

१७^{औं} वार्षिक
प्रतिवेदन
आ.व. २०८१/८२



शाइन रेसुर्जा डेवलपमेण्ट बैंक लिमिटेड

Shine for your Shining Life

मलाई पनि विदेशमा बस्ने दिदीले
मर्चुअल करेन्सीहरूमा लगानी गर्यो
मने फाइदा हुन्छ भन्नुभएको छ । म त
ल्यापटपमा त्यही हेर्दै थिएँ ।

आजकल Network Marketing,
Hyper Fund, Cryptocurrency,
Stable Coins मा खुब फाइदा हुन्छ
भन्छन्, लगानी गर्नुपर्ला जस्तो छ ।
के छ तिमीहरूको विचार ?

यो त गैरकानुनी हो नि, यस्ता
कुराहरूमा लगानी गर्ने हुँदैन ।
त्यस्तो कारोबार गर्दा त सर्वसाधारण
ठगिने, अवैधानिक रूपमा पुँजी पलायन
हुन सक्ने नेटवर्क मार्केटिङ,
क्रिप्टोकरेन्सी सम्बन्धी
क्रियाकलापलाई नेपालको कानूनले
पूर्ण रूपमा प्रतिबन्ध लगाएको छ नि !
यस्तो काम गर्नुहुँदैन ।

कुनै पनि आर्थिक प्रलोभनमा परी गैरकानुनी डिजिटल वित्तीय कारोबार नगरौं, नगराऔं ।

ल हेर त, मेरो त बैंकको ब्याज तिर्ने
समय पनि आइसकेछ ! पैसा
आफैलाई चाहिँएको छ, अहिले नतिर्दा
के होला र !

समयमै ब्याज नतिर्दा तिम्छो नाम
कालोसूचीमा पर्छ । धितो पनि
लिलामी हुन सक्छ । सामाजिक
प्रतिष्ठामा आँच आउँछ ।
कर्जा लिइपछि कर्जा र ब्याज तिर्नु
ऋणीको दायित्व हो । कालोसूचीमा
नाम पर्यो भने त व्यवसाय गर्न
बैंकले ऋण पनि दिँदैन र खाता पनि
खोल्न पाइँदैन ।

समयमै कर्जाको ब्याज तिरी कानुनी कारवाहीका साथै जरिवानाबाट बचौं, समाजमा उदारणीय बनौं ।



JOURNEY/ यात्रा

Shine Development Bank Limited was established in Butwal, Rupandehi, the economic and industrial center of western Nepal, on Falgun 11, 2065 BS as a 'Three-District' development bank. After merging with Resunga Bikas Bank Limited from Gulmi on Chaitra 4, 2069 BS, the development bank was renamed Shine Resunga Development Bank Limited and received approval from NRB to operate and expand its services across ten districts. The development bank was further merged with Gaumukhee Bikas Bank Limited from Pyuthan district on Jestha 29, 2073 BS. With the acquisition of Bhaargav Bikas Bank Limited and Purnima Bikas Bank Limited on Ashwin 27, 2076 BS, the development bank was upgraded to a national-level development bank on Mangsir 10, 2076 BS, with its Central Office in Butwal, Rupandehi. The bank prioritizes easy financial access for both urban and rural customers, fully complying with all directives issued by Nepal Rastra Bank and other prevailing laws and regulations.

शाइन डेभलपमेण्ट बैंक लिमिटेडले ३ जिल्ला कार्यक्षेत्र भएको वित्तीय संस्थाको रूपमा पश्चिम नेपालको आर्थिक तथा औद्योगिक केन्द्र रुपन्देही जिल्लाको बुटवलमा केन्द्रीय कार्यालय राखि मिति २०६५ साल फाल्गुण ११ गतेबाट वित्तीय कारोवार सञ्चालन गरेको थियो। गुल्मी जिल्लाको तम्घासमा केन्द्रीय कार्यालय रहेको रेसुङ्गा विकास बैंक लिमिटेडसँग मिति २०६९/१२/०४ मा मर्जर भई १० जिल्ला कार्यक्षेत्र भएको शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेड बनेको थियो। प्युठान 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 पूर्णमा विकास बैंक लिमिटेड र बाँके जिल्लाको नेपालगञ्जमा केन्द्रीय कार्यालय रहेको भार्गव विकास बैंक लिमिटेडलाई प्राप्ति गरी

मिति २०७६/०८/१० गतेबाट राष्ट्रियस्तरको विकास बैंकको रूपमा सञ्चालनमा रहेको छ। बैंकको मुख्य प्राथमिकता नेपाल राष्ट्र बैंकबाट जारी निर्देशन तथा अन्य प्रचलित ऐन कानूनहरूको अधिनमा रही शहरी तथा ग्रामीण दुवै क्षेत्रका ग्राहकहरूको लागि सहज बैंकिङ्ग सेवा प्रदान गर्नु रहेको छ।

MISSION / लक्ष्य

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

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

VISION / दृष्टिकोण

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

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

CORPORATE VALUES

संस्थागत मान्यताहरू

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, ग्राहकहरूलाई उच्च महत्व दिई व्यावसायिक सम्बन्ध कायम गर्ने, ऐन नियम र प्रचलित कानूनहरूको 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.

सामूहिकताको भावनाले उत्कृष्ट नतिजा प्रदान गर्ने भएकोले सामूहिक 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.

ग्राहकहरूसँग दीर्घकालीन सम्बन्ध कायम गरी सम्बन्धलाई दिगो बनाई ग्राहकहरूको 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. Improvement and Innovation

सुधार र नवप्रवर्तन

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

कर्मचारीहरूको ज्ञान, सिप र दक्षतालाई निरन्तर सुधार गर्दै सेवा र सुविधाहरूको नवप्रवर्तन मार्फत बाह्य वातावरणसँग प्रतिस्पर्धा गरि लक्ष्यहरू प्राप्त गर्ने ।

Overall Strategic Objectives

समग्र रणनीतिक उद्देश्यहरू :

- To expand inclusive financial access through digital banking solutions across urban and rural areas.
शहरी र ग्रामीण क्षेत्रहरूमा डिजिटल बैंकिङ सेवाहरू मार्फत समावेशी वित्तीय पहुँच विस्तार गर्ने ।
- To drive sustainable growth and innovation by continuously improving products, processes, and technologies aligned with value-based banking.
उत्पादन, प्रक्रिया र प्रविधिहरूमा निरन्तर सुधार गरी मूल्यमा आधारित बैंकिङको माध्यमबाट दिगो वृद्धि र नवीनतालाई अगाडि बढाउने ।
- To enhance customer experience and loyalty by delivering superior, value-based, and relationship-focused services.
उत्कृष्ट, मूल्य-आधारित, र सम्बन्ध-केन्द्रित सेवाहरू मार्फत ग्राहकहरूको विश्वास बृद्धि गर्ने ।
- To build a high-performance, ethical, and collaborative culture that promotes integrity, teamwork, and employee wellbeing.
इमानदारीता, सामूहिक कार्य र कर्मचारी कल्याणलाई प्रवर्द्धन गरी उच्च कार्य सम्पादन, नैतिक र सहयोगी संस्कृतिको निर्माण गर्ने ।
- To contribute to sustainable economic and social development by supporting entrepreneurship, financial literacy, and CSR initiatives.
उद्यमशीलता, वित्तीय साक्षरता, र सामाजिक उत्तरदायित्वको माध्यमबाट दिगो आर्थिक र सामाजिक विकासमा योगदान पुर्याउने ।

OUR SLOGAN हाम्रो नारा

“Shine for your Shining Life”.

“तपाईंको उज्ज्वल जीवनको लागि शाइन”

Board of Directors

सञ्चालक समिति



थानेश्वर पौडेल
अध्यक्ष

श्री थानेश्वर पौडेल संस्थापक शेयरधनीको प्रतिनिधित्व गर्दै मिति २०८१ पौष १९ गतेदेखि सञ्चालक समितिको अध्यक्ष रहनु भएको छ ।

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



ई. सुरज उप्रेती
सञ्चालक

(संस्थापक शेयरधनीहरूको तर्फबाट)

ई. सुरज उप्रेती बैंकको संस्थापक शेयरधनीको प्रतिनिधित्व गर्दै मिति २०८१ पौष १९ गतेदेखि सञ्चालक समितिको सदस्य रहनु भएको छ । श्री उप्रेती कर्मचारी सेवा सुविधा समितिको संयोजक हुनुहुन्छ ।

सिभिल इन्जिनियरिङमा स्नातक र व्यवस्थापनमा स्नातकोत्तर उप्रेती एस.आर. स्टील, एस.आर.रोडा, एस.आर. कन्स्ट्रक्सन, एस.आर. लोजिष्टिक्स, एस.आर. फुड, एस.आर. एगो, एस.आर. ईन्जिनियरिङ कन्सल्टेन्सी जस्ता व्यवसायिक फर्म/कम्पनी मार्फत रियल स्टेट, होटल व्यवसाय, स्वास्थ्य, ट्रेडिङ तथा FMCG जस्ता व्यवसायमा आवद्ध हुनुहुन्छ ।



बिरेन्द्र भुसाल
सञ्चालक

(संस्थापक शेयरधनीहरूको तर्फबाट)

श्री बिरेन्द्र भुसाल बैंकको संस्थापक शेयरधनीको प्रतिनिधित्व गर्दै मिति २०८१ पौष १९ गतेदेखि सञ्चालक समितिको सदस्य रहनु भएको छ । श्री भुसाल लेखापरिक्षण समितिको संयोजक हुनुहुन्छ ।

व्यवस्थापनमा स्नातकोत्तर भुसाल रामेछाप शेर्पा निर्माण प्रा. लि. को सञ्चालक गुल्मी चेम्बर अफ कमर्सको उपाध्यक्ष, रेसुङ्गा बहुमुखी क्याम्पसको आजीवन सदस्य, नेपाल नेत्रज्योति संघ गुल्मीको कोषाध्यक्ष र हार्ट फाउन्डेसन गुल्मीको उपसचिव हुनुहुन्छ ।

