

१६^{औं} वार्षिक प्रतिवेदन

आ.व. २०८०/८१



शाइन रेसुझा डेभलपमेण्ट बैंक लिमिटेड

Shine for your Shining Life

Stay Secure & Confident

Create a strong password and
turn on two-factor authentication
for double the protection.

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आदरणीय ग्राहक महानुभावहरू,

बैंकले इमेल वा फोन मार्फत प्राप्त भएको
OTP कहिल्यै सोध्ने गर्दैन। बैंक
प्रतिनिधि भएको दाबी गर्ने र व्यक्तिगत
जानकारी माग्ने जो कोहीलाई बैंक खाता
सम्बन्धित जानकारी उपलब्ध नगरीदिनु
होला।

“सतर्क रहौं, सुरक्षित बैंकिङ्ग गरौं !”





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.

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.

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

ग्राहकहरूलाई नविनतम उत्कृष्ट सेवा, लगानीकर्ताहरूलाई उचित प्रतिफल, कर्मचारीहरूलाई उत्कृष्ट कार्य वातावरणको उपलब्धता संगै देशको दिगो आर्थिक विकासमा योगदान दिने ।

CORPORATE VALUES

संस्थागत मान्यताहरु

1. Professional Ethics

ब्यावसायिक 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, ग्राहकहरुलाई उच्च महत्व दिई ब्यावसायिक सम्बन्ध कायम गर्ने, ऐन नियम र प्रचलित कानूनहरुको पूर्ण पालना गर्दै स्वनियमन संस्कारको विकास गर्ने ।

2. 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 रुपमा नै लक्ष्य प्राप्तिका लागि प्रयास गर्ने ।

3. Customer Satisfaction

ग्राहकको सन्तुष्टी

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

ग्राहकहरुसंग दीर्घकालीन सम्बन्ध कायम गरी सम्बन्धलाई दिगो बनाई ग्राहकहरुको सन्तुष्टिमा ध्यान केन्द्रित गर्ने ।

4. 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 रुपमा जिम्मेवार भै सामाजिक लक्ष्य प्राप्तमा योगदान गर्ने ।

5. 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.

कर्मचारीहरुको ज्ञान, सिप र दक्षतालाई निरन्तर सुधार गर्दै सेवा र सुबिधाहरुको नवप्रवर्तन मार्फत बाह्य वातावरणसँग प्रतिस्पर्धा गरि लक्ष्यहरु प्राप्त गर्ने ।

OUR SLOGAN हाम्रो नारा
“Shine for your Shining Life”.
“तपाईंको उज्वल जीवनको लागि शाइन”

Board of Directors सञ्चालक समिति



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 दखल राख्नु हुने पौडेल अमृत इन्टरनेशनल प्रा.लि. र क्यानन उच्च माध्यमिक विद्यालयको अध्यक्ष, बैंक तथा वित्तीय संस्था परिसंघ नेपाल (CBFIN) को कार्यकारी समिति सदस्य, सामाजिक क्षेत्रमा इन्द्र-पूर्णा सामाजिक सेवा ट्रस्टको अध्यक्ष हुनुहुन्छ।



डा. तारा प्रसाद उपाध्याय
सञ्चालक
(संस्थापक शेयरधनीहरूको तर्फबाट)

प्राध्यापक डा. तारा प्रसाद उपाध्याय यस बैंकको संस्थापक शेयरधनीहरूका तर्फबाट प्रतिनिधित्व गर्दै मिति २०७७ पौष २९ गतेदेखि सञ्चालक समितिको सदस्य रहनु भएको छ। यस बैंकको स्थापनाकाल देखि विभिन्न अवधीमा सञ्चालक रहनु भएका डा. उपाध्याय यस बैंकको जोखिम व्यवस्थापन समितिको संयोजक हुनुहुन्छ।

भारतको गुवाहाटी विश्वविद्यालयबाट वाणिज्यशास्त्रमा स्नातकोत्तर गर्नु भएका उपाध्यायले संस्थागत सुशासनमा विद्यावारिधि गर्नु भएकोछ। लुम्बिनी वाणिज्य क्याम्पसका क्याम्पस प्रमुख रहनु भएका उपाध्यायका थुप्रै पुस्तक, लेखहरू र दुई दर्जन भन्दा 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 आवद्ध प्राध्यापक डा. उपाध्याय प्राज्ञिक व्यक्ति हुनुहुन्छ। उहाँ विभिन्न सामाजिक संघ संस्थामा समेत आवद्ध हुनुहुन्छ।



ई. सुरज उप्रेती
सञ्चालक
(संस्थापक शेयरधनीहरूको तर्फबाट)

ई. सुरज उप्रेती यस बैंकको संस्थापक शेयरधनीको प्रतिनिधित्व गर्दै मिति २०७७ पौष २९ गतेदेखि सञ्चालक समितिको सदस्य रहनु भएको छ। यस पूर्व साविक पूर्णमा 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 लेखापरिक्षण 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 प्रस्थापन समेत गर्दै आउनु भएको छ। युवा उद्यमीका रूपमा परिचित ई. उप्रेतीले एस.आर. स्टील, एस.आर.रोडा, एस.आर. कन्स्ट्रक्सन, एस.आर. लोजिष्टिक, एस.आर. फुड, एस.आर. एग्रो, एस.आर. इन्जिनियरिङ कन्सल्टेन्सी जस्ता व्यवसायिक फर्म/कम्पनी मार्फत रियल स्टेट, होटल व्यवसाय, स्वास्थ्य, ट्रेडिङ तथा FMCG जस्ता व्यवसायमा आवद्ध हुनुहुन्छ। उहाँ विभिन्न सामाजिक संघ संस्थामा समेत आवद्ध हुनुहुन्छ।

Board of Directors सञ्चालक समिति



विरेन्द्र विष्ट
सञ्चालक

(सर्वसाधारण शेयरधनीहरूको तर्फबाट)

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

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



नम्रता भण्डारी
सञ्चालक

(सर्वसाधारण शेयरधनीहरूको तर्फबाट)

श्री नम्रता भण्डारी यस बैंकको सर्वसाधारण शेयरधनीको प्रतिनिधित्व गर्दै मिति २०७८ माघ २२ गतेदेखि 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।



गोपाल प्रसाद पाण्डे
स्वतन्त्र सञ्चालक

श्री गोपाल प्रसाद पाण्डे मिति २०७८ माघ २२ गतेदेखि स्वतन्त्र सञ्चालकको रूपमा रहनु भएको छ। श्री पाण्डे यस बैंकको लेखापरिक्षण 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 सहायक प्राध्यापक 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।

EXECUTIVE TEAM

कार्यकारी समुह



प्रकाश पौडेल
प्रमुख कार्यकारी अधिकृत/
कम्पनी सचिव

श्री प्रकाश पौडेल नेपाली बैंकिङ क्षेत्रमा कुशल नेतृत्व प्रदान गर्ने बैंकर हुनुहुन्छ। करिब तीन दशक लामो बैंकिङ क्षेत्रको अनुभव सगाल्नु भएका पौडेलले शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेडलाई स्थापनाकालदेखि अविच्छिन्न रूपमा प्रमुख कार्यकारी अधिकृतको रूपमा नेतृत्व गरिरहनु भएको छ। व्यवस्थापन संकायमा स्नातकोत्तर गर्नु भएका पौडेल कुशल व्यवस्थापन, सामुहिकतामा विश्वास, समय सापेक्ष योजना निर्माण र सोको सफल कार्यान्वयन गर्न सक्ने, बैंकिङ क्षेत्रमा सूचना प्रविधिको समय अनुकूल प्रयोग, युवाहरूलाई नेतृत्वमा जोड आदि उहाँका प्रमुख विशेषता मानिन्छन्।



लोकराज पनेरु
नायव प्रमुख कार्यकारी अधिकृत

दुई दशक भन्दा लामो बैंकिङ अनुभव सगाल्नु भएका लोकराज पनेरु एक कुशल बैंकरका रूपमा परिचित हुनुहुन्छ। अनुभवी बैंकर पनेरुले त्रिभुवन विश्वविद्यालयबाट व्यवस्थापनमा स्नातकोत्तर गर्नु भएको छ भने योजना निर्माण तथा बैंकको कुशल व्यवस्थापनका माध्यमबाट लक्ष्य प्राप्तमा आफ्नो अनुभव तथा दक्षता प्रकट गर्दै आउनु भएको छ।



यशोधन पाण्डेय
सहायक महाप्रबन्धक

डेढ दशक लामो बैंकिङ अनुभव सगाल्नु भएका सिए यशोधन पाण्डेयले आन्तरिक नियन्त्रण प्रणाली र जोखिम व्यवस्थापनमा महत्वपूर्ण योगदान गर्दै आउनु भएको छ। व्यवस्थापनमा स्नातकोत्तर गर्नु भएका पाण्डे भारतको द इन्स्टिच्युट अफ चार्टर्ड एकाउन्टेन्स अफ इन्डियाबाट चार्टर्ड एकाउन्टेन्सी उत्तीर्ण गर्नु भएको छ भने द इन्स्टिच्युट अफ चार्टर्ड एकाउन्टेन्स अफ नेपालको समेत सदस्य हुनुहुन्छ।

उत्तम प्रतिफल, अधिकतम सुरक्षा

सर्वशुलभ कर्जा



मोबाइल हातमा बैकिङ्ग साथमा

सेवा तथा सुविधाहरू

- बचत तथा मुद्दती निक्षेप योजना
- सर्वशुलभ कर्जा
- मोबाइल बैकिङ्ग
- इन्टरनेट बैकिङ्ग
- डेबिट / क्रेडिट 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



2nd ICC Emerging Asia Banking Award 2024



We are elated to share that we have been honored with three awards at the 2nd ICC Emerging Asia Banking Conclave & Awards, held on August 23, 2024, at The Leela Palace, New Delhi, by the Indian Chamber of Commerce. This marks our second consecutive year of receiving this recognition. The categories are:





We are elated to share that Shine Resunga Development Bank Ltd has been awarded the title of 'Best Managed Development Bank 2024' on March 23, during the 8th Newbiz Business Conclave & Awards, organized by New Business Age Pvt Ltd.



Based on the annual report for the financial year 2079/80, we have been honored with a Certificate of Merit for financial transparency, accountability, and good governance by the Institute of Chartered Accountants of Nepal (ICAN).



Employee Happiness Index



We believe that happy and satisfied team members contribute more to the organization. To ensure this, the development bank annually measures the Employee Happiness Index (EHI) to assess team members' happiness and satisfaction. The bank prioritizes the mental and physical well-being of its employees.

Employee Learning & Development



Continuous learning and development are important aspects of Bank's culture. We believe team members who are well-trained, continuously developed, updated, and professional bring a competitive advantage to the organization by meeting customer expectations and mitigating risks.



SHINE CONFERENCE 2024



प्रतिबद्धता - विश्वास - आत्मविश्वास Transforming Challenges into Opportunities

The Shine Conference 2024 was organized across different regions on various dates. Participants included the Executive Team, Heads of Departments, Cluster Heads, and Branch Managers from the respective regions. The purpose of the conference was to review the overall performance of the bank and the milestones achieved in the previous fiscal year 2080/81, as well as to set the annual strategic targets and plans for the fiscal year 2081/82.



FALGUN 11, 2080 – 16th Anniversary Celebration of the Development Bank

On the 11th of Falgun, 2080, the development bank marked its 16th anniversary Celebration with a series of distinguished events. The program featured a press conference, the presentation of the Shine Economic Journalism Award, and the recognition and awarding of outstanding employees for their exceptional contributions



On the occasion of completing 15 years, Bank has jointly awarded the Shine Economic Journalism Award-2080 to journalists Ghanashyam Gautam and Bhuvan Karki, who have been actively contributing to the economic sector of Lumbini Province while based in Butwal. The bank has been awarding journalists every year for the past three years with the aim of encouraging journalists who excel in economic reporting. On that occasion, the bank awarded New Baneshor branch Kathmandu among the branch offices operating in the urban area, Kharjyang branch Gulmi among the branch offices operating in the rural areas as the best branch office.



Best Branch 2080/81 (Urban Area) –
New Baneshwor Branch



Best Branch 2080/81 (Rural Area) –
Kharjyang Branch



Corporate Social Responsibility

The bank has undertaken a range of initiatives as part of its corporate social responsibility (CSR) efforts. In the fiscal year 2080/81, the development bank successfully executed 56 CSR programs, addressing key areas such as student empowerment, cultural and heritage preservation, health and sports, women's health and safety, environmental sustainability, road safety, social development, cleanliness, and education. Notable CSR projects completed during the fiscal year 2080/81 include:

Grow Green Project

ग्रीन प्रोजेक्ट अन्तर्गत बैकले आर्थिक वर्ष २०८०/८१ मा १,००० विभिन्न प्रजातीका रुख विरुवा रोपेको छ। अघिल्लो आर्थिक वर्ष २०७९/८० मा १५,००० रुख विरुवा रोपिएकोमा यस वर्ष थप १,००० रुख विरुवा सहित कूल १६,००० रुख विरुवा रोपी सोको संरक्षण समेत गरीदै आएको छ। यस आर्थिक वर्षमा काठमाण्डौ क्षेत्रमा १००, नारायणघाट क्षेत्रमा ५०, परासी क्षेत्रमा १००, भैरहवा क्षेत्रमा १००, बुटवल क्षेत्रमा २००, गुल्मी, अर्घाखाँची तथा प्युठान क्षेत्रमा १००, पाल्पा क्षेत्रमा ५०, कपिलबस्तु क्षेत्रमा १००, दाङ क्षेत्रमा १०० र पश्चिम क्षेत्रमा १०० रुख विरुवा रोपिएको थियो।



Shine Grow Green Project, Kathmandu



Shine Grow Green Project, Pyuthan



Shine Grow Green Project, Dang



Shine Grow Green Project, Rupandehi



Financial Literacy Program

आर्थिक वर्ष २०८०/८१ मा बैंकले विभिन्न स्थानहरूमा ११५ वटा वित्तीय साक्षरता सम्बन्धी कार्यक्रमहरू आयोजना गरेको छ। उक्त कार्यक्रममा ५,९८३ कर्मचारी, किसान, साना तथा मझौला व्यवसायी, सम्भावित वैदेशिक रोजगारीमा जाने कामदार, विद्यार्थी, रेमिटेन्स प्राप्तकर्ताहरू र युवाहरूको प्रत्यक्ष सहभागिता रहेको थियो।

No. of Financial Literacy Program & Total Participants in F/Y 2080/81

S.N	Particulars	Numbers
1	Number of Programs	115
2	Total Participants	5,983
2.1	Salaried Workers	128
2.2	Farmers	377
2.3	Small & Medium Entrepreneur	378
2.4	Daily Wages Earners	357
2.5	Potential Migrant Workers	526
2.6	Students	2597
2.7	Women Entrepreneur	812
2.8	Remittance Receivers	618
2.9	Youth	190



Education & Skill Development Project

बैंकले विपन्न तथा आर्थिक रुपमा पहुँच कम भएका विद्यार्थीहरूको शैक्षिक विकास र सीप विकासमा उल्लेखनीय योगदान पुऱ्याएको छ । विशेष गरी आर्थिक रुपमा विपन्न विद्यार्थीहरूलाई स्थानीय संघसंस्थाहरूसँगको सहकार्यमा छात्रवृत्ति उपलब्ध गराएको छ । छात्रवृत्तिको अतिरिक्त शैक्षिक संस्थाहरूलाई कम्प्युटर र अन्य डिजिटल उपकरणहरू प्रदान गरेको छ, जसबाट विद्यार्थीहरूमा सिकाईको अवसर र प्रविधिमा पहुँच बढाएको छ । साथै, युवाहरूमा सिपसिकाई अर्न्तगत डिजिटल साक्षरता कार्यक्रमहरू समेत सञ्चालन गर्दै आएको छ ।

Community Health & Welfare Project

बैंकले समुदायमा स्वास्थ्य सचेतना र सुधार गर्ने उद्देश्यले सामाजिक क्षेत्रमा कृयाशिल क्लबहरूद्वारा आयोजित कार्यक्रमहरूमा समुदायमा स्वास्थ्य आवश्यकताहरू सम्बोधन गर्न आर्थिक तथा भौतिक सहयोग गरिरहेको छ । Culture Preservation & Promotion Project अर्न्तगत स्थानीय चाडपर्व, परम्परागत कला र सांस्कृतिक कार्यक्रममा सहभागी भै सांस्कृतिक सम्पदाको संरक्षण र प्रवर्द्धनमा निरन्तर सहयोग गर्दै आएको छ ।

Infrastructure Development Project

बैंकले सार्वजनिक स्थलहरूको सुधार र संरक्षण, वातावरणीय सचेतना अभिवृद्धि गर्ने उद्देश्यले पूर्वाधार विकासमा सहयोग र वातावरणीय दिगोपनमा योगदान पुऱ्याएको छ । स्थानीय संघसंस्थाहरूसँगको सहकार्यमा फोहोरमैला व्यवस्थापन र वातावरणीय सरसफाईमा जिम्मेवार बनाउन प्रोत्साहन गर्दै फोहोरमैला व्यवस्थापनमा सहकार्य गरेको छ ।

Support for Local Businesses & Youth Development Project

बैंकले समुदायको कल्याण र आर्थिक वृद्धिमा योगदान पुऱ्याउने उद्देश्यले विभिन्न सामाजिक कार्यक्रमहरू मार्फत स्थानीय व्यवसाय र युवा विकासमा सहयोग गर्न प्रतिबद्धता जनाएको छ । साथै, बैंकले कृषि मेला र महोत्सव जस्ता कार्यक्रमहरूलाई प्रायोजन गरेर स्थानीय व्यवसायहरू, विशेष रुपमा कृषि क्षेत्रमा प्रवर्द्धन गर्न सहयोग गरेको छ । जसबाट स्थानीय किसानहरूको लागि कृषि सचेतना र बजार अवसरहरू बढाउन मद्दत गर्दछ । बैंकले युवा सशक्तिकरण, सीप र नेतृत्व विकासको उद्देश्यले युवा क्लबहरूमा सहयोग र कार्यक्रमहरूको प्रायोजन मार्फत युवा विकासमा लगानी गरेको ।

आर्थिक बर्ष २०८०/०८१ मा सामाजिक उत्तरदायित्व अर्न्तगत खर्चको विवरण ।

S.N	Particulars	Amount Rs.
1	Shine Grow Green Project	20,79,200
2	Shine Digital Classroom Project	174,251
3	Shine Financial Literacy Program	8,08,535
4	Shine Entrepreneurship Support Program	2,77,500
5	Environment Conservation & Culture Preservation	36,31,219
6	Others	1,29,979
	Total	71,00,684

Shine public speaking contest 2080



Bank organized a Public Speaking Contest in which 21 students from the management, science, law, and engineering faculties participated. Bank was proud to reward the winner, first runner-up, and second runner-up with NPR 5,000, NPR 3,000, and NPR 2,000 respectively, along with trophies and certificates of appreciation. With 21 students participating and discussing the crucial topic of "Protect your money, secure your future," we are optimistic about the impact of such initiatives on empowering our youth and fostering financial awareness.

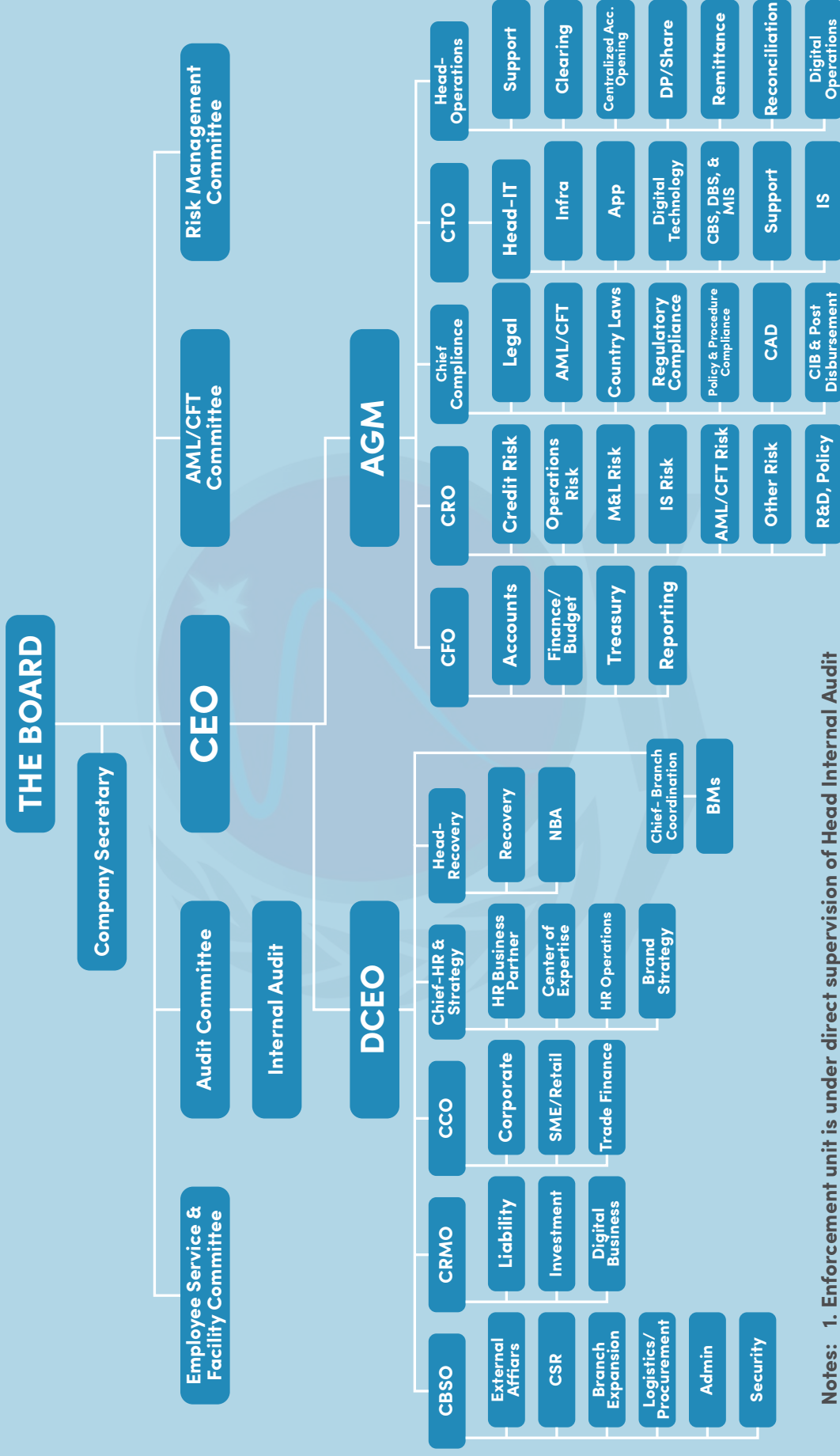
Global Money Week 2024



Shine Resunga Development Bank Limited celebrated Global Money Week 2024, embracing the theme "Protect your money, secure your future" from March 18 to 24, 2021. We invited 20 students from Nabin Audhyogic Kadar Bahadur Rita Secondary School for a Student Exposure Visit to our central office. The students interacted with all of our Head of Departments and Department Team Members, where they attempted to understand the fundamentals they have learned in class. This was followed by a 2-hour workshop on Financial Literacy aimed at protecting money and securing the future.



ORGANIZATIONAL STRUCTURE



Notes: 1. Enforcement unit is under direct supervision of Head Internal Audit
 2. CRO will have reporting to RMC and AGM

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 कारोवार स्वीकृत प्राप्त मिति	२०६५/११/०९
कारोवार सुरु भएको मिति	२०६५/११/११
रेसुझा विकास बैंक लिमिटेडसँग मर्जर	२०६९/१२/०४
गौमुखी विकास बैंक लिमिटेडसँग मर्जर	२०७३/०२/२९
पूर्णमा विकास बैंक लिमिटेड र भार्गव विकास बैंक लिमिटेड लाई प्राप्त	२०७६/०६/२७
राष्ट्रियस्तरको इजाजतपत्रप्राप्त	२०७६/०८/१०
कार्य क्षेत्र	राष्ट्रियस्तर
केन्द्रीय कार्यालय	बुटवल ११, कालिकानगर, रुपन्देही ।
कर्पोरेट कार्यालय	काठमाण्डौ महानगरपालिका १, कमलादी ।
शाखा सञ्जाल	८८ शाखा १ एक्सटेन्शन कार्यालय
एटिएम	१८
कूल कर्मचारी संख्या	७३८
अधिकृत पूँजी	रु ८ अर्व
जारी पूँजी	रु ४ अर्व ७३ करोड ३६ लाख
चुक्ता पूँजी	रु ४ अर्व ७३ करोड ३६ लाख
संस्थापक शेयर प्रतिशत	५१ प्रतिशत
सर्वसाधारण शेयर प्रतिशत	४९ प्रतिशत
प्रस्तावित बोनश शेयर (हाल कायम रहेको चुक्ता पूँजीको ३.०० प्रतिशत)	रु. १४ करोड २० लाख
प्रस्तावित नगद लाभांश (हाल कायम रहेको चुक्ता पूँजीको ५.०० प्रतिशत)	रु. २३ करोड ६६ लाख
नेटवर्थ	रु ६ अर्व ८९ करोड १९ लाख
प्रति शेयर आमदानी .	रु. १४.४८
कूल निक्षेप	रु. ६६ अर्व ३२ करोड ५२ लाख
कूल कर्जा तथा सापट	रु. ५४ अर्व ४२ करोड २९ लाख
खूद नाफा	रु. ६८ करोड ५३ लाख
वचत कर्ता संख्या	६९४,२२९
ऋणी संख्या	१७,१३९
पूँजीकोष अनुपात प्रतिशत	१२.६४ प्रतिशत
निष्कृत्य कर्जा अनुपात	३.४३ प्रतिशत
२०८१ आश्विन मसान्तको अपरिष्कृत वित्तीय विवरण अनुसार	
कूल निक्षेप	रु. ६७ अर्व १७ करोड ९५ लाख
कूल कर्जा तथा सापट	रु. ५५ अर्व ९२ करोड १० लाख
शाखा सञ्जाल	८८ शाखा १ एक्सटेन्शन काउण्टर
एटिएम	१८
वचत कर्ता संख्या	७०५,०५८
ऋणी संख्या	१७,१३५
पूँजीकोष अनुपात प्रतिशत	१२.५६ प्रतिशत
निष्कृत्य कर्जा अनुपात	३.५० प्रतिशत

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

श्री सञ्चालक समिति

शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेड
बुटवल ११, कालिकानगर, रुपन्देही ।

विषय : प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

..... जिल्ला महा.न.पा./उप.महा.न.पा./न.पा./गा.पा., वडा नं. वस्ने
म/हामी ले त्यस कम्पनीको शेयरधनीको हैसियतले वि.सं. २०८१
साल पौष १९ गते शुक्रवारका दिन हुने सोह्रौं 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. वस्ने
श्री लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको

दस्तखत :
नाम :
शेयरधनी नं./
हितग्राही खाता नं. :
मिति :

निवेदक

दस्तखत :
नाम :
ठेगाना :
शेयरधनी नं./
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

सोह्रौं 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 भर्नुहुन अनुरोध छ ।
- सभाकक्षमा प्रवेश गर्न यो प्रवेश-पत्र अनिवार्य छ ।

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सोहौं वार्षिक साधारण सभा सम्बन्धी सूचना

श्री शेयरधनी महानुभावहरु,

शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेडको मिति २०८१ मंसिर २३ गते बसेको सञ्चालक समितिको ३०२औं बैठकको निर्णय बमोजिम सोहौं वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा देहायका विषयहरु उपर छलफल तथा निर्णय गर्न बस्ने भएको हुँदा सम्पूर्ण शेयरधनी महानुभावहरुको जानकारी एवं उपस्थितीका लागि यो सूचना प्रकाशित गरिएको छ ।

सभा हुने मिति, समय र स्थान :

मिति : २०८१ साल पौष १९ गते, शुक्रवार (तदनुसार जनवरी ३, २०२५) ।

समय : बिहान ११ : ०० बजे ।

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

छलफलका विषयहरु :

क. साधारण प्रस्तावहरु :

१. आ.व. २०८०/०८१ को सञ्चालक समितिको वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
२. लेखापरीक्षकको प्रतिवेदन सहित २०८१ साल आषाढ मसान्तको वित्तीय अवस्थाको विवरण, सोही मितिमा समाप्त आ.व. २०८०/०८१ को नाफा वा नोक्सान विवरण, नगद प्रवाह लगायतका वित्तीय विवरणहरु छलफल गरी पारित गर्ने ।
३. सञ्चालक समितिले प्रस्ताव गरे बमोजिम वितरणयोग्य सञ्चित मुनाफावाट चुक्ता पूँजीको ५ (पाँच) प्रतिशतले हुने रकम रु. २३,६६,८४,५४८/०० (अक्षरेपी तेईस करोड छैसठ्ठी लाख चौरासी हजार पाँच सय अठ्चालीस मात्र) बराबरको नगद लाभांश (लाभांशमा लाग्ने कर सहित) वितरण गर्न स्विकृत गर्ने ।
४. आर्थिक वर्ष २०८१/०८२ को लेखापरीक्षण गर्न लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने ।
५. सञ्चालक समितिमा संस्थापक शेयरधनीहरुको तर्फवाट प्रतिनिधित्व गर्ने ३ जना र सर्वसाधारण शेयरधनीहरुको तर्फवाट प्रतिनिधित्व गर्ने ३ जना सञ्चालकहरुको निर्वाचन गर्ने ।

ख. विशेष प्रस्तावहरु :

१. सञ्चालक समितिले प्रस्ताव गरे बमोजिम वितरणयोग्य सञ्चित मुनाफावाट चुक्ता पूँजीको ३ (तीन) प्रतिशतले हुन आउने रकम रु. १४,२०,१०,७२९/०० (अक्षरेपी चौध करोड बीस लाख दश हजार सात सय उनान्तीस मात्र) बोनश शेयर वितरण गर्न स्वीकृत गर्ने र सोही बमोजिम जारी तथा चुक्ता पूँजी बृद्धि गरी प्रबन्धपत्रको सम्बन्धित दफा संशोधन गर्ने ।
२. 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, सहमती 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 कार्यहरु गर्नका लागि सञ्चालक समितिलाई अख्तियारी दिने ।
३. प्रबन्धपत्र तथा नियमावली संशोधन गर्ने सम्बन्धमा नियमनकारी निकायवाट 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

- सोह्रौं वार्षिक साधारण सभा प्रयोजनका लागि मिति २०८१/९/३ गते बैंकको शेयरधनी दर्ता किताव बन्द रहनेछ । मिति २०८१/९/२ गतेसम्म नेपाल स्टक एक्सचेञ्ज लिमिटेडमा कारोबार भई प्रचलित कानून बमोजिम बैंकको शेयर रजिष्ट्रार एनआइएमवि एस क्यापिटल लिमिटेडमा प्राप्त विवरणको आधारमा कायम शेयरधनीहरूले मात्र वार्षिक साधारण सभामा भाग लिन, मतदान गर्न र बोनस शेयर तथा नगद लाभांश प्राप्त गर्न सक्ने छन् ।
- सभामा उपस्थित हुने सम्पूर्ण शेयरधनी महानुभावहरूले आफ्नो परिचय खुल्ने प्रमाणपत्र वा सोको प्रतिलिपी अनिवार्य रूपमा साथमा लिई आउनु हुन अनुरोध छ ।
- शेयरधनी महानुभावहरूको उपस्थिति पुस्तिकामा दस्तखत गर्न शेयरधनी उपस्थिति पुस्तिका विहान ९:३० बजेदेखि सभा सम्पन्न नहुँदासम्म खुल्ला रहनेछ ।
- वार्षिक साधारण सभामा सहभागी हुनका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले प्रचलित कम्पनी कानूनले तोकेको ढाँचाको प्रतिनिधि पत्र (प्रोक्सी फारम) सभा शुरु 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 दिईनेछ ।
- प्रोक्सी नियुक्त गरी सक्नु भएका शेयरधनी महानुभावहरू आफै सभामा उपस्थित भई हाजिरि पुस्तिकामा दस्तखत गर्नु भएमा दिईसकेको प्रोक्सी स्वतः बदर हुनेछ ।
- 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 ।
- 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 ।
- 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 ।
- सञ्चालकको निर्वाचन सम्बन्धमा निर्वाचन अधिकृतले निर्वाचन कार्यक्रम सहितको सूचना बैंकको केन्द्रिय कार्यालयमा प्रकाशित गर्ने र सोही बमोजिम सञ्चालकको निर्वाचन गरिने व्यहोरा अनुरोध छ ।

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, रुपन्देहीमा तथा यस विकास बैंकको शेयर रजिष्ट्रार एनआइएमवि 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, रुपन्देहीमा सर्म्पक राख्नुहुन वा विकास बैंकको आधिकारिक इमेल info@srdb.com.np मार्फत लिनुहुन अनुरोध गरिन्छ ।



सञ्चालक समितिका अध्यक्षज्यूको मन्तव्य

आदरणीय शेरधनी महानुभावहरु,

शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेडको सोह्रौं वार्षिक साधारण सभामा उपस्थित आदरणीय शेरधनी महानुभावहरु, नियमनकारी निकायका प्रतिनिधिहरु, लेखापरीक्षक, व्यवस्थापन समूह, कर्मचारी एवं उपस्थित सम्पूर्ण महानुभावहरुलाई सञ्चालक समिति र मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्न चाहन्छु।

नियामक निकायहरुबाट वार्षिक साधारणसभामा पेश गर्नका लागि निर्देशित गरीएका विषयवस्तुहरु तथा यस विकास बैंकको आ.व. २०८०/०८१ र चालु आ.व. २०८१/८२ को हालसम्मका वित्तीय तथा अन्य कृयाकलापहरु 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 रुपन्देही जिल्लाको बुटवलमा केन्द्रीय कार्यालय राखि मिति २०६५ साल फाल्गुण ११ गतेबाट वित्तीय कारोबार सञ्चालन गरेको शाइन डेभलपमेण्ट बैंक लिमिटेडमा गुल्मी जिल्लाको तमघासमा 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 रुपन्देहीको सिद्धार्थनगरमा केन्द्रीय कार्यालय रहेको पूर्णिमा विकास बैंक लिमिटेड र बाँके जिल्लाको नेपालगञ्जमा केन्द्रीय कार्यालय रहेको भार्गव विकास बैंक लिमिटेडलाई प्राप्त गरी मिति २०७६/०८/१० गतेबाट राष्ट्रियस्तरको विकास बैंकको रूपमा सञ्चालनमा रहेको छ। हरेक दृष्टिकोणबाट सबल र सुदृढ वित्तीय संस्थाको रूपमा पहिचान बनाउन महत्वपूर्ण योगदान गर्नुहुने तत्कालिन सञ्चालक समितिका अध्यक्ष तथा सञ्चालकहरु लगायत सरोकारवाला सबैमा हार्दिक आभार तथा कृतज्ञता प्रकट गर्दछु।

यहांहरुको साथ र सहयोगबाट निरन्तर रूपमा अगाडि बढ्दै सोह्रौं वार्षिक साधारण सभासम्म आइपुगेका छौं। पक्कै पनि विगत त्यति सजिलो थिएन नै तर वर्तमान समेत चुनौतीरहित छैन। अर्थतन्त्रका विभिन्न सूचकांकहरुमा आएका उतारचढाव र गैर मौद्रिक अवस्थाले पारेको प्रभावका विचमा

सही दिशानिर्देश तथा रणनीतिकोसाथ हामी सफलतापूर्वक यहांसम्म आइपुगेका छौं। वित्तीय सूचकहरुलाई निरन्तर सुदृढ गर्दै नियमनकारी निकाय देखी आम सर्वसाधारणसम्म सबल र विश्वसनीय बैंकको पहिचान कायम गरेका छौं। हरेक स्टेकहोल्डर्सको संस्थागत स्वार्थमा बैंकका कृयाकलापहरु अगाडी बढाउन हरसम्भव प्रयत्नशील छौं।

आ.व. २०८०/०८१ मा समग्र अर्थतन्त्रमा आएको संकुचन, कर्जाको मागमा आएको कमी, बैंक तथा वित्तीय संस्थाहरु लक्षित अनपेक्षित गतिविधीहरु, कर्जा असुलीमा थपिएको चुनौती, कर्जाको गुणस्तरमा परेको असरको व्यवस्थापन गर्दै निक्षेप परिचालनमा १७.५६ प्रतिशतको वृद्धि भई रु. ६६ अर्ब ३२ करोड र कर्जा सापटमा १८.४० प्रतिशतको वृद्धि भई रु. ५४ अर्ब ४२ करोड पुगेको छ। चुक्ता पुँजीको ५ प्रतिशत नगद लाभांश (लाभांशमा लाग्ने कर समेत) र ३ प्रतिशत बोनस शेयर गरी ८ प्रतिशत लाभांश वितरण गर्ने प्रस्ताव यस गरिमामय सभामा स्वीकृतिको लागि पेश गरिएको छ।

बैंकले आ.व. २०८०/८१ मा गरेका मुख्य कार्यहरु एवं प्राप्त गरेका उपलब्धिहरु, चालु आ.व. २०८१/०८२ को हालसम्म भएका मूलभूत कार्यहरु र योजनाहरुको संक्षेपमा चर्चा गर्ने अनुमति चाहन्छु।

- मर्चेन्ट बैंकिङ्ग सम्बन्धी कार्य गर्ने गरि सहायक कम्पनी स्थापना गर्ने कार्यलाई अगाडी बढाइएको छ।
- पुँजीकोष वृद्धि गरी व्यावसाय विस्तार र जोखिम बहन क्षमता वृद्धि गर्ने उद्देश्य अनुरुप पूरक पुँजीकोषमा गणना गर्ने गरी रु.१ अर्बको ऋणपत्र जारी गर्न आवश्यक प्रकृया अगाडी बढाइएको छ।
- जोखिमहरुको प्रभावकारी व्यवस्थापन गर्दै कारोबार विस्तारमा सन्तुलित, निरन्तर र दिगो वृद्धिको अवधारणालाई आत्मसात गरेका छौं।
- निम्न तथा मध्यम आय भएका ग्राहकहरुको वित्तीय आवश्यकता पूरा गर्न तथा उद्यमशीलता प्रवर्द्धन गर्न सहजीकरण गर्ने र साना तथा मझौला व्यावसायीका लागि पहिलो रोजाइको विकास बैंकको रूपमा स्थापित हुने लक्ष्य लिइ सोही बमोजिम कार्य सञ्चालन गर्दै आइरहेको छ।
- नेपाल राष्ट्र बैंकबाट जारी Nepal Green Finance Taxonomy 2024 अन्तर्गत रहि बातावरणमैत्री लगानीमा विशेष ध्यान दिइनेछ।



