | | - | 20% | - |
| Other Contingent Liabilities | | | | - | 100% | - |
| Unpaid Guarantee Claims | | | | - | 200% | - |
| TOTAL (B) | 1,720,663.33 | - | 450.00 | 1,720,213.33 | | 404,989.98 |
| Total RWE for credit Risk Before Adjustment (A) +(B) | 65,847,783.78 | 648,976.79 | 574,247.85 | 64,624,559.14 | | 44,140,548.94 |
| 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 | 65,847,783.78 | 648,976.79 | 574,247.85 | 64,624,559.14 | | 44,140,548.94 |

Eligible Credit Risk Mitigants

At the month end of Ashad, 2080

Form No. 3

(Rs. in '000)

| Credit exposures | Deposits with Bank | Deposits with other banks/FI | Gold | Govt. & NRB Securities | G'tee of Govt. of Nepal | Sec/G'tee of Other Sovereigns | G'tee of domestic banks | G'tee of MDBs | Sec/G'tee of Foreign Banks | Total |
|---|--------------------|------------------------------|------|------------------------|-------------------------|-------------------------------|-------------------------|---------------|----------------------------|------------|
| Balance Sheet Exposures | | | | | | | | | | |
| Claims on Foreign government and Central Bank (ECA -2) | | | | | | | | | | |
| Claims on Foreign government and Central Bank (ECA -3) | | | | | | | | | | |
| Claims on Foreign government and Central Bank (ECA-4-6) | | | | | | | | | | |
| Claims on Foreign government and Central Bank (ECA -7) | | | | | | | | | | |
| Claims on Other Multilateral Development Banks | | | | | | | | | | |
| Claims on Domestic Public Sector Entities | | | | | | | | | | |
| Claims on Public Sector Entity (ECA 0-1) | | | | | | | | | | |
| Claims on Public Sector Entity (ECA 2) | | | | | | | | | | |
| Claims on Public Sector Entity (ECA 3-6) | | | | | | | | | | |
| Claims on Public Sector Entity (ECA 7) | | | | | | | | | | |
| Claims on domestic banks that meet capital adequacy requirements | | | | | | | | | | |
| Claims on domestic banks that do not meet capital adequacy requirements | | | | | | | | | | |
| Claims on foreign bank (ECA Rating 0-1) | | | | | | | | | | |
| Claims on foreign bank (ECA Rating 2) | | | | | | | | | | |
| Claims on foreign bank (ECA Rating 3-6) | | | | | | | | | | |
| Claims on foreign bank (ECA Rating 7) | | | | | | | | | | |
| Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement | | | | | | | | | | |
| Claims on Domestic Corporates | 95610.00 | | | | | | | | | 95610.00 |
| Claims on Foreign Corporates (ECA 0-1) | | | | | | | | | | |
| Claims on Foreign Corporates (ECA 2) | | | | | | | | | | |
| Claims on Foreign Corporates (ECA 3-6) | | | | | | | | | | |
| Claims on Foreign Corporates (ECA 7) | | | | | | | | | | |
| Regulatory Retail Portfolio (Not Overdue) | 478,187.85 | | | | | | | | | 478,187.85 |
| Claims fulfilling all criterion of regularity retail except granularity | | | | | | | | | | |
| Claims secured by residential properties | | | | | | | | | | |
| Claims not fully secured by residential properties | | | | | | | | | | |
| Claims secured by residential properties (Overdue) | | | | | | | | | | |
| Claims secured by Commercial Real Estate | | | | | | | | | | |
| Past due claims (except for claims secured by residential properties) | | | | | | | | | | |
| High Risk claims | | | | | | | | | | |
| Lending Against Securities (Bonds & Shares) | | | | | | | | | | |
| Investments in equity and other capital instruments of institutions listed in stock exchange | | | | | | | | | | |

contd...





..contd

| Credit exposures | Deposits with Bank | Deposits with other banks/ FI | Gold | Govt. & NRB Securities | Govt. of Nepal | Sec/G'tee of Other Sovereigns | G'tee of domestic banks | G'tee of MDBs | Sec/G'tee of Foreign Banks | Total |
|--|--------------------|-------------------------------|------|------------------------|----------------|-------------------------------|-------------------------|---------------|----------------------------|-------------------|
| Investments in equity and other capital instruments of institutions not listed in the stock exchange | | | | | | | | | | - |
| Other Assets (as per attachment) | | | | | | | | | | - |
| Total | 573,797.85 | - | - | - | - | - | - | - | - | 573,797.85 |
| Off Balance Sheet Exposures | | | | | | | | | | |
| Forward Exchange Contract Liabilities | | | | | | | | | | |
| LC Commitments With Original Maturity Upto 6 months domestic counterparty | | | | | | | | | | |
| Foreign counterparty (ECA Rating 0-1) | | | | | | | | | | |
| Foreign counterparty (ECA Rating 2) | | | | | | | | | | |
| Foreign counterparty (ECA Rating 3-6) | | | | | | | | | | |
| Foreign counterparty (ECA Rating 7) | | | | | | | | | | |
| LC Commitments With Original Maturity Over 6 months domestic counterparty | | | | | | | | | | |
| Foreign counterparty (ECA Rating 0-1) | | | | | | | | | | |
| Foreign counterparty (ECA Rating 2) | | | | | | | | | | |
| Foreign counterparty (ECA Rating 3-6) | | | | | | | | | | |
| Foreign counterparty (ECA Rating 7) | | | | | | | | | | |
| Bid Bond, Performance Bond and Counter guarantee domestic counterparty | 450.00 | | | | | | | | | 450.00 |
| Foreign counterparty (ECA Rating 0-1) | | | | | | | | | | |
| Foreign counterparty (ECA Rating 2) | | | | | | | | | | |
| Foreign counterparty (ECA Rating 3-6) | | | | | | | | | | |
| Foreign counterparty (ECA Rating 7) | | | | | | | | | | |
| Underwriting commitments | | | | | | | | | | |
| Lending of Bank's Securities or Posting of Securities as collateral | | | | | | | | | | |
| Repurchase Agreements, Assets sale with recourse | | | | | | | | | | |
| Advance Payment Guarantee | | | | | | | | | | |
| Financial Guarantee | | | | | | | | | | |
| Acceptances and Endorsements | | | | | | | | | | |
| Unpaid portion of Partly paid shares and Securities | | | | | | | | | | |
| Irrevocable Credit commitments (short term) | | | | | | | | | | |
| Irrevocable Credit commitments (long term) | | | | | | | | | | |
| Other Contingent Liabilities | | | | | | | | | | |
| Unpaid Guarantee Claims | | | | | | | | | | |
| Total | 450.00 | - | - | - | - | - | - | - | - | 450.00 |
| Grand Total | 574,247.85 | - | - | - | - | - | - | - | - | 574,247.85 |