Board of Directors

सञ्चालक समिति



बिरेन्द्र बिष्ट
सञ्चालक
(सर्वसाधारण शेयरधनीहरूको तर्फबाट)

श्री बिरेन्द्र बिष्ट बैंकको सर्वसाधारण शेयरधनीको प्रतिनिधित्व गर्दै मिति २०८१ पौष १९ गतेदेखि सञ्चालक समितिको सदस्य रहनु भएको छ ।

व्यवस्थापनमा स्नातकोत्तर बिष्ट गेटवे एकेडेमीको अध्यक्ष र युनिग्लोब कलेजको सह-प्रध्यापक हुनुहुन्छ ।



नम्रता भण्डारी
सञ्चालक
(सर्वसाधारण शेयरधनीहरूको तर्फबाट)

श्री नम्रता भण्डारी सर्वसाधारण शेयरधनीको प्रतिनिधित्व गर्दै मिति २०८१ पौष १९ गतेदेखि सञ्चालक समितिको सदस्य रहनु भएको छ । श्री भण्डारी सम्पत्ति शुद्धिकरण निवारण समितिको संयोजक हुनुहुन्छ ।

व्यवस्थापनमा स्नातकोत्तर भण्डारी नेपथ्य कलेज र वेष्टर्न मेगा कलेजसंग आवद्ध हुनुहुन्छ ।



डा. हिमाल भट्टराई
सञ्चालक
(सर्वसाधारण शेयरधनीहरूको तर्फबाट)

डा. हिमाल भट्टराई सर्वसाधारण शेयरधनीको प्रतिनिधित्व गर्दै मिति २०८१ पौष १९ गतेदेखि सञ्चालक समितिको सदस्य रहनु भएको छ । डा. भट्टराई जोखिम व्यवस्थापन समितिको संयोजक हुनुहुन्छ ।

भारतको REVA विश्वविद्यालयबाट बैंकिङ, कर्पोरेट वित्त र धितोपत्र कानूनमा विद्यावारिधि गर्नुभएका डा.भट्टराईसंग वाणिज्य बैंकमा काम गरेको अनुभव समेत रहेको छ भने सारथी इक्विटी फन्डको सञ्चालक हुनुहुन्छ ।



गोपाल प्रसाद पाण्डे
स्वतन्त्र सञ्चालक

श्री गोपाल प्रसाद पाण्डे मिति २०७८ माघ २२ गतेदेखि स्वतन्त्र सञ्चालक रहनु भएको छ । श्री पाण्डे लेखापरिक्षण समितिको सदस्य हुनुहुन्छ ।

व्यवस्थापन र समाजशास्त्रमा स्नातकोत्तर पाण्डेय लुम्बिनी वाणिज्य क्याम्पसको सह-प्रध्यापक हुनुहुन्छ ।

EXECUTIVE TEAM

कार्यकारी समुह



प्रकाश पौडेल
प्रमुख कार्यकारी अधिकृत/
कम्पनी सचिव

श्री प्रकाश पौडेलसंग करिव तीन दशक लामो बैकिङ क्षेत्रको अनुभव रहेको छ भने स्थापनाकालदेखी नै यस बैकको प्रमुख कार्यकारी अधिकृत हुनुहुन्छ। व्यवस्थापन संकायमा स्नातकोत्तर पौडेल कुशल व्यवस्थापन, सामुहिकतामा विश्वास, समय सापेक्ष योजना निर्माण र सोको सफल कार्यान्वयन गर्न सक्ने, बैकिङ क्षेत्रमा सूचना प्रविधिको समय अनुकूल प्रयोग, युवा नेतृत्वमा जोड उहाँको विशेषता रहेको छ।



लोकराज पनेरु
नायव प्रमुख कार्यकारी अधिकृत

दुई दशक भन्दा लामो बैकिङ अनुभव संगाल्नु भएका लोकराज पनेरु कुशल बैकरका रूपमा परिचित हुनुहुन्छ। व्यवस्थापनमा स्नातकोत्तर पनेरु योजना निर्माण र लक्ष्य प्राप्तिमा अनुभव तथा दक्षता प्रकट गर्दै आउनु भएको छ।

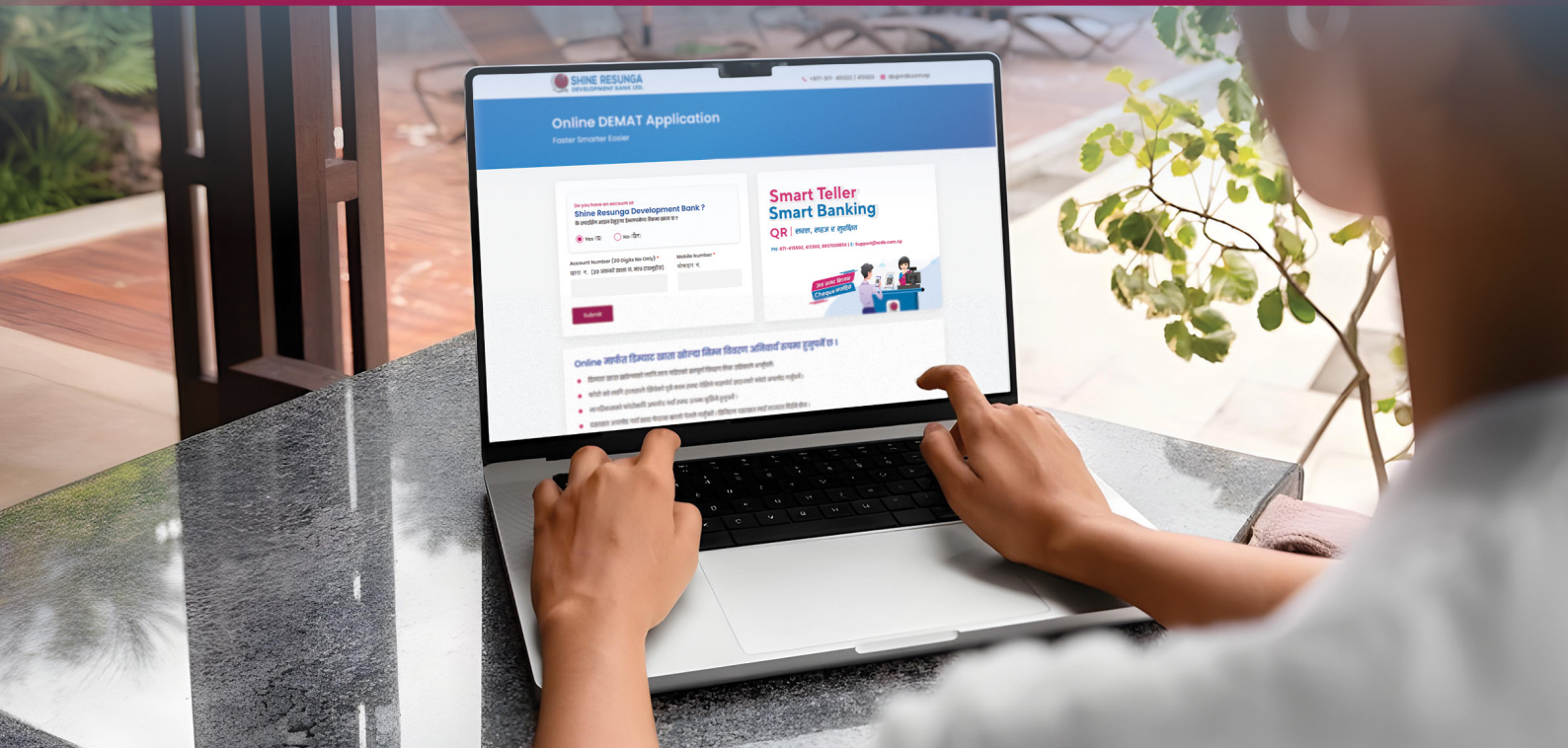


यशोधन पाण्डेय
सहायक महाप्रबन्धक

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

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सत्रौं वार्षिक साधारण सभा सम्बन्धी सूचना

श्री शेयरधनी महानुभावहरू,

शाइन रेसुझा डेभलपमेण्ट बैंक लिमिटेडको मिति २०८२ मंसिर ४ गते बसेको सञ्चालक समितिको ३२०औं बैठकको निर्णय बमोजिम सत्रौं वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा देहायका विषयहरू उपर छलफल तथा निर्णय गर्न बस्ने भएको हुँदा सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी एवं उपस्थितीका लागि यो सूचना प्रकाशित गरिएको छ ।

सभा हुने मिति, समय र स्थान :

मिति : २०८२ साल मंसिर २६ गते, शुक्रवार (तदनुसार डिसेम्बर १२, २०२५) ।

समय : अपरान्ह १२ : ३० बजे ।

स्थान : होटल सेफ्रन सि.के. प्रा.लि. (हायात प्लेस), बुटवल, रुपन्देही ।

छलफलका विषयहरू :

क. साधारण प्रस्तावहरू :

१. आ.व. २०८१/०८२ को सञ्चालक समितिको वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
२. लेखापरीक्षकको प्रतिवेदन सहित २०८२ साल आषाढ मसान्तको वित्तीय अवस्थाको विवरण, सोही मितिमा समाप्त आ.व. २०८१/०८२ को नाफा वा नोक्सान विवरण, नगद प्रवाह लगायतका वित्तीय विवरणहरू छलफल गरी पारित गर्ने ।
३. सञ्चालक समितिले प्रस्ताव गरे बमोजिम वितरणयोग्य सञ्चित मुनाफावाट चुक्ता पूँजीको १० (दश) प्रतिशतले हुने रकम रु. ४८,७५,७०,९६७/९५ (अक्षरेपी अठ्चालिस करोड पचहत्तर लाख सत्तरी हजार एक सय सतसठ्ठी रुपैया र पैसा पन्चानव्वे मात्र) बराबरको नगद लाभांश (लाभांशमा लाग्ने कर सहित) वितरण गर्न स्वीकृत गर्ने ।
४. आर्थिक वर्ष २०८२/०८३ को लेखापरीक्षण गर्न लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने ।