- सूचना प्रविधिको विकाससँगै बैकिङ्ग क्षेत्र प्रविधिमैत्री हुदै गइरहेको छ । ग्राहकहरूलाई डिजिटल बैकिङ्ग सेवा प्रदान गर्ने उद्देश्यले उपलब्ध प्रविधिको अधिकतम प्रयोग गर्ने र सूचना प्रविधिको विकास र विस्तारका लागि निरन्तर प्रयत्नशील रहदै आएको छ । सूचना प्रविधिको विकास सँगै बैकिङ्ग क्षेत्रमा अनेक सम्भावनाहरू श्रृजना भएका छन भने साइबर सेक्युरिटी चुनौतीपूर्ण बन्दै गइरहेको छ । करिव ८० प्रतिशत कारोबारहरू भौतिक रूपमा बैंकमा उपस्थित नभै डिजिटल माध्यमबाट भएका छन् ।
- ग्राहक पहिचान तथा सम्पत्ति शुद्धीकरण सम्बन्धमा प्रचलित नेपाल कानून तथा नेपाल राष्ट्र बैंकबाट जारी निर्देशनहरूलाई बैंकले पालन गर्दै आइरहेको छ । सो सम्बन्धमा आवश्यक नीति, निर्देशिका विनियमावली लागू गरि आवश्यकता अनुसार अद्यावधिक गर्ने गरिएको छ ।
- संस्थागत सुशासनमा शून्य सहनशीलताको नीति अबलम्बन गर्दै आइरहेको छौं । बैंकको सञ्चालन तथा व्यवस्थापनमा संस्थागत सुशासनका उच्चतम मूल्य मान्यता र अधिकतम व्यावसायिक आचरणलाई केन्द्रविन्दुमा 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 ।
- Indian Chamber of Commerce वाट आयोजित 2nd Emerging Asia Banking Award मा Best Performance on Profitability/Nepal, Best Performance on Growth/Nepal, Best Bank/ Nepal (Runner up) को उपाधिबाट सम्मानित भएका छौं ।
- नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्था (ICAN) द्वारा National Best Presented Annual Report Award 2023 मा Certificate of Merit उपाधिबाट सम्मानित भएका छौं ।
- न्यु बिजनेस एज प्रा.लि. वाट BEST MANAGED DEVELOPMENT BANK OF THE YEAR 2024 वाट सम्मानित भएका छौं ।

- आर्थिक वर्षमा २०८०/०८१ ब्याजकर, पारिश्रमिक कर लगायत अन्य शिर्षकमा गरी श्रोतमा कर कट्टी तर्फ रु. ३५ करोड ५७ लाख ८० हजार, आयकर तर्फ रु. ३७ करोड ०६ लाख ६६ हजार, कुल रु ७२ करोड ६४ लाख ४६ हजार सरकारी कोषमा जम्मा गरि बैंकले प्रत्यक्ष रूपमा अर्थतन्त्रमा योगदान गरेको छ ।

संस्थागत सुशासन प्रतिको प्रतिबद्धता, स्वनिियमन 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 । नेपाल राष्ट्र बैंकको मार्गदर्शनलाई पूर्णरूपमा कार्यान्वयन गरी पुडेन्ट बैकिङ्ग, सहज ग्राहक सेवा र सम्पूर्ण स्टेकहोल्डर्सहरूको हितलाई उच्च प्राथमिकतामा राख्दै आम सर्वसाधारणको आर्थिक उन्नति सहितको समावेशी अर्थतन्त्र निर्माणका लागि प्रतिबद्ध छौं । दीर्घकालीन दिगो व्यवसाय विस्तार र मुनाफा वृद्धिका लागि रणनीतिक योजना बनाई सोही अनुरूप कार्य गर्दै आएको छौं । निक्षेप र कर्जा लगानी सन्तुलित रूपमा वृद्धि गर्ने, कर्जाको गुणस्तर सुधार गर्दै ग्रामीण क्षेत्रमा कृषि, साना तथा मझौला उद्यम लगायतका क्षेत्रहरूमा लगानी विस्तार गर्ने कार्यलाई प्राथमिकतामा राखिएको छ ।

२०८१ आश्विन मासान्तसम्म निक्षेप परिचालन रु. ६७ अर्ब १८ करोड, कर्जा लगानी रु. ५५ अर्ब ६० करोड, खुद मुनाफा रु. २३ करोड ९३ लाख तथा प्रति शेयर आमदानी रु. २०.२३ रहेको छ । आन्तरिक र बाह्य अर्थतन्त्रले पारेको असर, रेमिट्यान्समा आधारित अर्थतन्त्र, आयातमा निर्भर राष्ट्रको आय आदिको कारण बैकिङ्ग क्षेत्रमा समेत सोको प्रत्यक्ष प्रभाव पर्न जान्छ । यस बैंकका उत्साहप्रद सूचकांकहरू रहनुमा पक्कै पनि व्यवस्थापनको व्यवस्थापकीय कुशलता, ग्राहकमैत्री सेवा (Customized Service) र हर्षित ग्राहक (Delight Customer) को लागि बैंकले गरेका प्रयासहरू नै प्रमुख कारण हुन् ।

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



कर्मचारी, किसान, साना तथा मझौला व्यवसायी, श्रमिक, वैदेशिक रोजगारीमा जाने व्यक्ति, विद्यार्थी, महिला, रेमिटेन्स प्राप्तकर्ता र युवा लगायत आम सर्वसाधारणलाई आधारभूत बैकिङ्ग शिक्षा प्रदान गर्ने उद्देश्यले DIGITAL LITERACY/BANKING LITERACY सम्बन्धी कार्यक्रमहरु अभियानका रूपमा सञ्चालन गरिएको छ । आर्थिक वर्ष २०८०/०८१ मा कूल ११५ वटा वित्तीय साक्षरता सम्बन्धी कार्यक्रमहरु सञ्चालन गरीएको र उक्त कार्यक्रममा कूल ५,९८३ जना सहभागी हुनु भएको थियो ।

हाम्रो नारा SHINE FOR YOUR SHINING LIFE को मर्म अनुरूप सम्पूर्ण स्टेकहोल्डर्सको हितमा बैंकका गतिविधिहरु सञ्चालन गरि स्टेकहोल्डर्सको मुहारमा चमक ल्याउन हामि प्रतिबद्ध छौं ।

यस गरिमामय साधारण सभाबाट संस्थापक शेयरधनीहरुको तर्फबाट ३ जना र सर्वसाधारण शेयरधनीहरुको तर्फबाट ३ जना सञ्चालकहरु निर्वाचित हुने हुंदा वर्तमान सञ्चालक मित्रहरुले पुऱ्याएको योगदानको प्रशंसा गर्दै धन्यवाद दिन चाहन्छु । हामीलाई विगत ४ वर्षका लागि सञ्चालकमा निर्वाचित गर्नु हुने सम्पूर्ण शेयरधनीहरु प्रति आभार प्रकट गर्न चाहन्छु । साथै, यस गरिमामय सभाबाट निर्वाचित हुनु हुने सञ्चालक समितिलाई सफल कार्यकालको लागि वर्तमान सञ्चालक समिति र मेरो व्यक्तिगत तर्फबाट शुभकामना व्यक्त गर्दछु ।

बैंकको सफल सञ्चालनमा रचनात्मक सल्लाह, सहयोग र सुझाव दिनु हुने शेयरधनी महानुभावहरु, पूर्व अध्यक्ष तथा सञ्चालकहरु, सञ्चालक मित्रहरु, ग्राहकवर्ग, शुभेच्छुकहरु, 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, प्रमुख निर्वाचन अधिकृत सहितको निर्वाचन मण्डल, सञ्चारजगत लगायत सम्पूर्ण स्टेकहोल्डर्सप्रति हार्दिक आभार तथा कृतज्ञता व्यक्त गर्दछु ।

धन्यवाद ।

थानेश्वर पौडेल

अध्यक्ष

१९ पौष २०८१



सञ्चालक समितिको वार्षिक प्रतिवेदन

शाइन रेसुझा डेभलपमेण्ट बैंक लिमिटेडको सोह्रौं वार्षिक साधारण सभामा नियामक निकायहरुबाट वार्षिक साधारण सभामा पेश गर्नु पर्ने भनी निर्देशित विषयवस्तुहरु तथा विकास बैंकले गरेका उल्लेख्य गतिविधिहरु सहितको वार्षिक प्रतिवेदन सम्पूर्ण शेयरधनीहरु लगायत सरोकारवाला सबैको जानकारीका लागि प्रस्तुत गरिएको छ। यस प्रतिवेदनमा उल्लेखित विषयवस्तुहरु अध्ययन गरी थप सवल र सक्षम विकास बैंकको रुपमा स्थापित हुन आवश्यक रचनात्मक सल्लाह र सुझावहरुको अपेक्षा राखेका छौं।

नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभागबाट मिति २०८१/०८/१७ गते वित्तीय विवरण प्रकाशनको सहमति तथा वार्षिक साधारण सभामा लाभांश घोषणा गर्न स्वीकृति प्राप्त भएकोमा यस विकास बैंकको २०८१ साल आषाढ मसान्तको वित्तीय विवरण, सोही मितिमा समाप्त आ.व. २०८०/०८१ को नाफा वा नोक्सान विवरण, विस्तृत आयको विवरण (Statement of Comprehensive Income), नगद प्रवाह विवरण, इक्विटीमा भएको परिवर्तनको विवरण र सोसंग सम्बन्धित अनुसूचीहरु सहितको वित्तीय विवरणहरु तथा यस साधारण सभामा निर्णयार्थ पेश भएका साधारण तथा विशेष प्रस्तावहरुलाई छलफल गरी पारित गर्नको लागि यस गरीमामय सभामा पेश गर्दछौं।

अन्तर्राष्ट्रिय आर्थिक परिदृश्य :

अन्तर्राष्ट्रिय मुद्राकोष (IMF) द्वारा सन् २०२४ अक्टोबरमा प्रकाशित World Economic Outlook (WEO) अनुसार सन् २०२२ मा विश्वको आर्थिक वृद्धिदर ३.६ प्रतिशत रहेकोमा सन् २०२३ मा ३.३ प्रतिशत रहेको छ। सन् २०२४ र सन् २०२५ मा यस्तो वृद्धिदर ३.२ प्रतिशत रहने मुद्राकोषको प्रक्षेपण रहेको छ। विकसित अर्थतन्त्रहरुको समग्र आर्थिक वृद्धिदर सन् २०२३ मा १.७ प्रतिशत रहेकोमा सन् २०२४ मा १.८ प्रतिशत हुने मुद्राकोषको प्रक्षेपण छ। उदीयमान र विकासोन्मुख अर्थतन्त्रहरुको आर्थिक वृद्धिदर सन् २०२३ मा ४.४ प्रतिशत रहेकोमा सन् २०२४ मा ४.२ प्रतिशत आर्थिक वृद्धि कायम रहने प्रक्षेपण छ। उदीयमान तथा विकासोन्मुख एशियाली अर्थतन्त्रहरुको आर्थिक वृद्धिदर सन् २०२३ मा ५.७ प्रतिशत रहेकोमा सन् २०२४ मा ५.३ प्रतिशत हुने प्रक्षेपण छ। सन् २०२३ मा भारतको आर्थिक वृद्धिदर ८.२ प्रतिशत रहेकोमा सन् २०२४ मा ७.० प्रतिशत रहने प्रक्षेपण छ। त्यसैगरी, चीनको आर्थिक वृद्धिदर सन् २०२३ मा ५.२ प्रतिशत रहेकोमा सन् २०२४ मा ४.८ प्रतिशत हुने मुद्राकोषको प्रक्षेपण छ। सन् २०२३ मा ०.८ प्रतिशतले वृद्धि भएको वस्तु तथा सेवाको विश्व व्यापार सन् २०२४ मा ३.१ प्रतिशतले विस्तार हुने मुद्राकोषको प्रक्षेपण छ। विश्व अर्थतन्त्रको मुद्रास्फीतिमा क्रमिक सुधार हुँदै गएको छ। विश्व अर्थतन्त्रको मुद्रास्फीति सन् २०२३ मा ६.७ प्रतिशत रहेकोमा सन् २०२४ मा ५.८ प्रतिशत रहने मुद्राकोषको प्रक्षेपण रहेको छ। सन् २०२३ मा उपभोक्ता मुद्रास्फीति दर विकसित अर्थतन्त्रहरुमा ४.६ प्रतिशत र उदीयमान तथा विकासोन्मुख अर्थतन्त्रहरुमा ८.१ प्रतिशत कायम रहेको छ। सन् २०२४ मा मुद्रास्फीति दर विकसित अर्थतन्त्रहरुमा २.६ प्रतिशत र उदीयमान तथा विकासोन्मुख अर्थतन्त्रहरुमा ७.९ प्रतिशत रहने मुद्राकोषको प्रक्षेपण छ।

मुलुकको समष्टिगत आर्थिक अवस्था :

कुल गार्हस्थ्य उत्पादन

आर्थिक वर्ष २०८०/८१ मा देशको यथार्थ कुल गार्हस्थ्य उत्पादन वृद्धिदर आधारभूत मूल्यमा ३.५४ प्रतिशत तथा उपभोक्ताको मूल्यमा ३.८७ प्रतिशतले वृद्धि हुने राष्ट्रिय तथ्याङ्क कार्यालयको प्रारम्भिक अनुमान छ। अघिल्लो वर्ष यस्तो वृद्धिदर आधारभूत मूल्यमा २.३१ प्रतिशत र उपभोक्ताको मूल्यमा १.९५ प्रतिशत रहेको थियो। समीक्षा वर्षमा कृषि क्षेत्रको उत्पादन ३.०५ प्रतिशत र गैर-कृषि क्षेत्रको उत्पादन ३.७५ प्रतिशतले वृद्धि भएको अनुमान छ। अघिल्लो वर्ष कृषि क्षेत्रको उत्पादन २.७६ प्रतिशत तथा गैर-कृषि क्षेत्रको उत्पादन २.९३ प्रतिशतले वृद्धि भएको थियो। आर्थिक वर्ष २०८०/८१ मा गैर-कृषि क्षेत्र अन्तर्गत उद्योग क्षेत्रको उत्पादन १.२५ प्रतिशत र सेवा क्षेत्रको उत्पादन ४.५० प्रतिशतले वृद्धि हुने अनुमान छ। अघिल्लो वर्ष उद्योग क्षेत्रको वृद्धिदर १.३८ प्रतिशत थियो भने सेवा क्षेत्रको वृद्धिदर २.३६ प्रतिशत रहेको थियो।

मुद्रास्फीति :

समीक्षा वर्षको वार्षिक औसत उपभोक्ता मुद्रास्फीति लक्षित ६.५ प्रतिशत भित्र नै रहेको छ। दोस्रो त्रयमासदेखि मुद्रास्फीतिमा चाप कम हुँदै गएकोले आर्थिक वर्ष २०८०/८१ मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ५.४४ प्रतिशतमा सीमित रह्यो। अघिल्लो वर्ष यस्तो मुद्रास्फीति ७.७४ प्रतिशत रहेको थियो। विश्वका अधिकांश अर्थतन्त्रहरु एवम् भारतको मुद्रास्फीतिमा आएको उल्लेख्य सुधार तथा मुद्रास्फीति नियन्त्रण गर्न लिइएका आन्तरिक नीतिहरुका कारण मुद्रास्फीति नियन्त्रण गर्न सहयोग पुगेको हो। साथै, अन्तर्राष्ट्रिय बजारमा कच्चा तेलको मूल्यमा कमी आएअनुरूप नेपाल आयल निगमले पेट्रोलियम



पदार्थको मूल्य समायोजन गर्दै लगेको, आयात मूल्य सूचकाङ्क, तलब तथा ज्यालादर र थोक मूल्य सूचकाङ्कको वृद्धिदरमा समेत कमी आएको तथा आन्तरिक माग समेत कमजोर रहेकोले उपभोक्ता मुद्रास्फीतिमा तुलनात्मक रूपमा कम दबाव पर्न गएको हो ।

बाह्य क्षेत्र :

वैदेशिक व्यापार अन्तर्गत आर्थिक वर्ष २०८०/८१ मा वस्तु आयात १.२ प्रतिशतले र निर्यात ३.० प्रतिशतले कमी आएको कारण कुल वस्तु व्यापार घाटा १.० प्रतिशतले कमी आई रु. १,४४० अर्ब ६० करोड कायम भएको छ । आर्थिक वर्ष २०७९/८० मा व्यापार घाटा १५.५ प्रतिशतले कम भएको थियो । समीक्षा वर्षमा सेवा निर्यात तथा विप्रेषण आप्रवाहमा भएको वृद्धि एवम् आयातमा भएको ह्रास लगायतका कारण शोधनान्तर बचत उल्लेख्य बढेको छ ।

बैदेशिक व्यापार :

आर्थिक वर्ष २०८०/८१ मा कुल वस्तु निर्यात ३.० प्रतिशतले कमी आई रु.१५२ अर्ब ३८ करोड पुगेको छ । अघिल्लो वर्ष यस्तो निर्यात २१.४ प्रतिशतले घटेको थियो । कुल गार्हस्थ्य उत्पादनमा कुल वस्तु निर्यातको अनुपात अघिल्लो वर्ष २.९ प्रतिशत रहेकोमा समीक्षा वर्षमा २.७ प्रतिशत रहेको छ । आर्थिक वर्ष २०८०/८१ मा कुल वस्तु आयात १.२ प्रतिशतले कमी आई रु.१,५९२ अर्ब ९९ करोड पुगेको छ । अघिल्लो वर्ष यस्तो आयात १६.१ प्रतिशतले घटेको थियो । कुल गार्हस्थ्य उत्पादनमा कुल वस्तु आयातको अनुपात अघिल्लो वर्ष ३०.१ प्रतिशत रहेकोमा समीक्षा वर्षमा २७.९ प्रतिशत रहेको छ ।

विप्रेषण आप्रवाह :

समीक्षा वर्षमा विप्रेषण आप्रवाह १६.५ प्रतिशतले वृद्धि भई रु.१,४४५ अर्ब ३२ करोड पुगेको छ । अघिल्लो वर्ष यस्तो आप्रवाह २३.२ प्रतिशतले बढेको थियो । अघिल्लो वर्षमा विप्रेषण आप्रवाहको कुल गार्हस्थ्य उत्पादनसँगको अनुपात २३.२ प्रतिशत रहेकोमा समीक्षा वर्षमा २५.३ प्रतिशत रहेको छ ।

विदेशी विनिमय सञ्चिति :

२०८१ असार मसान्तमा कुल विदेशी विनिमय सञ्चिति २०८० असार मसान्तको तुलनामा ३२.६ प्रतिशतले वृद्धि भई रु. २,०४१ अर्ब १० करोड कायम भएको छ । अघिल्लो वर्ष यस्तो सञ्चिति २६.६ प्रतिशतले वृद्धि भई रु. १,५३९ अर्ब ३६ करोड कायम भएको थियो । अमेरिकी डलरमा कुल विदेशी विनिमय सञ्चिति ३०.४ प्रतिशतले वृद्धि भई रु. १५ अर्ब २७ करोड डलर कायम भएको छ । अघिल्लो वर्ष यस्तो सञ्चिति २३.१ प्रतिशतले बढेको थियो । नेपाल राष्ट्र बैंकमा रहेको विदेशी विनिमय सञ्चिति २०८० असार मसान्तको रु.१३४५ अर्ब ७८ करोडको तुलनामा २०८१ असार मसान्तमा ३७.४ प्रतिशतले वृद्धि भई रु.१८४८ अर्ब ५५ करोड कायम भएको छ । कुल विदेशी विनिमय सञ्चितिमा नेपाल राष्ट्र बैंकसँग रहेको सञ्चितिको अंश ९०.६ प्रतिशत रहेको छ । त्यसैगरी, कुल विदेशी विनिमय सञ्चितिमा भारतीय मुद्रा सञ्चितिको अंश २२.५ प्रतिशत रहेको छ ।

विनिमय दर :

आर्थिक वर्ष २०८०/८१ मा पनि नेपाली रुपैयाँको भारतीय रुपैयाँसँगको विनिमय दर स्थिर राखिएको छ । २०८० असार मसान्तको तुलनामा २०८१ असार मसान्तमा नेपाली रुपैयाँ अमेरिकी डलरसँग १.६४ प्रतिशत तथा पाउण्ड स्टर्लिङसँग ०.७७ प्रतिशतले अवमूल्यन भएको छ भने युरोसँग १.१९ प्रतिशत तथा जापानी येनसँग ११.८३ प्रतिशतले अधिमूल्यन भएको छ ।

बैंक तथा वित्तीय संस्थाहरूको साधन स्रोत तथा उपयोगको स्थिति

बाणिज्य बैंक :

आर्थिक वर्ष २०८०/८१ मा बाणिज्य बैंकहरूको कुल सम्पत्ति/दायित्व १२.९ प्रतिशत (रु.८ खर्ब २४ अर्ब २९ करोड) ले वृद्धि भई रु.७२ खर्ब २७ अर्ब ६० करोड पुगेको छ । अघिल्लो वर्ष यस्तो सम्पत्ति/दायित्व ७.५ प्रतिशत (रु.४ खर्ब ४७ अर्ब २३ करोड) ले बढेको थियो । आर्थिक वर्ष २०८०/८१ मा बाणिज्य बैंकहरूको कुल निक्षेप परिचालन १३.३ प्रतिशत (रु.६ खर्ब ७४ अर्ब ७७ करोड) ले वृद्धि भई २०८१ असार मसान्तमा रु.५.७ खर्ब ४६ अर्ब ९९ करोड पुगेको छ । अघिल्लो वर्ष बाणिज्य बैंकहरूको कुल निक्षेप परिचालन १२.१ प्रतिशत (रु.५ खर्ब ४६ अर्ब ६१ करोड) ले बढेको थियो । समीक्षा वर्षमा बाणिज्य बैंकहरूको चल्ती निक्षेप १६.० प्रतिशतले घटेको छ भने बचत तथा मुद्दती निक्षेप क्रमशः २८.२ प्रतिशत र ९.७ प्रतिशतले बढेको छ । अघिल्लो वर्ष चल्ती निक्षेप २.६ प्रतिशतले घटेको थियो भने बचत र मुद्दती निक्षेप क्रमशः ८.३ र १९.१ प्रतिशतले बढेको थियो । बाणिज्य बैंकहरूको कर्जा तथा लगानी समीक्षा वर्षमा ७.७ प्रतिशत (रु.४ खर्ब १९ अर्ब ७७ करोड) ले वृद्धि भई २०८१ असार मसान्तमा रु. ५८ खर्ब ७१ अर्ब ३ करोड पुगेको छ । अघिल्लो वर्ष बाणिज्य बैंकहरूको कर्जा तथा लगानी



५.० प्रतिशत (रु.२ खर्ब ५९ अर्ब ५२ करोड) ले वृद्धि भएको थियो। समीक्षा वर्षमा वाणिज्य बैंकहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा ५.८ प्रतिशत (रु.२ खर्ब ४६ अर्ब ९५ करोड) ले वृद्धि भएको छ। अघिल्लो वर्ष यस्तो कर्जा ३.५ प्रतिशत (रु.१ खर्ब ४२ अर्ब ८० करोड) ले वृद्धि भएको थियो। २०८१ असार मसान्तमा वाणिज्य बैंकहरूबाट निजी क्षेत्रतर्फ प्रवाहित कर्जा र कुल गार्हस्थ्य उत्पादनको अनुपात ७८.८१ प्रतिशत कायम भएको छ।

विकास बैंक :

समीक्षा वर्षमा विकास बैंकहरूको कुल सम्पत्ति/दायित्व ७.९ प्रतिशत (रु.५२ अर्ब २९ करोड) ले वृद्धि भई २०८१ असार मसान्तमा रु.७ खर्ब १७ अर्ब कायम भएको छ। अघिल्लो वर्ष यस्तो सम्पत्ति/दायित्वमा १०.९ प्रतिशत (रु.६५ अर्ब ४९ करोड) ले बढेको थियो। साधन परिचालनको प्रमुख स्रोतको रूपमा रहेको कुल निक्षेप समीक्षा वर्षमा ७.४ प्रतिशत (रु.४२ अर्ब ८ करोड) ले वृद्धि भई रु.६ खर्ब ८ अर्ब २५ करोड भएको छ। २०८१ असार मसान्तमा विकास बैंकहरूको तरल सम्पत्ति (सरकारी ऋणपत्रमा गरिएको लगानीसहित) रु.१ खर्ब २२ अर्ब ८२ करोड रहेको छ। यस्तो सम्पत्ति कुल निक्षेपको २०.२ प्रतिशत हुन आउँछ। अघिल्लो वर्ष उक्त अनुपात २१ प्रतिशत रहेको थियो। यद्यपि, तरल सम्पत्तिमध्ये समीक्षा वर्षमा तरल कोष १०.८ प्रतिशतले बढेर रु.३० अर्ब ५८ करोड भएको छ। समीक्षा वर्षमा विकास बैंकहरूको कर्जा तथा लगानी ३.७ प्रतिशत (रु.२२ अर्ब ९६ करोड) ले वृद्धि भई २०८१ असार मसान्तमा रु.६ खर्ब ३७ अर्ब ४८ करोड कायम भएको छ। अघिल्लो वर्ष यस्तो कर्जा तथा लगानी ९.४ प्रतिशत (रु.५२ अर्ब ८२ करोड)ले बढेको थियो। कर्जा तथा लगानीका अंशहरूमध्ये निजी क्षेत्रतर्फ प्रवाहित कर्जा समष्टिगत आर्थिक तथा वित्तीय अवस्था ५.० प्रतिशतले वृद्धि आई २०८१ असार मसान्तमा रु.४ खर्ब ८१ अर्ब ८१ करोड भएको छ, जुन कुल गार्हस्थ्य उत्पादनको ८.४५ प्रतिशत हुन आउँछ।

वित्त कम्पनी :

समीक्षा वर्षमा वित्त कम्पनीहरूको कुल सम्पत्ति/दायित्व ११.२ प्रतिशत (रु.१७ अर्ब १२ करोड) ले बढेर २०८१ असार मसान्तमा रु.१ खर्ब ६९ अर्ब ७२ करोड भएको छ। अघिल्लो वर्ष यस्तो सम्पत्ति/दायित्व ०.५ प्रतिशतले बढेर रु.१ खर्ब ५२ अर्ब ६० करोड भएको थियो। साधन परिचालनको प्रमुख स्रोतको रूपमा रहेको निक्षेप परिचालन १३.८ प्रतिशत (रु.१५ अर्ब ३८ करोड) ले वृद्धि भई २०८१ असार मसान्तमा रु.१ खर्ब २६ अर्ब ५४ करोड भएको छ। अघिल्लो वर्ष यस्तो निक्षेप परिचालनमा ८.१ प्रतिशतले वृद्धि भएको थियो। समीक्षा वर्षमा वित्त कम्पनीहरूको कर्जा तथा लगानी ६.८ प्रतिशत (रु.९ अर्ब ४५ करोड) ले बढेर २०८१ असार मसान्तमा रु.१ खर्ब ४७ अर्ब ६४ करोड कायम भएको छ। अघिल्लो वर्ष यी कम्पनीहरूको कर्जा तथा लगानी १ प्रतिशतले घटेको थियो। कर्जा तथा लगानीका अंशहरूमध्ये निजी क्षेत्रतर्फ प्रवाहित कर्जामा ७.७ प्रतिशतले वृद्धि भई २०८१ असार मसान्तमा रु.९५ अर्ब ९९ करोड पुगेको छ, जुन कुल गार्हस्थ्य उत्पादनको १.७ प्रतिशत हुन आउँछ।

लघुवित्त वित्तीय संस्था :

लघुवित्त वित्तीय संस्थाहरूको कुल सम्पत्ति/दायित्व १.३ प्रतिशतले बढेर २०८१ असार मसान्तमा रु.५ खर्ब ५३ अर्ब ७३ करोड पुगेको छ। त्यसैगरी, यी संस्थाहरूको कुल निक्षेप र सापटी क्रमशः रु.१ खर्ब ७६ अर्ब ६६ करोड र रु.२ खर्ब ३० अर्ब ७५ करोड पुगेको छ भने कुल कर्जा र लगानी क्रमशः रु.४ खर्ब ५५ अर्ब ८५ करोड र रु.१० अर्ब १९ करोड पुगेको छ।

पूर्वाधार विकास बैंक :

समीक्षा वर्षमा नेपाल पूर्वाधार बैंक लि.को सम्पत्ति/दायित्व १.२ प्रतिशतले वृद्धि भई २०८१ असार मसान्तमा रु.२९ अर्ब ५० करोड पुगेको छ। २०८१ असार मसान्तमा संस्थाको चुक्ता पुँजी रु.२१ अर्ब ६० करोड कायम भएको छ भने कर्जा तथा लगानी रु.२१ अर्ब १४ करोड रहेको छ।

बीमा कम्पनी :

२०८१ असार मसान्तमा १४ जीवन, १४ निर्जीवन, २ पुनरबीमा र ७ लघुबीमा कम्पनी गरी कुल ३७ बीमा कम्पनी संचालनमा रहेका छन्। बीमा समितिबाट प्राप्त तथ्याङ्कअनुसार बीमा कम्पनीहरूको कुल सम्पत्ति/दायित्व २०८० असार मसान्तमा रु.६ खर्ब ८० अर्ब ९० करोड रहेकोमा उक्त सम्पत्ति/दायित्व ३८ प्रतिशतले वृद्धि भई २०८१ असार मसान्तमा रु.९ खर्ब ३९ अर्ब २३ करोड पुगेको छ।

कर्मचारी सञ्चय कोष :

कर्मचारी सञ्चय कोषबाट प्राप्त तथ्याङ्कअनुसार उक्त कोषको सम्पत्ति/दायित्व समीक्षा वर्षमा ११.६ प्रतिशतले वृद्धि भई



२०८१ असार मसान्तमा रु.५ खर्ब ७१ अर्ब ३२ करोड कायम भएको छ। अधिल्लो वर्ष उक्त रकम ११.५ प्रतिशतले वृद्धि भई २०८० असार मसान्तमा रु.५ खर्ब १२ अर्ब ४ करोड रहेको थियो। सञ्चयकर्ताहरूको सञ्चित रकम २०८० असार मसान्तमा रु.४ खर्ब ६१ अर्ब ७८ करोड रहेकोमा २०८१ असार मसान्तमा १२.३ प्रतिशतले वृद्धि भई रु.५ खर्ब १८ अर्ब ४७ करोड पुगेको छ।

नागरिक लगानी कोष :

नागरिक लगानी कोषबाट प्राप्त तथ्याङ्कअनुसार उक्त कोषको सम्पत्ति/दायित्व १४.३ प्रतिशतले वृद्धि भई २०८१ असार मसान्तमा रु.३ खर्ब ३ अर्ब ४१ करोड पुगेको छ। अधिल्लो वर्ष यस्तो सम्पत्ति/दायित्व रु.२ खर्ब ६५ अर्ब ५६ करोड रहेको थियो। यस कोषको दायित्ववर्तक उल्लेख्य अंश ओगट्ने कोष संकलन अधिल्लो वर्ष रु.२ खर्ब ४ अर्ब १४ करोड रहेकोमा २०८१ असार मसान्तमा १३.१ प्रतिशतले वृद्धि भई रु.२ खर्ब ३० अर्ब ९३ करोड पुगेको छ। कर्जा तथा सापटी अधिल्लो वर्ष रु.७३ अर्ब ८३ करोड रहेकोमा २०८१ असार मसान्तमा ७ प्रतिशतले वृद्धि भई रु.७९ अर्ब ६ करोड कायम भएको छ।

सामाजिक सुरक्षा कोष :

सामाजिक सुरक्षा कोषको तथ्याङ्कअनुसार कोषको सम्पत्ति/दायित्व समीक्षा वर्षमा ३१ प्रतिशतले वृद्धि भई २०८१ असार मसान्तमा रु.९८ अर्ब ३३ करोड कायम भएको छ। अधिल्लो वर्ष उक्त रकम ३७ प्रतिशतले वृद्धि भई रु.७४ अर्ब ९७ करोड रहेको थियो। २०८१ असार मसान्तसम्म कोषमा वैदेशिक रोजगारीमा गएका मध्ये ९,७५,४१२ जना, अनौपचारिक क्षेत्रका २९५ जना, स्वरोजगारका रूपमा १८५ जना र बाँकी औपचारिक क्षेत्रका श्रमिक १९ हजार २ सय १० वटा रोजगारदाता फर्म/कम्पनीका जम्मा श्रमिक १४ लाख ९१ हजार ५ सय ३७ जना दर्ता भएका छन्। यसमध्ये ५ हजार ४ सय ३९ वटा रोजगारदाता कम्पनीमा आवद्ध १३ लाख ३० हजार ६ सय ६८ योगदानकर्ता (वैदेशिक तथा अनौपचारिक र स्वरोजगार समेत गरी) बाट रु.६२ अर्ब ४१ करोड योगदान रकम संकलन भएको छ। सो अवधिमा सुरक्षा योजनाको दावी भुक्तानी अन्तर्गत औषधी उपचार मातृत्व सुरक्षा र दुर्घटना तथा अशक्तता सुरक्षा योजनाको वीमा दावीमा ७४ हजार ९ सय ७० जनालाई रु.१ अर्ब ३६ करोड ७५ लाख रकम भुक्तानी भएको छ। आश्रित परिवार सुरक्षा योजना अन्तर्गत ५४१ जना योगदानकर्ताको परिवारलाई मासिक पेन्सन र शैक्षिक वृत्ति वापत रु.१५ करोड ८१ लाख भुक्तानी भएको छ। त्यस्तै अवकास सुरक्षा योजना अन्तर्गत ८२,३४८ जनालाई रु.८ अर्ब ३१ करोड ६२ लाख भुक्तानी भएको छ।

तरलता ब्यवस्थापन :

आर्थिक वर्ष २०८०/८१ मा निक्षेप संकलन बोलकबोलमार्फत रु.१,१५१ अर्ब २५ करोड र स्थायी निक्षेप सुविधामार्फत रु.३,५२२ अर्ब ३५ करोड गरी कुल रु.४,६७३ अर्ब ६० करोड तरलता प्रशोचन गरिएको छ। सो अवधिमा स्थायी तरलता सुविधामार्फत रु.१ अर्ब २० करोड र ओभरनाइट तरलता सुविधामार्फत रु.८०३ अर्ब ५६ करोड गरी कुल रु.८०४ अर्ब ७६ करोड तरलता प्रवाह गरिएको छ।

ब्याजदर :

२०८० असारको तुलनामा २०८१ असारमा अल्पकालीन ब्याजदरहरू घटेका छन्। २०८० असारमा ९१-दिने ट्रेजरी बिलको भारत औसत ब्याजदर ६.३५ प्रतिशत रहेकोमा २०८१ असारमा ३.०० प्रतिशत कायम भएको छ। मौद्रिक नीतिको संचालन लक्ष्यको रूपमा रहेको वाणिज्य बैंक, विकास बैंक र वित्त कम्पनीहरूबीचको वार्षिक भारत औसत अन्तरबैंक दर ३.६२ प्रतिशत रहेको छ। २०८१ असारमा यो दर २.९९ प्रतिशत रहेको छ। २०८१ असारमा वाणिज्य बैंकहरूको औसत आधार दर ८.०० प्रतिशत, विकास बैंकहरूको ९.७१ प्रतिशत र वित्त कम्पनीहरूको ११.२१ प्रतिशत रहेको छ। २०८० असार मा औसत आधार दरहरू वाणिज्य बैंकहरूको १०.०३ प्रतिशत, विकास बैंकहरूको १२.१५ प्रतिशत र वित्त कम्पनीहरूको १३.४१ प्रतिशत रहेका थिए। २०८१ असारमा निक्षेपको भारत औसत ब्याजदर वाणिज्य बैंकहरूको ५.७७ प्रतिशत, विकास बैंकहरूको ६.६३ प्रतिशत र वित्त कम्पनीहरूको ७.९३ प्रतिशत रहेको छ। २०८० असारमा निक्षेपको भारत औसत ब्याजदर वाणिज्य बैंकहरूको ७.८६ प्रतिशत, विकास बैंकहरूको ९.१४ प्रतिशत र वित्त कम्पनीहरूको ९.७९ प्रतिशत रहेका थिए। २०८१ असारमा कर्जाको भारत औसत ब्याजदर वाणिज्य बैंकहरूको ९.९३ प्रतिशत, विकास बैंकहरूको ११.३४ प्रतिशत र वित्त कम्पनीहरूको १२.५५ प्रतिशत कायम भएको छ। २०८० असारमा वाणिज्य बैंकहरूको कर्जाको भारत औसत ब्याजदर १२.३० प्रतिशत, विकास बैंकहरूको १४.१० प्रतिशत र वित्त कम्पनीहरूको १४.८२ प्रतिशत रहेका थिए।

वित्तीय बिस्तार :

नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त बैंक तथा वित्तीय संस्थाहरूको संख्या २०८० असार मसान्तमा ११२ रहेकोमा २०८१



असार मसान्तमा १०७ कायम भएको छ। २०८१ असार मसान्तमा वाणिज्य बैंकहरूको संख्या २०, विकास बैंकहरूको १७, वित्त कम्पनीहरूको १७, लघुवित्त वित्तीय संस्था ५२ र पूर्वाधार विकास बैंकको संख्या १ रहेको छ। २०८० असार मसान्तमा वाणिज्य बैंक, विकास बैंक तथा वित्त कम्पनीहरूको निक्षेप खाता संख्या करीब ५ करोड ११ लाख ७८ हजार र ऋण खाता संख्या करीब १८ लाख ३५ हजार रहेकोमा २०८१ असार मसान्तमा कुल निक्षेप खाता संख्या करीब ५ करोड ५८ लाख ९६ हजार र ऋण खाता संख्या करीब १८ लाख ९३ हजार पुगेको छ। त्यसैगरी, २०८० असार मसान्तमा लघुवित्त वित्तीय संस्थाहरूमा करीब ६० लाख १६ हजार सदस्य र २९ लाख ८४ हजार ऋण खाता संख्या रहेकामा २०८१ असार मसान्तसम्ममा करीब ५९ लाख ९५ हजार सदस्य र २६ लाख ६३ हजार ऋण खाता रहेका छन्। यी लघुवित्त वित्तीय संस्थाहरूको सेवा देशका ७७ वटै जिल्लामा पुगेको छ। २०८१ असार मसान्तमा नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त सीमित बैंकिङ कारोबार गर्ने इजाजत प्राप्त संस्थाको सङ्ख्या १५ रहेको छ।

वित्तीय पहुँच :