Other Assets

Form No. 5

At the month end of Ashad, 2080

(Rs. in '000)

| Assets | Gross Amount | Specific Provision | Net Balance |
|---|---------------------|--------------------|-------------------|
| Fixed Assets | 632,024.89 | | 632,024.89 |
| Interest Receivable on Other Investment | | | - |
| Interest Receivable on Loan | | | - |
| Non Banking Assets | 90,325.07 | 90,325.07 | - |
| Current Tax Assets | 77,212.11 | | 77,212.11 |
| Deffered Employee Expenditure | 301.70 | | 301.70 |
| Sundry Debtors | 93,050.93 | - | 93,050.93 |
| Advance payment and Deposits | 53,073.70 | | 53,073.70 |
| Staff Loan and Advance | | | - |
| Stationery | - | | - |
| Other | 138,568.81 | 122,405.87 | 16,162.94 |
| Total | 1,084,557.21 | 212,730.94 | 871,826.27 |

Risk Weighted Exposure for Operational Risk

Form No. 6

At the month end of Ashad, 2080

(Rs. in '000)

| Particulars | FY 2076/077 | FY 2077/078 | FY 2078/079 |
|--|---------------------|---------------------|---------------------|
| Net Interest Income | 1,338,425.26 | 1,663,054.65 | 2,117,279.66 |
| Commission and Discount Income | 185,039.72 | 196,694.31 | 286,567.28 |
| Other Operating Income | 39,667.91 | 39,701.69 | 15,599.55 |
| Exchange Fluctuation Income | | | |
| Addition/Deduction in Interest Suspense during the period | | | |
| Gross income (a) | 1,563,132.89 | 1,899,450.65 | 2,419,446.49 |
| Alfa (b) | 15% | 15% | 15% |
| Fixed Percentage of Gross Income [c=(a×b)] | 234,469.93 | 284,917.60 | 362,916.97 |
| Capital Requirement for operational risk (d) (average of c) | 294,101.50 | | |
| Risk Weight (reciprocal of capital requirement of 10%) in times (e) | 10.00 | | |
| Equivalent Risk Weight Exposure [f=(d×e)] | 2,941,015.02 | | |

SRP 6.4A (8) Adjustments under Pillar II (If Gross Income for the last three years is negative)

| Particulars | FY 2077/078 |
|--|-------------|
| Total Credit and Investment (net of Specific Provision) of related month | - |
| Capital Requirement for Operational Risk (5% of net credit and investment) | - |
| Risk Weight (reciprocal of capital requirement of 11%) in times | 9.09 |
| Equivalent Risk Weight Exposure (g) | - |
| Equivalent Risk Weight Exposure [h=f+g] | - |



Risk Weighted Exposure for Market Risk

Form No. 7

At the month end of Ashad, 2080

Rs. (In full figure)

| S.No. | Currency | Open Position (FCY) | Exchange Rate | Open Position (NPR) | Relevant Open Position |
|--|----------|---------------------|---------------|---------------------|------------------------|
| 1 | INR | | | - | - |
| 2 | USD | 2,280.55 | 13117 | 299,140 | 299,140 |
| 3 | GBP | | | - | - |
| 4 | EUR | | | - | - |
| 5 | THB | | | - | - |
| 6 | CHF | | | - | - |
| 7 | AUD | | | - | - |
| 8 | CAD | | | - | - |
| 9 | SGD | | | - | - |
| 10 | JPY | | | - | - |
| 11 | HKD | | | - | - |
| 12 | DKK | | | - | - |
| 13 | SEK | | | - | - |
| 14 | SAR | | | - | - |
| 15 | QAR | | | - | - |
| 16 | AED | | | - | - |
| 17 | MYR | | | - | - |
| 18 | KRW | | | - | - |
| 19 | CNY | | | - | - |
| 20 | KWD | | | - | - |
| 21 | BHD | | | - | - |
| 22 | | | | - | - |
| 23 | | | | - | - |
| (a) Total Open Position | | | | 299,140 | 299,140 |
| (b) Fixed Percentage | | | | | 5% |
| (c) Capital Charge for Market Risk (=a×b) | | | | | 14,957 |
| (d) Risk Weight (reciprocal of capital requirement of 10%) in times | | | | | 10.00 |
| (e) Equivalent Risk Weight Exposure (=c×d) | | | | | 149,570 |



Net Liquid Assets to Total Deposit Ratio

Form No. 8

At the month end of Ashad, 2080

(Rs. in '000)

| S.No. | Currency | Relevant Open Position |
|----------------|--|------------------------|
| | Total Deposit & Borrowing | 56,415,981.84 |
| A | 1. Total Deposits (as per NRB Ni. Fa. 9.1) | 56,415,981.84 |
| | 2. Total Borrowings (as per NRB Ni. Fa. 9.1) | 318,750.00 |
| | Liquid Assets | 16,049,254.86 |
| | 1. Cash(as per NRB Ni. Fa. 9.1) | 786,349.16 |
| B | 2. Bank Balance (as per NRB Ni. Fa. 9.1) | 2,310,160.40 |
| | 3. Money at call and short notice (as per NRB Ni. Fa. 9.1) | 4,379,195.30 |
| | 4. Investments in government securities (as per NRB Ni. Fa. 9.1) | 8,573,550.00 |
| | 5. Placements upto 90 days | - |
| C | Borrowings payable upto 90 days | |
| D | Net Liquid Assets (B-C) | 16,049,254.86 |
| E | Net Liquid Assets to Total deposit (D/A1) | 28.45% |
| F | Shortfall in Ratio | No Shortfall |
| G | Percentage of deposit to be added to RWE | 0.00% |
| H | Amount to be added to risk weighted exposures | - |
| Note (if any): | | |