ख. विशेष प्रस्तावहरू :

१. सञ्चालक समितिले प्रस्ताव गरे बमोजिम वितरणयोग्य सञ्चित मुनाफावाट चुक्ता पूँजीको ३ (तीन) प्रतिशतले हुने आउने रकम रु. १४,६२,७९,०५०/३९ (अक्षरेपी चौध करोड बैसठ्ठी लाख एकहत्तर हजार पचास रुपैया र पैसा उन्चालिस मात्र) बोनस शेयर वितरण गर्न स्वीकृत गर्ने र सोही बमोजिम जारी तथा चुक्ता पूँजी बृद्धि गरी प्रबन्धपत्रको सम्बन्धित दफा संशोधन गर्ने ।
२. शाइन रेसुझा 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 कार्यहरू गर्नका लागि सञ्चालक समितिलाई अख्तियारी दिने ।
३. प्रबन्धपत्र तथा नियमावली संशोधन गर्ने सम्बन्धमा नियमनकारी निकायबाट फेरबदल गर्न निर्देशन भएमा आवश्यकता अनुसार सोमा थपघट, परिमार्जन, संशोधन तथा सच्याउनका लागि सञ्चालक समिति वा समितिले तोकेको व्यक्तिलाई अख्तियारी प्रदान गर्ने ।

ग. विविध

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव



वार्षिक साधारण सभा सम्बन्धी जानकारी

१. सत्रौं वार्षिक साधारण सभा प्रयोजनका लागी मिति २०८२/०८/१२ गते बैंकको शेयरधनी दर्ता किताव बन्द रहनेछ । मिति २०८२/०८/११ 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 ।
२. सभामा उपस्थित हुने सम्पूर्ण शेयरधनी महानुभावहरूले आफ्नो परिचय खुल्ने प्रमाणपत्र वा सोको प्रतिलिपी अनिवार्य रुपमा साथमा लिई आउनु हुन अनुरोध छ ।
३. शेयरधनी महानुभावहरूको उपस्थिति पुस्तिकामा दस्तखत गर्न शेयरधनी उपस्थिति पुस्तिका विहान ११:३० बजेदेखि सभा सम्पन्न नहुँदा सम्म खुल्ला रहनेछ ।
४. वार्षिक साधारण सभामा सहभागी हुनका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले प्रचलित कम्पनी कानूनले तोकेको ढाँचाको प्रतिनिधि पत्र (प्रोक्सी फारम) सभा 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 छुट्ट्याई प्रोक्सी दिन पाउनु हुने छैन, दिएमा प्रोक्सी बदर हुनेछ । ईमेल, स्क्यान, फोटो वा अन्य विद्युतीय माध्यमबाट पठाएको प्रतिनिधिपत्र (प्रोक्सी) लाई पनि मान्यता दिइनेछ ।
५. प्रोक्सी नियुक्त गरी सक्नु भएका शेयरधनी महानुभावहरू आफै सभामा उपस्थित भई हाजिर पुस्तिकामा दस्तखत गर्नु भएमा दिईसकेको प्रोक्सी स्वतः बदर हुनेछ ।
६. नाबालक वा फरक किसिमले सक्षम शेयरधनीहरूको तर्फबाट बैंकको शेयर लगत किताबमा संरक्षकको रुपमा नाम दर्ता भएको व्यक्तिले सभामा भाग लिन वा प्रतिनिधि (प्रोक्सी) नियुक्त गर्न र मतदान गर्न सक्नु हुनेछ ।
७. एकभन्दा बढी व्यक्तिहरूको संयुक्त नाममा शेयर दर्ता रहेको अवस्थामा सर्वसम्मतबाट प्रतिनिधि चयन गरिएको एक जनाले मात्र वा लगत किताबमा पहिलो नाम उल्लेख भएको व्यक्तिले सभामा भाग लिन सक्ने छन् ।
८. छलफलका विषयहरू मध्ये विविध शीर्षक अन्तर्गत कुनै प्रस्ताव भएमा, छलफल गर्न इच्छुक शेयरधनी महानुभावहरूले साधारणसभा हुनुभन्दा ७ (सात) दिन अगावै छलफलको विषयको जानकारी कम्पनी सचिव मार्फत् सञ्चालक समितिको अध्यक्षलाई लिखित रुपमा दिनुपर्नेछ ।

पुनश्च :

कम्पनीको आर्थिक विवरण, शेयरधनी महानुभावहरूले उपलब्ध गराएको ठेगानामा पठाइएको छ । साथै कम्पनी ऐन २०६३ अनुसारको वार्षिक आर्थिक विवरण, सञ्चालक समितिको प्रतिवेदन र लेखापरीक्षकको प्रतिवेदन, शेयरधनी महानुभावहरूले कम्पनीको केन्द्रीय कार्यालय, बुटवल ११, रुपन्देहीमा तथा यस विकास बैंकको शेयर रजिष्ट्रार एनआइएमवि एस क्यापिटल लिमिटेड लाजिम्पाट, काठमाडौँमा 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 ईमेल info@srdb.com.np मार्फत लिनुहुन अनुरोध गरिन्छ ।



(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. २०८२
साल मंसिर २६ गते शुक्रवारका दिन हुने सत्रौं 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

सत्रौं वार्षिक साधारण सभामा उपस्थिति हुन जारी गरिएको

प्रवेश-पत्र

शेयरधनीको नाम

.....
शेयरधनी नं./हितग्राही खाता नं. शेयर संख्या.....

द्रष्टव्य :

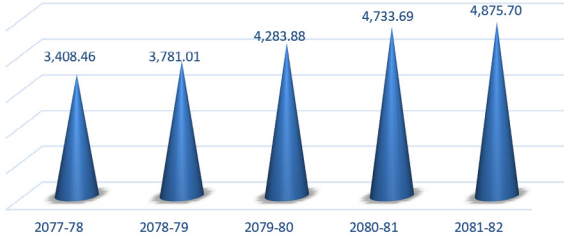
- शेयरधनीले माथि उल्लेखित सम्पूर्ण विवरण अनिवार्य रूपमा भर्नुहुन अनुरोध छ ।
- सभाकक्षमा प्रवेश गर्न यो प्रवेश-पत्र अनिवार्य छ ।

.....
कम्पनी सचिव

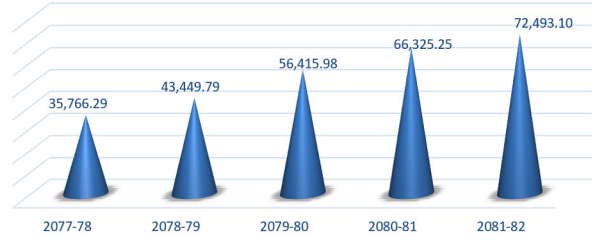


वित्तीय भलकहरू

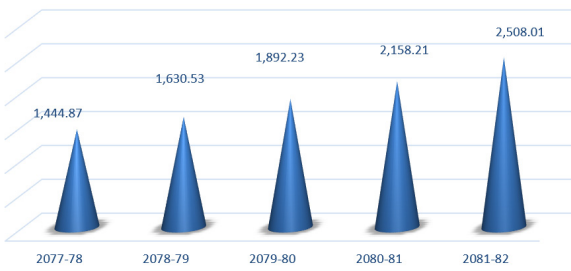
चुक्ता पूँजी (Paid-up Capital) :



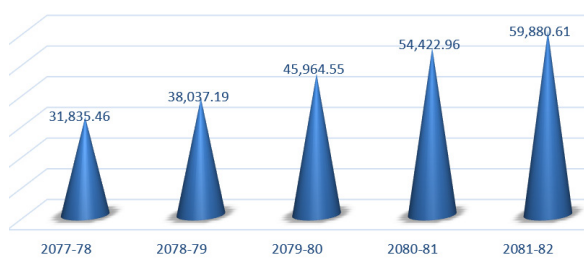
निकषे परिचालन (Deposit Mobilization) :



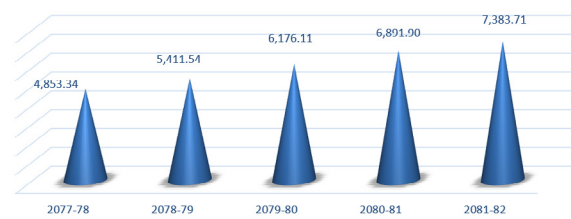
जगेडा तथा कोषहरू (Reserve & Surplus):



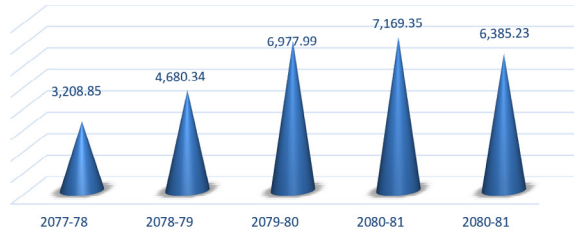
कर्जा तथा सापट (Loan & Advances) :



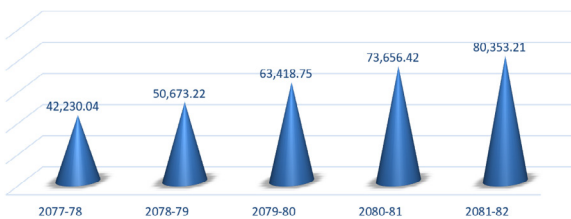
शेयरधनी कोष (Shareholder's Fund):