२०८० असार मसान्तमा बैंक तथा वित्तीय संस्थाहरू (लघुवित्त वित्तीय संस्थाहरूसमेत) को शाखा संख्या ११,५८९ रहेकोमा २०८१ असार मसान्तमा ११,५३० रहेको छ। २०८० असार मसान्तमा प्रतिशाखा जनसंख्या २५१७ रहेकोमा २०८१ असार मसान्तमा २५२९ कायम भएको छ। प्रदेशगत तुलना गर्दा २०८१ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको शाखा सबै भन्दा बढी बागमती प्रदेशमा ३,०३८ रहेको छ भने सबैभन्दा कम कर्णाली प्रदेशमा ४७५ रहेको छ। २०८० असार मसान्तमा यस्तो संख्या बागमती प्रदेशमा ३,०२५ र कर्णाली प्रदेशमा ४६६ रहेको थियो। २०८१ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको मोबाइल बैंकिङ प्रयोगकर्ता ग्राहकको संख्या २ करोड ४६ लाख पुगेको छ। २०८० असार मसान्तमा २ करोड १४ लाख मोबाइल बैंकिङ प्रयोगकर्ता रहेका थिए। त्यसैगरी, २०८१ असार मसान्तमा क, ख र ग वर्गका बैंक तथा वित्तीय संस्थाहरूको डेबिट कार्ड प्रयोगकर्ताको संख्या करिब १ करोड २९ लाख पुगेको छ, जुन २०८० असार मसान्तमा १ करोड २२ लाख रहेको थियो।

निक्षेप तथा कर्जा सुरक्षण :

निक्षेप तथा कर्जा सुरक्षण कोषले प्राथमिकता-प्राप्त क्षेत्रलगायत पशुधन तथा तरकारी वाली सुरक्षण, सहलियतपूर्ण कर्जा, वैदेशिक रोजगार कर्जा, लघु तथा विपन्न वर्ग कर्जा र साना तथा मझौला उद्यम कर्जाको सुरक्षण गर्दै आएको छ। यस कोषले २०८१ असार मसान्तसम्ममा रु.२ खर्ब ५७ अर्ब ७२ करोड कर्जा र रु.१४ खर्ब ३० अर्ब ४६ करोड निक्षेप सुरक्षण गरेको छ।

पुँजी बजार :

नेप्से सूचकाङ्क वार्षिक विन्दुगत आधारमा ६.८ प्रतिशतले वृद्धि भई २०८१ असार मसान्तमा २२४०.४ कायम भएको छ। उक्त सूचकाङ्क २०८० असार मसान्तमा ४.४ प्रतिशतले बढेर २०९७.१ पुगेको थियो। २०८० असार मसान्तमा ३९४.२ रहेको नेप्से सेन्सेटिभ सूचकाङ्क ०.८ प्रतिशतले वृद्धि भई २०८१ असार मसान्तमा ३९७.२ रहेको छ। त्यसैगरी, नेप्से फ्लोट सूचकाङ्क उक्त अवधिमा १४५.० वाट ५.३ प्रतिशतले वृद्धि भई १५२.६ कायम भएको छ। आर्थिक वर्ष २०८०/८१ मा धितो पत्र बजार कारोबार रकम अघिल्लो आर्थिक वर्षको तुलनामा ५७.२८ प्रतिशतले वृद्धि भई रु.७३४ अर्ब ६८ करोड पुगेको छ। अघिल्लो आर्थिक वर्ष यस्तो कारोबार रकम रु.४६७ अर्ब ३ करोड रहेको थियो। धितोपत्रबजार पुँजीकरण वार्षिक विन्दुगत आधारमा १५.३ प्रतिशतले वृद्धि भई २०८१ असार मसान्तमा रु.३५५३ अर्ब ६८ करोड कायम भएको छ। २०८१ असार मसान्तमा बजार पुँजीकरणको कुल गार्हस्थ्य उत्पादनसँगको अनुपात ६२.२९ प्रतिशत रहेको छ, जुन २०८० असार मसान्तमा ५७.३ प्रतिशत रहेको थियो। बजार पुँजीकरणमा बैंक तथा वित्तीय संस्थाहरू (बीमा कम्पनी समेत) को अंश ५८.६ प्रतिशत, जलविद्युत क्षेत्रको १५.१ प्रतिशत, लगानी कम्पनीको ७.३ प्रतिशत, उत्पादन तथा प्रशोधन क्षेत्रको ६.४ प्रतिशत, होटलको २.८ प्रतिशत, व्यापारिक संस्थाको ०.५ प्रतिशत र अन्यको ९.२ प्रतिशत रहेको छ। नेपाल स्टक एक्सचेन्ज लिमिटेडमा सूचीकृत शेयरको चुक्ता मूल्य अघिल्लो वर्षको तुलनामा १३.२ प्रतिशतले वृद्धि भई रु.८२५ अर्ब ५ करोड पुगेको छ। समीक्षा वर्षमा रु.८६ अर्ब ८१ करोड बराबरको साधारण शेयर, रु.२१ अर्ब ६५ करोड बराबरको बोनस शेयर, रु.२१ अर्ब ९८ करोड बराबरको हकप्रद शेयर र रु.३ करोड बराबरको एड गरी कुल रु.१३० अर्ब ४७ करोड बराबरको थप धितोपत्र सूचीकृत भएका छन्। नेपाल स्टक एक्सचेन्ज लिमिटेडमा सूचीकृत कम्पनीहरूको संख्या २०८१ असार मसान्तसम्ममा २७० पुगेको छ। २०८० असार मसान्तमा यस्तो संख्या २५४ रहेको थियो। सूचीकृत कम्पनीहरूमध्ये १३२ बैंक तथा वित्तीय संस्था (बीमा कम्पनीसमेत) रहेका छन् भने ९१ जलविद्युत् कम्पनी, २२ उत्पादन तथा प्रशोधन उद्योग, ७ होटल, ७ लगानी कम्पनी, ४ व्यापारिक संस्था र ७ अन्य समूहका रहेका छन्।

(स्रोत: नेपाल राष्ट्र बैंक आर्थिक वर्ष २०८०/८१ को वार्षिक प्रतिवेदन)



(क) विगत बर्षको कारोबारको सिंहावलोकन :

आ.व. २०८०/०८१ को वित्तीय अवस्थाको विवरण र नाफा वा नोक्सानका विवरण तथा मुख्य सूचकाङ्कहरू देहाय बमोजिम रहेका छन् :

वित्तीय अवस्थाको विवरण :

विवरण	आ.व. २०७९/०८०	आ.व. २०८०/०८१
सम्पत्ति		
नगद तथा नगद समान	५,१७२,४३६,५७५	२,२२४,०३३,७८९
नेपाल राष्ट्र बैंकमा रहेको मौज्जात	२,३०३,२६८,२८१	२,७३८,४८८,६९९
बैंक तथा वित्तीय संस्थामा रहेको मौज्जात		
व्युत्पन्न वित्तीय उपकरण		
अन्य व्यापारिक सम्पत्तिहरू		
बैंक तथा वित्तीय संस्थालाई प्रदान गरिएको कर्जा तथा सापट	१,९२३,६४५,५७१	१,७५९,२७७,३६३
ग्राहकलाई प्रदान गरिएको कर्जा सापटी	४,३७४,४४५,७६३	५२,००२,७६७,५६९
सुरक्षणपत्रमा लगानी	९०,८७,१५८,१७७	१३,६०४,२०५,८०३
चालु आ.व. को कर सम्पत्ति	७,७२,१२,१११	५६,४७७,५५०
सहायक कम्पनीमा लगानी		
सम्बद्ध कम्पनीमा लगानी		
सम्पत्तिमा लगानी	९०,३२५,०६८	१३०,०१७,३४३
सम्पत्ति तथा उपकरण	६२०,३८४,८२२	६११,०६७,७६२
ख्याति तथा अदृष्य सम्पत्ति	१३०,१३६,३६०	१३९,४६९,८८६
स्थगन कर सम्पत्ति		
अन्य सम्पत्तिहरू	२६९,७९०,५२३	३९०,६१२,७१७
जम्मा सम्पत्तिहरू	६३,४१८,८१५,१२०	७३,६५६,४१८,४८०
दायित्वहरू		
बैंक तथा वित्तीय संस्थालाई तिर्न बाँकी	७३३,०९४,७४३	३६९,०२५,७३४
नेपाल राष्ट्र बैंकलाई तिर्न बाँकी	३००,०००,०००	
व्युत्पन्न वित्तीय उपकरण		
ग्राहकबाट निक्षेप	५५,६८२,८८७,१००	६५,९५६,२२४,३४७
तिर्न बाँकी सापटी	१,८७०,०००	४,६१०,२४१
यस आ.व. को कर दायित्व		
व्यवस्थाहरू		
स्थगन कर दायित्व	४२,७३३,५९१	४१,३११,४९८
अन्य दायित्वहरू	४६५,२३९,५५०	३९३,३४१,८९६
जारी गरिएको ऋण पत्र		
सुरक्षण नराखिएको सहायक आवधिक दायित्व		
जम्मा दायित्वहरू	५७,२४२,७०४,९८४	६६,७६४,५१३,७१५
इक्विटी		
शेयर पूँजी	४,२८३,८८३,२१३	४,७३३,६९०,९५१
शेयर प्रिमियम		
संचित मुनाफा	४७७,२७९,५७३	४१७,३५१,४३७
जगेडा कोष	१,४१४,९४७,३४९	१,७४०,८६२,३७८
शेयरधनीहरूलाई बाडफाड योग्य पूँजी	६,१७६,११०,१३६	६,८९१,९०४,७६५
गैर नियन्त्रण स्वार्थ		
कुल पूँजी	६,१७६,११०,१३६	६,८९१,९०४,७६५
कुल दायित्व तथा पूँजी	६३,४१८,८१५,१२०	७३,६५६,४१८,४८०
सम्भावित दायित्व र प्रतिवद्धता	१७,१९,५३८,३३१	६५१,१३४,४०७
प्रति शेयर खुद सम्पत्ति मूल्य	१४४।१७	१४५।५९



नाफा वा नोक्सान विवरण :

विवरण	आ.व. २०७९/०८०	आ.व. २०८०/०८१
व्याज आमदानी	६,९७७,९८५,५३४	७,१६९,३५७,०७७
व्याज खर्च	४,८६०,७०५,८७५	४,८१९,१०८,१८७
खुद व्याज आमदानी	२१,१७,२७९,६५९	२,३५०,२४८,८९०
शुल्क तथा कमिशन आमदानी	२८६,५६७,२८२	३३३,६१६,०५५
शुल्क तथा कमिशन खर्च	३१,१०७,०१६	३३,९१०,२०८
खुद शुल्क तथा कमिशन आमदानी	२५५,४६०,२६६	२९९,७०५,८४७
खुद व्याज, शुल्क तथा कमिशन आमदानी	२,३७२,७३९,९२५	२,६४९,९५४,७३७
खुद व्यापारिक आमदानी		
अन्य संचालन आमदानी	१५,५९९,५५४	७,८८४,२८४
कुल संचालन आमदानी	२,३८८,३३९,४७९	२,३८८,३३९,४७९
कर्जा तथा अन्य नोक्सानीको जोखिम व्यवस्था/(फिर्ता)	३०३,९९०,८७०	४९१,०३८,६८५
खुद संचालन आमदानी	२०८४३४८६०९	२,१६६,८००,३३६
संचालन खर्च		
कर्मचारी खर्च	५८५,१२४,३४०	७२०,५९७,४८८
अन्य संचालन खर्च	२८१,११८,६५०	३०१,१२८,२१५
ह्रासकट्टि तथा अपलेखन खर्च	७९,६२७,५७८	८१,२२४,६२१
संचालन मूनाफा	१,१३८,४७८,०४१	१,०६३,८५०,०१२
गैर संचालन आमदानी		५००,०००
गैर संचालन खर्च	२४,४६,६९९	८,३६२,४८०
आयकर अधिको मुनाफा	१,१३६,०३१,३४२	१,०५५,९८७,५३२
आयकर खर्च	३७८,००३,०९९	३७०,६६६,०८३
चालु आयकर	३४८,२६०,२६८	३८६,९४०,८०१
स्थगन कर आमदानी/खर्च	२,९७,४२,८३१	(१६,२७४,७१८)
यस बर्षको खुद नाफा/(नोक्सान)	७५८,०२८,२४३	६८५,३२१,४४९
खुद नाफा नोक्सानमा हिस्सा		
विकास बैंकको शेयरधनीहरुलाई	७५८,०२८,२४३	६८५,३२१,४४९
गैर नियन्त्रित स्वार्थ		
यस बर्षको खुद नाफा/(नोक्सान)	७५८,०२८,२४३	६८५,३२१,४४९

यस विकास बैंकले बिगत ५ आर्थिक बर्षमा हासिल गरेको प्रमुख वित्तीय उपलब्धीहरु :

विवरण	आषाढ २०७७	आषाढ २०७८	आषाढ २०७९	आषाढ २०८०	आषाढ २०८१
कुल सम्पत्ति	३५,२६९,४३४,०६०	४२,२३०,०३५,२६८	५०,६७३,२२४,३३२	६३,४१८,८१५,११९	७३,६५६,४१८,४८०
चुक्ता पूँजी	३,०१६,३३९,७४२	३,४०८,४६३,९०९	३,७८१,००९,०१४	४२,८३,८८३,२१३	४,७३३,६९०,९५१
कुल निक्षेप	३०,५८९,६९२,३१८	३५,७६६,२९३,६६६	४३,४४९,७९२,५२१	५६,४१५,९८१,८४३	६६,३२५,२५०,०८०
कुल कर्जा तथा सापट	२४,८७१,७०९,७१२	३१,८३५,४६०,५१४	३७,७९०,४६६,२८९	४५,९६४,५४६,८२९	५४,४२२,९६२,९७७
लगानी	१,६३८,६९८,८४५	४,०६०,१८२,३५५	६,५०९,१५३,९५५	९०,८७१,५८,१७७	१३,६०४,२०५,८०३
खुद व्याज आमदानी	१,२६२,२३२,७५६	१,३३८,४२५,२५६	१,६६३,०५४,६५२	२१,१७,२७९,६५९	२,३५०,२४८,८९०
कर्मचारी खर्च	३३७,१५७,९५०	४३०,४७१,५६५	४९७,२७०,४३४	५८५,१२४,३४०	७२०,५९७,४८८
अन्य संचालन खर्च	२२२,४३०,१३१	२५२,३४२,९२७	३११,४०७,४०३	३६०,७४६,२२८	३८२,३५२,८३५
सञ्चालन मुनाफा	६६९,७१४,९२५	७३२,५६३,८७०	८७९,९९६,१४१	१,१३६,०३१,३४१	१,०५५,९८७,५३२
खुद मुनाफा	४२६,७४७,०४४	५०३,७२१,७५९	६४८,७०७,२७१	७५८,०२८,२४२	६८५,३२१,४४९





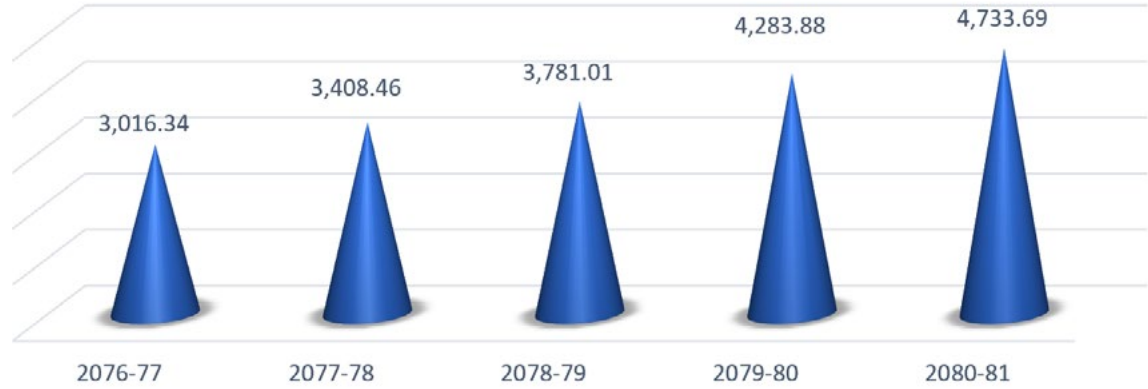
विगत ५ आर्थिक वर्षहरूको प्रमुख सूचकाङ्कहरू :

		आर्थिक वर्ष				
		२०७६/७७	२०७७/७८	२०७८/७९	२०७९/८०	२०८०/८१
क्र.सं.	मापक	२०७६/७७	२०७७/७८	२०७८/७९	२०७९/८०	२०८०/८१
१	पूँजीकोष प्रत्याप्तता अनुपात					
	प्रारम्भिक पूँजीकोष	४,०६३,२७३,८३०	४,४२४,२८२,२०१	४,१०४,६१२,६०४	४,७०७,६२७,६८१	६,२२९,३७६,४२८
	कूल पूँजीकोष	४,३८०,९४४,१७०	४,९१८,१३३,०८४	४,६०७,६०३,६०४	६,३६३,३१३,३११	६,९१६,४४७,९१४
	जीर्णम भारीत सम्पत्ती	२८,०७३,९२७,९९०	३१,४९०,४९९,२१७	३९,०४३,३४६,०००	४७,८८४,२३७,०७२	४४,७३९,९७४,१४४
	%	१४.६१%	१४.६२%	१४.३६%	१३.२९%	१२.६४%
२	जीर्णम भारीत सम्पत्तीमा पूँजीकोष अनुपात					
	प्रति शेयर आमदानी	१४.३९	१४.७७	१७.९६	१७.६९	१४.४८
	प्रति शेयर बजार मूल्य	२२२	२४६	२९४.९०	३८४.००	४०४.००
	प्रति शेयर किताबी मूल्य	१४०।९४	१४२.३९	१४३.१२	१४४.१७	१४४.४९
	प्रति कर्मचारी खुद नाफा	७४,६६४४	८२,३,०७४	८९,३,००३	९६,४,३४९	९२,६,२२०
	प्रति कर्मचारीमा कर्मचारी खर्च	४९७,७९८	७३,३,३८४	६८,४,००३	७८,४,३४९	९७,६,४९९
	संस्थापक शेयरधनी संख्या	१७,६६४,४६४	१७,३,३,१६६	१९,२,८,१४६	२१,८,४,७,८०४	२४,१,४,९,८२४
	सर्वसाधारण शेयरधनी संख्या	१२,४,९,८,९३४	१६,७०१,४७३	१८,४,२,६,९४४	२०,९,९,०,२८८	२३,१,९,४,०८६
	कूल कर्मचारी संख्या	४,६४	६१२	७२७	७४६	७३८
	कूल शाखा संख्या	६९	८०	८४	८८	८८
	कूल एक्सटन्सन कार्यालय संख्या	१	१	१	१	१
	कूल एटिपम संख्या	४	७	७	७	१६
	मूल्य आमदानी अनुपात					
	प्रतिशत शेयर लाभांश (बोनस शेयर)	१४.४२	१७.३३	१७.१९	२१.७०	२७.९७
	प्रति शेयर नगद लाभांश	१३%	१०.९३%	१३.३०%	१०.४०%	३.००%
	खुद नाफा/कूल आमदानी	०.००%	०.४७%	०.७०%	०.४४%	४.००%
	खुद नाफा/कर्जा तथा सापट	१२.६७%	१४.६७%	१३.९९%	१०.४१%	९.१२%
	कूल सम्पत्तीमा प्रतिफल	१.७२%	१.४८%	१.७२%	१.६६%	१.२७%
	कूल शेयरधनी कोषमा प्रतिफल	१.२१%	१.९९%	१.२८%	१.२०%	०.९३%
	ब्याज आमदानी/कर्जा तथा सापट	१०.०४%	१०.४%	११.९९%	१२.२७%	९.९४%
	विनीयम लाभ/कूल आमदानी	१२.९८%	१०.०८%	१२.३८%	१४.२८%	१३.३४%
	ब्याज आमदानी/कूल निक्षेप र सापट	-	-	-	-	-
	कूल सञ्चालन खर्च/कूल सम्पत्ती	७.०१%	४.६९%	८.३०%	८.४७%	७.२७%
	कर्मचारी खर्च/कूल सञ्चालन खर्च	१.४९%	१.३२%	१.६०%	१.४९%	१.४०%
	कर्मचारी बोनस/कूल कर्मचारी खर्च	६०.२४%	६३.०४%	६१.४९%	६१.८६%	६४.३३%
	कूल कर्जा/कूल निक्षेप	२२.१६%	२०.१२%	१९.६३%	२१.४७%	१६.२७%
	निष्कृत कर्जा/कूल कर्जा तथा सापट	८१.१९%	८९.०१%	८७.४४%	८९.४७%	८२.०४%
	आधार दर (Base Rate)	१.१०%	१.२७%	१.१४%	१.८१%	३.४३%
	औषत ब्याजदर अन्तर (Spread Rate)	८.९०%	७.९१%	११.०६%	११.३६%	८.३२%
	निक्षेपमा औषत ब्याज खर्च	४.९८%	४.९९%	४.४१%	४.६०%	४.३६%
	कर्जामा औषत ब्याज आमदानी	६.९०%	४.९३%	८.९९%	९.३६%	६.४६%
	संस्थागत निक्षेप/कूल निक्षेप	११.८९%	९.९२%	१३.४०%	१३.९६%	१०.९२%
	%	९.१०%	७.९९%	९.४०%	१३.८१%	१६.७०%

चुक्ता पूँजी (Paid-up Capital):

२०८१ आषाढ मसान्तमा चुक्तापूँजी रु. ४ अर्ब ७३ करोड ३६ लाख ९० रहेकोमा कुल सञ्चित वितरणयोग्य मुनाफा वाट ३.०० प्रतिशतले हुने रकम रु. १४ करोड २० लाख १० हजार बोनश शेयर र ५ प्रतिशत ले हुने रकम रु. २३ करोड ६६ लाख ८४ हजार नगद लाभाँश (बोनश शेयरमा लाग्ने कर प्रयाजन समेत) वितरणका लागि यस गरीमामय सभामा प्रस्ताव गरिएको छ। उक्त बोनश शेयर वितरण पश्चात चुक्ता पूँजी रु. ४ अर्ब ८७ करोड ५७ लाख पुग्नेछ। विगत ५ वर्षमा चुक्ता पूँजीमा भएको परिवर्तनलाई देहाय बमोजिम उल्लेख गरिएको छ।

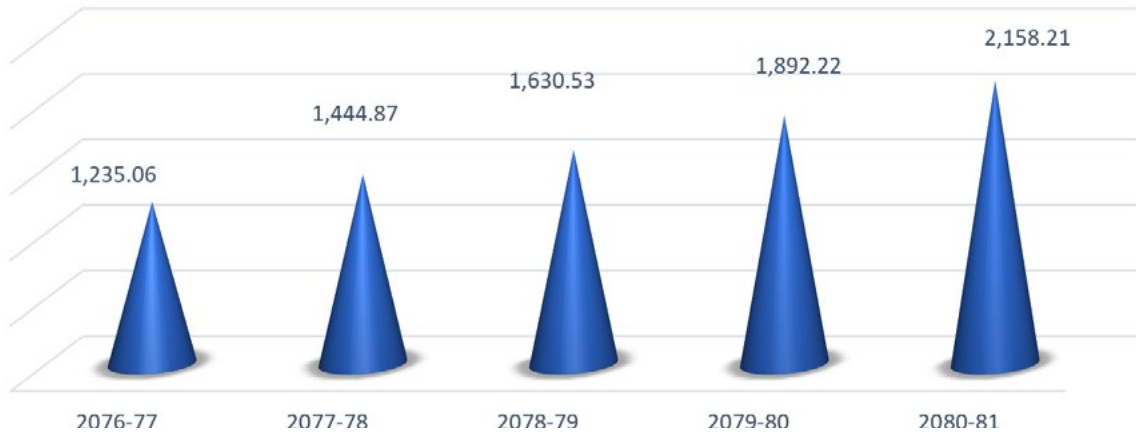
Paid-up Capital (In Million)



जगेडा तथा कोषहरु (Reserve & Surplus):

२०८० आषाढ मसान्तमा जगेडा तथा कोषमा रु १ अर्ब ८९ करोड २२ लाख २६ हजार रहेकोमा २०८१ आषाढ मसान्तमा १४.०६ प्रतिशतले वृद्धि भई रु २ अर्ब १५ करोड ८२ लाख १३ हजार भएको छ। विगत ५ वर्षमा जगेडा तथा कोषहरुमा भएको परिवर्तन लाई देहाय बमोजिम उल्लेख गरिएको छ।

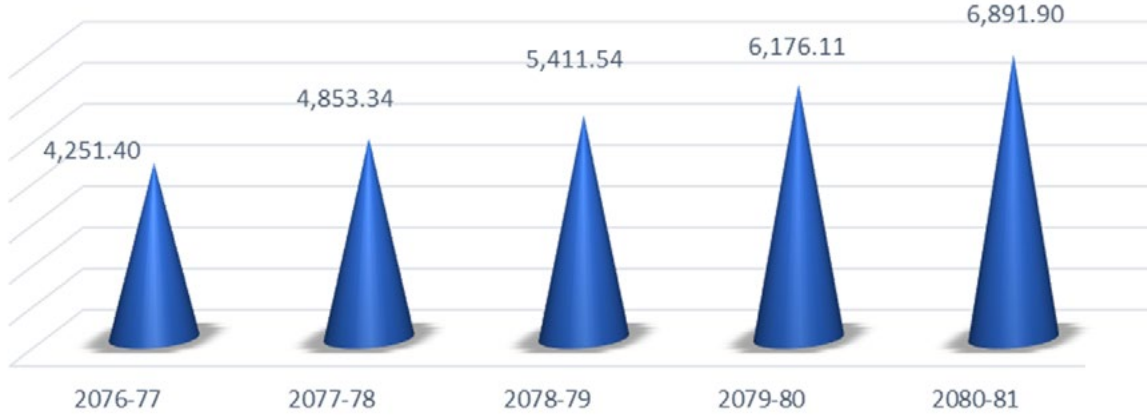
Reserve & Surplus (In Million)



शेयरधनी कोष (Shareholder's Fund):

२०८० आषाढ मसान्तमा कूल शेयरधनी कोष रु. ६ अर्ब १७ करोड ११ लाख रहेकोमा २०८१ आषाढ मसान्तमा ११.५९ प्रतिशतले वृद्धि भई रु ६ अर्ब ८९ करोड १९ लाख भएको छ। विगत ५ वर्षमा कूल शेयरधनी कोषमा भएको परिवर्तनलाई देहाय बमोजिम उल्लेख गरिएको छ।

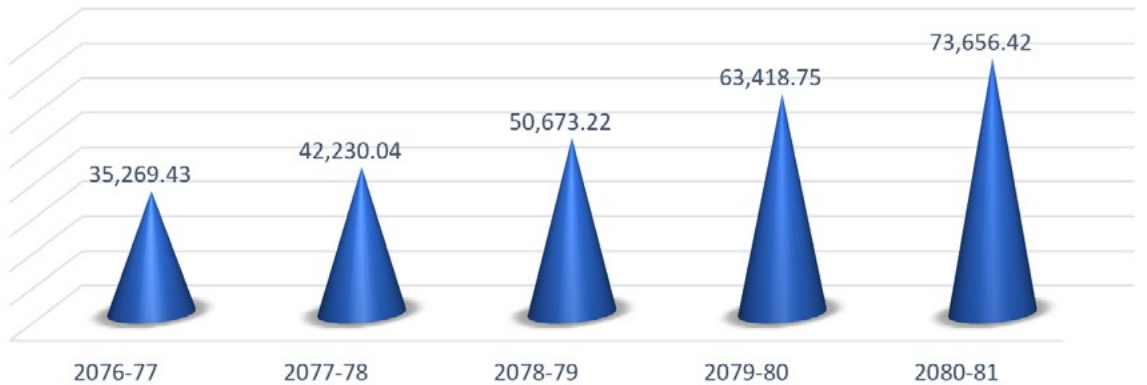
Shareholder's Fund (In Million)



कूल सम्पत्ती (Total Assets):

२०८० आषाढ मसान्तमा कूल सम्पत्ती रु ६३ अर्ब ४१ करोड ८८ लाख १५ हजार रहेकोमा २०८१ आषाढ मसान्तमा १६.१४ प्रतिशतले वृद्धि भई रु ७३ अर्ब ६५ करोड ६४ लाख १८ हजार भएको छ। विगत ५ वर्षमा कूल सम्पत्तीमा भएको परिवर्तन लाई देहाय बमोजिम उल्लेख गरिएको छ।

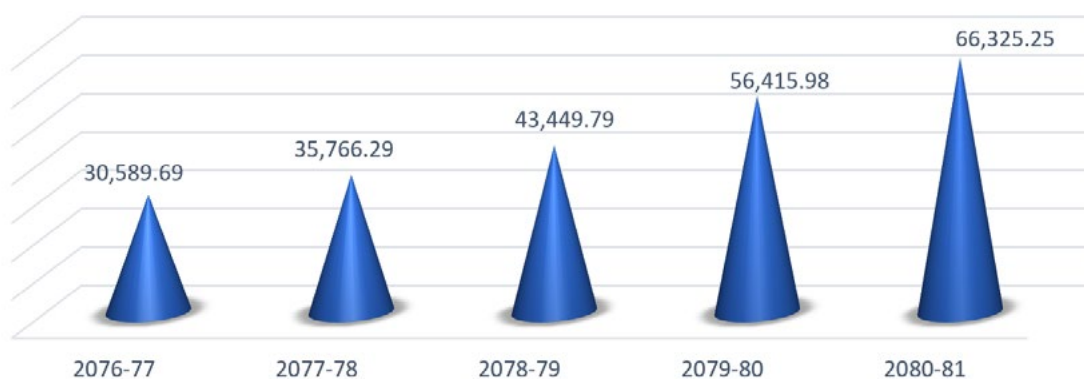
Total Assets



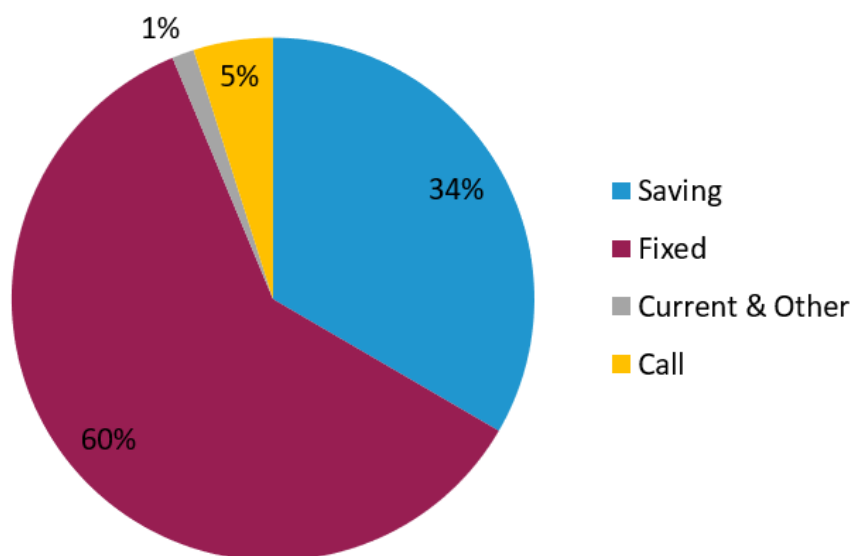
निक्षेप परिचालन (Deposit Mobilization):

२०८० आषाढ मसान्तमा निक्षेप परिचालन रु. ५६ अर्ब ४१ करोड ५९ लाख ८१ हजार रहेकोमा २०८१ आषाढ मसान्तमा १७.५६ प्रतिशतले वृद्धि भई रु.६६ अर्ब ३२ करोड ५२ लाख ५० हजार भएको छ। निक्षेप परिचालनमा वचत निक्षेप ३४ प्रतिशत, मुद्दती निक्षेप ६० प्रतिशत, कल निक्षेप ५ प्रतिशत चल्ती, तथा अन्य निक्षेप १ प्रतिशत रहेको छ भने विगत ५ वर्षमा निक्षेप परिचालनमा भएको वृद्धिलाई देहाय बमोजिम उल्लेख गरिएको छ।

Total Deposits (In Million)



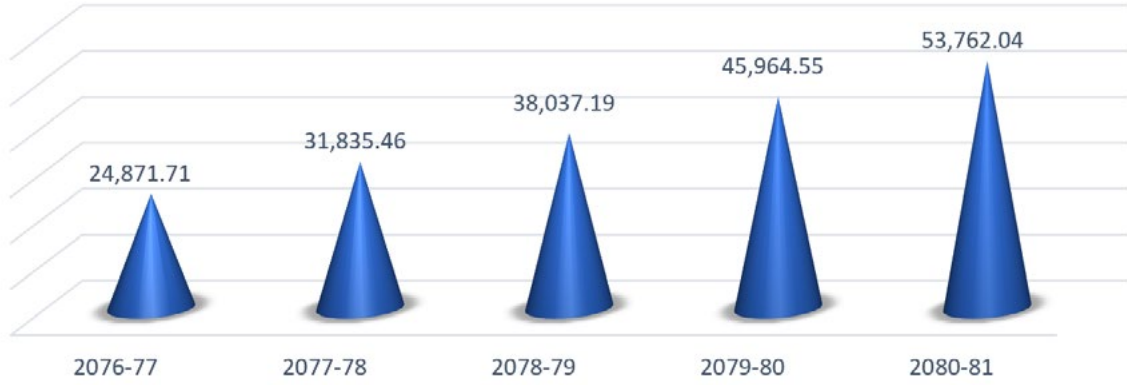
Deposit Mix



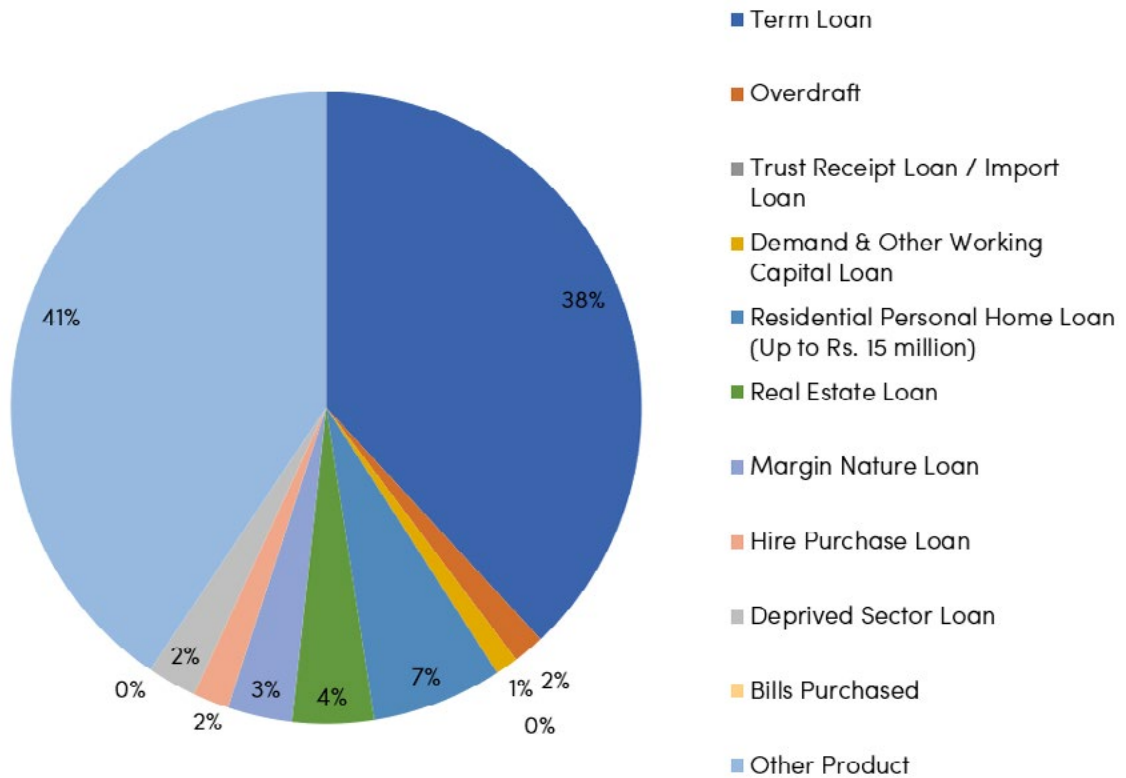
कर्जा तथा सापट (Loan & Advances):

२०८० आषाढ मसान्तमा कर्जा तथा सापट रु. ४५ अर्ब ९६ करोड ४५ लाख ४७ हजार रहेकोमा २०८० आषाढ मसान्तमा १६.९६ प्रतिशतले वृद्धि भई रु. ५४ अर्ब ४२ करोड २९ लाख ६२ हजार भएको छ। विगत ५ वर्षमा कर्जा तथा सापट मा भएको वृद्धि तथा प्रयोजन अनुसारको कर्जा तथा सापटलाई देहाय बमोजिम उल्लेख गरिएको छ।

Loan & Advance (In Million)



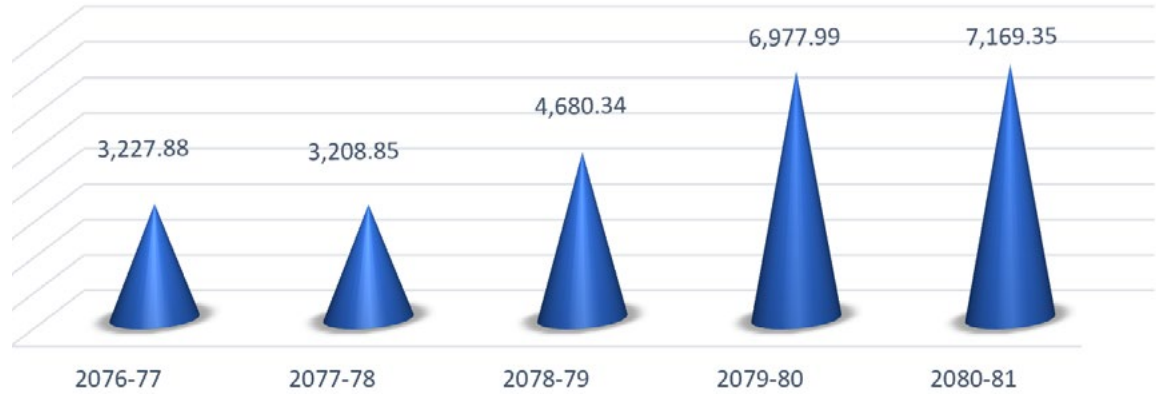
Loan & Advance Mix



ब्याज आमदानी (Interest Income):

२०८० आषाढ मसान्तमा ब्याज आमदानी रु. ६ अर्ब ९७ करोड ७९ लाख ८५ हजार रहेकोमा यस आर्थिक वर्षमा २.७४ प्रतिशतले वृद्धि भई रु. ७ अर्ब १६ करोड ९३ लाख ५७ हजार भएको छ। विगत ५ वर्षमा ब्याज आमदानीमा भएको वृद्धिलाई देहाय बमोजिम उल्लेख गरिएको छ।