Questionnaires for Supervisory Adjustment in RWA & Capital

At the month end of Ashad, 2080

(Rs. in '000)

| SRP Number | Questionnaires | Answers |
|--------------|--|------------|
| SRP 6.4a(1) | Is there shortfall in provision? | No |
| SRP 6.4a(2) | Is there any Loans & Facilities extended to director, employee (except staff bylaw), shareholders >1% & related parties? | No |
| SRP 6.4.a(3) | Is there any loans & facilities in excess of Single Obligor Limits? | No |
| SRP 6.4a(4) | Is there any sale of credit with recourse facility? | No |
| SRP 6.4a(5) | Is supervisor satisfied with ALM Policies and practices employed by the bank? | Yes |
| SRP 6.4a(7) | Is supervisor satisfied with the soundness of operational risk management practice adopted by the bank? | No 2.0% |
| SRP 6.4a(9) | Is supervisor satisfied with overall risk management policies and procedures of the bank? | No 2.0% |
| SRP 6.4a(10) | Has the bank achieved desired level of disclosure requirement? | Yes |



Disclosure under Basel II as on Ashad end 2080

Capital Adequacy Framework, 2007 (updated July 2008) requires making a set of disclosure on the capital adequacy & risk management framework of the bank. Disclosure requirement based on Financial Statement as on Ashad end 2080 are as follows.

A. CAPITAL STRUCTURE & CAPITAL ADEQUACY

1. TIRE 1 Capital and Breakdown of its Components:

| S.N | Particulars | NPR in 000's |
|-----------------------------|---|------------------|
| a | Paid up Equity Share Capital | 4,283,883 |
| b | Share Premium | |
| c | Statutory General Reserves | 991,122 |
| d | Retained Earnings | 477,280 |
| e | Un-audited current year cumulative profit/(loss) | |
| f | Capital Redemption Reserve | |
| g | Capital Adjustment Reserve | |
| h | Dividend Equalization Reserves | |
| i | Other Free Reserve | |
| j | Less: Goodwill | |
| k | Less: Deferred Tax Assets | |
| l | Less: Fictitious Assets | 11,640 |
| m | Less: Investment in equity in licensed Financial Institutions | |
| n | Less: Investment in equity of institutions with financial interests | |
| o | Less: Investment in equity of institutions in excess of limits | |
| p | Less: Investments arising out of underwriting commitments | |
| q | Less: Reciprocal crossholdings | |
| r | Less: Purchase of land & building in excess of limit and unutilized | 33,017 |
| s | Less: Other Deductions | |
| Total Tier 1 Capital | | 5,707,628 |

2. TIRE 2 Capital and Breakdown of its Components :

| S.N | Particulars | NPR in 000's |
|-----------------------------|---|----------------|
| a | Cumulative and/or Redeemable Preference Share | |
| b | Subordinated Term Debt | |
| c | Hybrid Capital Instruments | |
| d | General loan loss provision | 652,811 |
| e | Exchange Equalization Reserve | 375 |
| f | Investment Adjustment Reserve | 25,00 |
| g | Asset Revaluation Reserve | |
| h | Other Reserves | |
| Total Tier 2 Capital | | 655,686 |

3. Total Qualifying Capital

| S.N | Particulars | NPR in 000's |
|---------------------------|--|------------------|
| i | Tier 1 Capital [Core Capital] | 57,07,628 |
| ii | Tier 2 Capital [Supplementary Capital] | 655,686 |
| Total Capital Fund | | 6,363,313 |

4. Capital Adequacy Ratio

| S.N | Particulars | Percentage |
|-----|-----------------------|------------|
| i | Tier I Capital to RWE | 11.92% |
| ii | Total Capital to RWE | 13.29% |

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

The bank has not raised any funds through subordinate term debt including any hybrid capital instruments.



6. Summary of Bank's internal approach to assess the adequacy of capital to support current and future activities

The Bank has formulated Internal Capital Adequacy Assessment Process ('ICAAP') which has a sound and comprehensive policy and process for evaluating the Bank's capital including the overall risk profile, business projections and capital management strategies. It covers the capital management policy of the Bank, set out the process for assessment of the adequacy of capital to meet regulatory requirements support current and future activities and meet the Pillar I and material Pillar II risks to which the bank is exposed to.

The Risk Management Policy of the Bank provides the comprehensive stress testing guidelines for credit, market, liquidity and other risk faced by the Bank. Stress testing takes into account extreme but probable scenarios to assess the bank's resilience to adverse circumstances and resultant impact on the Bank's risk profile and capital position. This ensures that the bank has robust and forward looking capital planning and risk management process. Scenario assessment such as the fall in the financial markets, a falling trend in the assets quality, volatile liquidity condition, negative changes in macroeconomic factors etc., are taken into consideration while carrying out the stress testing.

B. RISK EXPOSURES

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

| S.N | Particulars | NPR in 000's |
|--|---|-------------------|
| i | Risk Weighted Exposure for Credit Risk | 44,140,549 |
| ii | Risk Weighted Exposure for Operational Risk | 2,432,356 |
| iii | Risk Weighted Exposure for Market Risk | 150 |
| Total Risk Weighted Exposures before Pillar II adjustment | | 46,573,054 |

2. Risk weighted exposures under each 11 categories of Credit Risk:

| S.N | Particulars | NPR in 000's |
|---|--|----------------------|
| i. | Claims on Government & Central Bank | |
| ii. | Claims on Other Official Entities | |
| iii. | Claims on Banks | 1,266,737.98 |
| iv. | Claims on Domestic Corporate | 22,293,005.46 |
| v. | Claims on Regulatory Retail Portfolio | 9,735,284.80 |
| vi. | Claims secured by Residential Properties | 1,919,185.75 |
| vii. | Claims secured by Commercial Real Estate | 145,346.97 |
| viii. | Past Due Claims | 28,070.83 |
| ix. | High Risk Claims | 6,765,462.90 |
| x. | Lending Against Shares(up to Rs. 2.5 Million) | 105,886.17 |
| xi. | Investments in equity and other capital instruments of institutions listed in stock exchange | 262,557.16 |
| xii. | Investments in equity and other capital instruments of institutions not listed in the stock exchange | 79,368.91 |
| xii. | Staff loan secured by residential property | 262,810.84 |
| xiv | Other Assets | 871,841.18 |
| xv | Off Balance- Sheet Items | 404,989.98 |
| Total Credit Risk Weighted Exposures | | 44,140,548.94 |