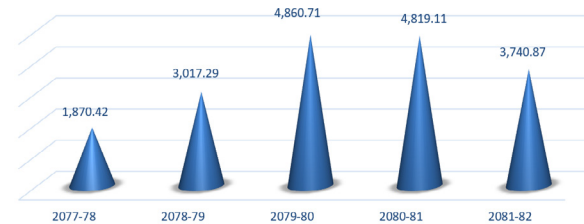
ब्याज आम्दानी (Interest Income):



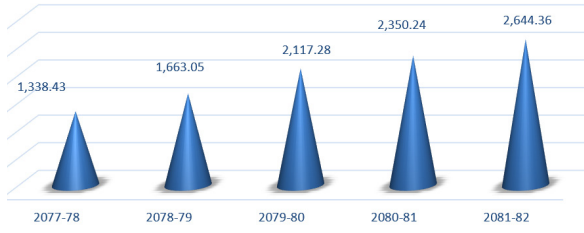
कूल सम्पत्ती (Total Assets) :



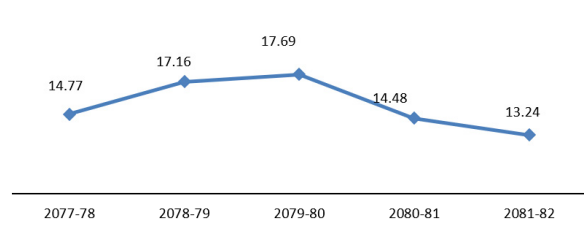
ब्याज खर्च (Interest Expenses):



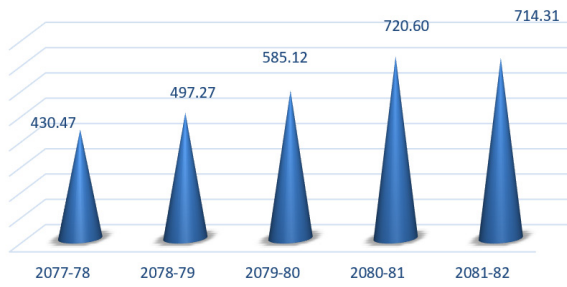
खूद ब्याज आमदानी (Net Interest Income) :



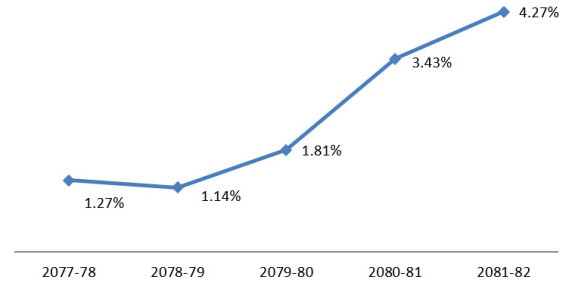
प्रति शेयर आमदानी (Earning Per Share) :



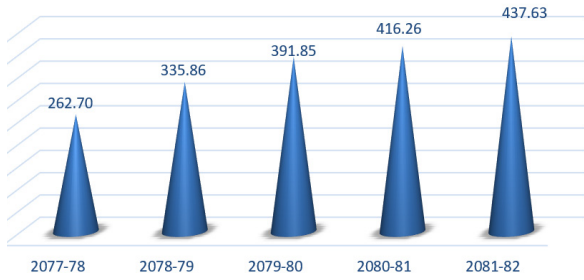
कर्मचारी खर्च (Personnel Expenses):



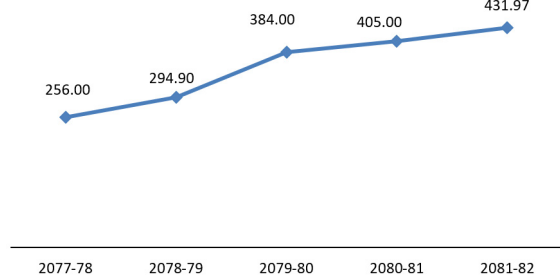
निष्कृत्य कर्जा (Non Performing Loan):



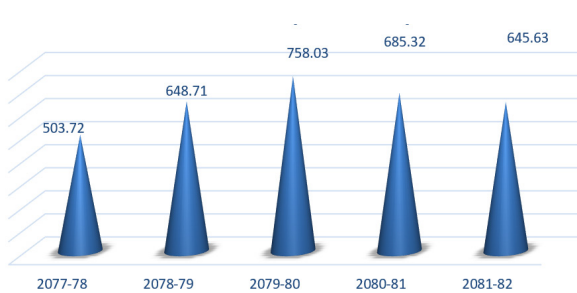
अन्य सञ्चालन खर्च (Other Operating Expenses):



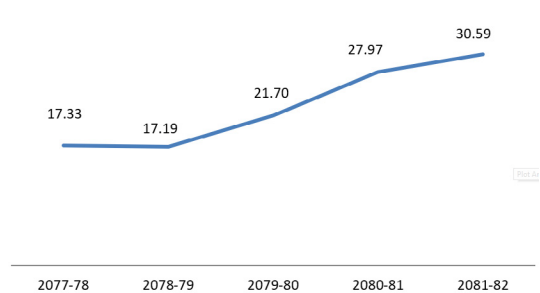
प्रति शेयर बजारमूल्य (Market Price Per Share) :



खूद मूनाफा (Net Profit) :



मूल्य आमदानी अनुपात (Price Earning Ratio) :



Recognition and Awards

3rd ICC Emerging Asia Banking Conclave & Awards

On August 29, 2025, at The Le Meridien, New Delhi, Shine Resunga Development Bank was honored with four awards at the 3rd ICC Emerging Asia Banking Conclave & Awards 2025, organized by the Indian Chamber of Commerce. Categories awarded:

- Best Bank, Nepal (Development Bank - Mid Size)
- Best Performance on Risk Management, Nepal (Development Bank)
- Best Performance on Profitability, Nepal (Development Bank)
- Best Performance on Growth, Nepal (Development Bank)



2nd ICC Emerging Asia Banking Conclave & Awards

On August 23, 2024, at The Leela Palace, New Delhi, Shine Resunga Development Bank was honored with three awards at the 2nd ICC Emerging Asia Banking Conclave & Awards 2024, organized by the Indian Chamber of Commerce. Categories awarded:

- Best Bank, Nepal (Runner Up)
- Best Performance on Profitability, Nepal
- Best Performance on Growth, Nepal



1st ICC Emerging Asia Banking Conclave & Awards

On July 8, 2023 in Goa India, Shine Resunga Development Bank was honored with two awards at the 1st ICC Emerging Asia Banking Conclave & Awards 2022, organized by the Indian Chamber of Commerce. Categories awarded:

- Best Performance on Profitability, Nepal
- Best Performance on Growth, Nepal



Certificate of Merit

- On July 18, 2025, Shine Resunga Development Bank was awarded a Certificate of Merit under the category of Financial Services Sector in the National Best Presented Annual Report Award 2024 organized by Institute of Chartered Accountants of Nepal (ICAN). The award has been entitled on the basis of the evaluation of development bank's annual report & disclosures for the fiscal year 2080/81.
- On July 20, 2024, Shine Resunga Development Bank was awarded a Certificate of Merit under the category of Financial Services Sector in the National Best Presented Annual Report Award 2023 organized by Institute of Chartered Accountants of Nepal (ICAN). The award has been entitled on the basis of the evaluation of development bank's annual report & disclosures for the fiscal year 2079/80.
- On July 21, 2023, Shine Resunga Development Bank was awarded a Certificate of Merit under the category of Financial Services Sector in the National Best Presented Annual Report Award 2022 organized by Institute of Chartered Accountants of Nepal (ICAN). The award has been entitled on the basis of the evaluation of development bank's annual report & disclosures for the fiscal year 2078/79.



Best Managed Development Bank Award 2024

On March 23, 2024 Shine Resunga Development Bank Ltd was awarded as "Best Managed Development Bank 2024" amid a grand ceremony during the 8th Newbiz Business Conclave & Awards organized by New Business Age Pvt Ltd. New Business Age has been organizing Business Conclave & Awards annually since 2013 with an aim to hold discourse on crucial business and economic issues and honor business excellence by recognizing quality works done by people and organizations.

Best Managed Development Bank Award 2022

On December 12, 2022 Shine Resunga Development Bank Ltd was awarded as "Best Managed Development Bank 2022" amid a grand ceremony during the 7th Newbiz Business Conclave & Awards organized by New Business Age Pvt Ltd. New Business Age has been organizing Business Conclave & Awards annually since 2013 with an aim to hold discourse on crucial business and economic issues and honor business excellence by recognizing quality works done by people and organizations



16th Annual General Meeting

The 16th Annual General Meeting (AGM) of Shine Resunga Development Bank Limited was successfully held on January 3, 2025.



17th Anniversary Celebration

Shine Resunga National 10K Run

The Shine Resunga National 10K Run — the highest-prized 10K run event in the country (total prize of 5 Lakhs) was successfully held on Falgun 11, 2081. A total of 1,539 runners participated in the event across the 10K Open, 5K Local, and 5K Veteran Local categories. Mingmar Singi Tamang (Male Category) and Santoshi Shrestha (Female Category) emerged as champions in the 10K Open category, each winning a cash prize of 1 Lakh.



Shine Economic Journalism Award

The Shine Economic Journalism Award of the Year was presented to Journalist Damodar Khanal on Falgun 11, 2081. He is the Province Head of Avenues Television and Editor of Business Khabar Newspaper. Mr. Khanal was felicitated with NPR 50,111 along with the award. The selection committee, formed under the coordinatorship of Professor of Economics Dr. Baburam Gyawali, also included representatives from Shine Resunga Development Bank and the Federation of Nepali Journalists.



Best Branch Award

The Best Branch Award was categorized based on total business size, with Category A (up to 50 crores) representing 7.24% of total business, Category B (50–100 crores) 18.87%, Category C (100–250 crores) 30.26%, Category D (250–500 crores) 15.71%, and Category E (above 500 crores) 27.92%. The branches with the lowest risk scores in each category were recognized as winners: Kartarniya Branch (1.49) in Category A, Suryapura Branch (1.37) in Category B, Khaireni and Bijuwar Branches (2.03) jointly in Category C, and Yogikuti Branch (2.73) in Category D.