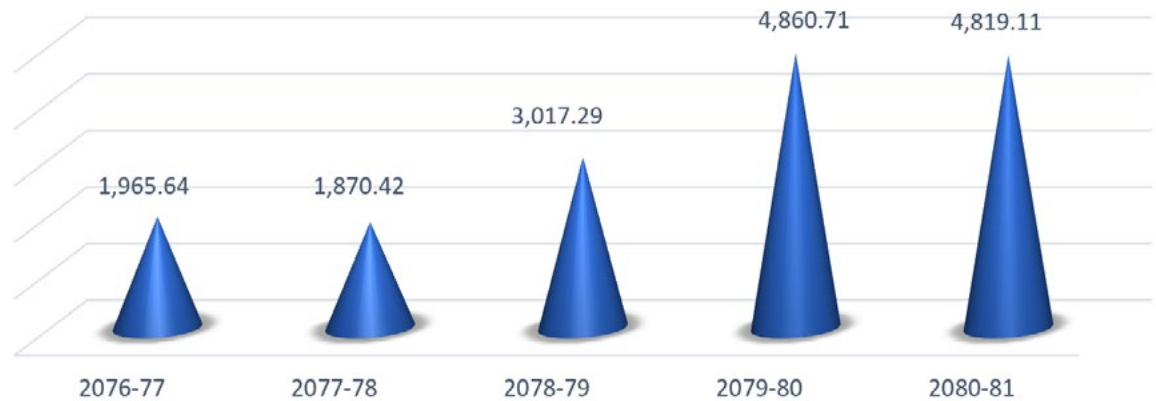
Interest Income (In Million)



ब्याज खर्च (Interest Expenses):

२०८० आषाढ मसान्तमा ब्याज खर्च रु. ४ अर्ब ८६ करोड ७ लाख ६ हजार रहेकोमा यस आर्थिक वर्षमा ०.८६ प्रतिशतले कमी आई रु. ४ अर्ब ८१ करोड ९१ लाख ८ हजार भएको छ। विगत ५ वर्षमा ब्याज खर्चमा भएको वृद्धिलाई देहाय बमोजिम उल्लेख गरिएको छ।

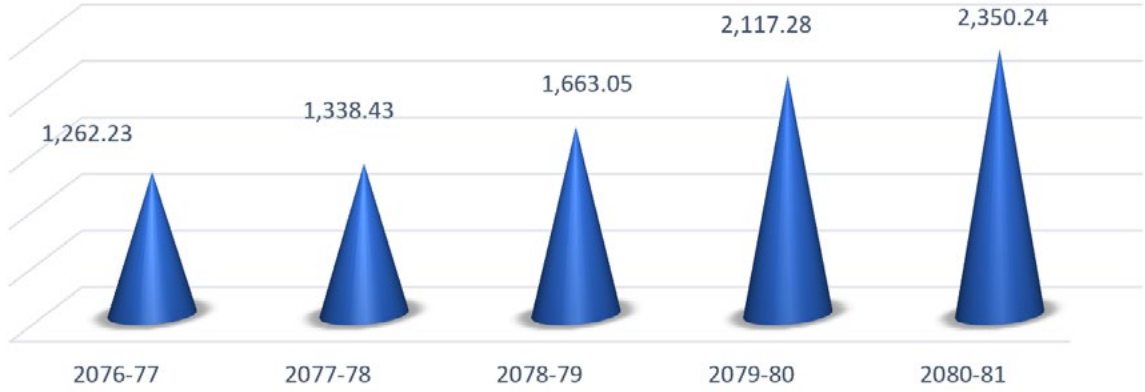
Interest Expenses (In Million)



खूद ब्याज आम्दानी (Net Interest Income):

२०८० आषाढ मसान्तमा खूद ब्याज आम्दानी रु. २ अर्व ११ करोड ७२ लाख ७९ हजार रहेकोमा यस आर्थिक वर्षमा ११ प्रतिशतले वृद्धि भई रु. २ अर्व ३५ करोड २ लाख ४८ हजार भएको छ। विगत ५ वर्षमा खूद ब्याज आम्दानीमा भएको वृद्धिलाई देहाय बमोजिम उल्लेख गरिएको छ।

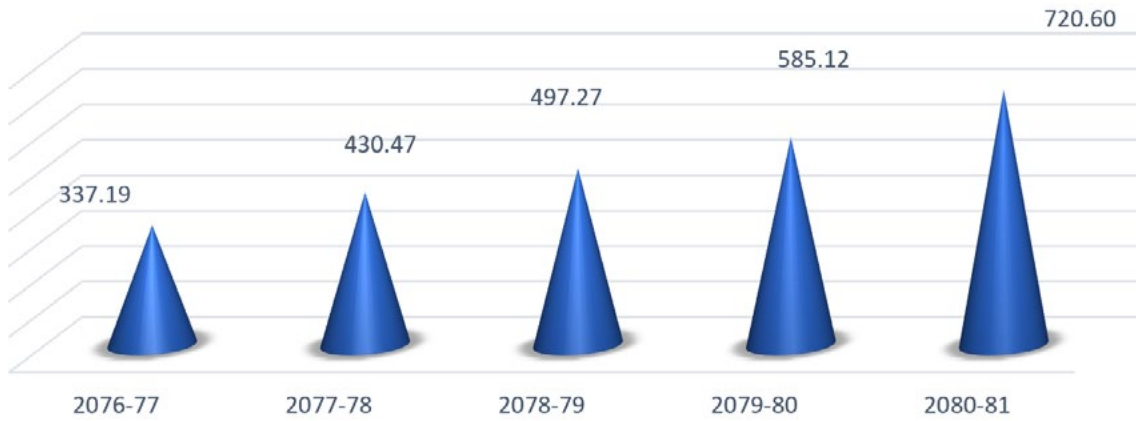
Net Interest Income (In Million)



कर्मचारी खर्च (Personnel Expenses):

२०८० आषाढ मसान्तमा कर्मचारी खर्च रु.५८ करोड ५१ लाख २४ हजार रहेकोमा यस आर्थिक वर्षमा २३.१५ प्रतिशतले वृद्धि भई रु. ७२ करोड ५ लाख ९७ हजार भएको छ। विगत ५ वर्षमा कर्मचारी खर्चमा भएको वृद्धिलाई देहाय बमोजिम उल्लेख गरिएको छ।

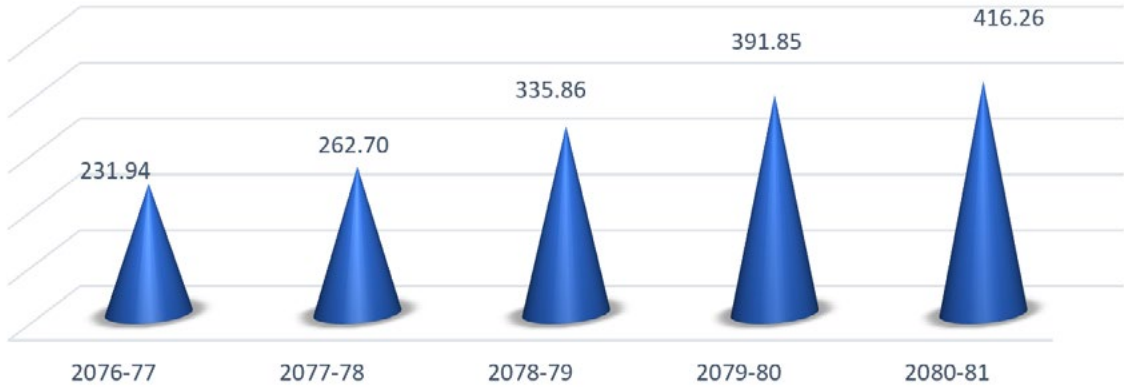
Personnel Expenses (In Million)



अन्य सञ्चालन खर्च (Other Operating Expenses):

२०८० आषाढ मसान्तमा विकास बैंकको अन्य सञ्चालन खर्च रु. ३९ करोड १८ लाख ५३ हजार रहेकोमा यस आर्थिक वर्षमा ६.२३ प्रतिशतले वृद्धि भई रु. ४१ करोड ६२ लाख ६३ हजार भएको छ। विगत ५ वर्षमा विकास बैंकको अन्य सञ्चालन खर्चमा भएको वृद्धिलाई देहाय बमोजिम उल्लेख गरिएको छ।

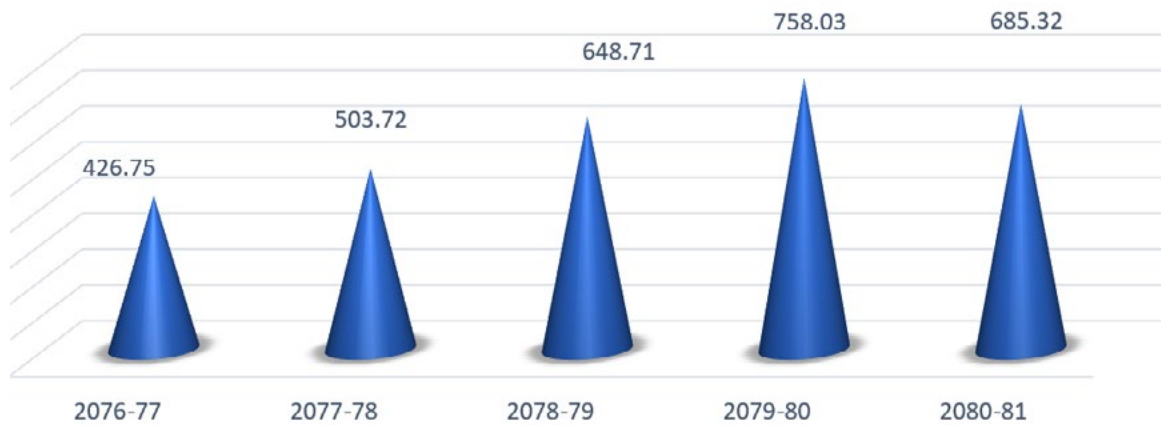
Other Operating Expenses (In Million)



खूद मूनाफा (Net Profit):

२०८० आषाढ मसान्तमा खूद मूनाफा रु. ७५ करोड ८० लाख २८ हजार रहेकोमा यस आर्थिक वर्षमा ९.५९ प्रतिशतले कमी आई रु. ६८ करोड ५३ लाख २१ हजार भएको छ। विगत ५ वर्षमा खूद मूनाफामा भएको परिवर्तन लाई देहाय बमोजिम उल्लेख गरिएको छ।

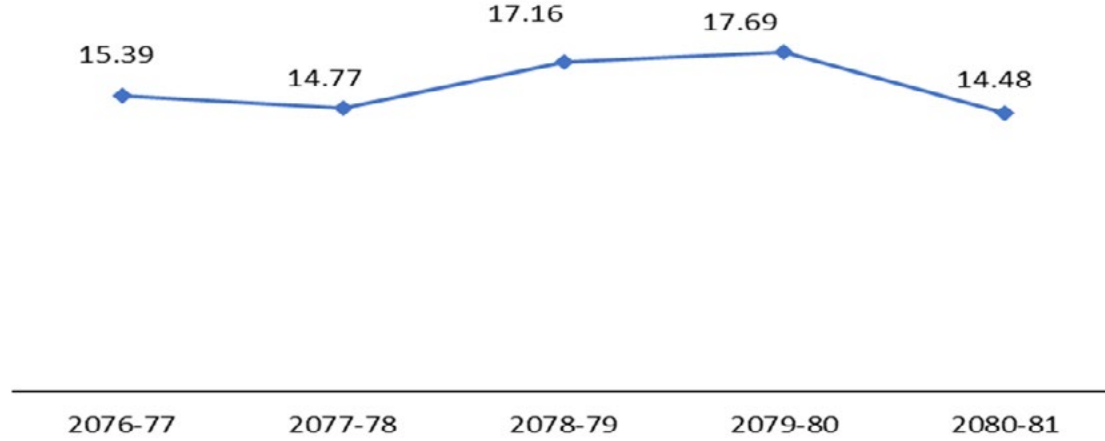
Net Profit (In Million)



प्रति शेयर आमदानी (Earning Per Share):

२०८० आषाढ मसान्तमा प्रति शेयर आमदानी रु. १७.६९ रहेकोमा यस आर्थिक वर्षमा प्रति शेयर आमदानी रु. १४.४८ भएको छ। बिगत ५ वर्षमा प्रति शेयर आमदानीमा भएको परिवर्तन लाई देहाय बमोजिम उल्लेख गरिएको छ।

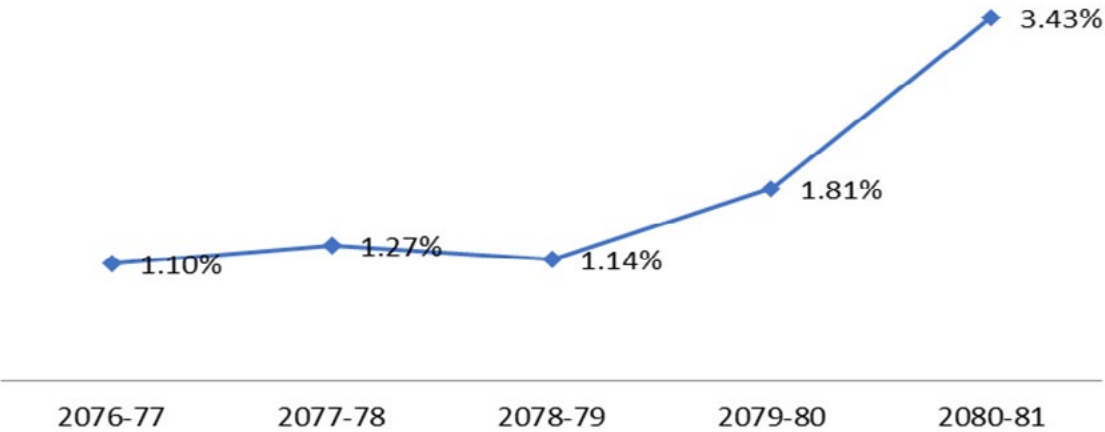
Earning Per Share



निष्कृत्य कर्जा (Non Performing Loan):

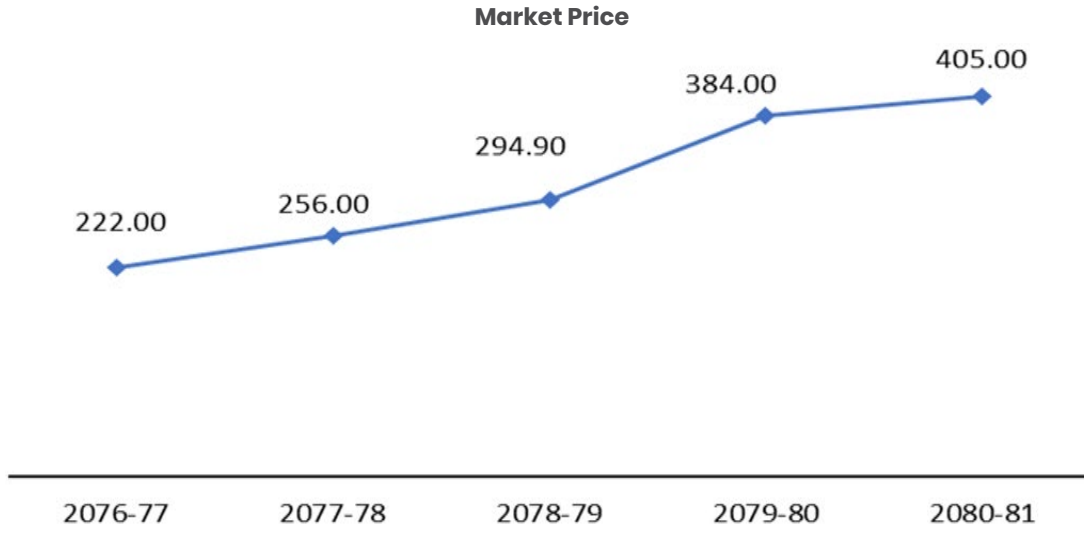
२०८० आषाढ मसान्तमा निष्कृत्य कर्जा अनुपात १.८१ प्रतिशत रहेकोमा यस आर्थिक वर्षमा निष्कृत्य कर्जा अनुपात ३.४३ प्रतिशत भएको छ। बिगत ५ वर्षमा निष्कृत्य कर्जा अनुपातमा भएको परिवर्तन लाई देहाय बमोजिम उल्लेख गरिएको छ।

Non Performing Loan



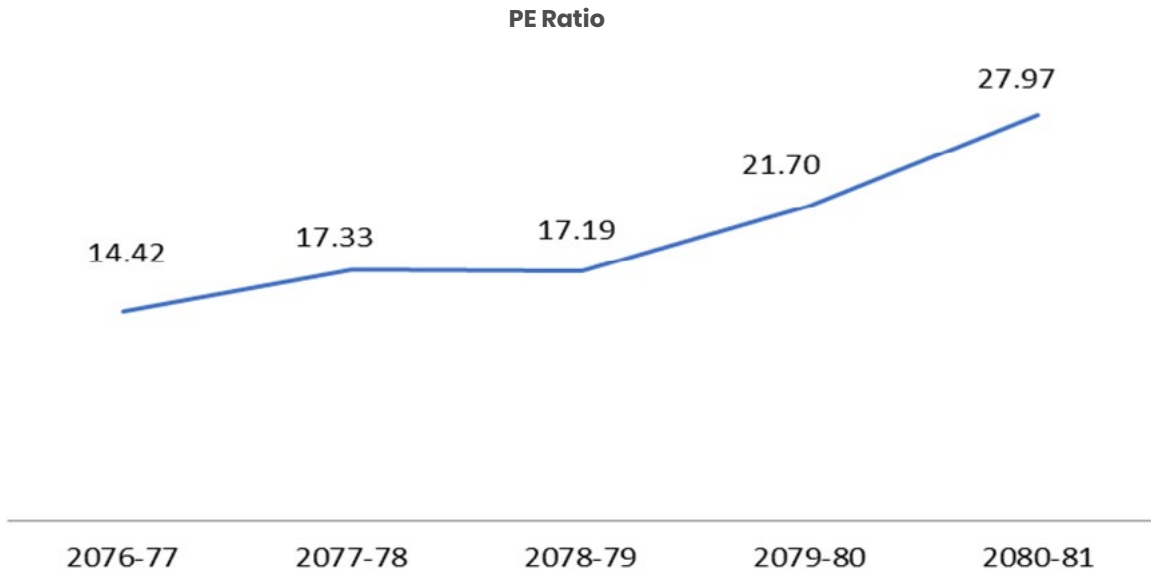
प्रति शेयर बजारमूल्य (Market Price Per Share):

बिगत ५ वर्षमा विकास बैंकको प्रति शेयर आम्दानीमा भएको परिवर्तन लाई देहाय बमोजिम उल्लेख गरिएको छ ।



मूल्य आम्दानी अनुपात (Price Earning Ratio):

बिगत ५ वर्षमा मूल्य आम्दानी अनुपातमा भएको परिवर्तन लाई देहाय बमोजिम उल्लेख गरिएको छ ।



आयकर तथा श्रोतमा करकट्टी तर्फ बैंकले गरेको भुक्तानी

समीक्षा अवधिमा ब्याजकर, पारिश्रमिक कर लगायत अन्य शिर्षकमा गरी श्रोतमा कर कट्टी तर्फ रु. ३५ करोड ५७ लाख ८० हजार, आयकर तर्फ रु. ३७ करोड ०६ लाख ६६ हजार, कुल रु ७२ करोड ६४ लाख ४६ हजार सरकारी कोषमा जम्मा गरेको छ ।

ख राष्ट्रिय तथा अन्तराष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारमा परेको असर

आन्तरीक तथा वाह्य अर्थतन्त्रको प्रभाव प्रत्यक्ष/अप्रत्यक्ष रूपमा यस बैंकको कारोबारमा परेको छ । आयातमुखी आन्तरीक अर्थतन्त्र भएकाले विश्व अर्थतन्त्रमा श्रृजित अवस्थाको प्रत्यक्ष तथा अप्रत्यक्ष रूपमा हाम्रो अर्थतन्त्रमा पार्ने असरबाट अछुतो नरहने हुँदा सोको संवेदनशिलतालाई विश्लेषण गर्दै जोखिम न्यूनीकरणको लागि बैंक व्यवस्थापन प्रतिबद्ध रहेको छ ।

ग चालु आर्थिक वर्षको उपलब्धि र भविष्यका सम्बन्धमा सञ्चालक समितिको धारणा

चालु आर्थिक वर्ष २०८१/०८२ को प्रथम त्रयमास (२०८१ आश्विन मसान्त) सम्मको अपरिष्कृत वित्तीय विवरण अनुसार बैंकको कर्जा लगानी रु ५५ अर्ब ९२ करोड १० लाख ९२ हजार रहेको छ भने निक्षेप परिचालन रु. ६७ अर्ब १७ करोड ९५ लाख ५४ हजार रहेको छ । चालु आर्थिक वर्षमा कर्जाको गुणस्तर कायम राख्दै व्यावसायिक बृद्धि गर्दै जाने लक्ष्य विकास बैंकले लिएको 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 ।

घ कम्पनीको औद्योगिक एवं व्यवसायीक सम्बन्ध

बैंकले आफ्नो कारोबारसंग सम्बन्धित ग्राहकहरू, व्यवसायीक एवं औद्योगिक प्रतिष्ठान, संघ संस्थाहरू तथा विभिन्न नियामक निकायहरूसंग सौहार्दपूर्ण र व्यावसायीक सम्बन्ध कायम राख्दै आएको छ । संस्थाले व्यावसायीक कारोवार को सिलसिलामा ग्राहकहरूलाई सुविधा पुगोस भन्ने उद्देश्यले अन्य बैंक तथा वित्तीय संस्थाहरूसंग सहकार्य गरी सेवा सुविधा पुऱ्याउने व्यवस्था मिलाइएको छ । बैंक तथा वित्तीय संस्थाहरू बीचको सम्बन्ध तथा व्यावसायीक प्रतिस्पर्धामा स्वच्छता अभिवृद्धि गर्न बैंक सदैव प्रयत्नशील रहेको छ ।

ङ सञ्चालक समितिमा भएको हेरफेर र सोको कारण

यस विकास बैंकको सञ्चालक समितिमा संस्थापक शेयरधनीको तर्फबाट ३ जना र सर्वसाधारण शेयरधनीको तर्फबाट ३ जना र स्वतन्त्र सञ्चालक १ जना गरी ७ जनाको सञ्चालक समिति रहने व्यवस्था रहेको छ ।

सञ्चालक श्री मोहन चापागाईले सञ्चालक पदबाट दिनु भएको राजिनामा मिति २०८१/०७/११ गते बसेको सञ्चालक समितिको बैठक नं २९९ वाट स्वीकृत भएकोले हाल सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने १ जना सञ्चालक पद रिक्त रहेको छ ।

च कारोबारलाई असर पार्ने मुख्य कुराहरू

समीक्षा अवधिमा निक्षेप परिचालन सहज भई कर्जा लगानीमा थप चाप पर्न गएको छ भने समग्र आर्थिक अवस्थामा परेको प्रभावका कारण कर्जा असुलीमा समेत प्रभाव परेको छ । सूचना प्रविधिको प्रयोगमा भएको विस्तार सँगै श्रृजित जोखिमहरू तथा अन्य सामाजिक तथा कानूनी रूपमा श्रृजना हुनसक्ने जोखिमहरू कारोवारलाई असर पार्ने मुख्य चुनौतीको रूपमा रहेका छन् । नियमनकारी निकायहरूबाट जारी हुने निति, निर्देशनहरूको पूर्ण पालना गर्दै स्थानीयस्तरमा छरिएर रहेको वचतलाई निक्षेपमा परिचालन गरी उपलब्ध साधन र श्रोतको उच्चतम प्रयोग गर्दै ग्राहकको आवश्यकता अनुसारको ग्राहकमैत्री बैंकिङ्गमा जोड दिई थप सुदृढ संस्था बनाउन प्रतिबद्ध छौं ।

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 २०८०/०८१ सम्मको वितरणयोग्य सञ्चित मुनाफावाट बैंकका शेयरधनीहरूलाई चुक्ता पूँजी रु. ४,७३,३६,९०,९५०/५४ (अक्षरेपी चार अर्ब त्रिहत्तर करोड छत्तिस लाख नब्बे हजार नौ सय पचास रुपैया र पैसा चवन्न मात्र) को ३ प्रतिशतले हुन आउने रकम रु. १४,२०,१०,७२९/०० (अक्षरेपी चौध करोड बिस लाख दस हजार सात सय उनन्तिस रुपैया मात्र) बोनश शेयर र ५ प्रतिशतले हुन आउने रकम रु. २३,६६,८४,५४८/०० (अक्षरेपी तेइस करोड छैसठ्ठी लाख चौरासी हजार पाँच सय अठ्चालिस रुपैया मात्र) नगद लाभांश (बोनश शेयरको कर प्रयोजन सहित) वितरण गर्ने प्रस्ताव गरिएको छ।

झ कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ सँग सम्बन्धित सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने आ.व. २०८०/०८१ को अन्य विवरण : यसै प्रतिवेदनको अनुसूची-१ मा प्रस्तुत गरिएको छ।

ञ अन्य आवश्यक कुराहरु :

१. पूँजीकोषको पर्याप्तता :

२०८१ आषाढ मसान्त सम्मको वित्तीय विवरण अनुसार चुक्ता पूँजी, साधारण जगेडा कोष, प्रस्तावित बोनस शेयर, सञ्चित मुनाफा र अन्य स्वतन्त्र कोषहरु गरी कूल प्राथमिक पूँजी रु. ६ अर्ब २२ करोड ९३ लाख ७६ हजार रहेको छ भने कूल पूँजीकोष रु. ६ अर्ब ९१ करोड ६४ लाख ४८ हजार रहेको छ। समिक्षा अवधीमा विकास बैंकको प्राथमिक पूँजीकोष (Tier 1 Capital) ११.३८ प्रतिशत र कूल पूँजीकोष (Total Capital) १२.६४ प्रतिशत रहेको छ जुन नेपाल राष्ट्र बैंकद्वारा बैंक वित्तीय संस्थालाई जारी एकीकृत निर्देशनमा भएको व्यवस्था अनुसार “ख” वर्गको वित्तीय संस्थाहरुले न्यूनतम कायम गर्नुपर्ने पूँजीकोष सम्बन्धी व्यवस्थाको अधिनमा रहेको छ।

२. लेखापरीक्षकको नियुक्ती :

विकास बैंकको आर्थिक वर्ष २०८१/०८२ को लेखापरीक्षण गर्न कम्पनी ऐन, २०६३ को दफा १११ र बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को दफा ६१(ड) बमोजिम लेखापरिक्षकको नियुक्तिको लागी लेखापरीक्षण समितिको सिफारिस बमोजिम देहाय बमोजिम ३ जना लेखापरीक्षकको नाम तथा निजहरुले प्रस्ताव गरेको लेखापरीक्षण शुल्क सहित यस गरीमामय सभामा पेश गरीएको ब्यहोरा अनुरोध गर्दछौं। आ.व. २०८०/०८१ को लेखापरीक्षण गर्नु भएका लेखापरिक्षक एस.ए.आर. एशोशियट्स (सिए. रमेश कुमार धिताल) आ.व. २०८१/०८२ मा समेत लेखापरिक्षकमा नियुक्तीका लागि योग्य हुनुहुन्छ।

सि.नं.	लेखापरीक्षक	लेखापरीक्षण शुल्क रु. (मूल्य अभिवृद्धि कर समेत)
१.	एस.ए.आर. एशोशियट्स (सिए. रमेश कुमार धिताल)	२२,६०,०००/-
२.	टि. आर. उपाध्याय एण्ड कम्पनी (सिए. शशिस सन्थाल)	२२,६०,०००/-
३.	एन.वि.एस.एम् एण्ड एशोसिएट्स (सि.ए.दुर्गा प्रसाद ज्ञवाली)	२३,७३,०००/-

लेखापरीक्षक एस.ए.आर. एशोशियट्सले आ.व. २०८०/०८१ को लेखापरीक्षण कार्य समयमा नै सम्पन्न गरेकोमा धन्यवाद ज्ञापन गर्दछौं।

३. संस्थापक शेयर सर्वसाधारण शेयरमा परिणत भएको सम्बन्धमा

समिक्षा अवधीमा विकास बैंकको शेयर संरचनामा कुनैपनी परिवर्तन नभएको।

४. मानव संसाधन :

२०८१ आषाढ मसान्तमा प्रमुख कार्यकारी अधिकृत सहित कुल ७३८ जना कर्मचारीहरु बैंकमा कार्यरत रहेका छन्। ग्राहकहरूलाई सहज र सरल रूपमा सेवा प्रदान गर्न सक्ने, प्रभावकारी आन्तरीक नियन्त्रण प्रणाली अन्तर्गत रही प्रतिस्पर्धी बजारमा प्रतिस्पर्धा गर्न सक्ने र बैंकको व्यावसायिक लक्ष्य हासिल गर्न सक्ने अनुशासित र दक्ष मानव संसाधन 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 यहाँहरूलाई वीदितै छ। समीक्षा अवधीमा विभिन्न सामाजिक कार्यहरूमा रु. ५६ लाख ३४ हजार ३ सय ४५ रुपैया खर्च गरिएको छ। साथै, सामाजिक उत्तरदायित्व कोषमा रु. ७५ लाख ८० हजार २ सय ८२ रुपैयाँ मात्र व्यवस्था गरिएको छ, जुन रकम आगामी वर्षको वास्तविक खर्चसँग समायोजन गरिनेछ।

६. आन्तरीक नियन्त्रण प्रणाली तथा संस्थागत सुशासन

बैंकको आन्तरीक नियन्त्रण प्रणालीलाई प्रभावकारी बनाई कार्य गर्दै आएका छौं। प्रभावकारी आन्तरीक नियन्त्रण प्रणाली तथा संस्थागत सुशासनका लागी देहाय बमोजिम समिति तथा उप-समितिहरू 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 कारोवार गरेको छैन। सञ्चालक तथा कार्यकारी प्रमुखको विवरण र निजहरूलाई उपलब्ध गराइएको सुविधा 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 सुझाव 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 क्लियरिङ हाउस लिमिटेड, सिडिएस एण्ड क्लियरिङ लिमिटेड, कानूनी सल्लाहकार, आन्तरीक 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 परिवार प्रति 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 व्यवसायीक 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 व्यवसायीक हितका आधारमा सुमधुर सम्बन्ध रहेको छ।

२. सञ्चालक समितिमा भएको हेरफेर र सोको कारण

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 चापागाई	सदस्य	सर्वसाधारण
५.	विवेन्द्र बिष्ट	सदस्य	सर्वसाधारण
६.	नम्रता भण्डारी	सदस्य	सर्वसाधारण
७.	गोपाल प्रसाद पाण्डे	सदस्य	स्वतन्त्र

सञ्चालक श्री मोहन चापागाईले सञ्चालक पदबाट दिनु भएको राजिनामा मिति २०८१/०७/११ गते बसेको सञ्चालक समितिको बैठक नं २९९ वाट स्वीकृत भएको।

३. कारोवारलाई असर पार्ने मुख्य कुराहरू

समिक्षा अवधीमा निक्षेप परिचालन सहज भई कर्जा लगानीमा चाप पर्न गएको छ भने समग्र आर्थिक अवस्थामा परेको प्रभावका कारण कर्जा असुलीमा समेत प्रभाव परेको छ। सूचना प्रविधिको प्रयोगमा भएको विस्तार सँगै श्रुजित जोखिमहरू तथा अन्य सामाजिक तथा कानूनी रूपमा श्रृजना हुनसक्ने जोखिमहरू हरू कारोवारलाई असर पार्ने मुख्य चुनौतीको रूपमा रहेका छन्। नियमनकारी निकायहरूबाट जारी हुने निति, निर्देशनहरूको पूर्ण रूपमा पालना गर्दै स्थानीयस्तरमा छरिएर रहेको वचतलाई निक्षेप परिचालनमा ध्यान केन्द्रित गरी उपलब्ध साधन र श्रोतको उच्चतम प्रयोग गर्दै ग्राहकको आवश्यकता अनुसारको ग्राहकमैत्री बैंकिङमा जोड दिई थप सुदृढ संस्था बनाउन प्रतिबद्ध छौं।

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 २०८०/०८१ सम्मको वितरण योग्य सञ्चित मुनाफाबाट बैंकका शेयरधनीहरूलाई चुक्ता पूँजी रु. ४,७३,३६,९०,९५०/५४ (अक्षरेपी चार अर्ब त्रिहत्तर करोड छत्तिस लाख नब्बे हजार नौ सय पचास रुपैया र पैसा चवन्न मात्र) को ३ प्रतिशतले हुन आउने रकम रु. १४,२०,१०,७२९/०० (अक्षरेपी चौध करोड बिस लाख दस हजार सात सय उनन्तिस रुपैया मात्र) बोनश शेयर र ५ प्रतिशतले हुन आउने रकम रु. २३,६६,८४,५४८/०० (अक्षरेपी तेइस करोड छैसठ्ठी लाख चौरासी हजार पाँच सय अठ्चालिस रुपैया मात्र) नगद लाभांश (बोनश शेयरको कर प्रयोजन सहित) वितरण गर्ने प्रस्ताव गरिएको छ।

६. जफत गरिएको शेयरहरूको विवरण

आर्थिक वर्ष २०८०/०८१ मा कुनैपनि शेयर जफत गरेको छैन।

७. सहायक कम्पनीहरूसंगको कारोवार

यस विकास बैंकको कुनै सहायक कम्पनीहरू रहेका छैनन्।



८. आधारभूत शेयरधनीहरुबाट बैकलाई उपलब्ध गराइएको जानकारी :

यस्तो कुनै प्रकारको जानकारी विकास बैकलाई उपलब्ध गराइएको छैन ।

९. आर्थिक बर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरुले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोवारमा निजहरु संलग्न रहेको भए सो सम्बन्धमा निजहरुबाट कम्पनीले प्राप्त गरेको जानकारी :

कम्पनीका सञ्चालक तथा पदाधिकारीले लिएको शेयर स्वामित्वको विवरण देहाय बमोजिम रहेको छ । शेयर कारोवार मा निजहरु संलग्न भएको विवरण कम्पनीलाई प्राप्त भएको छैन ।

क्र.सं.	सञ्चालकको नाम	पद	शेयर संख्या	कूल शेयर रकम
१.	थानेश्वर पौडेल	अध्यक्ष	१०,८०,३८९ कित्ता	१०,८०,३८,९००
२.	डा.ताराप्रसाद उपाध्याय	सदस्य	९९,२१४ कित्ता	९९,२१,४००
३.	ई.सुरज उप्रेती	सदस्य	२,४५,७४७ कित्ता	२,४५,७४,७००
४.	मोहन चापागाई	सदस्य	२६,९०६ कित्ता	२६,९०,६००
५.	विरेन्द्र बिष्ट	सदस्य	२,३७८ कित्ता	२,३७,८००
६.	नम्रता भण्डारी	सदस्य	६२६ कित्ता	६२,६००
७.	गोपाल प्रसाद पाण्डे	सदस्य	१३,५८८ कित्ता	१३,५८,८००

सञ्चालक श्री मोहन चापागाईले सञ्चालक पदबाट दिनु भएको राजिनामा मिति २०८१/०७/११ गते बसेको सञ्चालक समितिको बैठक नं २९९ वाट स्वीकृत भएको ।

१०. आर्थिक बर्षमा कम्पनी सँग सम्बन्धित सम्झौताहरुमा कुनै सञ्चालक तथा निजको नजिकको नातेदार को 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 गर्नको कारण, त्यस्तो शेयर संख्या र अंकित मूल्य तथा त्यसरी शेयर खरीद गरेबापत बैकले भुक्तानी गरेको रकम

हालसम्म कम्पनीले आफ्नो शेयर आफैले खरिद गरेको छैन ।

१२. कुल व्यवस्थापन खर्चको विवरण

आर्थिक बर्ष २०८०/०८१ मा भएको कूल व्यवस्थापन खर्च देहाय बमोजिम रहेको छ ।

कूल कर्मचारी खर्च - रु. ७२,०५,९७,४८८/-

कूल सञ्चालन खर्च - रु. ४१,६२,६३,०४३/-

कुल व्यवस्थापन खर्च - रु. १,१३,६८,६०,५३१/-

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

१३. लेखापरीक्षण समितिका सदस्यहरुको नामावली, निजहरुले 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 बर्ष २०८०/०८१ मा लेखापरीक्षण समितिका संयोजक र सदस्यहरुलाई कुल बैठक भत्ता रु. १,१७,०००/- (अक्षरेपी एक लाख सत्र हजार मात्र) प्रदान गरिएको छ । लेखापरीक्षण समितिमा कर्मचारीको तर्फबाट प्रतिनिधित्व गर्नुहुने सदस्य सचिवलाई बैठक भत्ता प्रदान गरिएको छैन ।



(ग) यस समितिले बैंकको वित्तीय स्थिति, आन्तरीक नियन्त्रण प्रणाली र विभिन्न नीति नियमहरूको पालना सम्बन्धमा अनुगमन गर्ने तथा आन्तरीक 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. २०८०/०८१ मा सञ्चालक समिति बैठक भत्ता रु. ११ लाख २५ हजार, लेखापरीक्षण समितिको बैठक भत्ता रु. १ लाख १७ हजार, जोखिम व्यवस्थापन समितिको बैठक भत्ता रु. १ लाख ८ हजार, कर्मचारी सेवा सुविधा समितिको बैठक भत्ता रु. २७ हजार र सम्पत्ती शुद्धीकरण निवारण समितिको बैठक भत्ता रु. ६३ हजार गरी कूल बैठक भत्ता रु. १४,४०,०००/- तथा यातायात, सञ्चालक शिक्षा तथा अन्य खर्च (उप-समिति बैठक खर्च समेत) वापत कुल रकम रु. ११,२२,४३०/- गरी जम्मा रकम रु. २५,६२,४३०/- (अक्षरेपी पच्चिस लाख बैसठ्ठी हजार चार सय तिस मात्र) भुक्तानी भएको छ ।

प्रमुख कार्यकारी अधिकृत प्रकाश पौडेललाई आ.व. २०८०/०८१ मा तलब, भत्ता, दशैं, बोनस, सञ्चयकोष तथा विदा वापतको तलब गरी जम्मा रु. १,१५,०१,०९९/६९ (एक करोड पन्ध्र लाख एक हजार उनान सय रुपैया र पैसा उनान सत्तरी मात्र) भुक्तानी गरिएको छ भने उपदान वापत रु ४,००,०००/- (अक्षरेपी चार लाख मात्र) व्यवस्था गरिएको छ ।