3. Types of eligible credit risk mitigants used and the benefits availed under CRM.

| S.N | Particulars | NPR in 000's |
|------------------------------------|--|-------------------|
| i. | Deposits with Banks | 574,247.85 |
| ii. | Deposits with other banks/financial institutions | |
| iii. | Gold | |
| iv. | Government and NRB Securities | |
| v. | Guarantee of Government of Nepal | |
| vi. | Securities/Guarantee of other Sovereigns | |
| vii. | Guarantee of Domestic Banks | |
| viii. | Guarantee of Multilateral Development Banks | |
| ix. | Guarantee of Foreign Banks | |
| Total Credit Risk Mitigants | | 574,247.85 |

4. Total Risk Weighted Exposure calculation table:

| S.N | Particulars | NPR in 000's |
|-------------------------------------|---|-------------------|
| i. | Risk Weighted Exposure for Credit Risk | 44,140,549 |
| ii. | Risk Weighted Exposure for Operational Risk | 2,432,356 |
| iii. | Risk Weighted Exposure for Market Risk | 150 |
| iv. | Adjustments under Pillar II : | |
| | 3% of gross income for Operational Risk | |
| | Ad RWE equivalent to reciprocal of capital charge of 2% of gross income | 380,722 |
| | Overall risk management policies and procedures are not satisfactory. Add 2% of RWE | 931,461 |
| Total Risk Weighted Exposure | | 47,885,237 |

5. Amount of Non-Performing Assets (both Gross and Net)

| S.N | Particulars | Gross (in 000's) | Net (in 000's) |
|------------------------------------|---------------------------|-------------------|-------------------|
| i | Re-structure & Reschedule | | |
| ii | Substandard | 349,218.33 | 263,288.43 |
| iii | Doubtful | 252,442.89 | 128,617.62 |
| iv | Bad | 228,808.16 | 231,749 |
| Total Non Performing Assets | | 830,469.38 | 394,223.54 |

6. NPA Ratios

| S.N | Particulars | NPR in 000's |
|-----|------------------------------------|--------------|
| i. | Gross NPA to Gross Loan & Advances | 1.81 |
| ii. | Net NPA to Net Loan & Advances | 0.86 |

7. Movement of Non-Performing Assets (Gross)

| NPR (in 000's) | | | | |
|----------------|--------------------------------|------------|------------|------------|
| S.N | Particulars | This Year | Last Year | Change |
| i. | Non-Performing Assets (In Amt) | 830,469.39 | 434,734.09 | 395,735.30 |
| ii. | Non-Performing Assets (In %) | 1.81 | 1.14 | 0.67 |

8. Write off of Loans and Interest Suspense

| S.N | Particulars | NPR in 000's |
|---------------------------------|--|------------------|
| i. | Loan written off during the reporting period | 2,446.35 |
| ii. | Interest written off during the reporting period | 13,132.87 |
| Total amount written off | | 15,579.22 |

9. Movement in the Loan Loss Provisions and Interest Suspense.

| S.N | Particulars | This Year | Last Year | Change |
|-----|----------------------|--------------|------------|------------|
| i. | Loan Loss Provisions | 1,089,056.64 | 785,065.77 | 303,990.87 |
| ii. | Interest Suspense | 252,353.01 | 138,613.31 | 113,739.70 |



10 Details of Additional Loan Loss Provisions

| S.N | Particulars | NPR in 000's |
|---|---|---------------------|
| i. | Provisioning for Pass Loans | 546,281.73 |
| ii. | Provisioning for Watchlist Loans | 106,529.07 |
| iii. | Provisioning for Restructured/Rescheduled Loans | |
| iv. | Provisioning for Sub-standard Loans | 85,929.90 |
| v. | Provisioning for Doubtful Loans | 123,825.27 |
| vi. | Provisioning for Bad Loans | 226,490.67 |
| vii. | others if any | |
| viii. | Guarantee of Multilateral Development Banks | |
| Total amount of additional loan loss provision | | 1,089,056.64 |

11. Segregation of Investment Portfolio into held for trading, Held to Maturity & Available for Sale.

| S.N | Particulars | NPR in 000's |
|-------------------------|--------------------|---------------------|
| i. | Held for Trading | |
| ii. | Held to Maturity | 8,709,053.02 |
| iii. | Available for sale | 378,105.16 |
| Total Investment | | 9,087,158.18 |

C. RISK MANAGEMENT FUNCTION

1. Risk management in the bank includes risk identification, measurement and assessment, and its objective is to minimize negative effects that risks can have on the financial result and capital of a Bank. Risk management strategies include the transfer of risk, avoidance of risk, reduction of the negative effect of the risk and acceptance of the consequences of a particular risk. The design of a risk management system depends among other things, on its size, capital structure, complexity of functions, technical expertise, and quality of Management Information System (MIS) and is structured to address both banking as well as nonbanking risks to maximize shareholders' value.

The Bank follows the following internal structure for effective Risk Management:



The bank under the direction and oversight of the Board adopts the Risk Management Policy to ensure business strategies, profitability and financial stability are inconsistent with the Bank's strategies and risk appetite. The Bank separately reviews the credit risk, operation risk and market risk to ensure that the Bank operate within the risk appetite expressed by the Risk Management Framework.



2. Risk Management Techniques

The Bank adopts the following techniques for these specific types of the risks:

i. Credit Risk

The Bank exercises the following techniques in assessing the credit risk:

- Strict adherence to Board approved policies
- Independent review of credit proposals by Business Development Officers and Risk Management Department
- Well-defined delegated authority levels.
- Effective observance to post disbursement credit risk management techniques.

ii. Operational Risk

The Bank has developed a framework for managing operational risk and evaluating the adequacy of capital covering the bank's appetite and tolerance for operational risk, as specified through the policies for managing this risk, including the extent and manner in which operational risk is transferred outside the bank. It also includes policies outlining the bank's approach to identifying, assessing, monitoring and controlling/mitigating the risk.

iii. Liquidity Risk

The objective of liquidity management is to ensure that bank has sufficient funds to meet its contractual and regulatory financial obligations at all times. Basically the Bank adopts the following norms for liquidity risk management:

- Strict adherence to Basel II and NRB requirement to maintain the liquidity ratios
- Keeping the close eye on the banking and economic scenario.

iv. Foreign Exchange Rate Risk

The following norms are adopted by the bank to manage the exchange rate risk:

- Maintenance of the Net Open Position within the threshold expressed by the Liquidity Management Framework.
- Frequent monitoring of Open positions basis and analysis of the gains/losses.

v. Interest Rate Risk

The following norms are adopted by the bank to manage the interest rate risk:

- Effective cost benefit analysis for the product development
- Regular Net Interest Margin and Credit to Deposit Ratio monitoring
- Gap analysis to check the measures for the mismatches between rate sensitive liabilities and rate sensitive assets.

vi. Capital Risk

The following norms are adopted by the bank to manage the capital risk:

- Meeting the regulatory capital requirements
- Monthly computation of Capital Adequacy Ratios under normal and stress conditions.