Shine Inter-Staff Futsal Tournament

The Shine Inter-Staff Futsal Tournament was organized to promote staff refreshment, teamwork, and a healthy work-life balance. The event featured both male and female teams, bringing together participants from all regions of the bank. Through this friendly competition, Shine Resunga Development Bank fostered camaraderie, sportsmanship, and stronger interpersonal connections among employees across different branches and departments.



Digital Banking and Innovation

Shine Resunga Development Bank remains steadfast in its commitment to progress, continuously evolving with the dynamic financial landscape and harnessing technology to drive innovation. The Bank has built a digital ecosystem designed to enhance customer experience through seamless and secure online services. This digital-first approach not only improves operational efficiency but also ensures that customers remain connected with the Bank at all times.

By offering optimized omnichannel experiences across a diverse range of touchpoints, including ATMs, POS terminals, QR payments, debit and credit cards (both physical and virtual), Mobile and Internet Banking, and Smart QR Teller services, the Bank provides accessibility and convenience. Through an ever-expanding suite of products and services, Shine Resunga Development Bank is dedicated to making every customer interaction unique, personalized, and seamless.



SHINE RESUNGA
DEVELOPMENT BANK LTD.

सेवा तथा सुविधाहरू

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



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१७औं वार्षिक प्रतिवेदन
आ.व. २०८१/८२

Journey of Digital Transformation

In recent years, Shine Resunga Development Bank has made significant strides in its digital transformation journey. The Bank has invested in modernizing its core banking infrastructure, upgrading system security, and integrating new technologies to provide faster and more reliable digital services. Embracing automation, digitized workflows, and data-driven insights has strengthened operational efficiency and laid a solid foundation for sustainable digital growth.

Seamless and Connected Customer Experience

With a customer-centric approach, the Bank continues to deliver optimized omnichannel experiences across multiple digital touchpoints, including ATMs, POS terminals, QR payments, debit and credit cards (both physical and virtual), Mobile and Internet Banking, and Smart QR Teller services. Each platform is designed to provide customers with convenience, security, and accessibility anytime and anywhere. Through consistent upgrades and innovation, the Bank ensures that every interaction is simple, personalized, and meaningful.

Experience Easy, Secure, & Smart Banking with the **DigiShine**

- View account details
- Transfer funds instantly
- Pay your bills with ease
- Scan & pay via QR
- Book tickets online

The DigiShine app interface on the smartphone shows a 'Payments' section with 'Pay' and 'Scan to Pay' options, a 'Bill Payments' section with 'Pay Bills' and 'Scan to Pay' options, and a grid of service icons including Electricity, Water, School, Bus, and others.

Expanding Online and Digital Service Facilities

To strengthen customer convenience and accessibility, Shine Resunga Development Bank has introduced a comprehensive range of online and self-service facilities that empower customers to perform key banking activities from anywhere, at any time.

These include:

- Online Account Opening Facility for new customers.
- Online DEMAT and MeroShare Registration along with CRN linking services.
- Real-Time Fixed Deposit Opening through digital channels.
- Online Service Requests for Mobile Banking activation, Debit/Credit Card issuance, Internet Banking, and QR registration.
- Real-Time Remittance Collection, allowing customers to instantly receive funds from abroad.

Avoid Line, Go Online

with  **DigiShine**



Mobile Banking



Internet Banking



CRN Request



QR Request



Card Request



Online Demat



Bill Payment



Online Account



Fixed Deposit



Dispute Claim



शाइन रेसुङ्गाको मोबाइल बैंकिङ तथा वेबसाइट माफित डिजिटल सेवाहरु अनुरोध गर्नुहोस् ।

“आफ्नो खातासँग सम्बन्धित कुनै पनि प्रकारको जानकारी जस्तै **PIN, OTP, CVV**, कार्ड नम्बर, पासवर्ड आदि कसैलाई नदिनुहोस् । डिजिटल ठगी बाट सधैं सचेत र सावधान रहनुहोस् ।”

Through these initiatives, customers are empowered to access essential financial services digitally, minimizing the need for in-person visits and ensuring faster, more convenient, and paperless banking experiences. The Bank's focus on process automation and real-time service delivery continues to redefine how customers interact with the Bank.



१७औं वार्षिक प्रतिवेदन
आ.व. २०८१/८२

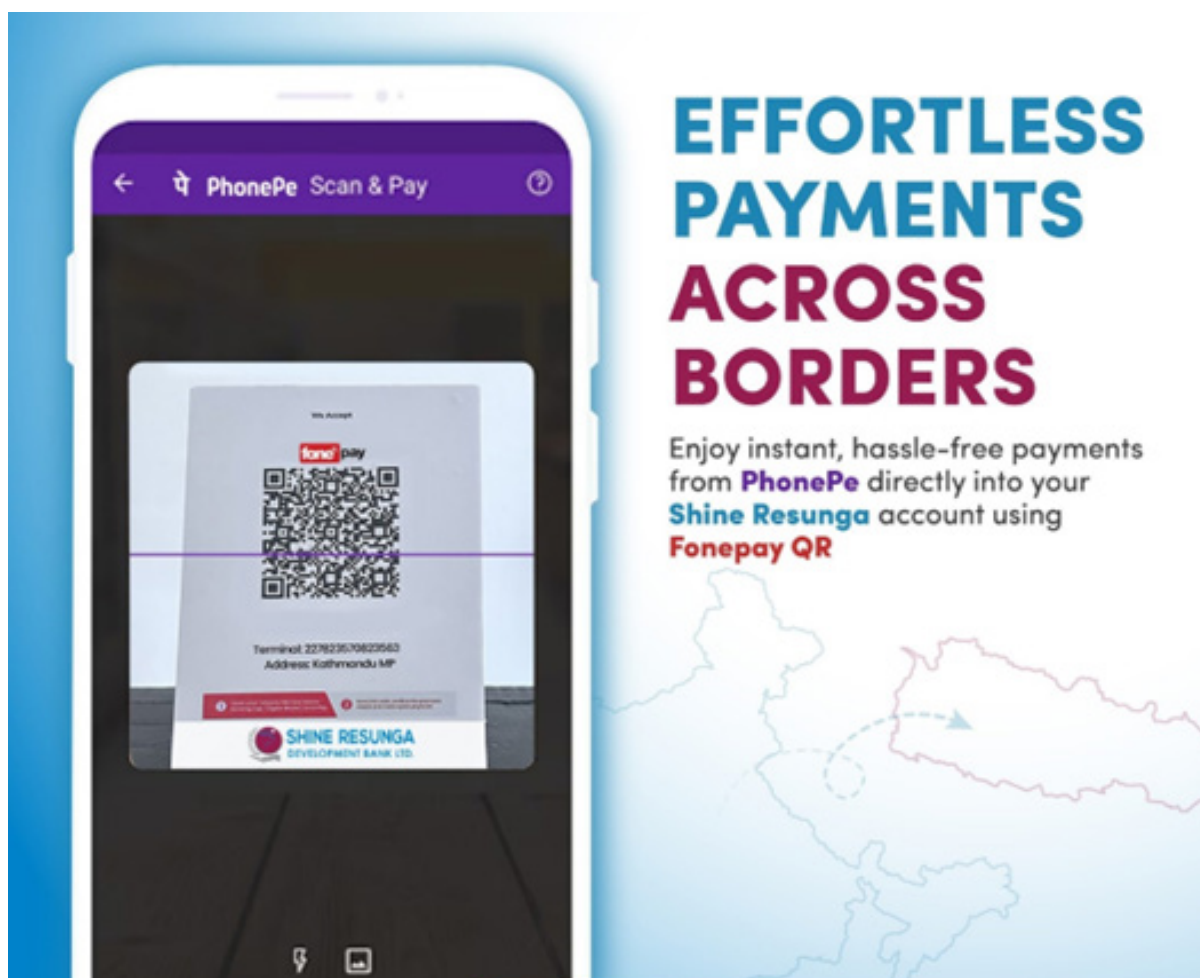
१३

Expanding the Digital Payment Ecosystem

As a key player in Nepal's growing digital payment landscape, Shine Resunga Development Bank has actively promoted cashless transactions through its participation in national payment infrastructures.

The Bank has expanded its QR payment services to a growing number of merchants and customers, encouraging digital adoption across both urban and rural markets. Furthermore, the Bank has integrated cross-border payment acceptance through UPI (Unified Payments Interface), enabling seamless and instant payments from India to Nepal. This initiative strengthens regional connectivity, enhances convenience for travelers and businesses, and contributes to Nepal's evolving digital payment ecosystem.

The use of contactless and real-time payment solutions has significantly increased, contributing to greater efficiency, transparency, and financial inclusion in the economy.



Strengthening Security and Reliability

The trust of customers remains the cornerstone of the Bank's digital strategy. To ensure safety and reliability, the Bank employs advanced security measures such as two-factor authentication, encrypted data transmission, and continuous system monitoring. Regular audits, risk assessments, and cybersecurity awareness campaigns are conducted to safeguard customer information and enhance confidence in digital banking channels.

Promoting Financial Inclusion through Technology

Digital banking has become a powerful enabler of financial inclusion, especially in rural and underserved areas. The Bank's initiatives, such as digital onboarding, simplified mobile banking registration, and financial literacy programs, have empowered thousands of customers to access banking services for the first time. By leveraging mobile connectivity and localized digital tools, the Bank continues to bring essential financial services closer to every community it serves.



Grievance Management and Cybersecurity

With the growing adoption of digital channels, the volume of customer interactions and transactions through online platforms has significantly increased. Consequently, the Bank occasionally encounters customer grievances related to issues such as delayed fund transfers, failed transactions, duplicate debits, login difficulties, or temporary service interruptions.