१६. शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभाँश रकम :

बैंकको विभिन्न मितिमा गरी २०८१ आषाढ मसान्तसम्म दावी नपरी भुक्तानी दिन बाँकी लाभाँश रकम रु. २९,५१,६७२/०८ रहेको छ ।

१७. कम्पनी ऐन, २०६३ को दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्रि गरेको कुराको विवरण :

बैंकले आ.व. २०८०/०८१ मा तात्त्विक असर पार्ने सम्पत्ती खरिद बिक्री गरेको छैन । कारोवारका लागि आवश्यक सम्पत्ती 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 कारोवारको 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 संस्थाहरूको सुशासन सम्बन्धी निर्देशिका २०७४ बमोजिम)

सूचीकृत संगठित संस्थाको नाम	शाइन रेसुझा डेभलपमेण्ट बैंक लिमिटेड
ठेगाना, इमेल र वेबसाईट सहित	बुटवल उप-महानगरपालिका वडा नं. ११, कालिकानगर, बुटवल, रुपन्देही Email : info@srdb.com.np Website : www.srdb.com.np
फोन नम्बर	०७१-४१५५०२, ४१५५०३
प्रतिवेदन पेश गरिएको आर्थिक वर्ष	२०८०/०८१

१. सञ्चालक समिति सम्बन्धी विवरण

क. सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ती मिति

श्री थानेश्वर पौडेल, २०७७/०९/२९

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

क्र.सं.	शेयर संरचना	शेयर संख्या
१	संस्थापक शेयर	२,४१,४१,८२३.८५
२	सर्वसाधारण शेयर	२,३१,९५,०८५.६६
३	अन्य	
	जम्मा	४,७३,३६,९०९.५१

ग. सञ्चालक समिति सम्बन्धी विवरण

क्र.सं.	सञ्चालकहरूको नाम, ठेगाना	प्रतिनिधित्व समूह	शेयर संख्या (कित्ता)	नियुक्त भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	सञ्चालक नियुक्त तरिका
१.	थानेश्वर पौडेल	संस्थापक	१०,८०,३८९	२०७७/०९/२९	२०७७/१०/०८	निर्वाचन
२.	डा. ताराप्रसाद उपाध्याय	संस्थापक	९९,२१४	२०७७/०९/२९	२०७७/१०/१४	निर्वाचन
३.	ई. सुरज उप्रेती	संस्थापक	२,४५,७४७	२०७७/०९/२९	२०७७/१०/१४	निर्वाचन
४.	मोहन चापागाईं	सर्वसाधारण	२६,९०६	२०७७/०९/२९	२०७७/१०/१४	निर्वाचन
५.	बिरेन्द्र बिष्ट	सर्वसाधारण	२,३७८	२०७७/०९/२९	२०७७/१०/१४	निर्वाचन
६.	नम्रता भण्डारी	सर्वसाधारण	६२६	२०७८/१०/२२	२०७८/१०/२२	मनोनयन
७	गोपाल प्रसाद पाण्डे	स्वतन्त्र	१३,५८८	२०७८/१०/२२	२०७८/१०/२२	मनोनयन

सञ्चालक श्री मोहन चापागाईंले सञ्चालक पदबाट दिनु भएको राजिनामा मिति २०८१/०७/११ गते बसेको सञ्चालक समितिको बैठक नं २९९ वाट स्वीकृत भएको । पछिल्लो पटक सञ्चालकमा नियुक्त भएको तथा सञ्चालकको राजिनामा स्वीकृत भएको सम्बन्धमा नेपाल धितोपत्र बोर्ड लगायत नियमनकारी निकायहरूमा जानकारी गराइएको ।



घ. सञ्चालक समितिको बैठक

क्र.सं.	यस आ.व. मा बसेको समितिको बैठकको मिति	उपस्थित सञ्चालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व. मा बसेको बैठकको मिति
१	२०८०/०४/११	७	नरहेको	२०७९/०४/०२
२	२०८०/०५/०८	७	नरहेको	२०७९/०४/१२
३	२०८०/०५/२२	७	नरहेको	२०७९/०५/१०
४	२०८०/०६/१२	६	नरहेको	२०७९/०६/१२
५	२०८०/०६/२३	६	नरहेको	२०७९/०६/२५
६	२०८०/०६/२९	६	नरहेको	२०७९/०७/२५
७	२०८०/०७/२३	७	नरहेको	२०७९/०८/०७
८	२०८०/०८/०८	७	नरहेको	२०७९/०९/०१
९	२०८०/०९/२०	७	नरहेको	२०७९/०९/२९
१०	२०८०/१०/१२	७	नरहेको	२०७९/१०/२६
११	२०८०/११/११	७	नरहेको	२०७९/११/२२
१२	२०८०/१२/०९	७	नरहेको	२०७९/१२/२०
१३	२०८०/१२/३०	७	नरहेको	२०८०/०१/२२
१४	२०८१/०१/१२	७	नरहेको	२०८०/०२/२६
१५	२०८१/०२/११	७	नरहेको	२०८०/०३/२१
१६	२०८१/०३/१०	७	नरहेको	२०८०/०३/३०
१७	२०८१/०३/२२	७	नरहेको	
१८	२०८१/०३/३१	७	नरहेको	

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

सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण

सञ्चालक समितिको बैठकमा सञ्चालक वा बैकल्पिक सञ्चालक उपस्थित भए नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने)	बैकल्पिक सञ्चालक नभएको ।
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरु, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको	निर्णयको छुट्टै अभिलेख राख्ने गरिएको ।
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा)	४४ दिन (मिति २०८१/०८/०८ देखि २०८१/०९/२०)
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. १४,४०,०००/- तथा यातायात, सञ्चालक शिक्षा तथा अन्य खर्च (उप-समिति बैठक खर्च समेत) वापत कुल रकम रु. ११,२२,४३०/- गरी जम्मा रकम रु. २५,६२,४३०/- (अक्षरेपी पच्चिस लाख बैसठ्ठी हजार चार सय तिस 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 सञ्चालक समितिका सदस्यहरू नेशनल बैंकिङ्ग इन्स्टिच्युटले मिति २०८० आश्विन ५ गते आयोजना गरेको र बैंकिङ्ग एण्ड इन्सुरेन्स म्यानेजमेण्ट प्रा.लि.ले २०८१ वैशाख २० गते सञ्चालन गरेको सञ्चालक शिक्षा कार्यक्रममा सञ्चालक समितिका अध्यक्ष र सदस्यहरूको सहभागिता भएको ।

प्रत्येक सञ्चालकले आफु 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, तलवी 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 आन्तरीक 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	मित्रमणी पोखेल	सदस्य
४	सिए. यशोधन पाण्डेय	सदस्य सचिव

(आ) समितिको बैठक संख्या : ६ 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) आन्तरीक नियन्त्रण कार्यविधि भए/नभएको

आन्तरीक नियन्त्रण पद्धतिलाई व्यवस्थित बनाउन संस्थाले विभिन्न कार्यविधिहरू बनाई लागु गरिएको छ ।



(घ) आन्तरीक नियन्त्रण प्रणालीको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारण :
आन्तरीक नियन्त्रण पद्धतीलाई सुदृढ गर्न सञ्चालक तथा व्यवस्थापन स्तरीय विभिन्न समितिहरु गठन गरिएको छ ।

(ङ) आन्तरीक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

समितिको संरचना (संयोजक तथा सदस्यहरुको 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, आन्तरीक नियन्त्रण, लेखापरीक्षण योजना र आन्तरीक लेखापरीक्षण प्रतिवेदनमा औल्याइएका विषयहरुमा आवधिक रुपमा समीक्षा गरी आवश्यक सुधारको लागी व्यवस्थापनलाई निर्देशन दिने गरेको । बाह्य लेखापरीक्षकले पेश गरेको लेखापरीक्षण प्रतिवेदनमा औल्याइएका बुँदा/कैफियतहरु उपर समीक्षा गरी सुधारात्मक कदम चाल्न व्यवस्थापनलाई निर्देशन दिने गरिएको । नेपाल राष्ट्र बैंकबाट निरीक्षण तथा सुपरिवेक्षण गरी प्रतिवेदनमा औल्याइएका कैफियतहरुको 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
४	भुवन प्रसाद पन्थ	सदस्य
३	प्रवास राई	सदस्य सचिव

सञ्चालक श्री मोहन चापागाईले सञ्चालक पदबाट दिनु भएको राजिनामा मिति २०८१/०७/११ गते बसेको सञ्चालक समितिको बैठक नं २९९ वाट स्वीकृत भएकोले संयोजक पद रिक्त रहेको ।

समितिको बैठक संख्या : ३ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

कर्मचारीहरुको 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 कर्मचारीहरुको पारिश्रमिक वृद्धि गर्न सञ्चालक समितिमा सिफारिस गरिएको । संस्थाका कर्मचारीहरुले सम्पादन गर्नुपर्ने कार्य विवरण, लक्ष्य र प्रगति मूल्याङ्कनका परिसूचकहरु समेत विकास गरी सो बमोजिम निजहरुको कार्यसम्पादन मूल्याङ्कन प्रणालीको पुनरावलोकन गरिएको । जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरु भर्ना, छनौट, नियुक्ति, पदस्थापना, सरुवा, बढुवा, वृत्ति विकास, कार्यसम्पादन मूल्याङ्कन, पुरस्कार तथा सजाय र श्रम सम्बन्धी योजना, नीति तथा मापदण्डहरु तयार गरी सञ्चालक समिति समक्ष पेश गर्ने गरिएको ।



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

क्र.सं.	पदाधिकारीको नाम	पद
१	बिरेन्द्र बिष्ट	संयोजक
२	सिए यशोधन पाण्डेय	सदस्य
३	गोपाल खनाल	सदस्य सचिव

समितिको बैठक संख्या : ७ 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

समितिको बैठक संख्या : ६ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

प्रचलित ऐन, नियम, कानून तथा नेपाल राष्ट्र बैंकबाट जारी निर्देशनहरू, विकास बैंकको प्रवन्धपत्र तथा विनियमावली, निती निर्देशनहरू र सञ्चालक समितिबाट भएका निर्णयहरूको कार्यान्वयन सम्बन्धमा आवश्यक छलफल तथा निर्णयहरू गर्ने गरेको ।

(२) ब्यवस्थापन 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	लालमणी पन्थी - प्रमुख बिजनेस सर्पोट अधिकृत	सदस्य
७	नम्रता थापा - प्रमुख श्रोत व्यवस्थापन अधिकृत	सदस्य
८	गोपाल खनाल - प्रमुख अनुपालना तथा कानून अधिकृत	सदस्य
९	शैलेश कुमार श्रीवास्तव - प्रमुख टेक्निकल अधिकृत	सदस्य
१०	लेखनाथ पौडेल - प्रमुख कर्जा असुली विभाग	सदस्य
११	मित्रमणी पोखरेल - प्रमुख सञ्चालन विभाग	सदस्य
१२	प्रवास राई - प्रमुख मानव संशाधन अधिकृत	सदस्य सचिव

समितिको बैठक संख्या : ५ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

बैंकको 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	लालमणी पन्थी - प्रमुख बिजनेस सर्पोट अधिकृत	सदस्य
६	गोपाल खनाल - प्रमुख अनुपालना तथा कानून अधिकृत	सदस्य
७	शैलेश कुमार श्रीवास्तव - प्रमुख टेक्निकल अधिकृत	सदस्य
८	मित्रमणी पोखरेल - प्रमुख संचलान विभाग	सदस्य
९	जगत कुमार महतारा - प्रमुख आन्तरीक लेखापरीक्षण	सदस्य
१०	प्रवास राई - प्रमुख मानव संशाधन अधिकृत	सदस्य सचिव

समितिको बैठक संख्या : ४ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

वैकको दैनिक कार्य सम्पादनलाई छिटो छरितो र सहज रूपमा सम्पादन गर्नका लागि हाल कायम गरिएको प्रक्याहरलाई पुनरावलोकन गर्ने तथा उपयुक्त प्रक्याहरु तय गरी लागू गर्ने सम्बन्धमा छलफल गरि प्रमुख कार्यकारी अधिकृत समक्ष सिफरिस गर्ने गरेको ।

(४) **पदपूर्ति समिति :**

क्र.सं.	पदाधिकारीको नाम	पद
१	लोकराज पनेरु - नायव प्रमुख कार्यकारी अधिकृत	संयोजक
२	भुवन प्रसाद पन्थ - प्रमुख वित्त अधिकृत	सदस्य
४	प्रवास राई - प्रमुख मानव संशाधन	सदस्य सचिव

समितिको बैठक संख्या : २९ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

कर्मचारी दरबन्दी अनुसार रिक्त पद पहिचान गर्ने, भर्ना योजना विकास गर्ने, उम्मेदवारहरुको समीक्षा गर्ने, अन्तरवार्ता/लिखित परीक्षा सञ्चालन गर्ने, योग्य कर्मचारी छनौट गर्ने, कर्मचारी भर्ना तथा कर्मचारीहरुको कार्यसम्पादन मूल्याङ्कन सम्बन्धी व्यवस्थापन लगायतको कार्यहरु गर्ने गरेको ।

(५) **सम्पत्ति दायित्व व्यवस्थापन समिति :**

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

समितिको बैठक संख्या : १७ 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 जोखिमहरुको विश्लेषण तथा जोखिम न्युनिकरणका लागि आवश्यक पहल गर्ने गरेको ।



(६) खरीद समिति :

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

समितिको बैठक संख्या : ९ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले सम्पत्तिको गुणस्तर, मूल्य, संस्थाको आर्थिक प्रशासन विनियमावलीमा भएको व्यवस्था बमोजिम संस्थामा खरिद सम्बन्धी कार्यहरु 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	मित्रमणी पोखरेल - प्रमुख संचलान विभाग	सदस्य
५	लालमणी पन्थी - प्रमुख बिजनेस सर्पोट अधिकृत	सदस्य सचिव

समितिको बैठक संख्या : ७ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले सामान्य सेवा विभागले पहिचान गरेको विभिन्न आपूर्तिकर्ता वा सेवा प्रदायकको वस्तु वा सेवाको गुणस्तर, लागत प्रभावकारीता, दक्षता, जोखिमस्तर तथा विश्वसनीयताको मूल्याङ्कन गरी सबैभन्दा उपयुक्त आपूर्तिकर्ता वा सेवा प्रदायकको नाम सिफारिश गर्ने गरेको । वस्तु वा सेवाहरुको प्रभावकारिता, दक्षता र अर्थ व्यवस्था सम्बन्धी मापदण्ड पुरा गरी खरिद भएको सुनिश्चित गर्ने लगायतका कार्यहरु 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	मित्रमणी पोखरेल - प्रमुख संचलान विभाग	सदस्य
४	लालमणी पन्थी - प्रमुख बिजनेस सर्पोट अधिकृत	सदस्य सचिव

समितिको बैठक संख्या : ४ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले चालु अवस्थामा रहेका वा पुरानो भई काम नलाग्ने भएका स्थिर सम्पत्तीहरु लिलाम गर्ने तथा अपलेखन सम्बन्धमा आवश्यक कार्यहरु गर्ने गरेको ।

(९) कागजात धुल्याउने समिति :

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

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले आर्थिक प्रशासन विनीयमावलीमा भएको व्यवस्था अनुसार कागजात धुल्याउने सम्बन्धी आवश्यक कार्यहरु 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 अधिकृत	सदस्य
३	रुपा श्रेष्ठ - मानव संशाधन अधिकृत	सदस्य सचिव

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले कर्मचारी सेवा विनियमावली तथा कर्मचारी सुविधा तथा सापटी विनियमावली तथा सञ्चालक समितिको निर्णहरुको आधारमा कर्मचारीहरुलाई प्रदान गर्ने सुविधा तथा सापटी प्रदान गर्ने सम्बन्धमा आवश्यक कार्यहरु 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 अनुपालना तथा कानून अधिकृत	सदस्य
६	प्रेम सुवेदी - प्रमुख कर्जा जोखिम	सदस्य सचिव

समितिको बैठक संख्या : ४ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले कर्जा जोखिम व्यवस्थापन सम्बन्धमा आवश्यक कार्यहरु गर्ने गरेको ।

(१२) सञ्चालन 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	लालमणी पन्थी - प्रमुख विजनेस सर्पोट अधिकृत	सदस्य
५	शैलेश कुमार श्रीवास्तव - प्रमुख टेक्निकल अधिकृत	सदस्य
६	मित्रमणी पोखरेल - प्रमुख सञ्चालन विभाग	सदस्य सचिव

समितिको बैठक संख्या : ५ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले सञ्चालन जोखिम व्यवस्थापन सम्बन्धमा आवश्यक कार्यहरु गर्ने गरेको ।

(१३) संस्थागत सुशासन इकाई :

क्र.सं.	पदाधिकारीको नाम	पद
१	यशोधन पाण्डेय - प्रमुख जोखिम अधिकृत	संयोजक
२	गोपाल खनाल - प्रमुख अनुपालना तथा कानून अधिकृत	सदस्य
३	मित्रमणी पोखरेल - प्रमुख सञ्चालन विभाग	सदस्य सचिव

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 कार्यहरु गर्ने गरेको ।



(१४) कर्जा असुली समिति :

क्र.सं.	पदाधिकारीको नाम	पद
१	प्रकाश पौडेल - प्रमुख कार्यकारी अधिकृत	संयोजक
२	लोकराज पनेरु - नायव प्रमुख कार्यकारी अधिकृत	सदस्य
३	किरण प्रसाद शर्मा नेपाल - प्रमुख कर्जा अधिकृत	सदस्य
४	गोपाल खनाल - प्रमुख अनुपालना तथा कानून अधिकृत	सदस्य
५	लेखनाथ पौडेल - प्रमुख कर्जा असुली विभाग	सदस्य सचिव

समितिको बैठक संख्या : १७ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

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

(१५) कर्जा अपलेखन उपसमिति :

क्र.सं.	पदाधिकारीको नाम	पद
१	प्रकाश पौडेल - प्रमुख कार्यकारी अधिकृत	संयोजक
२	लोकराज पनेरु - नायव प्रमुख कार्यकारी अधिकृत	सदस्य
३	किरण प्रसाद शर्मा नेपाल - प्रमुख कर्जा अधिकृत	सदस्य
४	गोपाल खनाल - प्रमुख अनुपालना तथा कानून अधिकृत	सदस्य
५	लेखनाथ पौडेल - प्रमुख कर्जा असुली विभाग	सदस्य सचिव

समितिको बैठक संख्या : २ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले कर्जाको साँवा, ब्याज, हर्जना ब्याज आदी असुली नभई अपलेखन गर्नुपर्ने भएमा अपलेखनका लागी सिफारिस गर्ने लगायत कर्जा अपलेखन सम्बन्धी सम्पूर्ण कार्यहरू गर्ने गरेको ।

(१६) 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	शैलेश कुमार श्रीवास्तव - प्रमुख टेक्निकल अधिकृत	सदस्य सचिव

समितिको बैठक संख्या : ३ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

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

(१७) श्रम सम्बन्ध समिति :

क्र.सं.	पदाधिकारीको नाम	पद
१	भुवन प्रसाद पन्थ - प्रमुख व्यवस्थापकले तोकेको व्यक्ती	संयोजक
२	गोपाल खनाल - प्रमुख व्यवस्थापकले तोकेको व्यक्ती	सदस्य
३	प्रवास राई - प्रमुख व्यवस्थापकले तोकेको व्यक्ती	सदस्य
४	लालमणी पन्थी - प्रतिष्ठानको प्रशासन शाखा प्रमुख	सदस्य सचिव

समितिको बैठक संख्या : २ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले कर्मचारी श्रम सम्बन्धमा आवश्यक कार्यहरू गर्ने गरेको ।



(१८) कर्मचारी स्वास्थ्य तथा सुरक्षा समिति :

क्र.सं.	पदाधिकारीको नाम	पद
१	लालमणी पन्थी	- रोजगारदाताले तोकेको ब्यक्ती
२	प्रवास राई	- प्रतिष्ठानले तोकेको ब्यक्ती
३	रुपा श्रेष्ठ	- प्रतिष्ठानले तोकेको ब्यक्ती
४	सुर्य बहादुर भण्डारी	- प्रतिष्ठानको सुरक्षा हेर्ने जिम्मेवारी पाएको श्रमिक मध्ये वरिष्ठ श्रमिक

समितिको बैठक संख्या : ४ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

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

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण :

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

विषय	माध्यम	सार्वजनिक गरेको मिति
पन्ध्रौं वार्षिक साधारण सभाको सूचना	राष्ट्रिय दैनिक पत्रिका र बैंकको वेबसाईटमा	२०८०/०७/२४ गते कारोबार राष्ट्रिय दैनिक र २०८०/०८/१३ गते नागरिक राष्ट्रिय दैनिक
वार्षिक प्रतिवेदन त्रैमासिक प्रतिवेदन प्रकाशन	राष्ट्रिय दैनिक पत्रिका राष्ट्रिय दैनिक पत्रिका	२०८०/०९/२३ गते लुम्बिनी राष्ट्रिय दैनिक
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशिल सूचना	तुरुन्त पत्राचार	प्रथम त्रयमास, मिति : २०८०/०७/१७ दोश्रो त्रयमास, मिति : २०८०/१०/०७ तेश्रो त्रयमास, मिति : २०८१/०१/०७ चौथो त्रयमास, मिति : २०८१/०४/२१ आ.व २०७९/०८० सम्मको वितरणयोग्य सञ्चित मुनाफाबाट १०.५० प्रतिशत बोनस शेयर तथा ०.५५ प्रतिशत नगद लाभांश (कर प्रयोजनका लागी) वितरण गर्ने बारे सञ्चालक समितिको निर्णय मिति २०८०/०६/२३ मा, पन्ध्रौं वार्षिक साधारणसभा र शेयरधनी दर्ता किताव वन्द गर्ने सूचना मिति २०८०/०७/२४ मा र लेखापरीक्षक नियुक्ती सम्बन्धी साधारणसभाको निर्णय २०८०/०८/२४ मा 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 २०८०/०८/२३ 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)	३० वर्ष
२	लोकराज पनेरु	नायव प्रमुख कार्यकारी अधिकृत	स्नातकोत्तर (व्यवस्थापन)	२२ 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 :	७३८ जना ।
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको :	कर्मचारीहरूको सक्सेसन प्लान रहेको ।
यस आ.व. मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या :	तालिम संख्या : ६४ सबै
यस आ.व. को कर्मचारी तालिम खर्च रु. :	रु. ६०,०१,५५१/-
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	६५.३३ प्रतिशत ।
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्च प्रतिशत	०.८३ 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 :	२०८१/०७/११
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	बुँदा नं. ४ (क) मा उल्लेख गरिएको ।
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८१/०७/११
साधारण सभाबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति	२०८०/०८/२३
संस्थाको आन्तरीक लेखापरीक्षण सम्बन्धी विवरण :	
(अ) आन्तरीक रुपमा लेखापरीक्षण गर्ने गरिएको वा बाह्य विज्ञ नियुक्त गर्ने गरिएको	बाह्य विज्ञ नियुक्त गरिएको
(आ) बाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण	श्री एस आर पाण्डे एण्ड कम्पनी, चाटर्ड एकाउन्टेण्ट्स
(इ) आन्तरीक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक) आन्तरीक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	त्रैमासिक रुपमा ।



(ख) लेखापरीक्षण समिति सम्बन्धी विवरण

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता :	क्र.सं.	नाम	पद	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
वैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	क्र.सं.	वैठक बसेको मिति	उपस्थित सदस्य संख्या	
	१	२०८०/०४/०५	३ जना	
	२	२०८०/०५/०६	४ जना (१ जना आमन्त्रीत)	
	३	२०८०/०६/१०	३ जना	
	४	२०८०/०६/२३	२ जना	
	५	२०८०/०७/२२	४ जना (१ जना आमन्त्रीत)	
	६	२०८०/१०/०५	४ जना (१ जना आमन्त्रीत)	
	७	२०८०/०९/०६	४ जना (१ जना आमन्त्रीत)	
प्रति बैठक भत्ता रु.	संयोजक तथा सदस्यहरूलाई रु. ९,०००/- सदस्य सचिवलाई भत्ता उपलब्ध नगराईएको ।			
समितिले काम कारवाहीको विवरण सञ्चालक समितिमा पेश गरेको मिति :	लेखापरीक्षण समितिको बैठकबाट भएको प्रत्येक निर्णयहरूको प्रतिवेदन सञ्चालक समितिको बैठक समक्ष पेश गर्ने गरिएको ।			

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण

संस्थाले सञ्चालक तथा निजको एकाघरको परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैंक तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रुपमा रकम लिए/नलिएको प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाता को हैसियतमा पाउने सुविधा वा लाभ बाहेक सूचीकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगचलन गरे/नगरेको नियमकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको संस्था वा सञ्चालकहरू विरुद्ध अदालतमा कुनै मुद्दा चलेको भए सोको विवरण	नलिएको । सम्पत्ति भोगचलन नगरेको । पालना भएको । पालना भएको । जानकारी नभएको ।
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अनुपालन अधिकृतको नाम : श्री गोपाल खनाल



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. २०८०/०८१ को वासलात, नाफा नोक्सान हिसाव, नगद प्रवाह विवरण तथा सोसँग सम्बन्धित अनुसूचीहरु 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 फौज्दार 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 कारोवार तथा प्रगतिको विश्लेषण

- (क) धितोपत्र बजारमा संगठित संस्थाको शेयर कारोवारका सम्बन्धमा व्यवस्थापनको धारणा :
धितोपत्र बजारमा शेयर कारोवारमा हुने उतार चढावमा खुल्ला बजारले तय गरेको मूल्यको आधारमा हुने भएकोले यसलाई बैंक व्यवस्थापनले स्वभाविक रुपमा लिएको छ र सो सम्बन्धमा बैंक व्यवस्थापन एवं सञ्चालकहरुको धारणा तटस्थ रहेको छ ।
- (ख) समीक्षा अवधि आ.व. २०८०/०८१ मा नेपाल स्टक एक्सचेञ्जबाट भएको शेयर कारोवार विवरण देहाय बमोजिम रहेको छ ।

विवरण	प्रथम त्रैमासिक अवधि	दोश्रो त्रैमासिक अवधि	तेश्रो त्रैमासिक अवधि	चौथो त्रैमासिक अवधि
अधिकतम मूल्य रु.	४१४.८०	४३५.००	४१५.००	४१८.००
न्यूनतम मूल्य रु.	३५८.००	३४९.९०	३६०.००	३५८.९०
अन्तिम मूल्य रु.	३५८.००	३९८.००	३६९.००	४०५.००
कूल कारोवार भएको दिन	६१ दिन	४९ दिन	५८ दिन	६१ दिन
कूल कारोवार भएको शेयर संख्या	३१,१५,८१२ किता	२७,८६,०१३ किता	२५,८९,३८२ किता	५७,१०,३८२ किता

६. समस्या र चुनौती

समीक्षा अवधिमा निक्षेप परिचालन सहज भई कर्जा लगानीमा चाप पर्न गएको छ भने समग्र आर्थिक अवस्थामा परेको प्रभावका कारण कर्जा असुलीमा समेत प्रभाव परेको छ । सूचना प्रविधिको प्रयोगमा भएको विस्तार सँगै श्रृजित जोखिमहरु तथा अन्य सामाजिक तथा कानूनी रुपमा श्रृजना हुनसक्ने जोखिमहरु मुख्य समस्या तथा चुनौतीको रुपमा रहेका छन् । नियमनकारी निकायहरुबाट जारी हुने निति, निर्देशनहरुको पूर्ण रुपमा पालना गर्दै स्थानीयस्तरमा छरिएर रहेको वचतलाई निक्षेप परिचालनमा ध्यान केन्द्रित गरी उपलब्ध साधन र श्रोतको 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 कानूनहरु, नेपाल राष्ट्र बैंकबाट जारी निर्देशनहरुको पूर्ण पालना गर्नुका साथै गैर कार्यकारी सञ्चालकको संयोजकत्वमा लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, सम्पत्ती सुद्विकरण निवारण समिति तथा व्यवस्थापन स्तरमा कार्यकारी समिति, व्यवस्थापन समिति, पदपूर्ति समिति, सम्पत्ती तथा दायित्व व्यवस्थापन समिति, खरिद समिति, आर्थिक



निर्देशन समिति, कर्जा जोखिम व्यवस्थापन समिति, सञ्चालन जोखिम व्यवस्थापन समिति, कर्जा असुली समिति, कर्जा अपलेखन समिति, सुशासन इकाई लगायत विभिन्न किसिमका समिति मार्फत संस्थागत सुशासन सम्बन्धमा विश्लेषण गर्ने गरिएको छ। नेपाल राष्ट्र बैंकबाट हुने स्थलगत र गैर स्थलगत निरीक्षण, आन्तरीक तथा बाह्य लेखापरीक्षकको प्रतिवेदनको आधारमा संस्थागत सुशासनमा व्यवस्थापन प्रतिबद्ध छ।

नेपाल राष्ट्र बैंकबाट बैंक तथा वित्तीय संस्थाहरुलाई जारी 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 परिपत्रहरुको 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, 2081 (July 15, 2024), 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, 2081 (July 15, 2024), 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"> Obtaining clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the bank. 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. Test check of the interest income booking with manual computation.



2.	<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 15.07.2024 and for the unquoted investment the fair value has been taken as the NPR 100.
3.	<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"> a. Understanding the coding system adopted by the bank for various categories of customers. b. 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. c. Checking of the user requirements for any changes in the regulations/ policy of the bank. d. 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. e. We relied on the IT System Audit conducted by the bank. f. We verified the provisioning of the loan and advances based on ageing on the test check basis as on 15.07 2024

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: Kartik 23, 2081

UDIN No.: 241111CA005774XEbY

Statement of Financial Position

As on Ashad 31, 2081 (15th July, 2024)

Particulars	Notes	As on Ashad 31, 2081	As on Ashad 31, 2080
Assets			
Cash and cash equivalent	4.1	2,224,033,789	5,172,436,575
Due from Nepal Rastra Bank	4.2	2,738,488,699	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	1,759,277,363	1,923,645,571
Loans and advances to customers	4.7	52,002,767,569	43,744,457,630
Investment in securities	4.8	13,604,205,803	9,087,158,177
Current Tax Assets	4.9	56,477,550	77,212,111
Investment in subsidiaries	4.10	-	-
Investment in Associates	4.11	-	-
Investment property	4.12	130,017,343	90,325,068
Property and equipment	4.13	611,067,762	620,384,822
Goodwill and Intangible Assets	4.14	139,469,886	130,136,360
Deferred tax assets	4.15	-	-
Other assets	4.16	390,612,717	269,790,523
Total Assets		73,656,418,480	63,418,815,120
Liabilities			
Due to Bank and Financial Institutions	4.17	369,025,734	733,094,743
Due to Nepal Rastra Bank	4.18	-	300,000,000
Derivative Financial instruments	4.19	-	-
Deposit from customers	4.20	65,956,224,347	55,682,887,100
Borrowings	4.21	4,610,241	18,750,000
Current Tax Liabilities	4.9	-	-
Provisions	4.22	-	-
Deferred tax liabilities	4.15	41,311,498	42,733,591
Other liabilities	4.23	393,341,896	465,239,550
Debt securities issued	4.24	-	-
Subordinated Liabilities	4.25	-	-
Total liabilities		66,764,513,715	57,242,704,984
Equity			
Share Capital	4.26	4,733,690,951	4,283,883,213
Share Premium		-	-
Retained Earning		417,351,437	477,279,573
Reserves	4.27	1,740,862,378	1,414,947,349
Total equity attributable to equity holders		6,891,904,765	6,176,110,136
Non-controlling interests		-	-
Total equity		6,891,904,765	6,176,110,136
Total liabilities and equity		73,656,418,480	63,418,815,120
Contingent liabilities and commitment	4.28	651,134,407	1,719,538,331
Net assets value per share		145.59	144.17

As per our attached report of even date For and on Behalf of Board

For S.A.R Associates
Chartered Accountants

Bhuwan Prasad Panth
Chief Finance Officer

Prakash Poudel
Chief Executive Officer

CA. Ramesh Kumar Dhital
Partner

Thaneshor Poudel
Chairman

Dr. Tara Prasad Upadhyaya
Director

Er.Suraj Upreti
Director

Date : 23, Kartik 2081
Place : Kathmandu

Birendra Bista
Director

Namrata Bhandari
Director

Gopal Prasad Pandey
Independent Director



Statement of Profit or Loss

For the period commencing on Shrawan 1, 2080 and ending on Ashad 31, 2081

	Notes	FY 2080-81	FY 2079-80
Interest Income	4.29	7,169,357,077	6,977,985,534
Interest Expense	4.30	4,819,108,187	4,860,705,875
Net interest income		2,350,248,890	2,117,279,659
Fees and Commission Income	4.31	333,616,055	286,567,282
Fees and Commission Expense	4.32	33,910,208	31,107,016
Net fee and Commission income		299,705,847	255,460,266
Net interest fee and commission income		2,649,954,737	2,372,739,925
Net Trading Income	4.33	-	-
Other Operating Income	4.34	7,884,284	15,599,554
Total operating income		2,657,839,021	2,388,339,479
Impairment charge/(reversal) for loans and other losses	4.35	491,038,685	303,990,870
Net Operating income		2,166,800,336	2,084,348,609
Operating expenses			
Personnel Expense	4.36	720,597,488	585,124,340
Other Operating Expenses	4.37	301,128,215	281,118,650
Depreciation and amortisation	4.38	81,224,621	79,627,578
Operating Profit		1,063,850,012	1,138,478,041
Non operating income	4.39	500,000	-
Non operating expense	4.40	8,362,480	2,446,699
Profit before income tax		1,055,987,532	1,136,031,342
Income tax expense	4.41	370,666,083	378,003,099
Current tax		386,940,801	348,260,268
Deferred tax Expenses/(Income)		(16,274,718)	29,742,831
Profit for the period		685,321,449	758,028,243
Profit attributable to:			
Equity holders of the bank		685,321,449	758,028,243
Non-controlling interest		-	-
Profit for the period		685,321,449	758,028,243
Earnings per share:			
Basic earnings per share		14.48	17.69
Diluted earnings per Share		14.48	17.69

As per our attached report of even date For and on Behalf of Board

For S.A.R Associates
Chartered Accountants

Bhuvan Prasad Panth
Chief Finance Officer

Prakash Poudel
Chief Executive Officer

CA. Ramesh Kumar Dhital
Partner

Thaneshor Poudel
Chairman

Dr. Tara Prasad Upadhyaya
Director

Er.Suraj Upreti
Director

Date : 23, Kartik 2081
Place : Kathmandu

Birendra Bista
Director

Namrata Bhandari
Director

Gopal Prasad Pandey
Independent Director



Statement of Other Comprehensive Income

For the period commencing on Shrawan 1, 2080 and ending on Ashad 31, 2081

	Notes	FY 2080-81	FY 2079-80
Profit for the period		685,321,449	758,028,243
Other comprehensive income, net of income tax			
a) Items that will not be reclassified to profit or loss			
• Gains/(losses) from investment in equity instruments measured at fair value		51,640,253	33,100,265
• Gains/(losses) on disposal of equity shares recycled to equity		20,691,909	679,931
• Gains/(losses) on revaluation			
• Actuarial gain/(losses) on defined benefit plans		(2,131,503)	15,684,771
• Income tax relating to above items		(21,060,198)	(14,839,490)
Net other comprehensive income that will not be reclassified to profit or loss		49,140,461	34,625,477
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		49,140,461	34,625,477
Total comprehensive income for the period		734,461,910	792,653,720
Total comprehensive income attributable to:			
Equity holders of the Bank		734,461,910	792,653,720
Non-controlling interest		-	-
Total Comprehensive income for the period		734,461,910	792,653,720

As per our attached report of even date For and on Behalf of Board

For S.A.R Associates
Chartered Accountants

Bhuwan Prasad Panth
Chief Finance Officer

Prakash Poudel
Chief Executive Officer

CA. Ramesh Kumar Dhital
Partner

Thaneshor Poudel
Chairman

Dr. Tara Prasad Upadhyaya
Director

Er.Suraj Upreti
Director

Date : 23, Kartik 2081
Place : Kathmandu

Birendra Bista
Director

Namrata Bhandari
Director

Gopal Prasad Pandey
Independent Director



Statement of Cash Flows

As on Ashad 31, 2081 (15th July, 2024)

Particulars	FY 2080-81	FY 2079-80
Cash flows from operating activities		
Interest Received	6,964,437,369	6,844,897,821
Fee and other income received	334,116,055	286,567,282
Dividend Received	10,422,376	12,135,246
Receipts from other operating activities	(3,368,946)	2,156,058
Interest paid	(4,868,683,091)	(4,854,235,856)
Commission and fee paid	(33,910,208)	(31,107,016)
Cash payments to employee	(591,609,412)	(555,498,795)
Other expense paid	(335,605,879)	(203,952,001)
Operating cash flows before change in operating assets and liabilities	1,475,798,264	1,500,962,739
(Increase)/Decrease in operating assets	(8,921,101,256)	(9,187,509,250)
Due from Nepal Rastra Bank	(435,220,418)	(980,286,247)
Placement with bank and financial institutions	-	-
Other Trading assets	-	-
Loan and advances to bank and financial institutions	164,368,209	1,396,743,743
Loan and advances to customer	(8,550,161,414)	(9,447,730,163)
Other Assets	(100,087,632)	(156,236,583)
Increase/(Decrease) in operating liabilities	9,506,138,514	11,831,566,389
Due to bank and financial institutions	(364,069,009)	559,849,975
Due to Nepal Rastra Bank	(300,000,000)	(1,107,995,389)
Deposits from customers	10,273,337,246	12,406,339,347
Borrowings	(14,139,759)	(6,250,000)
Other Liabilities	(88,989,964)	(20,377,544)
Net Cash flow from operating activities before tax paid	2,060,835,523	4,145,019,879
Income taxes paid	(372,088,176)	(333,420,777)
Net Cash flow from operating activities	1,688,747,347	3,811,599,102
Cash flows from investing activities		
Purchase of investment securities	(4,517,047,626)	(2,578,004,222)
Receipts from sale of investment securities	-	-
Purchase of plant and equipment	(60,136,142)	(113,559,187)
Receipt from sale of property and equipment	542,954	1,335,783
Purchase of intangible assets	(21,104,944)	(10,388,558)
Receipt from sale of intangible assets	-	-
Purchase of investment properties	(39,692,275)	(90,325,068)
Receipt from the sale of investment properties	-	-
Interest received	-	-
Dividend received	-	-
Net cash used in investing activities	(4,637,438,033)	(2,790,941,252)
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	(2,948,690,686)	1,020,657,850
Cash and Cash Equivalents at Shrawan 01 (Beginning of the Year)	5,172,436,575	4,151,806,258
Cash and Cash Equivalents transferred from Merger	-	-
Effect of exchange rate fluctuations on cash and cash equivalents held	287,900	(27,533)
Closing Cash and Cash Equivalents	2,224,033,789	5,172,436,575