नेपाल राष्ट्र बैंक
वित्तीय संस्था सुपरिवेक्षण विभाग

पत्रसंख्या: वि.बै.सु.वि./गैरस्थलगत/शाइन/०८०/८१
च.नं. : ५८

शाइन रेसुझा डेभलपमेण्ट बैंक लिमिटेड
बुटवल, रुपन्देही ।



केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ९७७ ०१
४४१०१५८
Site: www.nrb.org.np
Email: nrbfis@nrb.org.np

मिति: २०८०/०७/१५

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०७९/८० को लेखापरीक्षण भएको वित्तीय विवरण तथा अन्य प्रतिवेदनहरूका आधारमा गैर स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा देहाय बमोजिमका निर्देशनहरू शेरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित एवं कार्यान्वयन गर्ने गरी संस्थाले प्रस्ताव गरे अनुसार आर्थिक वर्ष २०७९/८० सम्मको नियमनकारी समायोजन पछिको वितरणयोग्य मुनाफा रु.४७,७२,७९,५७२।- बाट २०८० असार मसान्तमा कायम रहेको चुक्ता पुँजी रु.४,२८,३८,८३,२९३।- को १०।५० प्रतिशतले हुन आउने रकम रु.४४,९८,०७,७३७।३८ (अक्षरेपी चौवालीस करोड अठ्ठानब्बे लाख सात हजार सात सय सैंतीस रुपैयाँ र पैसा अठतिस मात्र) बराबरको बोनस शेर तथा कर प्रयोजनको लागि सोही चुक्ता पुँजीको ०।५५ प्रतिशतले हुन आउने रकम रु.२,३६,७४,०९१।४४ (अक्षरेपी दुई करोड छत्तीस लाख चौहत्तर हजार एकानब्बे रुपैयाँ र पैसा चौवालिस मात्र) बराबरको नगद लाभांश अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना हुने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्र वितरण गर्न स्वीकृति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध छ ।

- कर्जा प्रवाह पश्चात अनिवार्य रूपमा कर्जा सदुपयोगिताको सुनिश्चितता गर्नुहुन ।
- यस बैंकबाट जारी एकीकृत निर्देशन नं १९/०७९ बमोजिम सम्पत्ति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन ।
- यस बैंकबाट जारी एकीकृत निर्देशन नं १५/०७९ बमोजिम ब्याजदर सम्बन्धी व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन ।
- कर्जा व्यवस्थापन, ग्राहक पहिचान (KYC), सूचना प्रविधि, सञ्चालन जोखिम लगायतका विषयमा आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा यस बैंकबाट औल्याएका कैफियतहरू पुनः नदोहोरिने व्यवस्था गर्नुहुन ।

भवदीय,

(अमृत बहादुर बुढाथोकी)
उप निर्देशक

बोधार्थ :

श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।
श्री नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभाग, कार्यान्वयन इकाई ।



नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरीवेक्षण विभागबाट लाभान्श घोषणा/वितरण तथा वार्षिक वित्तीय विवरण प्रकाशनका लागि स्वीकृत प्रदान गर्दा प्राप्त निर्देशनहरूका सम्बन्धमा सञ्चालक समितिको मिति २०८०/०७/२३ गते बसेको बैठक नं २८२ को निर्णय नं १ बाट भएको निर्णयः

नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरीवेक्षण विभागको मिति २०८०/०७/१५ को पत्रसंख्या: वि.बै.सु.वि./गैरस्थलगत/ शाइन/०८०/८१, चलानी नं. ५७ बाट आर्थिक बर्ष २०७९/०८० को लाभान्श घोषणा/वितरण तथा वार्षिक वित्तीय विवरण प्रकाशन गर्न स्वीकृति प्रदान गर्दा प्राप्त निर्देशनहरू कार्यान्वयन गर्न र कैफियतहरू सुधारका लागि देहाय बमोजिको निर्णय गरियो ।

(क) कर्जा प्रवाह पश्चात अनिवार्य रूपमा कर्जा सदुपयोगिता सुनिश्चितता गर्नुहुन ।

- निर्देशन बमोजिम गर्न व्यवस्थापन लाई निर्देशन दिने निर्णय गरियो ।

(ख) यस बैंकबाट जारी स्वीकृत निर्देशन नं. १९/०७९ बमोजिम सत्पति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी व्यवस्थाको पूर्ण रूपमा पालना गर्नुहुन ।

- निर्देशनको पूर्ण रूपमा पालना गरिएको र भविष्यमा समेत पूर्ण पालनाको लागि प्रतिबद्ध छौं ।

(ग) यस बैंकबाट जारी स्वीकृत निर्देशन नं. १५/०७९ बमोजिम व्याजदर सम्बन्धी व्यवस्थाको पूर्ण रूपमा पालना गर्नुहुन ।

- निर्देशनको पूर्ण रूपमा पालना गरिएको र भविष्यमा समेत पूर्ण पालनाको लागि प्रतिबद्ध छौं ।

(घ) कर्जा व्यवस्थापन, ग्राहक पहिचान (KYC), सूचना प्रविधि, सञ्चालन जोखिम लगायतका विषयमा आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा यस बैंकबाट औल्याइएका कैफियतहरू पुनः नदोहोरिने व्यवस्था गर्नुहुन ।

- आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा नेपाल राष्ट्र बैंकबाट औल्याइएका कैफियतहरू पुनः नदोहोरिने गरी सुधार गर्न व्यवस्थापनलाई निर्देशन दिने निर्णय गरियो ।



प्रबन्ध-पत्रमा गरिएको प्रस्तावित संशोधन तथा थप (तीन सहले)

| हालको व्यवस्था | प्रस्तावित व्यवस्था | संशोधन गर्नुको औचित्य |
|---|---|--|
| <p>दफा ६ : विकास बैंकको पुँजी संरचना</p> <p>(क) विकास बैंकको अधिकृत पुँजी रु. ५,००,००,००,०००/- (अक्षरेपी पाँच अर्ब मात्र) हुनेछ । सो पुँजीलाई प्रति शेयर रु. १००/- दरले ५,००,००,००० (पाँच करोड) थान साधारण शेयरमा विभाजन गरिएको छ ।</p> <p>(ख) विकास बैंकको जारी पुँजी रु. ४,२८,३८,८३,२१३/९६ (अक्षरेपी चार अर्ब अष्टाईस करोड अडतिस लाख त्रियासी हजार दुई सय तेह्र रूपैया र पैसा सोह्र मात्र) हुनेछ । सो पुँजीलाई प्रति शेयर रु. १००/- दरले ४,२८,३८,८३२/९३ (चार करोड अष्टाईस लाख अडतिस हजार आठ सय बत्तिस दशमलव एक तिन) थान साधारण शेयरमा विभाजन गरिएको छ ।</p> <p>(ग) विकास बैंकको चुक्ता पुँजी रु. ४,२८,३८,८३,२१३/९६ (अक्षरेपी चार अर्ब अष्टाईस करोड अडतिस लाख त्रियासी हजार दुई सय तेह्र रूपैया र पैसा सोह्र मात्र) हुनेछ ।</p> | <p>दफा ६ : विकास बैंकको पुँजी संरचना</p> <p>(क) विकास बैंकको अधिकृत पुँजी रु. ८,००,००,००,०००/- (अक्षरेपी आठ अर्ब मात्र) हुनेछ । सो पुँजीलाई प्रति शेयर रु. १००/- दरले ८,००,००,००० (आठ करोड) थान साधारण शेयरमा विभाजन गरिएको छ ।</p> <p>(ख) विकास बैंकको जारी पुँजी रु. ४,७३,३६,९०,९५०/५४ (अक्षरेपी चार अर्ब त्रिहत्तर करोड छत्तिस लाख नब्बे हजार नौ सय पचास रूपैया र पैसा चौवन्न मात्र) हुनेछ । सो पुँजीलाई प्रति शेयर रु. १००/- दरले ४,७३३६९०९/५१ (चार करोड त्रिहत्तर लाख छत्तिस हजार नौ सय नौ दशमलव पाँच एक) थान साधारण शेयरमा विभाजन गरिएको छ ।</p> <p>(ग) विकास बैंकको चुक्ता पुँजी रु. ४,७३,३६,९०,९५०/५४ (अक्षरेपी चार अर्ब त्रिहत्तर करोड छत्तिस लाख नब्बे हजार नौ सय पचास रूपैया र पैसा चौवन्न मात्र) हुनेछ ।</p> | <p>चुक्ता पुँजी बृद्धि सँगै अधिकृत पुँजी बृद्धि गर्न आवश्यक रहेको</p> <p>बोनश शेयर बितरण पश्चात जारी तथा चुक्ता पुँजी बृद्धि हुने भएकोले ।</p> |
| <p>दफा ४ : विकास बैंकको उद्देश्य :</p> <p>हाल नरहेको</p> | <p>दफा ४ : विकास बैंकको उद्देश्य :</p> <p>(छ) प्रचलित कानूनको अधिनमा रही विभिन्न प्रकारका सहायक कम्पनीहरू खोली विविध कारोबार गर्ने ।</p> | <p>सहायक कम्पनी खोली विविध कारोबार गर्ने ।</p> |
| <p>दफा ५ : विकास बैंकको उद्देश्य प्राप्त गर्न गरिने कार्यहरू</p> <p>हाल नरहेको</p> | <p>दफा ५ : विकास बैंकको उद्देश्य प्राप्त गर्न गरिने कार्यहरू</p> <p>(क ग) प्रचलित कानूनको अधिनमा रही विप्रेषण (Remittance) सम्बन्धी कार्यहरू गर्ने ।</p> <p>(क घ) प्रचलित कानूनको अधिनमा रही सहायक कम्पनी खोली आवश्यक कार्यहरू गर्ने ।</p> <p>(क ङ) प्रचलित कानूनको अधिनमा रही बैंक आफै वा सहायक कम्पनी मार्फत शेयर ब्रोकरेज सम्बन्धी कार्यहरू गर्ने ।</p> <p>(क च) प्रचलित कानूनको अधिनमा रही बैंक आफै वा सहायक कम्पनी मार्फत विमा तथा लघुविमा (जीवन तथा निर्जिवन) सम्बन्धी कार्यहरू गर्ने ।</p> | <p>विप्रेषण (Remittance) सम्बन्धी कार्यहरू गर्न तथा सहायक कम्पनी खोली विविध कारोबार गर्ने ।</p> |