In addition, common fraud attempts observed across the industry include phishing messages, fake calls, social engineering scams, and misuse of card or QR credentials. Recognizing these emerging threats, Shine Resunga Development Bank has adopted a proactive and customer-focused grievance management approach.

The Bank has established a dedicated Digital Banking Support Desk to promptly resolve customer complaints and coordinate with payment network partners for real-time dispute handling. Each grievance is tracked, analyzed, and used as feedback to strengthen system resilience and service efficiency.

To safeguard customers, the Bank continually enhances its fraud monitoring systems, enforces multi-layer authentication, and conducts cybersecurity awareness campaigns through SMS, social media, and branch-level education. Regular security audits, timely patch updates, and strict compliance with regulatory guidelines ensure that both customers and the Bank remain protected from potential digital threats.

Through these preventive and responsive measures, Shine Resunga Development Bank continues to uphold customer trust, ensuring that its growing digital ecosystem remains safe, reliable, and customer-friendly.



Bank's digital channels continue to exhibit strong growth and customer adoption. Mobile Banking has become a primary platform for many users, complemented by widespread usage of Bank-issued cards. The digital payments ecosystem is expanding steadily supported by a broad base of QR-enabled merchants. Most transactions are now conducted through online channels reflecting customers' increasing preference and experience for digital services. Throughout this growth Bank has maintained exceptionally high system availability ensuring consistent and reliable access to its digital offerings.

DIGITAL BANKING IN NUMBERS



Through continuous innovation and an unwavering focus on customer empowerment, Shine Resunga Development Bank is redefining the way people experience banking. By combining technology, security, and service excellence, the Bank is not just adapting to digital transformation, it is leading it, ensuring that every customer can experience the future of banking today.



Corporate Social Responsibility

Education

Bank has remained committed to empowering communities through its CSR initiatives in education. In the fiscal year, the bank supported various schools and learning institutions across provinces. Key contributions included the donation of a computer set to Shree Thanapati Lower Secondary School, Gulmi, financial assistance to Miteri International Simali Montessori School, Rupandehi for sports equipment, and continuation of the scholarship program for poor and differently-abled students at Shree Rudrapur Secondary School, Rupandehi. The bank also extended scholarships to students in Kalikot district, Karnali Province, and participated in educational advocacy by supporting the declaration of a child marriage prohibited ward in Bardiya. Furthermore, the bank engaged in knowledge-sharing platforms, such as the National Conference at Mahakavi Devkota Campus, Nawalparasi. These efforts reflect the bank's dedication to fostering inclusive education and creating long-term social impact.



Health

Bank has continued to invest in the health and wellbeing of communities through a range of CSR initiatives. In Rupandehi, the bank supported Lumbini Banijya Campus with the donation of a vending machine and contributed to public health by providing pure drinking water at Lumbini Dharmodaya. To promote healthcare access, the bank organized and supported multiple health campaigns in Arghakhanchi, Gulmi, and Kailali, along with a free health check-up program at Chhatradev-05, Arghakhanchi. In Gulmi, the bank partnered with the Nepal Voluntary Blood Donor's Society to host a blood donation program, and in Nawalparasi, it donated seating facilities to an eye hospital. Additionally, the bank encouraged healthy living and community engagement by supporting a road race competition in Kathmandu. These initiatives reflect Shine Resunga Development Bank's commitment to advancing health, wellness, and quality of life in the communities it serves.



Humanitarian Aid and Relief

Bank has remained proactive in extending humanitarian aid and relief support to communities in need. In Dang, the bank provided financial support to landslide-affected families in coordination with Ghantadev Yuba Club, while in Rupandehi, it assisted orphan children and disaster-affected individuals through the Lions Club of Siddharthanagar Midtown Kotihawa. The bank also contributed to Shree Satya Sai Sewa in Tilotama to further humanitarian causes. In Gulmi, financial assistance was provided to the local police station for the repair of vehicles essential for public security, ensuring continued safety services. Additionally, the bank supported Disable Care Nepal in Kathmandu, reaffirming its commitment to vulnerable groups. Through these initiatives, Shine Resunga Development Bank demonstrated its dedication to standing by communities during times of crisis and addressing urgent humanitarian needs.



Environment

Bank has actively promoted environmental sustainability through a wide range of green initiatives across several provinces. The bank organized and supported multiple tree plantation programs in Rupandehi, Nawalparasi, Kathmandu, Gulmi, Pyuthan, and Arghakhanchi, including a special Shine Grow Green Project collaboration with Kunja Park Ratrikalin Udhyan in Tilotama and a plantation drive along the Kalikanagar road divider in Butwal. To strengthen waste management practices, the bank donated dustbins to schools and community organizations, including Shree Piprahawa Secondary School (Rohini), Shree Kanakmuni Secondary School (Kapilvastu), and Sarswati Tole Bikash Sanstha in Tilotama. Furthermore, the bank extended its support to Tilotama Municipality Ward Office by providing software for environmental management purposes. Through these initiatives, Shine Resunga Development Bank has demonstrated its strong commitment to building a cleaner, greener, and more sustainable future for the communities it serves.



Financial Literacy

During the fiscal year 2081/82, Shine Resunga Development Bank conducted 182 financial literacy programs, reaching a total of 8,731 participants. These programs aimed to enhance financial awareness and inclusion across diverse segments of society. Students formed the largest group, with 2,052 participants, followed by farmers (1,236) and youth (1,033), reflecting the Bank's focus on educating both the younger generation and rural communities.

The programs also targeted specific groups such as women entrepreneurs (984), remittance receivers (959), potential migrant workers (797), daily wage earners (611), small and medium entrepreneurs (558), and salaried workers (501). By reaching participants across formal and informal sectors, Shine Resunga Development Bank has reinforced its commitment to empowering communities, promoting informed financial decision-making, and fostering inclusive economic development.



Sustainable Development Goals

Bank has remained committed to advancing the United Nations Sustainable Development Goals (SDGs) by supporting a diverse range of community-focused initiatives.

- In line with SDG 5: Gender Equality, the bank sponsored a female student football competition in Gulmi and provided steel cabinets to Jana Jagaran Women Groups in Butwal, empowering women through sports and organizational capacity building.
- Contributing to SDG 11: Sustainable Cities and Communities and SDG 16: Peace, Justice and Strong Institutions, the bank offered financial support for the installation of road lights in Tilottama (Jibraj Marg Yogikuti), and maintenance of a badminton court in Gulmi, while also backing cultural programs in Bardiya, Gulmi, and Rupandehi that promoted the heritage of Tharu, Magar, and Ruru Dharmik communities.

Likewise, through its assistance to Nepal Police in Dang for constructing a cricket pitch, the bank supported SDG 3: Good Health and Well-being by encouraging youth engagement in sports. Additionally, initiatives like supporting Aastha Maila Samuha in Siddhartha Nagar and Pailo Paila Nepal in Butwal reflected the bank's alignment with SDG 10: Reduced Inequalities, by empowering marginalized groups and uplifting vulnerable communities. These initiatives collectively highlight the bank's role in fostering inclusive growth, cultural preservation, and sustainable development within society.

32.15% of loan portfolio is allocated to sustainable development projects



Corporate Social Responsibility Expenses Fiscal Year 2081/82

S.N	Particulars	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total Expense
1	Education	606,000	35,000	150,000	25,000	816,000
2	Health	38,000	35,000	114,960	38,000	225,960
3	Humanitarian Aid and Relief	5,000	45,000	50,000	-	100,000
4	Environment	90,112	107,750	3,500	250,530	451,892
5	Financial Literacy	210,613	174,104	663,236	211,625	1,259,578
6	Sustainable Development Goals	43,333	15,000	220,060	-	278,393
7	Others	39,500	116,111	241,002	45,000	441,6123
	Total Expenses	1,032,558	527,965	1,442,758	570,155	3,573,436

Human Capital & Bank Responsibility:



Health and Safety Policy

A formal Employee Health and Safety Policy have been developed in accordance with Clause 74 of the Labor Act 2074, with necessary approvals received for implementation.

Employee Happiness Measurement and Feedback

Bank conducts an annual survey to assess employee happiness, wellbeing, and overall satisfaction at the workplace. For the fiscal year 2081/82, the survey results indicated an average score of 7.67 out of 10, where 10 represents the highest level of employee happiness. These insights help the Bank identify areas for improvement, design targeted initiatives, and strengthen programs aimed at enhancing staff engagement, motivation, and overall workplace satisfaction.

Employee Engagement and Wellbeing

Bank implements an annual Employee Engagement Calendar featuring initiatives such as CEO New Year gifts, rangoli competitions, Mother's and Father's Day contests, Shine Mehendi Utsav, inter-staff futsal tournaments, Women@Shine initiative, anniversary celebrations, and motivational and refreshment sessions to foster a positive work environment

Women's Health Initiatives

Bank provides mental health counseling sessions for women staff and mothers and has installed a Sanitary Pad Vending Machine at the Central Office to support menstrual hygiene and reduce work-related stress.



Eye Health Program

Employees with dry eye syndrome receive education and guidance in collaboration with Butwal Lions Eye Hospital, addressing health challenges associated with extensive digital work.

Safety and Emergency Preparedness

In coordination with Himalayan Safety, the Bank conducted comprehensive safety training for central office staff, including fire evacuation awareness, mock drills, basic firefighting, first aid, and casualty handling. Designated building and floor evacuation in-charges have been trained, and emergency assembly points established to ensure orderly response during crises.

Promotion of Physical Health

Bank encourages staff participation in events such as the Shine Resunga National 10K Run, promoting physical fitness, teamwork, and health awareness, with all necessary precautions taken to ensure employee safety.

Value Added Statement

The value added statement shows how much value(wealth) has been created by the bank through the utilization of its capacity, capital, manpower and other resources allocated the same to the stakeholders, employees, government, community, shareholders and expansion and growth of the bank.