As per our attached report of even date For and on Behalf of Board

For S.A.R Associates
Chartered Accountants

Bhuvan Prasad Panth
Chief Finance Officer

Prakash Poudel
Chief Executive Officer

CA. Ramesh Kumar Dhital
Partner

Thaneshor Poudel
Chairman

Dr. Tara Prasad Upadhyaya
Director

Er.Suraj Upreti
Director

Date : 23, Kartik 2081
Place : Kathmandu

Birendra Bista
Director

Namrata Bhandari
Director

Gopal Prasad Pandey
Independent Director



Statement of Changes in Equity

For the Period commencing on Shrawan 1, 2080 and ending on Ashad 2081

Particulars	Attributable to Equity-Holders of the Bank										Total Equity	
	Share Capital	Share Premium	General Reserve	Exchange Equilization Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total		Non-Controlling Interest
Balance at Asar 31, 2080	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
Adjustment in Opening RE due to NFRS 16	-	-	-	-	-	-	-	-	-	-	-	-
Comprehensive Income for the year	-	-	-	-	-	-	-	758,028,243	-	758,028,243	-	758,028,243
Profit for the year	-	-	-	-	-	-	-	758,028,243	-	758,028,243	-	758,028,243
Other Comprehensive Income, Net of Tax	-	-	-	-	-	23,646,137	-	-	10,979,340	34,625,477	-	34,625,477
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	23,646,137	-	-	-	23,646,137	-	23,646,137
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gain/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	10,979,340	10,979,340	-	10,979,340
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	-	-	-	-	-	23,646,137	-	758,028,243	10,979,340	792,653,720	-	792,653,720
Transfer to General Reserves during the year	-	-	151,605,648	-	-	-	-	(151,605,648)	-	-	-	-
Adjustment of Investment Adjustment Reserve no longer required	-	-	-	-	-	-	-	-	-	-	-	-
Creation of Training Fund	-	-	-	-	-	-	-	(1,807,689)	11,807,689	-	-	-
Utilization of Training Fund	-	-	-	-	-	-	-	6,815,939	(6,815,939)	-	-	-
Creation of CSR Fund	-	-	-	-	-	-	-	(7,580,282)	7,580,282	-	-	-
Utilization of CSR Fund	-	-	-	-	-	-	-	5,634,345	(5,634,345)	-	-	-
Transfer for Accrued Interest Receivable	-	-	-	-	76,389,790	-	-	(76,389,790)	-	-	-	-
Creation of Dereral Tax Reserve	-	-	-	-	(1,848,730)	-	-	1,848,730	-	-	-	-
Creation of Regulatory Reserve for Reduction in Investment	-	-	-	-	-	-	-	-	-	-	-	-
Creation of Regulatory Reserve for NBA	-	-	-	-	56,904,793	-	-	(56,904,793)	-	-	-	-
Creation of Regulatory Reserve for Actuarial Loss	-	-	-	-	(7,359,259)	-	-	7,359,259	-	-	-	-
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	502,874,199	(55,109,605)	-	-	-	-	-	(447,764,594)	-	-	-	-
Cash Dividend Paid	-	-	-	-	-	-	-	(26,467,063)	-	(26,467,063)	-	(26,467,063)
Share issue expenses directly charged to equity-Tax Impact	-	-	-	-	-	-	-	(1,622,264)	-	(1,622,264)	-	(1,622,264)
Tax effect of share issue expenses	-	-	-	-	-	-	-	486,679	-	486,679	-	486,679
Gain on Disposal of Share Classified into OCI	-	-	-	-	-	-	-	(679,931)	-	(679,931)	-	(679,931)
Current Tax on Gain on Disposal of Share Classified into OCI	-	-	-	-	-	-	-	203,979	-	203,979	-	203,979
Goodwill	-	-	-	-	-	-	-	-	-	-	-	-
Other Transfer to Investment Equilization Fund	-	-	-	-	-	-	-	-	-	-	-	-
Balance at Ashad 31, 2080	4,283,883,213	-	991,121,967	374,835	315,317,448	43,844,778	-	477,279,573	64,288,323	6,176,110,136	-	6,176,110,136
Balance at Shrawan 01, 2080	4,283,883,213	-	991,121,967	374,835	315,317,448	43,844,778	-	477,279,573	64,288,323	6,176,110,136	-	6,176,110,136
Total Balance	4,283,883,213	-	991,121,967	374,835	315,317,448	43,844,778	-	477,279,573	64,288,323	6,176,110,136	-	6,176,110,136
Adjustment in Opening RE due to NFRS 16	-	-	-	-	-	-	-	-	-	-	-	-
Comprehensive Income for the year	-	-	-	-	-	-	-	665,321,449	(71,975)	685,321,449	-	685,321,449
Profit for the year	-	-	-	-	-	-	-	665,321,449	(71,975)	685,321,449	-	685,321,449
Other Comprehensive Income, Net of Tax	-	-	-	71,975	-	50,632,513	-	-	(1,492,052)	49,140,461	-	49,140,461
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	50,632,513	-	-	-	50,632,513	-	50,632,513
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-



Statement of Distributable Profit or Loss

As on Ashad 31, 2081 (15th July, 2024) (As per NRB Regulation)

Particulars	FY 2080-81	FY 2079-80
Net profit or (loss) as per statement of profit or loss	685,321,449	758,028,243
Appropriations:		
a. General reserve	(137,064,290)	(151,605,649)
b. Foreign exchange fluctuation fund	(71,975)	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(6,853,214)	(7,580,282)
e. Employees' training fund	(13,529,503)	(11,807,689)
f. Other	-	-
Investment Adjustment Reserve	-	-
Share issue expense charged to equity	(1,200,763)	(1,135,584)
Net Gain on Disposal of Shares	16,553,527	(475,951)
Transfer from Reserve during the year (CSR & Traing Fund)	13,102,235	12,450,284
Profit or (loss) before regulatory adjustment	556,257,466	597,873,372
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(117,697,642)	(76,389,790)
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 (+)	(25,006,133)	(56,904,793)
e. Deferred tax assets recognised (-)/ reversal (+)	-	1,848,730
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/resersal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	-	7,359,259
i. Negative Fair Value Reserve charged to RE	-	-
j. Other (+/-) Investment Adjustment Reserve	-	-
Net profit for the period end of Ashad 2081 available for distribution	413,553,691	473,786,777
Opening Retained Earnings	477,279,573	477,724,453
Adjustment in Opening RE due to NFRS 16		-
Distribution		
Bonus Shares Issued	449,807,737	(447,764,594)
Cash Dividend Paid	(23,674,091)	(26,467,063)
Distributable profit or (loss)	417,351,437	477,279,573

As per our attached report of even date For and on Behalf of Board

For S.A.R Associates
Chartered Accountants

Bhuvan Prasad Panth
Chief Finance Officer

Prakash Poudel
Chief Executive Officer

CA. Ramesh Kumar Dhital
Partner

Thaneshor Poudel
Chairman

Dr. Tara Prasad Upadhyaya
Director

Er.Suraj Upreti
Director

Date : 23, Kartik 2081
Place : Kathmandu

Birendra Bista
Director

Namrata Bhandari
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 15th July, 2024 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, TM 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 15th July, 2024 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)	15.07.2024	31.03.2081
Comparative SOFP	16.07.2023	31.03.2080
Reporting Period	17.07.2023-15.07.2024	01.04.2080-31.03.2081
Comparative Reporting Period	17.07.2022-16.07.2023	01.04.2079-31.03.2080

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 300 resolution dated on 2081/07/23 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 changed 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 2080.81.



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:

- a. Representation of board of directors or equivalent governing body of investee.
- b. Participation in Policy making processes, including participation in decision about dividends or other distributions.
- c. 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 thorough 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 1.20% 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	2080	2081
Individual	300,446,695	641,683,355
Collective	136,605,526	287,869,599
Total NFRS Provision	437,052,221	929,552,954

Provision as per NRB

Particulars	2080	2081
Good	546,281,727	572,098,619
Watch list	106,529,070	181,474,756
Covid Related	-	-
Third Party Collateral	-	-
Substandard	85,929,903	262,279,866
Doubtful	123,825,271	236,795,962
Bad	226,490,670	327,446,124
Total NRB Provision	1,089,056,642	1,580,095,326
Gap/(Excess)	(652,004,420)	(650,542,372)

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 2079/80	FY 2080/81
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 as follows:

S.N	Branch Name	Client 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 Chandhi 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	Uttam Bahadur Chand	2,488,911	23/06/2023
6	Badera	Kiran Suppliers, Nabin Kirana Pasal & B.L Krishi Firm	15,720,000	16/07/2023
7	Butwal	Krishna Prasad Bashyal	20,873,348	15/07/2024
8	Basghadhi	R K Enterprises	29,994,083	15/07/2024
Total			130,017,343	

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:

- 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.
- 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:

- 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.
- 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 15th July 2024 which has been realized till 16th August 2024 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 2081 the bank has ceased acquisition on interest amounting to Nrs. 83,962,576 related to bad loan which was Nrs. 46,296,852 as on Ashad End 2080.

Further the reconciliation of Accrued Interest Receivable on Loan & Advance as on Asad end 2081 is below.

Particular	Accrued Interest Receivable Rs
Opening Balance	242,923,558
Add: Adjustment during the Year	297,668,720
Less: Interest derecognized during the year on NPL accounts	(83,962,576)
Closing Balance	456,629,702

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-Monitory 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:
 - Service costs comprising current service costs and past-service costs
 - 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:
 - Service costs comprising current service costs and past-service costs
 - Interest expenses
 - 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 4.23.1 A.

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 2081. 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, 2080	59,063,751	87,807,245
Addition During the Year		
Add: Finance Charges		
Less: Depreciation/Amortization	(7,778,930)	
Less: Payment of Lease Rent		7,401,379
Value in Ashad End 2081	51,285,561	95,208,624
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. 7,778,930 is recognized as depreciation & amortizations and finance charges payable of NRs. 7,401,379 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. 51,285,561 are capitalized and included in property & Equipment and the corresponding liability of NRs. 95,208,624 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 this 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.

- **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.

- **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 2081 not recovered till Shrawan 32, 2081, 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.



Fiscal Year	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	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 Bhargav	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					(26,194,597)								(26,194,597)
against Deferred Tax													
Transfer from RE to Regulatory Reserve									12,095,728				12,095,728
against Actuary Reserve													
Transfer from RE to Regulatory Reserve												(24,034,656)	(24,034,656)
against FV Reserve													
Transfer from RE to Regulatory Reserve													(60,101,874)
against Interest Receivable													
Balance at Ashad 31, 2077	12,351,218	-	-	-	-	-	16,672,215	-	-	-	16,672,215	-	29,023,433
Balance at Shrawan 01,2077	12,351,218	-	-	-	118,496,289	-	16,672,215	-	-	-	147,519,722	-	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													(6,213,490)
against Actuary Reserve													
Transfer from RE to Regulatory Reserve													
against FV Reserve													
Transfer from RE to Regulatory Reserve													20,030,361
against Interest Receivable													
Balance at Ashad 31, 2078	32,381,578	-	-	-	118,496,289	-	10,458,724	-	-	-	161,336,593	-	161,336,593
Balance at Shrawan 01,2078	32,381,578	-	-	-	118,496,289	-	10,458,724	-	-	-	161,336,593	-	161,336,593
Adjusted Opening													
Transfer from RE to Regulatory Reserve													
against NBA													
Transfer from RE to Regulatory Reserve													1,848,730
against Deferred Tax													
Transfer from RE to Regulatory Reserve													
against Actuary Reserve													
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	63,526,574	1,848,730	118,496,289	7,359,259	1,848,730	118,496,289	7,359,259	1,848,730	118,496,289	7,359,259	1,848,730	118,496,289	7,359,259	1,848,730	118,496,289	7,359,259	1,848,730	118,496,289	7,359,259	1,848,730	118,496,289	7,359,259	1,848,730
Balance at Shrawan 01,2079	63,526,574	-	118,496,289	-	1,848,730	118,496,289	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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																							(7,359,259)
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 31, 2080	139,916,365	56,904,793	118,496,289	-	-	118,496,289	-	-	118,496,289	-	-	118,496,289	-	-	118,496,289	-	-	118,496,289	-	-	118,496,289	-	315,317,448
Balance at Shrawan 01,2080	139,916,365	56,904,793	118,496,289	-	-	118,496,289	-	-	118,496,289	-	-	118,496,289	-	-	118,496,289	-	-	118,496,289	-	-	118,496,289	-	315,317,448
Transfer from RE to Regulatory Reserve against NBA		25,006,133																					25,006,133
Transfer from RE to Regulatory Reserve against Deferred Tax																							-
Transfer from RE to Regulatory Reserve against Actuary Reserve																							-
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	117,697,642																						117,697,642
Balance at Ashad 31, 2081	257,614,007	81,910,926	118,496,289	-	-	118,496,289	-	-	118,496,289	-	-	118,496,289	-	-	118,496,289	-	-	118,496,289	-	-	118,496,289	-	458,021,223



- **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.

- **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.

- **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 Fluction Reserve	Assets Revaluation Reserve	Investment Related Reserve	Actuary Reserve	Other Reserve
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
Adjusted Opening	8,433,010	11,709,379	374,834	38,025,854	2,500,000	3,620,081	64,663,157
Transfer from Investment Adjustment Reserve					-		-
Transfer to Employee Training Fund		13,529,503					13,529,503
Utilization from Employee Training Fund		(6,001,551)					(6,001,551)
Transfer to CSR Fund	6,853,214						6,853,214
Utilization from CSR Fund	(7,100,685)						(7,100,685)
Transfer from Exchange Fluction Reserve			71,975				
OCI						(1,492,052)	(1,492,052)
Balance at Ashad 31, 2081	8,185,540	19,237,331	446,809	38,025,854	2,500,000	2,128,029	70,523,563



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 Per Share. 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 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, 2081	As on Ashad 31, 2080
Cash in Hand	767,851,600	786,349,159
Balances with B/Fis	14,109,393	6,892,119
Money at call and short notice	1,442,072,797	4,379,195,297
Other (Interbank Lending)	-	-
Total	2,224,033,789	5,172,436,575

4.2 Due from Nepal Rastra Bank

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Statutory balances with NRB	2,738,488,699	2,303,268,281
Securities purchased under resale agreement	-	-
Other deposit and receivable from NRB	-	-
Total	2,738,488,699	2,303,268,281

4.3 Placements with Bank and Financial Institutions

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
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, 2081	As on Ashad 31, 2080
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, 2081	As on Ashad 31, 2080
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, 2081	As on Ashad 31, 2080
Loan to Microfinance Institutions	1,820,756,976	1,998,341,526
Interest Receivables	10,080,681	1,294,245
Less: Allowances for Impairment	(71,560,294)	(75,990,199)
Total	1,759,277,363	1,923,645,571

4.6.1 Allowances for Impairment

Particulars	FY 2080-81	FY 2079-80
Balance as at Shrawan 1	75,990,199	96,245,966
Impairment loss for the year:		
Charge for the year	(4,429,905)	(20,255,767)
Recoveries/Reversal		
Amount written off		
Balance as at Ashad end	71,560,294	75,990,199

4.7 Loans and advances to customers

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Loans and advances measured at amortized cost	53,511,302,601	44,757,524,072
Less: Impairment allowances		
Individual Impairment	(641,683,355)	(300,446,695)
Portfolio Impairment	(866,851,677)	(712,619,747)
Net amount	52,002,767,569	43,744,457,630
Loan and advances measured at FVTPL	-	-
Total	52,002,767,569	43,744,457,630

4.7.1 Analysis of loan and advances - By product

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Product		
Term Loans	20,488,563,919	14,091,228,889
Overdraft	864,080,300	1,142,320,167
Trust Receipt/Import Loans	-	-
Demand and other Working Capital Loans	626,971,805	6,110,859,839
Personal Residential Loans	3,593,700,092	2,793,530,607
Real Estate Loans	2,238,569,028	2,099,369,894
Margin Lending Loans	1,781,295,364	1,256,218,523
Hire Purchase Loans	991,759,235	1,138,224,650
Deprived Sector Loans	1,360,269,854	1,511,699,355
Bills Purchased	-	-
Staffs Loans	462,547,578	549,689,455
Other	20,656,996,405	13,822,753,380
Sub-total	53,064,753,579	44,515,894,759
Interest Receivable	446,549,021	241,629,314
Grand Total	53,511,302,601	44,757,524,072



4.7.2 Analysis of loan and advances – By Currency

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Nepalese Rupee	53,511,302,601	44,757,524,072
Indian Rupee		
United States Dollar		
Great Britain Pound		
Euro		
Japanese Yen		
Chinese Yuan		
Other		
Grand Total	53,511,302,601	44,757,524,072

4.7.3 Analysis of loan and advances – By Collateral

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Secured		
Moveable/Immoveable Assets	51,075,428,060	42,816,612,799
Gold and Silver		
Guarantee of Domestic BFIs		
Government Guarantee	-	-
Guarantee of International Rated Bank	-	-
Collateral of Export Document	-	-
Collateral of Fixed Deposit Receipt	537,918,890	573,910,699
Collateral of Government Securities	-	-
Counter Guarantee	-	-
Personal Guarantee	45,014,230	2,240,751
Other Collateral	1,852,941,420	1,364,759,824
Sub Total	53,511,302,601	44,757,524,072
Unsecured	-	-
Grand Total	53,511,302,601	44,757,524,072

4.7.4 Allowances for Impairment

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Specific allowances for impairment		
Balance at Shrawan 1	300,446,695	278,073,117
Impairment loss for the year:	341,236,660	22,373,578
Charge for the year	341,236,660	22,373,578
Recoveries/reversal during the year		
Write- offs	-	-
Exchange rate variance on foreign currency		
Other movement		
Balance at Ashad end	641,683,355	300,446,695
Collective allowances for impairment		
Balance at Shrawan 1	712,619,747	410,746,687
Impairment loss for the year:	154,231,930	301,873,059
Charge/(reversal) for the year	154,231,930	301,873,059
Exchange rate variance on foreign currency	-	-
Other movement	-	-
Balance at Ashad end	866,851,677	712,619,747
Total allowances for impairment	1,508,535,032	1,013,066,442



4.8 Investment in securities

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Investment securities designated at FVTPL	-	-
Investment securities measured at amortized cost	13,134,851,714	8,709,053,018
Investment in equity measured at FVTOCI	469,354,089	378,105,160
Total	13,604,205,803	9,087,158,177

4.8.1 Investment in securities measured at amortized cost

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Debt Securities	-	-
Government Bond	9,283,351,714	6,657,553,018
Government treasury bills	350,000,000	2,050,000,000
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposit instruments	3,500,000,000	-
Other	1,500,000	1,500,000
Less: Specific allowances for impairment	-	-
Total	13,134,851,714	8,709,053,018

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

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Equity Instrument		
Quoted equity securities	413,608,989	324,860,060
Unquoted equity securities	55,745,100	53,245,100
Total	469,354,089	378,105,160

4.8.3 Information relating to investment in equities

S.N	Particulars	As on Ashad 31, 2081		As on Ashad 31, 2080	
		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	Nabil Balance Fund-3 16,670 Units of Rs. 10 each	166,700	130,026	166,700	126,192
3	Nabil Balance Fund -2 309,099 Units of Rs. 10 each	4,771,334	2,781,891	4,771,334	2,720,071
4	N.M.B. Hybrid Fund 394,350 Units of Rs. 10 each	-	-	3,943,500	4,255,037
5	N.I.C. Asia Mutual Fund 500,000 Units of Rs. 10 each	5,000,000	4,100,000	-	-
6	Nepal Life Insurance Co. Ltd. 1 Bonus shares of Rs.100 each	-	619	-	744
7	Siddhartha Mutual Fund (Siddhartha Equity Fund) 20,67,748 Units of Rs. 10 Each	20,677,480	17,348,406	20,677,480	19,498,864
8	Citizens Mutual Fund 5,00,000 Units of Rs. 10 each	5,000,000	4,820,000	5,000,000	4,690,000
9	N.I.C. Asia Mutual Fund 750,000 Units of Rs. 10 each	7,500,000	7,425,000	7,500,000	7,717,500
10	NIBL Sahabhagita Fund 750,000 Units of Rs. 10 each	7,400,000	7,920,000	7,400,000	8,077,500
11	Citizens Mutual Fund 2 250,000 Units of Rs. 10 each	2,500,000	2,557,500	2,500,000	2,597,500
12	Aarambha Chautari Laghubitta Bittiya Sanstha Limited 69,660 promoter share of Rs. 100 each	5,000,000	16,725,366	5,000,000	22,535,010
13	Global IME Mutual Fund 474,700 Units of Rs. 10 each	-	-	4,747,000	4,570,957
14	Chilime Hydropower Company Limited 1134 shares of Rs. 1,341.77 each	1,521,567	968,595	1,521,567	1,016,510



15	National Life Insurance Company Ltd. 7363 shares of Rs. 1500 each	1,104,033	946,050	1,104,033	950,085
16	Ngadi Group Power Limited 4 Bonus shares of Rs.100 each	300	1,364	300	936
17	Butwal Power Company Ltd. 5709 shares of Rs. 894.42	3,104,530	1,769,790	3,104,530	1,886,825
18	Nerude Mirmire Laghubitta Bikas Bank Ltd. 2 Bonus shares of Rs. 100 each	-	1,440	-	1,397
19	Asian Life Insurance Company Ltd. 3 bonus share of Rs. 100	100	1,869	100	1,490
20	United Ajod Insurance Company Ltd. 6,308 shares of Rs. 5,64.55 each	-	-	3,391,410	3,273,221
21	Neco Insurance Company Ltd. 3 Bonus shares	-	2,508	-	2,673
22	Sanima Equity Fund 600,000 units of Rs. 100 each	6,000,000	6,546,000	6,000,000	7,080,000
23	NMB 50 Mutual Fund 4,50,000 Units of Rs. 10 each	4,500,000	4,518,000	4,500,000	4,725,000
24	NIBL Stable Fund 250,000 shares of Rs. 10 each	2,500,000	2,500,000	-	-
25	Mero Micro Finance Ltd. 4 shares of Rs. 100 each	-	2,800	-	2,644
26	Siddhartha Investment Growth Scheme 500,000 units of Rs. 10 each	50,000,000	47,450,000	50,000,000	45,150,000
27	Sanima GIC Insurance Limited 72,857 Promoter shares of Rs. 100 each	7,285,700	21,019,245	7,285,700	23,674,882
28	Surya Jyoti Life Insurance Co 36,428 Promoter shares of Rs. 100 each	3,303,800	7,830,199	3,753,500	10,076,590
29	Sanima GIC Insurance Limited 27,143 Promoter shares of Rs. 100 each	-	-	2,714,300	17,640,236
30	Surya Jyoti Life Insurance Co 12,465 Promoter shares of Rs. 100 each	-	-	1,246,500	7,603,650
31	Dhaulagiri Laghubitta Bittiya Sanstha Limited 15,000 shares of Rs. 100 each	1,500,000	7,646,625	1,500,000	6,270,000
32	Nabil Flexi Fund 200,000 shares of Rs. 10 each	20,000,000	20,000,000	20,000,000	20,000,000
33	NIBL Growth Fund 300,000 shares of Rs. 10 each	30,000,000	31,920,000	30,000,000	31,920,000
34	Prabhu Select Fund 500,000 shares of Rs. 10 each	5,000,000	4,805,000	5,000,000	4,425,000
35	Sanima Growth Fund 400,000 shares of Rs. 10 each	4,000,000	4,056,000	4,000,000	3,996,000
36	Global IME Balance Fund I 500,000 shares of Rs. 10 each	5,000,000	4,550,000	5,000,000	4,670,000
37	Nmb Sulav Fund II 250,000 shares of Rs. 10 each	2,500,000	2,650,000	2,500,000	2,497,500
38	Arun Kabeli Hydro Power Company Limited 524 shares of Rs. 251.32 each	131,692	96,940	105,492	61,439
39	ArunVally Hydropower Limited 19,440 shares of Rs.211.69 each	4,115,272	3,458,376	3,143,272	2,478,600
40	Mountain Energy Limited 4,600 shares of Rs. 723.93 each	3,330,212	2,746,200	3,330,212	3,980,000
41	Ngadi Group Power Limited 500 shares of Rs. 280.59each	140,295	170,500	140,295	116,950
42	Sahas Uрга Limited 5,990 shares of Rs. 509.74 each	3,053,313	3,108,810	3,053,313	2,898,561
43	Synergy Power Development 1,500 shares of Rs. 235.39 each	353,087	382,350	303,087	250,100
44	Upper Hewakhola Hydropower Limited 4,980 shares of Rs. 411.73 each	2,050,428	2,322,174	4,113,194	2,974,023
45	Asian Life Insurance Company Limited. 4,564 shares of Rs. 458.25each	2,091,431	2,843,372	2,091,431	3,156,244
46	Life Insurance Co. Limited. 1,300 shares of Rs. 1402.65 each	1,823,442	1,869,400	1,823,442	2,021,500
47	Neco Insurance Company Limited 4,025shares of Rs. 677.24 each	2,725,879	3,364,900	2,725,879	3,586,678
48	NLG Insurance Company 5,064 shares of Rs.582.87 each	2,951,636	4,025,373	2,951,636	4,032,000
49	Rastriya Beema Company Limited 150 shares of Rs.14,321.41 each	2,148,212	2,023,500	2,148,212	2,414,850
50	United Ajod Insurance Company Limited				



51	4,200 shares of Rs. 385.58each Bottlers Nepal Company Limited	1,619,431	2,771,055	1,619,431	2,179,380
52	300 shares of Rs. 13,797.92 each Himalayan Distillery Limited	4,139,375	3,900,000	4,139,375	4,140,000
53	1,440 shares of Rs. 2,206.8 each Nepal Doorsanchar Company Limited	3,177,798	2,192,256	3,177,798	3,237,120
54	4,000 shares of Rs.925.38 each CEDB Hydropower Development Company Limited.	3,701,501	3,380,000	3,701,501	3,627,600
55	3,500 shares of Rs. 726.98 each Citizen Investment Trust	2,544,432	4,056,500	2,544,432	3,164,000
56	1,400 shares of Rs. 2,069.77 each Emerging Nepal Limited	2,897,681	3,403,750	2,897,681	2,924,600
57	2,030 shares of Rs. 657.72 each Vision Lumbini Urja Company Limited.	1,335,177	2,249,240	1,335,177	1,412,880
	50,000 shares of Rs. 100 each	50,000,000	132,250,000	-	-
	Subtotal	299,665,839	413,608,988	262,557,162	324,860,060
	Investment in Unquoted equity				
1	Nepal Clearing House Limited. 4,951shares of Rs. 100 each	412,600	495,100	412,600	495,100
2	Trust Micro Insurance. 5,25,000 shares of Rs. 100 each	52,500,000	52,500,000	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	55,412,600	55,745,100	52,912,600	53,245,100
	Grand Total	355,078,439	469,354,088	315,469,762	378,105,160

4.9 Current tax Assets/Liability

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Current tax assets	390,182,058	419,677,953
Current year Income Tax Assets	390,182,058	419,677,953
Tax Assets	-	-
Current tax liabilities	333,704,508	342,465,842
Current year Income Tax Liabilities	333,704,508	342,465,842
Tax Liabilities of Prior Periods	-	-
	333,704,508	342,465,842
Total of income tax assets/(liabilities)	56,477,550	77,212,111

4.10 Investment In subsidiaries

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
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, 2081		As on Ashad 31, 2080	
	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, 2081		As on Ashad 31, 2080	
	Cost	Fair alue	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	Percentage of ownership	
	As on Ashad 31, 2081	As on Ashad 31, 2080
.....Ltd		
.....Ltd		

4.10.4: Non Controlling Interest of the Subsidiaries

	Group As on Ashad 31, 2081
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, 2081		As on Ashad 31, 2080	
	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, 2081		As on Ashad 31, 2080	
	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, 2081		As on Ashad 31, 2080	
	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, 2081	As on Ashad 31, 2080
	-	-

4.11.4: Equity value of associates

Particulars	Group	
	As on Ashad 31, 2081	As on Ashad 31, 2080
	-	-
	-	-

4.12 Investment Properties

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Investment Properties measured at Fair Value		
Balance as on Shrawan 01, 2080	-	-
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, 2080	90,325,068	-
Addition/(Disposal) during the year	39,692,275	90,325,068
Adjustment/Transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
Net Amount	130,017,343	90,325,068
Total	130,017,343	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 01.2079	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	-	-	66	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
Addition during the Year	-	52,500	2,994,117	3,410,000	3,646,800	2,234,970	6,977,441	52,918,983	-	72,234,812
Acquisition	-	52,500	2,994,117	3,410,000	3,646,800	2,234,970	6,977,441	52,918,983	-	72,234,812
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	8,028	8,154	3,427,434	21,436	647,785	133,096	-	4,245,932
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad end 2081	147,482,854	157,743,649	110,402,349	54,698,258	66,150,165	53,301,312	97,297,878	121,677,724	69,193,443	877,947,633
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 for the year	-	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 Ashad 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
Depreciation and Impairment										
As on Shrawan 01.2080	-	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
Depreciation charge	-	3,152,931	12,776,356	11,771,418	9,258,779	8,288,717	11,539,617	12,739,931	7,778,191	77,305,940
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad end 2081	-	10,647,089	45,022,942	44,005,886	36,585,256	28,185,514	37,803,210	46,722,092	17,907,882	266,879,871
Capital Work in Progress 2080										
Net Book Value										
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	620,384,822
As on Ashad end 2081	147,482,854	147,096,560	65,379,407	10,692,372	29,564,909	25,115,798	59,494,668	74,955,632	51,285,561	611,067,762



4.14 Goodwill and Intangible Assets

Particulars	Goodwill	Software		Other	Total Ashad end 2080
		Purchased	Developed		
Cost					
As on Shrawan 01 2079	118,496,289	24,527,019	-	-	143,023,308
Addition during the year	-	1,762,800	-	-	1,762,800
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
Addition during the Year	-	-	-	-	-
Acquisition	-	13,252,207	-	-	13,252,207
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
Balance as on Ashad end 2081	118,496,289	39,542,026	-	-	158,038,315
Amortisation and Impairment					
As on Shrawam 01. 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
Amortisation charge for the year	-	3,918,681	-	-	3,918,681
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
As on Ashad end 2081	-	18,568,429	-	-	18,568,429
Capital Work in Progress					
Net Book Value					
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
As on Ashad end 2081	118,496,289	20,973,597	-	-	139,469,886



4.15 Deferred Taxes Assets/(Liabilities)

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)
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			



Particulars	Deferred Tax Assets	Deferred Tax Liabilities	As on Ashad 31, 2081 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	(39,005,203)	-	(39,005,203)
Investment Securities	(34,282,695)	-	(34,282,695)
Investment In Associates	-	-	-
Property and Equipment	(3,452,532)	-	(3,452,532)
Employees' Defined Benefit Plan	2,677,652	-	2,677,652
Employees' Leave Liability	4,188,692	-	4,188,692
Lease Liabilities	28,562,587	-	28,562,587
Provisions LLP	-	-	-
Other Temporary Differences	-	-	-
Deferred tax on temporary differences	(41,311,498)	-	(41,311,498)
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 2080/81			(41,311,498)
Deferred Tax (Asset)/ Liabilities as on Ashad end, 2080	-	-	42,733,591
Origination/(Reversal) during the year			1,422,093
Deferred Tax (expense)/income recognized in profit or loss			16,274,718
Deferred Tax (expense)/income recognized in Other Comprehensive Income			(21,060,198)
Deferred Tax (expense)/income recognized directly in equity			6,207,573



4.16 Other Assets

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Assets held for Sale	-	-
Other Non-Banking Assets	-	-
Total Other Assets	-	-
Bills Receivable	-	-
Accounts Receivable	158,549,118	147,409,554
Other Adjustment	-	-
Prepayments and Deposits	1,345,100	53,657,679
Advance Income Tax	-	-
Deferred Employee Expenditure	206,831,431	41,781,793
Other	23,887,068	26,941,497
Stationery Stock	22,777,531	25,809,718
Commission Receivable	-	-
Deposit	546,700	573,700
Others	562,837	558,079
Grand Total	390,612,717	269,790,523

4.17 Due to Bank and Financial Institutions

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Money Market Deposits	-	-
Interbank Borrowing	-	-
Other Deposits from BFIs	369,025,734	733,094,743
Settlement and Clearing Accounts	-	-
Other Deposits from BFIs	-	-
Total	369,025,734	733,094,743

4.18 Due to Nepal Rastra Bank

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Refinance from NRB	-	300,000,000
Standing Liquidity Facility	-	-
Lender of Last Resort facility from NRB	-	-
Securities sold under repurchase agreements	-	-
Other Payable to NRB	-	-
Total	-	300,000,000

4.19 Derivative Financial Instruments

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
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, 2081	As on Ashad 31, 2080
Institutions Customers:	13,493,029,065	9,785,607,394
Term deposits	9,498,315,930	6,635,133,507
Call deposits	2,987,857,384	2,156,630,727
Current deposits	891,616,531	880,069,690
Other	115,239,220	113,773,470
Individual Customers:	52,463,195,281	45,897,279,706
Term deposits	30,405,738,058	28,691,768,510
Saving deposits	22,049,528,023	17,196,793,106
Current deposits	7,929,200	8,718,090
Other	-	-
Total	65,956,224,347	55,682,887,100

4.20.1 Currency wise analysis of deposit form customers

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Nepalese Rupee	65,956,224,347	55,682,887,100
Indian Rupee	-	-
United State dollar	-	-
Great Britain pound	-	-
Euro	-	-
Japenese yen	-	-
Chinese Yuan	-	-
Other	-	-
Total	65,956,224,347	55,682,887,100

4.21 Borrowings

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Domestic Borrowing		
Nepal Government		
Other Institutions (Yuba Sorojgar Kosh)	4,610,241	18,750,000
Other		
Sub total	4,610,241	18,750,000
Foreign Borrowing		
Foreign Bank and Financial Institutions		
Multilateral Development Banks		
Other institutions		
Sub total	-	-
Total	4,610,241	18,750,000

4.22 Provisions

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
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, 2081	As on Ashad 31, 2080
Balance at Shrawan 1	-	-
Provisions made during the year		
Provisions used during the year		
Provisions reversed during the year		
Unwind of discount		
Balance at Ashad end	-	-

4.23 Other Liabilities

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Liabilities for employees defined benefit obligations	8,925,508	(8,064,420)
Liabilities for leave	13,962,307	14,609,494
Short term employee benefits	-	-
Bills payable	-	-
Creditors and accruals	90,164,238	125,985,594
Interest payable on deposits	5,160,655	54,735,559
Interest payable on borrowing	-	-
Liabilities on deferred grant income	-	-
Unpaid Dividend	-	-
Employee bonus payable	117,276,392	126,225,704
Other Liabilities	157,852,796	151,747,619
Audit Fee Payable	2,389,258	2,408,400
TDS Payable	59,993,780	54,066,121
Liabilities under Operating Lease	95,208,624	87,807,245
Others	261,135	7,465,853
Total	393,341,896	465,239,550

4.23.1. A Defined Benefit Obligation

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

Particulars	FY 2080-81	FY 2079-80
Present value of unfunded obligations	82,810,031	70,527,221
Present value of funded obligations	-	-
Total present value of obligations	82,810,031	70,527,221
Fair value of plan assets	73,884,523	78,591,641
Present value of net obligations	8,925,508	(8,064,420)
Recognised liability for defined benefit obligations	8,925,508	(8,064,420)

4.23.2: Plan Assets

Plan assets comprise

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Equity securities	-	-
Government bonds	-	-
Bank deposit	-	-
Other	73,884,523	78,591,641
Total	73,884,523	78,591,641

*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, 2081	As on Ashad 31, 2080
Defined benefit obligations at Shrawan 1	70,527,221	74,917,110
Transfer from Adjustment	-	-
Actuarial losses/Gain	2,212,719	(14,991,048)
Benefits paid by the plan	(3,605,143)	(3,015,811)
Benefits paid outside the plan	-	-
Current service costs; Past Service Cost and interest	13,675,234	13,616,970
Defined benefit obligations at Ashad end	82,810,031	70,527,221

4.23.4: Movement in the fair value of plan assets

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Fair value of plan assets at Shrawan 1	78,591,641	66,629,105
Contributions paid into the plan	-	8,288,005
Adjustment of Opening Fund	-	-
Benefits paid during the year	(3,605,143)	(3,015,811)
Actuarial (losses) gains	81,216	693,723
Transfer in/(out)	(8,064,420)	-
Expected return on plan assets	6,881,229	5,996,619
Fair value of plan assets at Ashad end	73,884,523	78,591,641

4.23.5: Amount recognised in profit or loss

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Current service costs	7,501,452	6,874,430
Past service costs	-	-
Acquisition Adjustemnt	-	-
Past service costs (Vested)	-	-
Interest on obligation	6,173,782	6,742,540
Expected return on plan assets	(6,881,229)	(5,996,619)
Total	6,794,005	7,620,351

4.23.6: Amount recognised in other comprehensive income

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Acturial (gain)/loss	2,131,503	(15,684,771)
Total	2,131,503	(15,684,771)

4.23.7: Actuarial assumptions

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Discount rate	9%	9%
Expected return on plan asset	9%	9%
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, 2081	As on Ashad 31, 2080
Present value of unfunded obligations	-	-
Present value of funded obligations	58,728,845	47,829,310
Total present value of obligations	58,728,845	47,829,310
Fair value of plan assets	44,766,538	33,219,816
Present value of net obligations	13,962,307	14,609,494
Recognised liability for Long Term Obligation	13,962,307	14,609,494



4.23.2: Plan Assets

Plan assets comprise

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Equity securities	-	-
Government bonds	-	-
Bank deposit	-	-
Other	44,766,538	33,219,816
Total	44,766,538	33,219,816

*Other Assets 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, 2081	As on Ashad 31, 2080
Defined benefit obligations at Shrawan 1	47,829,310	39,440,442
Acquisition adjustment	-	-
Actuarial losses/Gain	7,226,828	(134,593)
Benefits paid by the plan	(6,679,136)	(9,399,552)
Current service costs; Past Service Cost and interest	10,351,843	17,923,013
Defined benefit obligations at Ashad end	58,728,845	47,829,310

4.23.4: Movement in the fair value of plan assets

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Fair value of plan assets at Shrawan 1	33,219,816	34,261,281
Adjustment to Opening Fund	8,064,420	-
Contributions paid into the plan	6,545,074	5,179,161
Benefits paid during the year	(6,679,136)	(9,399,552)
Actuarial (losses) gains	791,448	211,682
Expected return on plan assets	2,824,916	2,967,244
Fair value of plan assets at Ashad end	44,766,538	33,219,816