बैंकको संक्षिप्त विवरण

| | |
|---|--------------------------------|
| कम्पनीको प्रकार | पब्लिक लिमिटेड कम्पनी |
| कम्पनी दर्ता नं. | १०८०/०६५/०६६ |
| कम्पनी रजिष्टारको कार्यालयमा दर्ता भएको मिति | २०६५/०५/२६ |
| नेपाल राष्ट्र बैंकबाट कारोबार स्वीकृत प्राप्त मिति | २०६५/११/०९ |
| कारोबार सुरु भएको मिति | २०६५/११/११ |
| रेसुझा विकास बैंक लिमिटेडसँग मर्जर मिति | २०६९/१२/०४ |
| गौमुखी विकास बैंक लिमिटेडसँग मर्जर मिति | २०७३/०२/२९ |
| पूर्णमा विकास बैंक लिमिटेड र भार्गव विकास बैंक लिमिटेडलाई प्राप्ति मिति | २०७६/०६/२७ |
| राष्ट्रियस्तरको इजाजतपत्रप्राप्त मिति | २०७६/०८/१० |
| कार्य क्षेत्र | राष्ट्रियस्तर |
| शाखा सञ्जाल | ८८ शाखा, १ एक्सटेन्शन कार्यालय |
| एटिएम | १६ |
| कुल कर्मचारी संख्या | ७४६ |
| अधिकृत पुँजी | रु ५ अर्ब |
| जारी पुँजी | रु ४ अर्ब २८ करोड ३८ लाख |
| चुक्ता पुँजी | रु ४ अर्ब २८ करोड ३८ लाख |
| संस्थापक शेयर प्रतिशत | ५१ प्रतिशत |
| सर्वसाधारण शेयर प्रतिशत | ४९ प्रतिशत |
| प्रस्तावित बोनस शेयर (हाल कायम रहेको चुक्ता पुँजीको १०.५० प्रतिशत) | रु. ४४ करोड ९८ लाख |
| नेटवर्थ | रु ६ अर्ब १७ करोड ६१ लाख |
| प्रति शेयर आम्दानी | रु. १७.६९ |
| कुल निक्षेप | रु. ५६ अर्ब ४१ करोड ५९ लाख |
| कुल कर्जा तथा सापट | रु. ४५ अर्ब ९६ करोड ४५ लाख |
| खूद नाफा | रु. ७५ करोड ८० लाख |
| बचत कर्ता संख्या | ५३७,०९४ |
| ऋणी संख्या | १४,८३६ |
| पुँजीकोष अनुपात प्रतिशत | १३.२९ प्रतिशत |
| २०८० आश्विन मासान्तको अपरिष्कृत वित्तीय विवरण अनुसार | |
| कुल निक्षेप | रु. ५८ अर्ब ५९ करोड १५ लाख |
| कुल कर्जा तथा सापट | रु. ४७ अर्ब ७८ करोड ७५ लाख |
| शाखा सञ्जाल | ८८ शाखा, १ एक्सटेन्शन काउण्टर |
| एटिएम | १८ |
| बचत कर्ता संख्या | ६४७,२०५ |
| ऋणी संख्या | १६,५९१ |
| पुँजीकोष अनुपात प्रतिशत | १३.०० प्रतिशत |