Particulars	F/Y 2081/82	F/Y 2080/81
Interest Earned	6,385,230,245	7,169,357,077
Other Income	369,934,679	342,000,339
Interest Expenses	3,740,871,184	4,819,108,187
Other Operating Expenses	330,140,643	343,400,903
Value addition from Operations	2,684,153,098	2,348,848,326
Impairments	950,401,153	491,038,685
Gross Value Added	1,733,751,945	1,857,809,641
Application Statements		
To Employees		
Employee benefit Expenses	714,313,811	720,597,488
To Government		
Current Taxation	281,463,467	386,940,801
To community		
Corporate Social Responsibilities	3,573,436	7,100,685
To Providers of Capital		
Debt lenders		
Dividends and Bonuses	378,695,277	473,481,828
To Growth and Expansion		
Reserve and Surplus	263,359,275	204,738,936
Depreciation and Amortization	122,957,115	81,224,621
Deferred Taxes	(30,610,435)	(16,274,718)
Total Value Added – Allocation	1,733,751,945	1,857,809,641

Market Value Added

Market Value is the difference between the market value and the total Book Value of the Bank. It shows the difference between the current market value of the bank and capital contributed by the investors. It is the sum of all capital claims held against the bank plus the market value of debt and equity. Positive market value added depicts the bank has added value

Particulars	F/Y 2081/82	F/Y 2080/81
Market Price of the Share	431.97	405
Number of Shares	48,757,017	47,336,910
Market Value	21,061,568,545	19,171,448,350
Book Value per Share	151.4	145.6
Number of Shares	48,757,017	47,336,910
Book Value	7,383,708,534	6,891,904,766
Market Value Added	13,677,860,011	12,279,543,584



Economic Value Added

Economic Value Added is a financial performance measurement tool which is an estimate of a Bank's Economic profit, or the value created in excess of the required return of the Bank's shareholders. It is the profit earned by the Bank less the cost of financing the banks's capital

Particulars	F/Y 2081/82	F/Y 2080/81
Net Operating profit after tax	645,627,987	685,321,449
Average Shareholders' Fund	7,137,806,650	6,534,007,451
Cost of Capital (%)	5.16%	7.27%
Cost of Capital Employed	368,310,823	475,022,342
Economic Value Added	277,317,164	210,299,107

नेपाल राष्ट्र बैंकद्वारा जारी एकीकृत निर्देशन नं. २० (९) (च) बमोजिमको विवरण

सेवाग्राहीलाई पर्ने असुविधा तथा सर्वसाधारणको गुनासो सुनवाई गर्न “सूचना तथा गुनासो सुनवाई डेस्क” स्थापना गरी सहायक महाप्रबन्धकलाई गुनासो सुन्ने अधिकारी तोकी उक्त अधिकारीको नाम, पद, फोन नम्बर, मोबाइल नम्बर, हटलाइन, गुनासो पोर्टल र इमेल ठेगाना वेबसाइटमार्फत जानकारी गराउँदै आएको ।

शाखाहरूमा रहेका सुभाष पेटीका, बैंकको वेबसाइटमा रहेको गुनासो पोर्टल, इमेल तथा हटलाइनबाट प्राप्त गुनासोहरूको सुनवाई हुँदै आएको । विभिन्न माध्यमहरूबाट प्राप्त गुनासोहरूको सुनवाईका निम्ति बैंकले आन्तरिक संयन्त्र तयार गरि लागू गरेको । शाखा कार्यालयहरू मार्फत आउने गुनासो सुनवाईको लागि प्रत्येक शाखा कार्यालयमा गुनासो सुनवाई डेस्क तथा अधिकारी तोकिएको ।

गुनासोको सुनवाई सहज बनाउन बैंकले नेपाल राष्ट्र बैंकको गुनासो पोर्टल gunaso.nrb.org.np को लिङ्क समेत उपलब्ध गराउँदै आएको । ग्राहकबाट प्राप्त भएको गुनासो र सोको निरूपण सम्बन्धी तथ्याङ्क नेपाल राष्ट्र बैंकमा तोकिएको समयमा पेश गर्ने गरिएको ।

नेपाल राष्ट्र बैंकको निर्देशन नं. २०, बुँदा नं. ९ (च) मा भएको व्यवस्था बमोजिम आ.व. २०८१/८२ मा ग्राहक महानुभावहरूबाट लिखित निवेदन, गुनासो पोर्टल, इमेल, टेलिफोन तथा मौखिक माध्यमबाट प्राप्त हुन आएका गुनासो र त्यस उपर बैंकले गरेको कारवाहीको विवरण देहाय बमोजिम रहेको ।

क्र.सं.	गुनासोको विवरण	कुल संख्या	समाधान भएको संख्या	समाधानको प्रक्रियामा रहेको संख्या
१	लिखित निवेदन प्राप्त	४	४	नरहेको ।
२	गुनासो पोर्टलबाट प्राप्त	१४	१४	नरहेको ।
३	अन्य (इमेल, टेलिफोन तथा मौखिक) माध्यमबाट प्राप्त	१५	१५	नरहेको ।
	जम्मा	३३	३३	नरहेको ।
४	गुनासोको विषय			
क	कर्जासँग सम्बन्धित	२	२	नरहेको ।
ख	निक्षेपसँग सम्बन्धित	०	०	नरहेको ।
ग	विद्युतीय सेवासँग सम्बन्धित	१३	१३	नरहेको ।
	प्राविधिक कठिनाई सम्बन्धित	११	११	नरहेको ।
	वित्तीय अपराधसँग सम्बन्धित	२	२	नरहेको ।
घ	सेवा शुल्कसँग सम्बन्धित	०	०	नरहेको ।
ङ	अन्य सेवासँग सम्बन्धित	१८	१८	नरहेको ।
	सेवा गुणस्तर सम्बन्धित	१०	१०	नरहेको ।
	व्याजदरसँग सम्बन्धित	१	१	नरहेको ।
	कर्मचारी आचरणसँग सम्बन्धित	१	१	नरहेको ।
	अन्य	६	६	नरहेको ।

गुनासो दर्ता गर्ने माध्यम

टोलफ्री नम्बर : १६६०-७१-५२०१०
 फोन नम्बर : ०७१-५९१६०१
 ईमेल : grievance@srdb.com.np
 वेबसाइट : www.srdb.com.np/grievance-handling

गुनासो सुनवाई अधिकारीको विवरण

नाम : यशोधन पाण्डेय
 पद : सहायक महाप्रबन्धक
 मोबाइल नं. : ९८५७०५७९६४
 ईमेल : yashodhan.pandey@srdb.com.np