4.23.5: Amount recognised in profit or loss

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Current service costs	6,465,790	6,468,987
Past service costs-(non Vested)	-	-
Past service costs (Vested)	-	8,322,971
Actuarial gain/(loss)	6,435,380	(346,275)
Interest on obligation	3,886,053	3,131,055
Expected return on plan assets	(2,824,916)	(2,967,244)
Total	13,962,307	14,609,494

4.23.6: Amount recognised in other comprehensive income

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Actuarial (gain)/loss	-	-
Total	-	-

4.23.7: Actuarial assumptions

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Discount rate	9%	9%
Expected return on plan asset	9%	9%
Future salary increase	4%	4%
Withdrawal rate	5%	5%



4.24 Debt securities issued

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
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, 2081	As on Ashad 31, 2080
Redeemable preference shares	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-
Other	-	-
Total	-	-

4.26 Share Capital

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Ordinary Shares	4,733,690,951	4,283,883,213
Convertible Preference Shares (Equity component)	-	-
Irredeemable Preference Shares (Equity component)	-	-
Perpetual debt (Equity component only)	-	-
Total	4,733,690,951	4,283,883,213

4.26.1 Share capital detail

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
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		
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)		
42,838,832.13 Ordinary Share of Rs. 100 each (FY 2079-80)		4,283,883,213
47,336,909.51 Ordinary Share of Rs. 100 each (FY 2080-81)	4,733,690,951	
Subscribed and paid up capital		
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)		
42,838,832.13 Ordinary Share of Rs. 100 each (FY 2079-80)		4,283,883,213
47,336,909.51 Ordinary Share of Rs. 100 each (FY 2080-81)	4,733,690,951	
Total	4,733,690,951	4,283,883,213

4.26.2 Ordinary Share Ownership

Particulars	As on Ashad 31, 2081		As on Ashad 31, 2080	
	% of holding	Amount	% of holding	Amount
Domestic ownership	100.00%	4,733,690,951	100.00%	4,283,883,213
Nepal Government				
"A" Class licenced institutions				
Other Licenced institutions				
Other institutions & individuals				
Public	49.00%	2,319,508,566	49.00%	2,099,102,774
Other	51.00%	2,414,182,385	51.00%	2,184,780,439
Foreign Ownership				
Total	100%	4,733,690,951	100.00%	4,283,883,213



List of Shareholders holding more than 0.5% shares

Shareholder's Name	No of Shares	Share Amount Rs.	Percentage
Thaneshor Poudel	1,080,387	108,038,747	2.28%
Dhanendra Karki	473,621	47,362,129	1.00%
Bal Krishna Bhusal	461,731	46,173,131	0.98%
Dilip Raj Maskey	374,332	37,433,177	0.79%
Rajendra Prasad Shrestha	359,150	35,914,961	0.76%
Mrigendra Prasad Shrestha	324,763	32,476,291	0.69%
Krishna Prasad Sharma	320,474	32,047,374	0.68%
Bhuwan Bhandari	307,982	30,798,180	0.65%
Krishna Prasad Bhandari	298,447	29,844,684	0.63%
Mina Kumari Shrestha	283,556	28,355,640	0.60%
Surendra Pd Shrestha	283,149	28,314,876	0.60%
Ishwori Prasad Paudyal	283,148	28,314,814	0.60%
Bheshraj Pandey	282,732	28,273,203	0.60%
Janak Pradhan	280,233	28,023,339	0.59%
Dan Bahadur Kunwar Chhetri	277,798	27,779,838	0.59%
Kedar Man Kakshapati	270,157	27,015,669	0.57%
Meghraj Kakshapati	270,153	27,015,270	0.57%
Bishnu Prasad Sharma	268,851	26,885,067	0.57%
Maheshwor Prasad Shrestha	268,468	26,846,809	0.57%
Suresh Kumar Dharewal	266,780	26,677,968	0.56%
Hari Prasad Pradhan	261,541	26,154,090	0.55%
Sushma Chhetri	248,401	24,840,097	0.52%
Narayan Prasad Agrawal	246,086	24,608,628	0.52%
Suraj Upreti	245,746	24,574,623	0.52%
Bhawa Laxmi Shrestha	242,212	24,221,234	0.51%
Tankeshwor Khanal	236,087	23,608,686	0.50%
Birendra Bhusal	235,406	23,540,646	0.50%

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

Financial Year	Cumulative Paid Up Capital	Remarks
2069 Ashad	234,000,000	
Issue of Bonus Share	63,972,800	
Merger Resunga Bikas Bank	85,863,600	Meger
2070 Ashad	383,836,400	
Issue of Bonus Share	57,575,500	
Issue of Right Share	166,055,600	
2071 Ashad	607,467,500	
Issue of Right Share	25,862,600	
Issue of Bonus Share	170,999,200	
2072 Ashad	804,329,300	
Merger of Gaumukhi Bikas Bank	64,089,792	Meger
Issue of Bonus Share	234,473,208	
2073 Ashad	1,102,892,300	
Issue of Bonus Share	275,723,100	
2074 Ashad	1,378,615,400	
Issue of Bonus Share	244,049,860	



2076 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	
Issue of Bonus Share	449,807,737	
2081 Ashad	4,733,690,951	

4.27 Reserves

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Statutory general reserve	1,132,324,638	991,121,967
Capital redemption reserve	-	-
Regulatory reserve	458,021,223	315,317,448
Investment adjustment reserve	2,500,000	2,500,000
Capital reserve	-	-
Fair value reserve	79,992,955	43,844,778
Dividend equalisation reserve	-	-
Other Reserve	68,023,562	62,163,157
Actuarial gain/loss reserve	2,128,029	3,620,081
Assets revaluation reserve	38,025,854	38,025,854
Exchange equalisation reserve	446,809	374,834
Corporate social responsibility reserve	8,185,540	8,433,010
Staff Training Fund	19,237,331	11,709,379
Total	1,740,862,378	1,414,947,349

4.28 Contingent liabilities and commitments

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Contingent liabilities	386,989,225	291,873,058
Undrawn and undisbursed facilities	264,145,182	1,427,665,274
Capital commitment	-	-
Lease Commitment	-	-
Litigation	-	-
Total	651,134,407	1,719,538,331

4.28.1: Contingent Liabilities

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Acceptance and documentary credit		
Bills for collection		
Forward exchange contracts		
Guarantees	-	-
Underwriting commitment		
Other commitments	386,989,225	291,873,058
Total	386,989,225	291,873,058



4.28.2: Undrawn and undisbursed facilities

Particulars	As on Ashad 31, 2081	As on Ashad 31, 2080
Undisbursed amount of loans	-	5,050,000
Undrawn limits of overdrafts	264,145,182	1,422,615,274
Undrawn limits of credit cards		
Undrawn limits of letter of credit		
Undrawn limits of guarantee		
Total	264,145,182	1,427,665,274

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, 2081	As on Ashad 31, 2080
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, 2081	As on Ashad 31, 2080
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, 2081	As on Ashad 31, 2080
Contingent Tax Liabilities–Income Tax	-	-
Total	-	-



4.29 Interest Income

Particulars	FY 2080-81	FY 2079-80
Cash and cash equivalent	28,290,474	32,779,203
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	45,260,032	79,178,232
Loan and advances to bank and financial institutions	207,220,784	233,977,839
Loans and advances to customers	6,170,732,773	5,998,076,275
Investment securities	580,793,577	608,353,504
Loan and advances to staff	137,059,436	25,620,481
Other Interest Income	-	-
Total interest income	7,169,357,077	6,977,985,534

4.30 Interest Expense

Particulars	FY 2080-81	FY 2079-80
Due to bank and financial institutions	7,305,724	13,957,746
Due to Nepal Rastra Bank	-	-
Deposits from customers	4,803,054,034	4,837,443,658
Borrowing	-	-
Debt securities issued	-	-
Subordinated liabilities	-	-
Interest on ROU Assets	8,394,739	8,394,739
Other Charges	353,690	909,732
Total Interest expense	4,819,108,187	4,860,705,875

4.31 Fees and commission income

Particulars	FY 2080-81	FY 2079-80
Loan administration fees	-	-
Service fees	190,023,492	200,222,248
Consortium fees	-	-
Commitment fees	-	-
DD/TT/Swift fees	-	-
Credit card/ATM issuance and renewal fees	20,761,000	8,910,063
Renewal fees	-	-
Prepayment and swap fees	3,734,979	-
Investment banking fees	-	-
Asset management fees	-	-
Brokerage fees	-	-
Remittance fees	9,990,239	13,324,281
Commission on letter of credit	-	-
Commission on guarantee contracts issued	5,104,093	3,404,016
Commission on share underwriting/issue	-	-
Locker rental	1,611,375	1,354,284
Other fees and commission income	102,390,877	59,352,390
Total Fees and Commission Income	333,616,055	286,567,282



4.32 Fees and commission Expense

Particulars	FY 2080-81	FY 2079-80
ATM management fees	16,655,203	14,139,056
VISA/Master card fees		
Guarantee commission		
Brokerage		
DD/TT/Swift fees.		
Remittance fees and commission	-	-
Other fees and commission expense	17,255,005	16,967,960
CIC Fees	600,000	555,790
Commission & Discount	1,292,010	1,275,130
Mobile Banking Expenses	15,097,447	14,133,113
ASBA Application Expenses	265,548	1,003,926
ATM Card management and Disposal Charges		-
Total Fees and Commission Expense	33,910,208	31,107,016

4.33 Net Trading Income

Particulars	FY 2080-81	FY 2079-80
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 2080-81	FY 2079-80
Foreign exchange revaluation gain/Loss	287,900	(27,533)
Gain/loss on sale of investment securities	(3,368,946)	2,156,058
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	10,422,376	12,135,246
Gain/loss on sale of property and equipment	542,954	1,335,783
Gain/loss on sale of investment property		
Operating lease income		
Gain/loss on sale of gold and silver		
Other Operating Income	-	-
Share of Income of Associates	-	-
Total	7,884,284	15,599,554

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

Particulars	FY 2080-81	FY 2079-80
Impairment charge/(reversal) on loan and advances to BFIs	(4,429,905)	(20,255,767)
Impairment charge/(reversal) on loan and advances to customers	495,468,590	324,246,638
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	491,038,685	303,990,871



4.36 Personal Expenses

Particulars	FY 2080-81	FY 2079-80
Salary	229,450,033	223,653,214
Allowances	155,392,938	133,982,952
Gratuity Expense	16,240,617	14,696,405
Provident Fund	22,846,551	22,275,676
Uniform	8,970,000	8,664,340
Training & development expense	6,001,551	6,815,939
Leave encashment	23,776,850	22,296,666
Medical	17,791,838	17,282,854
Insurance	1,256,072	1,301,863
Employees incentive	-	13,529
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRS	121,594,647	7,915,197
Other expenses related to staff (Retirement Expenses)	-	-
Subtotal	603,321,096	458,898,636
Employees bonus	117,276,392	126,225,704
Grand Total	720,597,488	585,124,340

4.37 Other Operating Expenses

Particulars	FY 2080-81	FY 2079-80
Directors' fee	1,440,000	1,303,000
Directors' expense	1,122,430	1,773,382
Auditors' remuneration	5,312,500	3,683,800
Other audit related expense	-	254,270
Professional and legal expense	1,276,851	453,659
Office administration expense (4.37 A)	133,433,437	131,299,500
Operating Lease expense (4.37 B)	134,460,894	118,910,807
NFRS Adjustment	-	-
Corporate social responsibility expense	7,100,685	5,634,345
Donations	153,750	122,000
Onerous lease provisions	-	-
Other Expenses	16,827,667	17,683,887
Repair & Maintenance Building	-	458,109
Repair & Maintenance Vehicle	2,304,857	2,783,878
Repair & Maintenance Others	2,296,871	1,421,816
Repair & Maintenance Mechinary & Equipment	2,018,140	1,295,976
Repair & Maint Office Equipment & Furniture	3,993,680	4,602,515
Share Issue Expenses	679,434	209,002
Celebration Expenses	678,948	983,105
Technical Fees	4,855,737	5,929,485
Total	301,128,215	281,118,650



4.37 A Office Administration Expenses

Particulars	FY 2080-81	FY 2079-80
Insurance	42,327,812	35,612,705
Postage, Telephone, Internet	8,472,660	8,706,449
Printing & Stationery	22,025,803	23,577,338
Newspaper & Periodicals	67,164	59,779
Advertisements	6,246,844	7,664,222
Travelling Expenses	1,372,787	2,821,924
Fuel Expenses	9,497,010	10,683,492
Entertainment	4,883,510	4,972,219
AGM Expenses	1,043,385	1,293,602
Annual Fee	8,741,557	6,786,053
Office Expenses/Commission & Discount & others	270,111	-
Annual Meeting Fee		
Branch Opening Expenses	19,300	294,459
Local Tax and Rates	3,822,400	3,298,611
Business Promotion Expenses	2,044,037	3,949,941
Fund Transfer Expenses	307,300	301,480
Merger Expenses		
Expense Not Capitalized	1,781,248	2,399,246
Other	20,510,509	18,877,979
Others Expenses	2,924,662	2,790,867
Membership Expenses	1,462,509	1,536,125
ABBS Expenses	7,336,186	6,825,765
Consultancy Fee	1,145,900	912,900
Anniversary Expenses	616,138	1,465,513
Janitorial Expenses	7,025,114	5,346,809
Total	133,433,437	131,299,500

4.37 B Operating Lease Expenses

Particulars	FY 2080-81	FY 2079-80
House Rent Expenses	56,104,658	42,763,134
Electricity Expenses	18,166,654	17,690,334
Security Expenses	60,189,582	58,457,340
Total	134,460,894	118,910,807

4.38 Depreciation and Amortisation

Particulars	FY 2080-81	FY 2079-80
Depreciation on property and equipment	77,305,940	75,625,137
Depreciation on investment property	-	-
Amortisation of intangible assets	3,918,681	4,002,441
Total	81,224,621	79,627,578

4.39 Non Operating Income

Particulars	FY 2080-81	FY 2079-80
Recovery of Loan written off	500,000	-
Other Income	-	-
Total	500,000	-



4.40 Non Operating expense

Particulars	FY 2080-81	FY 2079-80
Loan written off	5,732,499	2,446,349
Redundancy provision	-	-
Expense of restructuring	-	-
Other expense.	2,629,982	350
Total	8,362,480	2,446,699

4.41 Income Tax Expenses

Particulars	FY 2080-81	FY 2079-80
Current Tax Expenses	386,940,801	353,364,036
Current Year	334,219,121	348,260,268
Adjustment for Prior Years	52,721,680	5,103,768
Deferred tax (Expenses)/ Income	16,274,718	(29,742,831)
Origination and Reversal of Temporary Differences	16,274,718	(29,742,831)
Change in tax Rate	-	-
Recognition of Previously unrecognized Tax Losses	-	-
Total Income tax expense	403,215,519	323,621,205

4.41.1: Reconciliation of Tax Expenses and Accounting Profit

Particulars	FY 2080-81	FY 2079-80
Profit Before Tax	1,055,987,532	1,136,031,341
Tax Amount at the Rate of 30%	316,796,260	340,809,402
Add: Tax Effect of the expenses that are not deductible for tax purpose	60,928,080	51,468,224
Less: Tax Effect on Exempt Income	(526,451)	-
Add/Less: Tax Effect on other Items	9,742,912	(44,017,358)
Total Income Tax Expenses	386,940,801	348,260,268
Effective Tax Rate	36.64%	30.66%



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	NamrataThapa- 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

i. Qualitative disclosures

The bank has maintained the capital adequacy as per Capital adequacy framework, 2015 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 2081 is 11.38% and 12.64% on Tire 1 Capital (core capital) and Tire 2 Capital (capital fund) respectively.

a. The bank assesses the impact of the new rules, if any on their capital adequacy through a comprehensive capital planning and optimization/mitigation process. The capital planning is an integral part of the Bank's medium term strategic planning and annual budget formulation process. Total risk weighted exposures for the projected level of business operations is calculated, the required capital level is projected, and a plan is formulated to maintain the required capital.

The bank has not raised any hybrid capital instruments till Ashadh End 2081.



ii. Quantitative disclosures

1. Capital Structure and Capital Adequacy

a. Tire 1 Capital and a breakdown of its components

S.N	Detail	Amount (Rs. in. '000)
a	Paid up Equity Share Capital	4,733,691
b	Equity Share Premium	
c	Proposed Bonus Equity Shares	-
d	Statutory General Reserves	1,132,325
e	Retained Earnings	417,351
f	Unaudited current year cumulative profit/(loss)	
g	Capital Redemption Reserve	
h	Less: Goodwill	-
i	Less: Intangible Assets	-
j	Less: Fictitious Assets	20,974
k	Less: Purchase of land & building in excess of limit and unutilized	33,017
	Total Core Capital	6,229,376

b. Tier 2 Capital and a breakdown of its Components

S.N	Detail	Amount (Rs. in. '000)
a	Cumulative and/or Redeemable Preference Share	
b	Subordinated Term Debt	
c	General loan loss provision	684,125
d	Exchange Equalization Reserve	447
e	Investment Adjustment Reserve	2,500
f	Asset Revaluation Reserve	-
g	Other Reserves	
	Total Supplementary Capital	687,072

c. Detailed information about the Subordinated Term Debts with information on the outstanding amount, maturity, and amount rose during the year and amount eligible to be reckoned as capital funds.

The bank has no any Subordinated Term Debts till date.

d. Deductions from Capital:

The amount of deferred tax reserve has been separately credited to Regulatory reserve, which is not considered for the purpose of capital ratios.

Intangible asset has also been deducted as per NRB Directive by NPR 20,974 thousand.

The Purchase of land and building in excess of limit and unutilized amounting to NPR 33,017 thousand has been deducted from Tier 1 Capital.

e.Total Qualifying Capital:

S.N	Detail	Amount (Rs. in. '000)
1	Core Capital (Tier 1)	6,229,376
2	Supplementary Capital (Tier 2)	687,072
	Total Capital Fund	6,916,448



f. Capital Adequacy Ratio:

S.N	Detail	Percentage
1	Tier 1 Capital to Total Risk Weighted Exposure	11.38%
2	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposure	12.64%

g. Summary of the terms, conditions and main features of all capital instruments, especially in case of subordinated term debts including hybrid capital instruments. The capital instruments of the Bank include fully paid up Equity Shares.

2. Risk Exposures

2.1. Risk Weighted Exposures for Credit Risk, Market Risk and Operational Risk

1.1 Risk Weighted Exposures		Amount (Rs. in. '000)
a	Risk Weighted Exposure for Credit Risk	49,990,236
b	Risk Weighted Exposure for Operational Risk	3,186,339
c	Risk Weighted Exposure for Market Risk	498
Total Risk Weighted Exposures (Before adjustments of Pillar II)		53,177,073
Adjustments under Pillar II		
SRP 6.4a (5)	Adjustment as per SRP 6.4a (5)	-
SRP 6.4a (6)	Adjustment as per SRP 6.4a (6)	-
SRP 6.4a (7)	Adjustment as per SRP 6.4a (7)	489,360
SRP 6.4a (9)	Adjustment as per SRP 6.4a (9)	1,063,541
SRP 6.4a (10)	Adjustment as per SRP 6.4a (10)	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		54,729,974



2.2. Risk Weighted Exposures under each of categories of Credit Risk:

A. Balance Sheet Exposures		Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
		a	b	c	d=a-b-c	e	f=d*e
Cash Balance		767,852			767,852	0%	-
Balance With Nepal Rastra Bank		2,738,489			2,738,489	0%	-
Investment in Nepalese Government Securities		9,473,550			9,473,550	0%	-
Claims on domestic banks that meet capital adequacy requirements		3,226,625		-	3,226,625	20%	645,325
Claims on domestic banks that do not meet capital adequacy requirements		50,315	50,315	-	-	100%	-
Claims on Domestic Corporates		23,782,798		62,995	23,719,803	100%	23,719,803
Regulatory Retail Portfolio (Not Overdue)		15,803,249		474,924	15,328,325	75%	11,496,244
Claims fulfilling all criterion of regularity retail except granularity				-	-	100%	-
Claims secured by residential properties		3,629,910		-	3,629,910	60%	2,177,946
Claims secured by residential properties (Overdue)		2,019,984	721,185	-	1,298,799	100%	1,298,799
Claims secured by Commercial real estate		1,013,830	17,500	-	996,330	100%	996,330
Past due claims (except for claims secured by residential properties)		55,613	27,672	-	27,941	150%	41,912
High Risk claims		2,263,731	4,126	-	2,259,606	150%	3,389,408
Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2015- point 3.3(j)(l)(k))		548,831	-	-	548,831	125%	686,039
Lending against Shares (above Rs.5 Million)		1,395,111	-	-	1,395,111	125%	1,743,889
Lending Against Securities (Bonds & Shares)			-	-	-	100%	-
Lending against Shares (upto Rs.5 Million)		386,184	-	-	386,184	100%	386,184
Real Estate loans for land acquisition and development (For institutions/projects registered/licensed and approved by Government of Nepal for land acquisition and development purposes)		1,375,601	-	-	1,375,601	100%	1,375,601
Personal Hirepurchase/Personal Auto Loans (upto Rs. 2.5 Million)			-	-	-	100%	-
Personal Hirepurchase/Personal Auto Loans		327,364	7,935	-	319,429	100%	319,429





Investments in equity and other capital instruments of institutions listed in stock exchange	299,666					299,666	100%	299,666
Investments in equity and other capital instruments of institutions not listed in the stock exchange	55,413	-				55,413	150%	83,119
Staff loan secured by residential property	579,057					579,057	50%	289,529
Interest Receivable/claim on government securities						-	0%	-
Cash in transit and other cash items in the process of collection						-	20%	-
Other Assets (as per attachment)	1,129,117	267,472				861,645	100%	861,645
Total (A)	70,922,289	1,096,203			537,919	69,288,167		49,810,867
LC Commitments With Original Maturity Upto 6 months domestic counterparty	138,280					138,280	20%	27,656
Bid Bond, Performance Bond and Counter guarantee domestic counterparty	248,709			1,500		247,209	40%	98,884
Irrevocable Credit commitments (short term)	264,145					264,145	20%	52,829
Total (B)	651,134				1,500	649,634		179,369
Total RWE for credit Risk Before Adjustment (A) +(B)	71,573,423	1,096,203		539,419		69,937,801		49,990,236
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	71,573,423	1,096,203		539,419		69,937,801		49,990,236

2.3. Total Risk Weighted Exposure calculation table:

1.1 Risk Weighted Exposure		Amount (Rs. in. '000)
a	Risk Weighted Exposure for Credit Risk	49,990,236
b	Risk Weighted Exposure for Operational Risk	3,186,339
c	Risk Weighted Exposure for Market Risk	498
Total Risk Weighted Exposures (Before adjustments of Pillar II)		53,173,073
Adjustments under Pillar II		
SRP 6.4a (5)	Adjustment as per SRP 6.4a (5)	-
SRP 6.4a (6)	Adjustment as per SRP 6.4a (6)	-
SRP 6.4a (7)	Adjustment as per SRP 6.4a (7)	489,360
SRP 6.4a (9)	Adjustment as per SRP 6.4a (9)	1,063,541
SRP 6.4a (10)	Adjustment as per SRP 6.4a (10)	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		54,729,974
Common Equity Tier 1 (CET 1)		6,229,376
Supplementary Capital (Tier 2)		687,072
Total Capital Fund (Tier I and Tier II)		6,916,448
Common Equity Tier 1 to Risk Weighted Exposure Ratios		11.38%
Tier 1 to Risk Weighted Exposure Ratios		11.38%
Total Capital to Risk Weighted Exposure Ratio		12.64%

2.4. Amount of Non-Performing Assets (NPAs)

S.No	Particulars	Gross	Provision	Net
1	Substandard	1,059,957,550	262,279,866	797,677,684
2	Doubtful	475,167,928	236,795,962	238,371,966
3	Bad	332,603,686	327,446,124	5,157,562
	Total	1,867,729,163	826,521,951	1,041,207,212

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 OCI	Fair value through profit or loss	Total
Cash in hand	767,851,600			767,851,600
Balances with B/FIs	14,109,393			14,109,393
Money at call and short notice	1,442,072,797			1,442,072,797
Interbank placement	-			-
Balance at NRB	2,738,488,699			2,738,488,699
Derivative financial instrument				-
Loans & Advances	55,342,140,257			55,342,140,257
Government bonds	9,283,351,714			9,283,351,714
Government treasury bills	350,000,000			350,000,000
Equity investments		469,354,089		469,354,089
Other assets	159,894,218			159,894,218
Total Financial Assets	70,097,908,678	469,354,089	-	70,567,262,767

Financial Liabilities	Amortized Cost	Fair value through profit or loss (FVTPL)		Total
		Held for trading	Designated at FVTPL	
Deposits from customers	65,956,224,347			65,956,224,347
Due to Banks & Financial Institutions	369,025,734			369,025,734
Due to Nepal Rastra Banks	-			-
Debt Securities	-			-
Employee related liabilities	131,238,699			131,238,699
Bills payable	-			-
Creditors and accruals	90,164,238			90,164,238
Interest payable on deposit	5,160,655			5,160,655
Interest payable on borrowing	-			-
Unpaid Dividend	-			-
Liabilities under Operating Lease	95,208,624			95,208,624
Other liabilities	62,644,172			62,644,172
Total Financial Liabilities	66,709,666,468	-	-	66,709,666,468



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	47,750,000		
2	Siddhartha Equity Fund	17,348,406		
3	Sanima GIC Insurance Limited		21,019,245	
4	N.I.C. Asia Mutual Fund	7,425,000		
5	Sanima Equity Fund	6,546,000		
6	Aarambha Chautari Laghubitta Bittiya Sanstha Limited.		16,725,366	
7	Citizens Mutual Fund 1	4,820,000		
8	Surya Jyoti Life Insurance Company Limited		7,830,199	
9	N.I.C. Asia Mutual Fund-2	4,100,000		
10	NIBL Stable Fund	2,500,000		
11	National Life Insurance Company Limited.	946,050		
12	Citizens Mutual Fund 2	2,557,500		
13	NMB 50 Mutual Fund	4,518,000		
14	NIBL Sahabagita Fund	7,920,000		
15	Butwal Power Company Limited.	1,769,790		
16	Dhaulagiri Laghubitta Bittiya Sanstha Limited		7,646,625	
17	Chilime Hydropower Company Limited	968,595		
18	Mero Micro Finance Lagubitta Bittiya Sanstha Limited .	2,800		
19	Neco Insurance Limited	2,508		
20	Asian Life Insurance Company Limited.	1,869		
21	Banking and Financial Institution Limited.			2,750,000
22	Trust Micro Insurance			52,500,000
23	Nepal Clearing House Limited.			495,100
24	Nagdi Group Power Limited	1,364		
25	Nepal Life Insurance Company Limited.	619		
26	Nabil Balance Fund-2	2,781,891		
27	Nabil Balance Fund-3	130,026		
28	Nabil Flexi Cap Fund	20,000,000		
29	NIBL Growth Fund	31,920,000		
30	Prabhu Smart Fund	4,805,000		
31	Sanima Growth Fund	4,056,000		
32	Global IME Balance Fund 1	4,550,000		
33	Nmb Sulav Fund II	2,650,000		
34	Nerude Mirmire Laghubitta Bittiya Sanstha Limited.	1,440		
35	Arun Kabeli HydroPower Limited	96,940		
36	ArunVally Hydropower Limited	3,458,376		
37	Mountain Energy Limited	2,746,200		
38	Ngadi Group Power Limited	170,500		
39	Sahas Urja Limited	3,108,810		
40	Synergy Power Development Limited	382,350		
41	Upper Hewakhola Hydropower Limited	2,322,174		
42	Asian Life Insurance Company Limited	2,843,372		
43	Life Insurance Company Limited	1,869,400		
44	Neco Insurance Company Limited	3,364,900		
45	NLG Insurance Company Limited	4,025,373		
46	Rastriya Beema Company Limited	2,023,500		
47	United Ajod Insurance Company Limited	2,771,055		
48	Bottlers Nepal Limited	39,00,000		
49	Himalayan Distillery Limited	2,192,256		
50	Nepal Doorsanchar Company Limited	3,380,000		
51	CEDB Hydropower Development Company Limited	4,056,500		
52	Citizen Investment Trust	3,403,750		
53	Emerging Nepal Limited	2,249,240		
54	Vision Lumbini Urja Company Limited		132,250,000	
Grand Total		228,137,555	185,471,434	55,745,100



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 Sudurpaschim	Total
a Revenues from external customers	49,090,971	3,730,099	302,040,620	1,425,747	4,848,028	361,135,465
b Intersegment revenues	145,995,060	24,076,775	3,464,092,101	-	88,777	3,634,252,713
c Net Revenue	195,086,032	27,806,874	3,766,132,721	1,425,747	4,936,805	3,995,388,179
d Interest revenue	912,457,168	58,256,953	5,154,407,619	19,127,586	80,284,377	6,224,533,703
e Interest expense	669,752,749	55,550,916	4,043,122,108	5,830,352	36,103,633	4,810,359,759
f Net interest revenue	242,704,418	2,706,037	1,111,285,512	13,297,234	44,180,744	1,414,173,945
g Depreciation and amortisation						-
h Segment profit / (loss)	242,704,418	2,706,037	1,111,285,512	13,297,234	44,180,744	1,414,173,945
i Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-	-
j Other material non-cash items:						
Provision for Loan Loss	13,794,170	429,062	461,678,464	-	1,979,293	477,880,988
.....	-	-	-	-	-	-
k Impairment of assets	-	-	-	-	-	-
l Segment assets	8,276,224,151	518,089,456	65,914,703,522	208,457,066	757,490,154	75,674,964,348
m Segment liabilities	9,092,390,692	782,338,154	57,642,114,491	134,098,381	588,816,674	68,239,758,391

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	361,135,465
Other revenues	7,149,721,951
Elimination of intersegment revenues	
Entity's revenues	7,510,857,416



b. Profit or Loss

Total profit or loss for reportable segments	1,414,173,945
Other profit or loss	
Elimination of intersegment profits	
Unallocated amounts:	(728,852,496)
Profit before income tax	685,321,449

c. Assets

Total assets for reportable segments	75,674,964,348
Other assets	
Unallocated amounts	(2,018,545,868)
Entity's assets	73,656,418,480

d. Liabilities

Total liabilities for reportable segments	68,239,758,391
Other liabilities	-
Unallocated liabilities	(1,475,244,676)
Entity's liabilities	66,764,513,715

e. Information about Product & Services

Revenue from each type of product & Service	Amounts
Loan & Advance	6,515,012,994
Money at call	28,290,474
Investment Securities	580,793,577
Remittance	9,990,239
Service Fees	190,023,492
Non- Funded Commission	5,104,093
Other Product & Services	132,647,537
Total revenue	7,461,862,405

f. Information about Geographical Area

Revenue from following geographical areas:

(a) Domestic	361,135,465
Province Bagmati	49,090,971
Province Gandaki	3,730,099
Province Lumbini	302,040,620
Province Karnali	1,425,747
Province Sudurpashim	4,848,028
(b) Foreign	-
Total	361,135,465

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 2080-81	FY 2079-80
Contingent liabilities	386,989,225	291,873,058
Undrawn and undisbursed facilities	264,145,182	1,427,665,274
Capital commitment	-	-
Lease Commitment	-	-
Litigation	-	-
Total	651,134,407	1,719,538,331

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 2080-81	FY 2079-80
Directors	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	Key Managerial Personnel
Prakash Poudel-CEO	Prakash Poudel-CEO
Lokraj Paneru- DCEO	Lokraj Paneru- DCEO

The Board of Directors vide its 299 resolution dated on 2081/07/11 has approved the resignation of director Mohan Chapagai.

Particulars	2080-81	2079-80
Directors		
Directors Sitting Fees	1,440,000	1,303,000
Interest Paid to directors on deposits	5,425,010	9,847,610
Other directors' expenses (if any)	1,122,430	1,773,382
Total	7,987,440	12,923,992
Key Management Personnel		
Remuneration and Benefit Paid	18,508,246	17,728,806
Post-Retirement Benefits		
Other Long-term Benefits		
Borrowing during the year	16,665,000	15,000,000
Interest on Borrowing	1,016,998	2,006,577
Interest on account balances	107,918	63,433
Other transactions benefits if any		
Total	3,62,981,62	3,47,988,16



Reporting Date Balance

Particulars	2080-81	2079-80
Directors Deposits	4,162,980	4,078,099
KMP Deposits	2,222,814	331,947
Borrowings (KMP)	16,665,000	15,000,000
Other Receivable payables if any		
Total	23,050,794	19,410,045

5.9 Additional Disclosure of Non-Consolidated Entities

Not Applicable.

5.10 Loan Written off

Details of written off Loan & Advance During the FY 2080/81 are as follows.

S.N	Branch Name	Name	Principal Write off	Interest Writeoff	Total
1	Tamaghas	Siddhiraj Shopping Centre	500,000	-	500,000
2	Head Office	Bhattarai Rice Mill Nba Loss	1,675,157	-	1,675,157
3	Basghadhi	R K Enterprises	3,557,342		3,557,342
Total			57,32,499		57,32,499

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 including employee borrowing up to Ashad 2081 was NRs. 540,592,278. Out of this amounts, interest recovered within 32nd Shrawan 2081 is NRs. 112,798,891 which has been adjusted in Regulatory Reserve.

There are no material events that have occurred subsequent to 31st Ashad, 2081 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 300 dated 2081/07/23 has proposed 3.00% of Bonus share on Current Paid-up capital amounting NPR 4,733,690,951 which equals to NPR 142,010,729 & 5.00% of Cash Dividend on current Paid-up capital NPR 4,733,690,951 which equals to NPR 236,684,548 including bonus tax.