विभागीय प्रमुखहरु ▶ Department Heads



सि.ए. यशोधन पाण्डेय

प्रमुख जोखिम अधिकृत/
प्रमुख Ecosystem B



भुवन प्रसाद पन्थ

प्रमुख वित्त अधिकृत



किरण प्रसाद शर्मा नेपाल

प्रमुख कर्जा अधिकृत



लालमणि पन्थी

प्रमुख विजनेस सपोर्ट अधिकृत



ज्योति प्रकाश अर्याल

प्रमुख कर्पोरेट कार्यालय



नम्रता थापा

प्रमुख स्रोत व्यवस्थापन अधिकृत



सन्तोष राज झवाली

प्रमुख बाह्य मामिला



अधिवक्ता गोपाल खनाल

प्रमुख कानून तथा अनुपालना अधिकृत



शैलेश कुमार श्रीवास्तव

प्रमुख प्रविधि अधिकृत

विभागीय प्रमुखहरु ▶ Department Heads



प्रवास राई

प्रमुख मानव शंसाधन अधिकृत



मित्रमणि पोखरेल

प्रमुख सञ्चालन



लेखनाथ पौडेल

प्रमुख कर्जा असुली



अर्जुन खड्का

प्रमुख कर्पोरेट कर्जा



सि.ए. जगत कुमार महतारा

प्रमुख आन्तरिक लेखापरीक्षण



देवी प्रसाद पौडेल

प्रमुख सूचना प्रविधि



सि.ए. प्रेम सुवेदी

प्रमुख कर्जा जोखिम



दिपक पाण्डे

प्रमुख कर्जा प्रशासन



शाखा सञ्जाल

कर्पोरेट शाखा, रूपन्देही
फोन नं. : ०७९-४९५५०२,
४९५५०३, ४९५५०४

बुटवल शाखा, रूपन्देही
फोन नं. : ०७९-५५९५००

चोगीकट्टी शाखा, रूपन्देही
फोन नं. ०७९-४९२२५७

मंगलापुर शाखा, रूपन्देही
फोन नं ०७९-५६२७२०

रुद्रपुर शाखा, रूपन्देही
फोन नं ०७९-६२०४८०

सिद्धार्थनगर शाखा, रूपन्देही
फोन नं ०७९-५७२०२५

ज्योतीनगर शाखा, रूपन्देही
फोन नं. ०७९-४९६२२९

मणिग्राम शाखा, रूपन्देही
फोन नं. ०७९-५६९८६२

मृगिशा शाखा, रूपन्देही
फोन नं ०७९-४४०३२६

बनकट्टी शाखा, रूपन्देही
फोन नं. ०७९- ५६०३८८

बेलबास शाखा, रूपन्देही
फोन नं. ०७९-४४५९४७

रसैनी शाखा, रूपन्देही
फोन नं. ०७९-५७७२३७

फर्साटिकर शाखा, रूपन्देही
फोन नं. ०७९-४००२९५

शंकरनगर शाखा, रूपन्देही
फोन नं. ०७९-४९४७०७

कोटिहवा शाखा, रूपन्देही
फोन नं. ०७९-५९४९८७

झाईमरटोल शाखा, तिलोत्तमा न.पा.,
रूपन्देही
फोन नं ०७९-४९४२४९

अमरपथ शाखा, रूपन्देही
फोन नं. ०७९-५४२८५६

धकधई शाखा, रूपन्देही
फोन नं. ०७९-४९९०५६

सूर्यपुरा शाखा, रूपन्देही
फोन नं ०७९-५२०८३२

पर्सा शाखा, रूपन्देही
फोन नं ०७९-४०४०२३

मैरहवा शाखा, रूपन्देही
फोन नं. ०७९-५७०८५६

मलबारी शाखा, रूपन्देही
फोन नं. ०७९-५६२८८०

छपिया शाखा, रूपन्देही
फोन नं ०७९-४९३०२२

सालभण्डी शाखा, रूपन्देही
फोन नं. ०७९-४६५०८५

शन्धिखर्क शाखा, अर्घाखाँची
फोन नं. : ०७७-४२०७२७

अमराई शाखा, अर्घाखाँची
फोन नं. ०७९-४३०००७

चुत्राबेशी शाखा, अर्घाखाँची
फोन नं. ०७७-४२०७८२

खनदह शाखा, अर्घाखाँची
फोन नं. २८२९२२२८००

धरापानी शाखा, अर्घाखाँची
फोन नं. २८५७०८९५२३

तमघास शाखा, गुल्मी
फोन नं ०७२-५२०२२५

वामीटक्सार शाखा, गुल्मी
फोन नं ०७२-४९२०८८

शान्तीपुर शाखा, गुल्मी
फोन नं ०७२- ४२००९०

रसैनी शाखा, गुल्मी
फोन नं ०७२-४९९०७२

बलेटक्सार शाखा, गुल्मी
फोन नं ०७२-४९००६६

मजुवा शाखा, गुल्मी
फोन नं. ०७२- ४२९०९२

सिमलटारी शाखा, गुल्मी
फोन नं. २८५७०७८०६३

खर्ज्याङ्ग शाखा, गुल्मी
फोन नं २८५७०७०२२७

जीतपुर शाखा, कपिलबस्तु
फोन नं. ०७६-५५०३९०

चन्द्रौटा शाखा, कपिलबस्तु
फोन नं. ०७६-५४०५९६

गोरुसिंजो शाखा, कपिलबस्तु
फोन नं ०७६-५४५२९०

तौलिहवा शाखा, कपिलबस्तु
फोन नं. ०७६-५२०४९०

जगादिशपुर शाखा, कपिलबस्तु
फोन नं. २८५७०८६३९०

बुर्तिबाङ्ग शाखा, बाजुङ्ग
फोन नं ०६८-४९००९०

तानसेन शाखा, पाल्पा
फोन नं. ०७५-५२९५८२

डुम्रे शाखा, पाल्पा
फोन नं. २८५७०७८६४९

बिजुवार शाखा, प्यूठान
फोन नं ०८६-४६०३२४

मिंजु शाखा, प्यूठान
फोन नं ०८६-४०००४७

खलङ्गा शाखा, प्यूठान
फोन नं ०८६-४२०२८४

बाहाने शाखा, प्यूठान
फोन नं. २२-४८६०९२८

बरौला शाखा, प्यूठान
फोन नं. २८५७८३६३२५

बाजुला शाखा, प्यूठान
फोन नं ०८६-४९०९५२

मुमही शाखा, नवलपरासी
फोन नं ०७८-४९५९५०

सुनवल शाखा, नवलपरासी
फोन नं. ०७८-५७०५२२

बडेरा शाखा, नवलपरासी
फोन नं. ०७८-४२०००२

परासी शाखा, नवलपरासी
फोन नं ०७८-५२९०६३

जिमिरेभर शाखा, नवलपरासी
फोन नं. ०७८-४९९९८९

नारायणगढ शाखा, चितवन
फोन नं ०५६-५२६३०७

नारायणपुर शाखा, दाङ्ग
फोन नं. ०८२-५३०९५९

तुल्सीपुर शाखा, दाङ्ग
फोन नं. ०८२-५२२७८०

घोराही शाखा, दाङ्ग
फोन नं. ०८२-५६३७४०

हापुरे शाखा, दाङ्ग
फोन नं. ०८२-४०३०५२

लालमटिया शाखा, दाङ्ग
फोन नं. ०८२-५८०९०९

राजपुर शाखा, दाङ्ग
फोन नं. २८५८०७८०६८

लमही शाखा, दाङ्ग
फोन नं. ०८२-५४०८२०

बाँसगाढी शाखा, बर्दिया
फोन नं ०८४-४००९०९

मंगरागाढी शाखा, बर्दिया
फोन नं. ०८४-४०४०६८

भुरीगाउँ शाखा, बर्दिया
फोन नं. ०८४-४०३९९८

पताभार शाखा, बर्दिया
फोन नं. ०८४-४४२०२४

गुलरिया शाखा, बर्दिया
फोन नं ०८४-४२०३८६

मैनापोखर शाखा, बर्दिया
फोन नं. ०८४-४०९०८९

कतरिया शाखा, बर्दिया
फोन नं. २८५८०७८०७९

नेपालगञ्ज शाखा, बाँके
फोन नं. ०८९-४९५०२७

कोहलपुर शाखा, बाँके
फोन नं. ०८९-५४९७९८

अगैया शाखा, बाँके
फोन नं २८५८०७८०७०

नयाँ बानेश्वर शाखा, काठमाडौं
फोन नं ०९-४४७२९९२

न्युरोड शाखा, काठमाडौं
फोन नं. ०९-४२२४७६८

कलंकी शाखा, काठमाडौं
फोन नं ०९-५२९७७२५

महाराजगञ्ज शाखा, काठमाडौं
फोन नं. ०९-५२०८०९६

गोंगबु शाखा, काठमाडौं
फोन नं. ०९-४५०२५९

कमलादी शाखा, काठमाडौं
फोन नं ०९-४४३६४४२

सूर्यविनायक शाखा, मकपुर
फोन नं. ०९-६६२०४७०

सातदोबाटो शाखा, ललितपुर
फोन नं. ०९-५९५९८२४

धनगढी शाखा, कैलाली
फोन नं. ०२९-५२०४७८

महेन्द्रनगर शाखा, कञ्चनपुर
फोन नं. ०२२-५२००९६

बिरेन्द्रनगर शाखा, सुर्खेत
फोन नं. ०८३-५२०९०८

अत्तरिया शाखा, कैलाली
फोन नं. ०२९-५५०३२९

पोखरा शाखा, पोखरा
फोन नं. ०६९-५८९५३५

कावासोती शाखा, नवलपुर
फोन नं. ०७८-५४०८५४

उदिनढुङ्गा ष्ट्रसटेन्सन कार्यालय
गुल्मी
फोन नं. ०७२-५२०२४८



Namaste
I'm SHANU

"Shine for your Shining Life".



SHINE RESUNGA
DEVELOPMENT BANK LTD.

रजिस्टर्ड कार्यालय

बुटवल ११, कालिकानगर, रुपन्देही
फोन नं. : ०७१-४१५५०२, ४१५५०३, ४१५५०४

कॉर्पोरेट कार्यालय

काठमाडौं महानगरपालिका १, कमलादी
फोन नं. : ०१-४४३६४४२, ४४३६४४३