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

Particulars	Amounts Rs.
Distributable Profit	417,351,437
Paid-up Capital	4,733,690,951
Proposed Bonus Share @ 3.00 Percent	142,010,729
Proposed Cash Dividend @ 5.00 Percent including Bonus Tax	236,684,548



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 2081	
	No of Customers	Amount (NRs.)
Accrued Interest Received after Ashad end 2081 till 32 Shrawan 2081	11,267	112,798,891
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 2081	
	No of Customers	Amount (NRs.)
Refinance Loan		
Business Continuity Loan		

Table 3

Particulars	During FY 2080/081	
	No of Customers	Amount (NRs.)
Subsidized Loan	669	744,108,376

As per our attached report of even date

For S.A.R Associates
Chartered Accountants

Bhuvan Prasad Panth
Chief finance Officer

For and on Behalf of Board

Prakash Poudel
Chief Executive Officer

CA. Ramesh Kumar Dhital
Partner

Thaneshor Poudel
Chairman

Dr. Tara Prasad Upadhyaya
Director

Er.Suraj Upreti
Director

Date : 23, Kartik 2081
Place : Kathmandu

Birendra Bista
Director

Namrata Bhandari
Director

Gopal Prasad Pandey
Independent Director



Major Indicator

Previous Five Years Indicator

Detail	Index	Financial Year					
		2076-77	2077-78	2078-79	2079-80	2080-81	
1	Adequacy of Capital Fund on Risk Weighted Exposure						
	Core Capital	Rs	4,063,273,830	4,524,282,201	5,104,612,605	5,707,627,681	6,229,376,428
	Total Capital Fund	Rs	4,380,944,170	4,918,133,085	5,607,603,605	6,363,313,311	6,916,447,914
	Risk Weighted Exposure	Rs		31,490,594,217		47,885,237,072	54,729,974,145
	Capital Fund to RWE	%	15.61%	15.62%	14.36%	13.29%	12.64%
2	Earning Per Share (E.P.S)	Rs	15.39	14.77	17.16	17.69	14.48
3	Market Value Per share (M.P.S)	Rs	222	256	294.9	384.00	405.00
4	Book Networth Per Share	Rs	140.95	142.39	143.12	144.17	145.59
5	Net Profit Per Staff	Rs	756,644	823,075	892,307	1,016,124	928,620
6	Per Employee Staff Cost	Rs	597,798	703,385	684,003	784,349	976,419
7	Number of Promoter Equity Shares	Nos	17,664,464	17,383,166	19,283,146	21,847,804	24,141,824
8	Number of Public Equity Shares	Nos	12,498,934	16,701,473	18,526,944	20,991,028	23,195,086
9	Number of Staffs	Nos	564	612	727	746	738
10	Number of Branches	Nos	69	80	84	88	88
11	Number of Extension Counters	Nos	1	1	1	1	1
12	Number of ATM Machines	Nos	5	7	7	16	18
13	Price Earning Ratio	Times	14.42	17.33	17.19	21.70	27.97
14	Dividend (Bonus Share) on Share Capital	%	13.00%	10.93%	13.30%	10.50%	3.00%
15	Cash Dividend on Share Capital	%	0.00%	0.57%	0.70%	0.55%	5.00%
16	Net Profit/Gross Income	%	12.67%	14.67%	13.19%	10.41%	9.12%
17	Net Profit/ Loan & Advance	%	1.72%	1.58%	1.72%	1.66%	1.27%
18	Return on Total Assets	%	1.21%	1.19%	1.28%	1.20%	0.93%
19	Return on Equity	%	10.04%	10.38%	12.0%	12.27%	9.94%
20	Interest Income/Total Loan & Advance	%	12.98%	10.08%	12.38%	15.28%	13.34%
21	Exchange Gain/ Total Income	%	-	-	-	-	-
22	Interest Expenses/ Total Deposit and Borrowings	%	7.01%	5.69%	8.30%	8.57%	7.27%
23	Total operating Expenses/Total Assets	%	1.59%	1.62%	1.60%	1.49%	1.50%
24	Staff Expenses/ Total Operating Expenses	%	60.25%	63.04%	61.49%	61.86%	65.33%
25	Staff Bonus/ Total Staff Expenses	%	22.16%	20.12%	19.63%	21.57%	16.27%
26	Total Credit/ Total Deposit	%	81.19%	89.01%	87.54%	81.47%	82.05%
27	Non-Performing Loan/Total Loans	%	1.10%	1.27%	1.14%	1.81%	3.43%
28	Base Rate	%	8.90%	7.91%	11.06%	11.36%	8.32%
29	Weighted Average Interest Rate Spread	%	4.98%	4.99%	4.41%	4.60%	4.36%
30	Weighted Average Interest Rate on Deposit	%	6.90%	4.93%	8.99%	9.36%	6.56%
31	Weighted Average Interest Rate on Credit	%	11.89%	9.92%	13.40%	13.96%	10.92%
32	Institutional Deposit/Total Deposit	%	9.10%	7.99%	9.50%	13.81%	16.70%



Comparison of Statement of Financial Position

As on 31st Ashad 2081

Particulars	Notes	As per	As per	Variance		Reasons for Variance
		Unaudited	Audited	In Amount	%	
		31 Ashad 2081	31 Ashad 2081			
Assets						
Cash and cash equivalent	4.1	2,224,034,823	2,224,033,789	1,034	0.00%	
Due from Nepal Rastra Bank	4.2	2,738,488,699	2,738,488,699	-		
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	1,757,156,057	1,759,277,363	(2,121,306)	-0.12%	
Loans and advances to customers	4.7	52,170,668,580	52,002,767,569	167,901,012	0.32%	Calculation of Deferred Revenue Expenditure on Staff Borrowing
Investment in securities	4.8	13,601,299,069	13,604,205,803	(2,906,734)	-0.02%	Audit Adjustment
Current Tax Assets	4.9	54,915,200	56,477,550	(1,562,350)	0.00%	Audit Adjustment
Investment in subsidiaries	4.10	-	-	-		
Investment in Associates	4.11	-	-	-		
Investment property	4.12	130,017,343	130,017,343	0		
Property and equipment	4.13	616,140,430	611,067,762	5,072,668	0.82%	
Goodwill and Intangible Assets	4.14	139,769,777	139,469,886	299,891		
Deferred tax assets	4.15	-	-	-		
Other assets	4.16	203,433,583	390,612,717	(187,179,134)	-92.01%	Calculation of Deferred Revenue Expenditure on Staff Borrowing
Total Assets		73,635,923,561	73,656,418,480	(20,494,919)	-0.03%	
Liabilities						
Due to Bank and Financial Institutions	4.17	379,588,079	369,025,734	10,562,345	2.78%	
Due to Nepal Rastra Bank	4.18	-	-	-		
Derivative Financial instruments	4.19	-	-	-		
Deposit from customers	4.20	65,945,662,001	65,956,224,347	(10,562,345)	-0.02%	
Borrowings	4.21	4,610,241	4,610,241	-		
Current Tax Liabilities	4.9	-	-	-		
Provisions	4.22	-	-	-		
Deferred tax liabilities	4.15	52,608,006	41,311,498	11,296,508	21.47%	Audit Adjustment
Other liabilities	4.23	369,459,899	393,341,896	(23,881,997)	-6.46%	Audit Adjustment
Debt securities issued	4.24	-	-	-		
Subordinated Liabilities	4.25	-	-	-		
					0%	
Total liabilities		66,751,928,226	66,764,513,715	(12,585,489)	-0.02%	
Equity						
Share Capital	4.26	4,733,690,951	4,733,690,951	-		
Share Premium		-	-	-		
Retained Earning		384,296,003	417,351,437	(33,055,433)	-8.60%	Audit adjustment
Reserves	4.27	1,766,008,381	1,740,862,378	25,146,003	1.42%	Audit adjustment
Total equity attributable to equity holders		6,883,995,335	6,891,904,765	(7,909,430)	-0.11%	
Non-controlling interests		-	-	-		
Total equity		6,883,995,335	6,891,904,765	(7,909,430)	-0.11%	
Total liabilities and equity		73,635,923,561	73,656,418,480	(20,494,919)	0%	
Contingent liabilities and commitment	4.28	651,134,407	651,134,407	-	0.00%	
Net assets value per share		141.40	145.59	-4.20	-2.97%	



Comparison of Statement of Profit or Loss

For the Year ended 31st Ashad 2081

	Notes	As per	As per	Variance		Reasons for Variance
		Unaudited	Audited	In Amount	%	
		2080-81	2080-81			
Interest Income	4.29	7,057,591,430	7,169,357,077	(11,765,647)	-1.58%	Calculation of interest on Staff Boorrowing
Interest Expense	4.30	4,810,359,759	4,819,108,187	(8,748,429)	-0.18%	Calculation of Interest on Operating Lease
Net interest income		2,247,231,672	2,350,248,890	(103,017,218)	-4.58%	
Fees and Commission Income	4.31	332,559,779	333,616,055	(1,056,276)	-0.32%	Audit adjustment
Fees and Commission Expense	4.32	32,294,710	33,910,208	(1,615,497)	-5.00%	Audit adjustment
Net fee and Commission income		300,265,068	299,705,847	559,221	0.19%	
Net interest fee and commission income		2,547,496,740	2,649,954,737	(102,457,997)	-4.02%	
Net Trading Income	4.33	-	-	-		
Other Operating Income	4.34	28,568,447	7,884,284	20,684,163	72.40%	Reclassification of Gain on sale of Share
Total operating income		2,576,065,187	2,657,839,021	(81,773,834)	-3.17%	
Impairment charge/ (reversal) for loans and other losses	4.35	490,311,727	491,038,685			
Net Operating income		2,085,753,461	2,166,800,336	(81,046,876)	-3.89%	
Operating expenses						
Personal Expense	4.36	602,677,865	720,597,488	(117,919,623)	-19.57%	Calculation of interest on Staff Boorrowing
Other Operating Expenses	4.37	309,140,805	301,128,215	8,012,591	2.59%	Audit Adjustment
Depreciation and amortisation	4.38	75,852,062	81,224,621	(5,372,559)		
Operating Profit		1,098,082,728	1,063,850,012	34,232,716	3.12%	
Non operating income	4.39	500,000	500,000	-		
Non operating expense	4.40	18,214,243	8,362,480	9,851,762		
Profit before income tax		1,080,368,486	1,055,987,532	24,380,954	2.26%	
Income tax expense	4.41	382,922,658	370,666,083	12,256,575	3.20%	
Current tax		387,668,300	386,940,801	727,499	0.19%	Calculation of Final Income Tax
Deferred tax income		(4,745,642)	(16,274,718)	11,529,076	100.00%	Creation of deferred Tax
Profit for the period		697,445,828	685,321,449	12,124,379	1.74%	
Profit attributable to:						
Equity holders of the bank		697,445,828	685,321,449	12,124,379	1.74%	Audit Adjustment
Non-controlling interest		-	-	-		
Profit for the period		697,445,828	685,321,449	12,124,379	1.74%	
Earnings per share:						
Basic earnings per share		14.73	14.48			
Diluted earnings per Share		14.73	14.48			



Comparative Statement of Other Comprehensive Income

For the Year ended 31st Ashad 2081

	Notes	As per Unaudited	As per Audited	Variance		Reasons for Variance
		2080-81	2080-81	In Amount	%	
Profit for the period		697,445,828	685,321,449	12,124,379	1.74%	
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		48,733,520	51,640,253	(2,906,733)	-5.96%	Reclassify of Investment
• Gains/(losses) on revaluation		-	-	-		
• Actuarial gain/(losses) on defined benefit plans		-	(2,131,503)	2,131,503	100.00%	Actuarial Valuation made
• Income tax relating to above items		(14,620,056)	(21,060,198)	6,440,142	-44.05%	Tax effect
Net other comprehensive income that will not be reclassified to profit or loss		34,113,464	28,448,552	5,664,912	16.61%	
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		34,113,464	28,448,552	5,664,912	16.61%	
Total comprehensive income for the period		731,559,292	713,770,001	17,789,291	2.43%	
Total comprehensive income attributable to:		-	-			
Equity holders of the Bank		731,559,292	713,770,001	17,789,291	2.43%	Audit Adjustment
Non-controlling interest		-	-			
Total Comprehensive income for the period		731,559,292	713,770,001	17,789,291	2.43%	



Capital Adequacy Table

At the year ended Ashad , 2081

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		F/Y 2080/081	F/Y 2079/080
a	Risk Weighted Exposure for Credit Risk	49,990,236	44,140,549
b	Risk Weighted Exposure for Operational Risk	3,186,339	2,432,356
c	Risk Weighted Exposure for Market Risk	498	150
Total Risk Weighted Exposures (Before adjustments of Pillar II)		53,177,073	46,573,054
Adjustments under Pillar II			
SRP 6.4a (5)	Adjustment as per SRP 6.4a (5)	-	-
SRP 6.4a (6)	Adjustment as per SRP 6.4a (6)	-	-
SRP 6.4a (7)	Adjustment as per SRP 6.4a (7)	489,360	380,722
SRP 6.4a (9)	Adjustment as per SRP 6.4a (9)	1,063,541	931,461
SRP 6.4a (10)	Adjustment as per SRP 6.4a (10)	-	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		54,729,974	47,885,237
1.2 CAPITAL		F/Y 2080/081	F/Y 2079/080
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		6,229,376	5,707,628
Common Equity Tier 1 (CET 1)		6,229,376	5,707,628
a	Paid up Equity Share Capital	4,733,691	4,283,883
b	Equity Share Premium	-	-
c	Proposed Bonus Equity Shares	-	-
d	Statutory General Reserves	1,132,325	991,122
e	Retained Earnings	417,351	477,280
f	Unaudited current year cumulative profit/(loss)	-	-
g	Capital Redemption Reserve	-	-
h	Capital Adjustment Reserve	-	-
i	Debenture Redemption Reserve	-	-
j	Dividend Equalization Reserves	-	-
k	Bargain Purchase Gain	-	-
l	Other Free Reserve	-	-
m	Less: Goodwill	-	-
n	Less: Intangible Assets	-	-
o	Less: Fictitious Assets	20,974	11,640
p	Less: Investment in equity in licensed Financial Institutions	-	-
q	Less: Investment in equity of institutions with financial interests	-	-
r	Less: Investment in equity of institutions in excess of limits	-	-
s	Less: Investments arising out of underwriting commitments	-	-
t	Less: Reciprocal crossholdings	-	-
u	Less: Purchase of land & building in excess of limit and unutilized	33,017	33,017
v	Less: Cash Flow Hedge	-	-
w	Less: Defined Benefits Pension Assets	-	-
x	Less: Unrecognized Defined Benefit Pension Liabilities	-	-
y	Less: Negative Balances of reserve accounts	-	-
z	Less: Other Deductions	-	-
Adjustments under Pillar II			
SRP 6.4a(1)	Less: Shortfall in Provision(6.4 a 1)	-	-
SRP 6.4a(2)	Less: Loans and Facilities extended to related parties and restricted lending	-	-
Additional Tier 1 (AT1)			
a	Perpetual Non Cumulative Preference Share Capital	-	-
b	Perpetual Debt Instruments	-	-
c	Stock Premium	-	-
(B) Supplementary Capital (Tier 2)		687,071	655,686
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	-	-
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	684,125	652,811
e	Exchange Equalization Reserve	447	375
f	Investment Adjustment Reserve	2,500	2,500
g	Asset Revaluation Reserve	-	-
h	Other Reserves	-	-
Total Capital Fund (Tier I and Tier II)		6,916,448	6,363,314
1.3 CAPITAL ADEQUACY RATIOS		F/Y 2080/081	F/Y 2079/080
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		11.38%	11.92%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		11.38%	11.92%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		12.64%	13.29%



Risk Weighted Exposure for Credit Risk

At the year ended Ashad , 2081

(Rs. in '000)

A. Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	c	d=a-b-c	e	f=d*e
Cash Balance	767,852			767,852	0%	-
Balance With Nepal Rastra Bank	2,738,489			2,738,489	0%	-
Gold				-	0%	-
Investment in Nepalese Government Securities	9,473,550			9,473,550	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	3,226,625		-	3,226,625	20%	645,325
Claims on domestic banks that do not meet capital adequacy requirements	50,315	50,315	-	-	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	23,782,798		62,995	23,719,803	100%	23,719,803
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)	15,803,249		474,924	15,328,325	75%	11,496,244
Claims fulfilling all criterion of regularity retail except granularity			-	-	100%	-
Claims secured by residential properties	3,629,910		-	3,629,910	60%	2,177,946
Claims not fully secured by residential properties			-	-	150%	-
Claims secured by residential properties (Overdue)	2,019,984	721,185	-	1,298,799	100%	1,298,799
Claims secured by Commercial real estate	1,013,830	17,500	-	996,330	100%	996,330
Past due claims (except for claims secured by residential properties)	55,613	27,672	-	27,941	150%	41,912
High Risk claims	2,263,731	4,126	-	2,259,606	150%	3,389,408
Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2015-point 3.3(j)(1)(k))	548,831	-	-	548,831	125%	686,039
Lending against Shares(above Rs.5 Million)	1,395,111	-	-	1,395,111	125%	1,743,889
Lending Against Securities (Bonds & Shares)			-	-	100%	-
Lending against Shares(upto Rs.5 Million)	386,184	-	-	386,184	100%	386,184
"Real Estate loans for land acquisition and development (For institutions/projects registred/licensed and approved by Government of Nepal for land acquisition and development purposes)"	1,375,601	-	-	1,375,601	100%	1,375,601



Personal Hirepurchase/Personal Auto Loans (upto Rs. 2.5 Million)		-		-	100%	-
Personal Hirepurchase/Personal Auto Loans	327,364	7,935	-	319,429	100%	319,429
Investments in equity and other capital instruments of institutions listed in stock exchange	299,666		-	299,666	100%	299,666
Investments in equity and other capital instruments of institutions not listed in the stock exchange	55,413	-		55,413	150%	83,119
Staff loan secured by residential property	579,057			579,057	50%	289,529
Interest Receivable/claim on government securities				-	0%	-
Cash in transit and other cash items in the process of collection				-	20%	-
Other Assets (as per attachment)	1,129,117	267,472	-	861,645	100%	861,645
TOTAL (A)	70,922,289	1,096,203	537,919	69,288,167		49,810,867

B. Off Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
Revocable Commitments				-	0%	-
Bills Under Collection				-	0%	-
Forward Exchange Contract Liabilities			-	-	10%	-
LC Commitments With Original Maturity Upto 6 months domestic counterparty	138,280		-	138,280	20%	27,656
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	-		-	-	50%	-
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	248,709		1,500	247,209	40%	98,884
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)	264,145		-	264,145	20%	52,829
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)	651,134	-	1,500	649,634		179,369
Total RWE for credit Risk Before Adjustment (A)+(B)	71,573,423	1,096,203	539,419	69,937,801		49,990,236
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	71,573,423	1,096,203	539,419	69,937,801		49,990,236





Eligible Credit Risk Mitigants
At the year ended Ashad, 2081

Form No. 3
(Rs. in '000)

Credit exposures	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	Total
	Deposits with Bank	Deposits with other banks/FI	Gold	Govt. & NRB Securities	Govt. of Nepal	Sec/G'tee of Sovereigns	G'tee of domestic banks	G'tee of MDBs	Sec/G'tee of Foreign Banks	
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	62,995.16									62,995.16
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)	474,923.73									474,923.73
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investments in equity and other capital instruments of institutions not listed in the stock exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets (as per attachment)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	537,918.89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	537,918.89
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	1,500.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,500.00
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	1,500.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,500.00
Grand Total	539,418.89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	39,418.89



Other Assets

At the year ended Ashad, 2081

Form No. 5

(Rs. in '000)

S.No.	Assets	Gross Amount	Specific Provision	Net Balance
1	Fixed Assets	632,041.36		632,041.36
2	Interest Receivable on Other Investment			-
3	Interest Receivable on Loan			-
4	Non Banking Assets	130,017.34	130,017.34	-
5	Current Tax Assets	-		-
6	Deferred Employee Expenditure	206,831.43		206,831.43
7	Sundry Debtors	158,549.12	-	158,549.12
8	Advance payment and Deposits	1,345.10		1,345.10
9	Staff Loan and Advance			-
10	Stationery	-		-
11	Other	234,065.24	137,454.48	96,610.75
	TOTAL	1,362,849.59	267,471.83	1,095,377.76

Risk Weighted Exposure for Operational Risk

At the year ended Ashad, 2081

(Rs. in '000)

S.N.	Particulars	FY 2078/79	FY 2079/80	FY 2080/081
1	Net Interest Income	1,663,054.65	2,117,279.66	2,350,248.89
2	Commission and Discount Income	196,694.31	286,567.28	333,616.06
3	Other Operating Income	39,701.69	15,599.55	7,884.28
4	Exchange Fluctuation Income			
5	Addition/Deduction in Interest Suspense during the period			
6	Gross income (a)	1,899,450.65	2,419,446.50	2,691,749.23
7	Alfa (b)	15%	15%	15%
8	Fixed Percentage of Gross Income [c=(a*b)]	284,917.60	362,916.97	403,762.38
9	Capital Requirement for operational risk (d) (average of c)	350,532.32		
10	Risk Weight (reciprocal of capital requirement of 10%) in times (e)	9.09		
11	Equivalent Risk Weight Exposure [f=(d*e)]	3,186,338.78		

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

1	Total Credit and Investment (net of Specific Provision) of related month	-
2	Capital Requirement for Operational Risk (5% of net credit and investment)	-
3	Risk Weight (reciprocal of capital requirement of 11%) in times	9.09
4	Equivalent Risk Weight Exposure (g)	-
5	Equivalent Risk Weight Exposure [h=f+g]	3,186,338.78



Risk Weighted Exposure for Market Risk

At the year ended Ashad , 2081

Form No. 7

Rs. (In full figure)

S.No.	Currency	Open Position (FCY)	Exchange Rate	Open Position (NPR)	Relevant Open Position
1	INR			-	-
2	USD	8,214.81	133.36	1,095,527	1,095,527
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				1,095,527	1,095,527
(b) Fixed Percentage					5%
(c) Capital Charge for Market Risk (=a*b)					54,776
(d) Risk Weight (reciprocal of capital requirement of 10%) in times					9.09
(e) Equivalent Risk Weight Exposure (=c*d)					497,917

Net Liquid Assets to Total Deposit Ratio

At the year ended Ashad , 2081

Form No. 8

(Rs. in '000)

Particulars		Amount
A	Total Deposit & Borrowing	66,325,250.08
	1. Total Deposits (as per NRB Ni. Fa. 9.1)	66,325,250.08
	2. Total Borrowings (as per NRB Ni. Fa. 9.1)	4,610.24
B	Liquid Assets	17,936,072.49
	1. Cash(as per NRB Ni. Fa. 9.1)	767,851.60
	2. Bank Balance (as per NRB Ni. Fa. 9.1)	2,752,598.09
	3. Money at call and short notice (as per NRB Ni. Fa. 9.1)	1,442,072.80
	4. Investments in government securities (as per NRB Ni. Fa. 9.1)	9,473,550.00
	5. Placements upto 90 days	3,500,000.00
C	Borrowings payable upto 90 days	949.74
D	Net Liquid Assets (B-C)	17,935,122.75
E	Net Liquid Assets to Total deposit (D/A1)	27.04%
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 year ended Ashad , 2081

(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 6.4a(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
SRP 6.4a(9)	Is supervisor satisfied with overall risk management policies and procedures of the bank?	2.0% No
SRP 6.4a(10)	Has the bank achieved desired level of disclosure requirement?	2.0% Yes

Leverage Ratio

At the month end of Ashadh, 2081

Particulars		Current Year	Previous Year
A	Exposure Measure	74,274,535.89	65,105,336.45
	1. On Balance Sheet Assets (Net of Specific Provision)	73,656,418.48	63,418,815.12
	2. Repurchase Agreements and Securities Finance		
	3. Derivatives		
	4. Off Balance Sheet Exposure	651,134.41	1,719,538.33
	Less : Regulatory Deductions from CET1 Capital (CAF 2.7 B.I.b)	33,017.00	33,017.00
B	Capital Measure	6,215,581.09	5,687,721.96
	1. Common Equity Tier 1 Capital (After Regularory Adjustment)	6,229,376.43	5,707,628.00
	2. Additional Tier 1 Capital	-	-
C	Leverage Ratio in Percentage	8.39%	8.77%



Disclosure under Basel III as on Ashad end 2081

Capital Adequacy Framework, 2015 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 2081 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	4,733,691
b	Share Premium	
c	Statutory General Reserves	11,32,325
d	Retained Earnings	4,17,351
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	20,974
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	62,29,376

2. Tier 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	684,125
e	Exchange Equalization Reserve	447
f	Investment Adjustment Reserve	2,500
g	Asset Revaluation Reserve	
h	Other Reserves	
	Total Tier 2 Capital	687,072

3. Total Qualifying Capital

S.N	Particulars	NPR in 000's
i	Tier 1 Capital [Core Capital]	6,229,376
ii	Tier 2 Capital [Supplementary Capital]	687,072
	Total Capital Fund	69,16,448

4. Capital Adequacy Ratio

S.N	Particulars	Percentage
i	Tier I Capital to RWE	11.38%
ii	Total Capital to RWE	12.64%



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	49,990,236
ii	Risk Weighted Exposure for Operational Risk	3,186,339
iii	Risk Weighted Exposure for Market Risk	498
	Total Risk Weighted Exposures before Pillar II adjustment	53,177,073

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	645,325
iv.	Claims on Domestic Corporate	23,719,803
v.	Claims on Regulatory Retail Portfolio	11,496,244
vi.	Claims secured by Residential Properties	3,476,745
vii.	Claims secured by Commercial Real Estate	996,330
viii.	Past Due Claims	41,912
ix.	High Risk Claims	3,389,408
x	Real Estate Loan for Land Acquisition & development (Other than Mentioned in Capital Adequacy Framework 2015 – point 3.3(j)(l)(k)	686,039
xi	Lending Against Shares(above to Rs. 2.5 Million)	1,743,889
xii	Lending Against Shares(upto to Rs. 2.5 Million)	386,184



xiii	Real Estate Loan for Land Acquisition & development (for institution / projects/ licensed and approved by Government of Nepal for land acquisition and development purpose)	1,375,601
xiv	Personal Hirepurchase loan / Personal Auto Loan	319,429
xv	Investments in equity and other capital instruments of institutions listed in stock exchange	299,666
xvi	Investments in equity and other capital instruments of institutions not listed in the stock exchange	83,119
xvii	Staff loan secured by residential property	289,529
xviii	Other Assets	861,645
xix	Off Balance- Sheet Items	179,369
	Total Credit Risk Weighted Exposures	49,990,236

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	539,419
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	539,419

4. Total Risk Weighted Exposure calculation table:

S.N	Particulars	NPR in 000's
i.	Risk Weighted Exposure for Credit Risk	49,990,236
ii.	Risk Weighted Exposure for Operational Risk	3,186,339
iii.	Risk Weighted Exposure for Market Risk	498
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	489,360
.	Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	1,063,541
	Total Risk Weighted Exposure	54,729,974

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	1,059,957.55	797,677.68
iii	Doubtful	475,167.93	238,371.97
iv	Bad	332,603.69	5,157.56
	Total Non Performing Assets	1,867,729.16	1,041,207.21



6. NPA Ratios

S.N	Particulars	Percent
i.	Gross NPA to Gross Loan & Advances	3.43
ii.	Net NPA to Net Loan & Advances	0.02

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)	1,867,729.16	830,469.39	1,037,259.77
ii.	Non-Performing Assets (In %)	3.43	1.81	1.62

8. Write off of Loans and Interest Suspense

S.N	Particulars	NPR in 000's
i.	Loan written off during the reporting period	5,732,499
ii.	Interest written off during the reporting period	
	Total amount written off	5,732,499

9. Movement in the Loan Loss Provisions and Interest Suspense

S.N	Particulars	This Year	Last Year	Change
i.	Loan Loss Provisions	1,580,095.33	1,089,056.64	491,038.69
ii.	Interest Suspense	481,220.83	252,353.01	228,867.82

10. Details of Additional Loan Loss Provisions

S.N	Particulars	NPR in 000's
i.	Provisioning for Pass Loans	572,098.62
ii.	Provisioning for Watchlist Loans	181,474.76
iii.	Provisioning for Restructured/Rescheduled Loans	
iv.	Provisioning for Sub-standard Loans	262,279.87
v.	Provisioning for Doubtful Loans	236,795.96
vi.	Provisioning for Bad Loans	327,446.12
vii.	others if any	
	Total amount of additional loan loss provision	1,580,095

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	13,134,851.71
iii.	Available for sale	469,354.09
	Total Investment	13,604,205

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.सं.सु.वि./गैरस्थलगत/शाइन/०८१/८२
च.नं.: १३९

शाइन रेसुझा डेभलपमेण्ट बैंक लिमिटेड
बुटवल, रुपन्देही।



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

मिति: २०८१/०८/१७

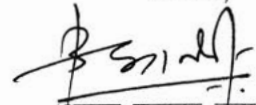
विषय: लाभांश घोषणा/वितरण तथा वार्षिक वित्तीय विवरण प्रकाशन सम्बन्धमा।

महाशय,

त्यस संस्थाले पेश गरेको आ.व. २०८०/८१ 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 आ.व. २०८०/८१ को लेखापरीक्षण भएको वार्षिक वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा अनुरोध छ। साथै, संस्थाले प्रस्ताव गरे अनुसार आ.व. २०८०/८१ सम्मको नियमनकारी समायोजन पछिको वितरणयोग्य मुनाफा रु.४१,७३,५१,४३७-बाट २०८१ असार मसान्तमा कायम रहेको चुक्ता पुँजी रु.४,७३,३६,९०,९५१- को ३ प्रतिशतले हुन आउने रकम रु.१४,२०,१०,७२९- (अक्षरेपी चौध करोड वीस लाख दश हजार सात सय उनान्तीस रुपैया) वरावरको बोनस शेर तथासोही चुक्ता पुँजीको ५ प्रतिशतले हुन आउने रकम रु.२३,६६,८४,५४८- (अक्षरेपी तेईस करोड छैसठ्ठी लाख चारसी हजार पाँच सय अठ्चालीस मात्र) वरावरको नगद लाभांश (लाभांशमा लाग्ने कर सहित) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना हुने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्र वितरण गर्न स्वीकृति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध छ।

१. कर्जा प्रवाह पश्चात अनिवार्य रुपमा कर्जा सदुपयोगिताको सुनिश्चितता गरी प्रवाहित कर्जाको नियमित रुपमा अनुगमन गर्ने कार्यलाई प्रभावकारी रुपमा कार्यान्वयन गर्नुहुन।
२. यस बैंकबाट जारी एकीकृत निर्देशन नं १९/०८० बमोजिम सम्पत्ति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी व्यवस्थाको पूर्णरुपमा पालना गर्नुहुन।
३. 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,


(भद्रत बहादुर बुढाथोकी)
उप निर्देशक

बोधार्थ :

श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग।
स्थलगत निरीक्षण तथा प्रतिवेदन कार्यान्वयन इकाई-२।

नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरीवेक्षण विभागबाट लाभांश घोषणा/ वितरण तथा वार्षिक वित्तीय विवरण प्रकाशनका लागि स्वीकृत प्रदान गर्दा प्राप्त निर्देशनहरूका सम्बन्धमा सञ्चालक समितिको मिति २०८१/०८/२३ गते बसेको बैठक नं ३०२ को निर्णय नं. १ बाट भएको निर्णय :

नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरीवेक्षण विभागको मिति २०८१/०८/१७ को पत्रसंख्या: वि.बैं.सु.वि./गैरस्थलगत/शाइन/०८१/८२, चलानी नं. १३९ बाट आर्थिक वर्ष २०८०/८१ को लाभांश घोषणा/वितरण तथा वार्षिक वित्तीय विवरण प्रकाशन गर्न स्वीकृत प्रदान गर्दा प्राप्त निर्देशनहरू कार्यान्वयन गर्न र कैफियतहरू सुधारका लागि देहाय बमोजिमको निर्णय गरियो ।

१. कर्जा प्रवाह पश्चात अनिवार्य रुपमा कर्जा सदुपयोगिताको सुनिश्चितता गरी प्रवाहित कर्जाको नियमित रुपमा अनुगमन गर्ने कार्यलाई प्रभावकारी रुपमा कार्यान्वयन गर्नुहुन ।
 - निर्देशन बमोजिम गर्न व्यवस्थापनलाई निर्देशन दिने निर्णय गरियो ।
२. नेपाल राष्ट्र बैंकबाट जारी एकीकृत निर्देशन नं. १९/०८० बमोजिम सम्पत्ति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी ब्यवस्थाको पूर्णरुपमा पालना गर्नुहुन ।
 - निर्देशनको पूर्ण रुपमा पालना गरिएको र भविष्यमा समेत पूर्ण पालनाको लागि प्रतिबद्ध छौं ।
३. कर्जा व्यवस्थापन, ग्राहक पहिचान (KYC), सूचना प्रविधि, संचालन जोखिम लगायतका विषयमा आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा नेपाल राष्ट्र बैंकले औल्याएको कैफियतहरू पुनः नदोहोरिने ब्यवस्था गर्नुहुन ।
 - आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा नेपाल राष्ट्र बैंकले औल्याएको कैफियतहरू पुनः नदोहोरिने गरी सुधार गर्न व्यवस्थापनलाई निर्देशन दिने निर्णय गरियो ।



प्रबन्ध-पत्रमा गरिएको प्रस्तावित संशोधन तथा थप (तीन महले)

हालको व्यवस्था	प्रस्तावित व्यवस्था	संशोधन गर्नुको औचित्य
<p>दफा ६ : विकास बैंकको पूँजी संरचना</p> <p>(ख) विकास बैंकको जारी पूँजी रु. ४,७३,३६,९०,९५०/५४ (अक्षरेपी चार अर्ब त्रिहत्तर करोड छत्तिस लाख नब्बे हजार नौ सय पचास रुपैया र पैसा चौवन्न मात्र) हुनेछ । सो पूँजीलाई प्रति शेयर रु. १००/- दरले ४७३,३६,९०९/५१ (चार करोड त्रिहत्तर लाख छत्तिस हजार नौ सय नौ दशमलव पाँच एक) थान साधारण शेयरमा विभाजन गरिएको छ ।</p> <p>(ग) विकास बैंकको चुक्ता पूँजी रु. ४,७३,३६,९०,९५०/५४ (अक्षरेपी चार अर्ब त्रिहत्तर करोड छत्तिस लाख नब्बे हजार नौ सय पचास रुपैया र पैसा चौवन्न मात्र) हुनेछ ।</p>	<p>दफा ६ : विकास बैंकको पूँजी संरचना</p> <p>(ख) विकास बैंकको जारी पूँजी रु. ४,८७,५७,०१,६७९/५४ (अक्षरेपी चार अर्ब सतासी करोड सन्तावन्न लाख एक हजार छ सय उनान्असी रुपैया र पैसा चवन्न मात्र) हुनेछ । सो पूँजीलाई प्रति शेयर रु. १००/- दरले ४,८७,५७,०१६/७९ (चार करोड सतासी लाख सन्तावन्न हजार सोह्र दशमलव उनान्असी) थान साधारण शेयरमा विभाजन गरिएको छ ।</p> <p>(ग) विकास बैंकको चुक्ता पूँजी रु. ४,८७,५७,०१,६७९/५४ (अक्षरेपी चार अर्ब सतासी करोड सन्तावन्न लाख एक हजार छ सय उनान्असी रुपैया र पैसा चवन्न मात्र) हुनेछ ।</p>	<p>बोनश शेयर वितरण पश्चात जारी तथा चुक्ता पूँजी बृद्धि हुने भएकोले ।</p>



Department Head



भुवन प्रसाद पन्थ
प्रमुख वित्त अधिकृत



किरण प्रसाद शर्मा नेपाल
प्रमुख कर्जा अधिकृत



लालमणी पन्थी
प्रमुख विजनेश सपोर्ट अधिकृत



ज्योती प्रकाश अर्याल
प्रमुख-साना तथा मझौला कर्जा



सन्तोषराज ज्ञवाली
प्रमुख-वाह्य मामिला



नम्रता थापा
प्रमुख श्रोत व्यवस्थापन अधिकृत



गोपाल खनाल
प्रमुख कानून तथा
अनुपालना अधिकृत



शैलेश कुमार श्रीवास्तव
प्रमुख प्राविधिक अधिकृत



अर्जुन खड्का
प्रमुख-कर्पोरेट कर्जा



प्रवास राई
प्रमुख मानव संसाधन तथा
ब्राण्ड स्ट्राटेजी अधिकृत



भिन्नमणी पोखेल
प्रमुख-संचालन



लेखनाथ पौडेल
प्रमुख-कर्जा असुली

Department Head



सी. जगत कुमार महतारा
प्रमुख-आन्तरिक लेखापरीक्षण



देवी प्रसाद पौडेल
प्रमुख-सुचना तथा प्रविधि



सी. प्रेम सुवेदी
प्रमुख-कर्जा जोखिम



दिपक पाण्डे
प्रमुख-कर्जा प्रशासन

Unit Incharge



भरत खरेल
AML/CFT



राजेन्द्र पौडेल
Post Disbursement/LAS/CIB



निरा लामा
Reporting



सी. सन्तोष न्यौपाने
वित्त तथा कोष



रुपा श्रेष्ठ
मानव संशाधन विभाग



नारायण न्यौपाने
डिजिटल अपरेसन



सुष्मिता श्रेष्ठ
सञ्चालन विभाग

शाखा सञ्जाल

केन्द्रीय कार्यालय
बुटवल ११, कालिकानगर, रुपन्देही
फोन नं. : ०७१-४१५५०२, ४१५५०३,
४१५५०४

कर्पोरेट कार्यालय
काठमाण्डौ महानगरपालिका १, कमलादी
फोन नं. : ०१-४४३६४४२

कर्पोरेट शाखा, रुपन्देही
फोन नं. ०७१-४१५५०२,
४१५५०३, ४१५५०४

बुटवल शाखा, रुपन्देही
फोन नं. ०७१-५५१५००

योगीकृटी शाखा, रुपन्देही
फोन नं. ०७१-४१९२५७

मंगलापुर शाखा, रुपन्देही
फोन नं ०७१-५६२७२०

रुद्रपुर शाखा, रुपन्देही
फोन नं ०७१-६२०४८०

सिद्धार्थनगर शाखा, रुपन्देही
फोन नं ०७१-५७२०२५

ज्योतीनगर शाखा, रुपन्देही
फोन नं. ०७१-४१६२२१

मणिग्राम शाखा, रुपन्देही
फोन नं. ०७१-५६९८६९

मुरिया शाखा, रुपन्देही
फोन नं ०७१-४४०३९६

बनकट्टी शाखा, रुपन्देही
फोन नं. ०७१- ५६०३८८

बेलबास शाखा, रुपन्देही
फोन नं. ०७१-४४५१४७

खैरेनी शाखा, रुपन्देही
फोन नं. ०७१-५७७९३७

फर्साटिकर शाखा, रुपन्देही
फोन नं. ०७१-४००२१५

शंकरनगर शाखा, रुपन्देही
फोन नं. ०७१-४१४७०७

कोटिहवा शाखा, रुपन्देही
फोन नं. ०७१-५१४१८७

ड्राईभरटोल शाखा, रुपन्देही
फोन नं ०७१-४१४२४१

अमरपथ शाखा, रुपन्देही
फोन नं. ०७१-५४२८५६

धकधई शाखा, रुपन्देही
फोन नं. ०७१-४११०५६

सुर्यपुरा शाखा, रुपन्देही
फोन नं ०७१-५९०८३२

उदिनदुङ्गा एक्सटेन्सन कार्यालय, गुल्मी
फोन नं. ०७९-५२०९४८

पर्सा शाखा, रुपन्देही
फोन नं ०७१-४०४०९३

भैरहवा शाखा, रुपन्देही
फोन नं. ०७१-५७०८५६

भलबारी शाखा, रुपन्देही
फोन नं. ०७१-५६२८८०

छापिया शाखा, रुपन्देही
फोन नं ०७१-४१३०२९

सालभण्डी शाखा, रुपन्देही
फोन नं. ०७१-४६५०८५

शन्धिखर्क शाखा, अर्घाखाँची
फोन नं. ०७७-४२०७२७

अमराई शाखा, अर्घाखाँची
फोन नं. ०७१-४३०००७

चुत्राबेंशी शाखा, अर्घाखाँची
फोन नं. ०७७-४२०७८९

खनदह शाखा, अर्घाखाँची
फोन नं. ०७१-६२०२१२,
९८२१९९९८००

धरापानी शाखा, अर्घाखाँची
फोन नं. ९८५७०८१५२३

तमघास शाखा, गुल्मी
फोन नं ०७९-५२०९९५

वामीटक्सार शाखा, गुल्मी
फोन नं ०७९-४१२०६६

शान्तीपुर शाखा, गुल्मी
फोन नं. ०७९- ४२००१०

खैरेनी शाखा, गुल्मी
फोन नं ०७९-४११०७९

बलेटक्सर शाखा, गुल्मी
फोन नं ०७९-४७१०६६

मजुवा शाखा, गुल्मी
फोन नं. ०७९- ४२१०१२

सिमलटारी शाखा, गुल्मी
फोन नं. ०७१-६१८२४२,
९८५७०७८०६३

खर्ज्याङ्ग शाखा, गुल्मी
फोन नं ९८५७०७०२२७

जीतपुर शाखा, कपिलवस्तु
फोन नं. ०७६-५५०३१०

चन्द्रौटा शाखा, कपिलवस्तु
फोन नं. ०७६-५४०५१६

गोरुसिंगे शाखा, कपिलवस्तु
फोन नं ०७६-५४५२१०

तौलिहवा शाखा, कपिलवस्तु
फोन नं. ०७६-५९०४१०

बाँसगढी शाखा, बर्दिया
फोन नं ०८४-४००१०१

जगदिशपुर शाखा, कपिलवस्तु
फोन नं. ९८५७०८६३९०

बृतिवाङ्ग शाखा, बाग्लुङ्ग
फोन नं ०६८-४१००१०

तानसेन शाखा, पाल्पा
फोन नं. ०७५-५२१५८९

डुम्रे शाखा, पाल्पा
फोन नं. ९८५७०७८६४१

विजुवार शाखा, प्यूठान
फोन नं ०८६-४६०३२४

भिम्गु शाखा, प्यूठान
फोन नं ०८६-४०००४७

खलङ्गा शाखा, प्यूठान
फोन नं ०८६-४२०२८४

बहाने शाखा, प्यूठान
फोन नं. ९९-४८६०१२८

बरौला शाखा, प्यूठान
फोन नं. ९८५७८३६३२५

बाग्दुला शाखा, प्यूठान
फोन नं ०८६-४१०१५९

भुमही शाखा, नवलपरासी
फोन नं ०७८-४१५१५०

सुनवल शाखा, नवलपरासी
फोन नं. ०७८-५७०५२२

बडेरा शाखा, नवलपरासी
फोन नं. ०७८-४२०००२

परासी शाखा, नवलपरासी
फोन नं ०७८-५२१०६३

जिमिरेभार शाखा, नवलपरासी
फोन नं. ०७८-४१११८१

नारायणगढ शाखा, चितवन
फोन नं ०५६-५९६३०७

नारायणपुर शाखा, दाङ्ग
फोन नं. ०८२-५३०१५१

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. ०८२-५८०१०१

राजपुर शाखा, दाङ्ग
फोन नं. ९८५८०७८०६८

लमही शाखा, दाङ्ग
फोन नं. ०८२-५४०८२०

कावासोती शाखा, नवलपूर
फोन नं. ०७८-५४०८५४

मंगरागढी शाखा, बर्दिया
फोन नं. ०८४-४०४०६८

भुरीगाउँ शाखा, बर्दिया
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