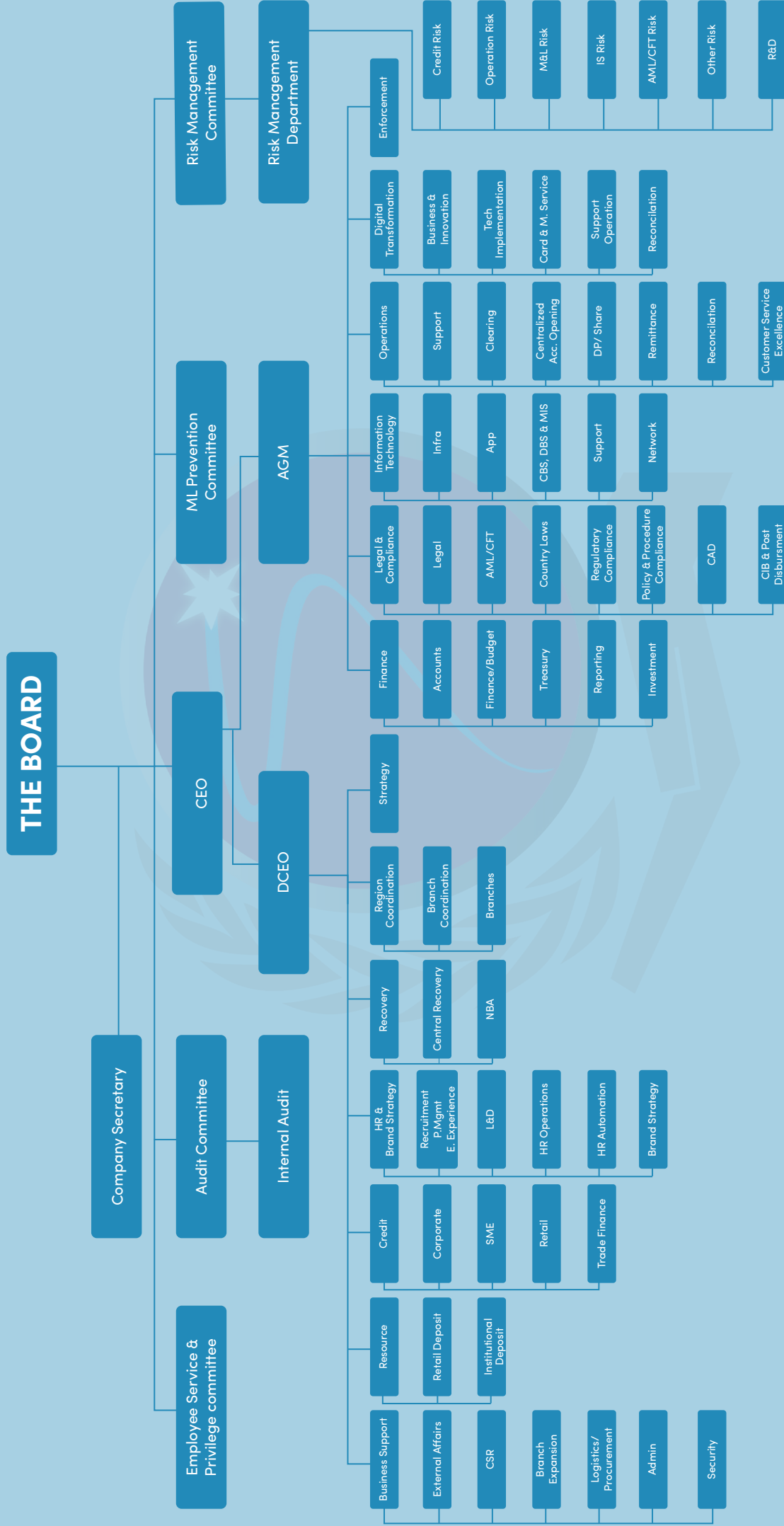


बैंकको संक्षिप्त जानकारी

कम्पनीको प्रकार	पब्लिक लिमिटेड कम्पनी
कम्पनी दर्ता नं.	१०८०/०६५/०६६
कम्पनी रजिष्टारको कार्यालयमा दर्ता भएको मिति	२०६५/०५/२६
नेपाल राष्ट्र बैंकबाट कारोबार स्वीकृत प्राप्त मिति	२०६५/११/०९
कारोबार सुरु भएको मिति	२०६५/११/११
रेसुझा विकास बैंक लिमिटेडसँग मर्जर	२०६९/१२/०४
गौमुखी विकास बैंक लिमिटेडसँग मर्जर	२०७३/०२/२९
पूर्णमा विकास बैंक लिमिटेड र भार्गव विकास बैंक लिमिटेड लाई प्राप्ति	२०७६/०६/२७
राष्ट्रियस्तरको इजाजतपत्रप्राप्त	२०७६/०८/१०
कार्य क्षेत्र	राष्ट्रियस्तर
केन्द्रीय कार्यालय	बुटवल ११, कालिकानगर, रुपन्देही ।
कर्पोरेट कार्यालय	काठमाण्डौ महानगरपालिका १, कमलादी, काठमाण्डौ ।
शाखा सञ्जाल	८८ शाखा १ एक्सटेन्शन कार्यालय
एटिएम	१८
कूल कर्मचारी संख्या	७६३
अधिकृत पूँजी	रु ८ अर्व
जारी पूँजी	रु ४ अर्व ८७ करोड ५७ लाख
चुक्ता पूँजी	रु ४ अर्व ८७ करोड ५७ लाख
संस्थापक शेयर प्रतिशत	५१ प्रतिशत
सर्वसाधारण शेयर प्रतिशत	४९ प्रतिशत
प्रस्तावित बोनस शेयर (हाल कायम रहेको चुक्ता पूँजीको ३.०० प्रतिशत)	रु. १४ करोड ६२ लाख ७१ हजार
प्रस्तावित नगद लाभांश (हाल कायम रहेको चुक्ता पूँजीको १०.०० प्रतिशत)	रु. ४८ करोड ७५ लाख ७० हजार
नेटवर्थ	रु ७ अर्व ३८ करोड ३७ लाख
प्रति शेयर आमदानी .	रु. १३.२४
कूल निक्षेप	रु. ७२ अर्व ४९ करोड ३१ लाख
कूल कर्जा तथा सापट	रु. ५९ अर्व ८८ करोड ६ लाख
खूद नाफा	रु. ६४ करोड ५६ लाख २७ हजार
वचत कर्ता संख्या	७३१,४५४
ऋणी संख्या	१७,४७३
पूँजीकोष अनुपात प्रतिशत	१२.५५ प्रतिशत
निष्कृत्य कर्जा अनुपात	४.२७ प्रतिशत
२०८२ आश्विन मसान्तको अपरिष्कृत वित्तीय विवरण अनुसार	
कूल निक्षेप	रु. ७२ अर्व ५९ करोड ३२ लाख
कूल कर्जा तथा सापट	रु. ६१ अर्व १९ करोड ९८ लाख
शाखा सञ्जाल	८८ शाखा १ एक्सटेन्शन काउण्टर
एटिएम	१८
वचत कर्ता संख्या	७३८,०८३
ऋणी संख्या	१७,५२२
पूँजीकोष अनुपात प्रतिशत	१४.२२ प्रतिशत
निष्कृत्य कर्जा अनुपात	४.६१ प्रतिशत



ORGANIZATIONAL STRUCTURE



सत्रौं वार्षिक साधारणसभामा सञ्चालक समितिका अध्यक्षद्वारा प्रस्तुत मन्तव्य

शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेडको सत्रौं वार्षिक साधारण सभामा उपस्थित आदरणीय शेयरधनी महानुभावहरू, सञ्चालकज्यूहरू, पूर्व अध्यक्ष तथा सञ्चालकज्यूहरू, नियमनकारी निकायका प्रतिनिधिहरू, लेखापरीक्षक, प्रमुख कार्यकारी अधिकृत, कर्मचारी परिवार, पत्रकार मित्रहरू लगायत यहाँहरूको गरिमामय उपस्थिती प्रति आभार व्यक्त गर्दै हार्दिक स्वागत गर्न चाहन्छु।

नियामक निकायहरूबाट वार्षिक साधारणसभामा पेश गर्नका लागि निर्देशित गरीएका विषयवस्तुहरू, आ.व. २०८१/०८२ र चालु आ.व. २०८२/८३ को हालसम्मका वित्तीय तथा अन्य कृयाकलापहरू सञ्चालक समितिको प्रतिवेदनमा समावेश गरिएको हुँदा संक्षेपमा आफ्नो मन्तव्य राख्न चाहन्छु।

१७औं वार्षिक साधारणसभा सम्पन्न गर्न गैरहेको यस ऐतिहासिक अवसरमा सम्पूर्ण शेयरधनी महानुभावहरू, नियामक निकायहरू, ग्राहक महानुभावहरू, कर्मचारीहरू तथा बैंकसँग प्रत्यक्ष वा अप्रत्यक्ष रूपमा सम्बद्ध सम्पूर्ण स्टेकहोल्डर्सहरूबाट प्राप्त अगाध विश्वास र आत्मीय सहयोगका लागि हार्दिक आभार व्यक्त गर्न चाहन्छु। विश्वमा भूराजनीतिक टकराव कायमै रहेको, अन्तर्राष्ट्रिय व्यापार प्रभावित भइरहेको र कोभिड १९ बाट प्रभावित अर्थतन्त्र सहि मार्गमा आउन नपाउँदै प्राकृतिक प्रकोप लगायतका कारणहरूबाट अर्थतन्त्रमा चुनौती थपिएको छ। अर्थतन्त्रका विभिन्न सूचकाङ्कहरूमा आएका उतारचढाव र गैर मौद्रिक अवस्थाले पारेको प्रभावका बिचमा सही दिशानिर्देश तथा रणनीतिको साथ हामी सफलतापूर्वक यहाँसम्म आइपुगेका छौं।

आ.व. २०८१/०८२ मा समग्र अर्थतन्त्रमा परेको प्रभाव, कर्जाको मागमा आएको कमी, बैंक तथा वित्तीय संस्था लक्षित अनपेक्षित गतिविधीहरू, कर्जा असुलीमा थपिएको चुनौती, कर्जाको गुणस्तरमा परेको असरको व्यवस्थापन गर्दै निक्षेप परिचालनमा ९.३० प्रतिशतको वृद्धि भई रु. ७२ अर्ब ४९ करोड ३१ लाख र कर्जा सापटमा १०.०३ प्रतिशतको वृद्धि भई रु. ५९ अर्ब ८८ करोड ६ लाख पुगेको छ। चुक्ता पुँजीको १० प्रतिशत नगद लाभांश (लाभांशकर समेत) र ३ प्रतिशत बोनस शेयर गरी १३ प्रतिशत लाभांश वितरण गर्ने प्रस्ताव यस गरिमामय सभामा स्वीकृतिको लागि पेश गरिएको छ।

वित्तीय सूचकहरूलाई निरन्तर सुदृढ गर्दै नियमनकारी निकाय देखी आम सर्वसाधारणसम्म सबल र विश्वसनीय बैंकको पहिचान कायम गरेका छौं। हरेक स्टेकहोल्डर्सको संस्थागत स्वार्थमा बैंकका कृयाकलापहरू अगाडि बढाउन हरसम्भव प्रयत्नशील छौं। सहरी क्षेत्र तथा ग्रामिण क्षेत्रमा बसोबास गर्ने हरेक समुदाय सम्म बैंकिङ पहुँच विस्तार गर्ने उद्देश्यका साथ सरल, सहज र सुलभ बैंकिङ सेवा उपलब्ध गराउँदै आएका छौं। अत्याधुनिक प्रविधि र ग्राहकमैत्री सेवा मार्फत नागरिकलाई विश्वस्नीय वित्तीय सेवा प्रदान गर्ने तथा बैंकिङ क्षेत्रमा दिगो, विश्वासिलो र विशिष्ट पहिचान कायम गर्न सदैव क्रियाशील रहेका छौं। वित्तिय पहुँच, डिजिटल रुपान्तरण, सुशासन र सामाजिक मूल्य र मान्यताहरू आधारित बैंकिङ सेवा प्रदान गर्न प्रतिबद्ध छौं।

बैंकको पाँच बर्षे रणनितिक योजना (शाइन ८४) अन्तर्गत रहि आ.व. २०८१/८२ मा गरेका मुख्य कार्यहरू एवं प्राप्त गरेका उपलब्धिहरू र चालु आ.व. २०८२/०८३ को हालसम्म भएका मूलभूत कार्यहरू र योजनाहरूको संक्षेपमा चर्चा गर्ने अनुमति चाहन्छु।

- पूँजीकोष वृद्धि गरी व्यावसाय विस्तार र जोखिम बहन गर्ने क्षमता वृद्धि गर्ने उद्देश्य अनुरूप पूरक पूँजीकोषमा गणना गर्ने गरी रु. १ अर्बको ऋणपत्र निष्काशन गरिएको छ।
- मर्चेन्ट बैंकिङ सेवाको लागि शाइन क्यापिटल लिमिटेड नियामक निकायबाट स्वीकृतीको चरणमा रहेको छ।
- संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत गरिवि निवारणलाई लक्षित गरि नेपाल सरकारको दिगो विकास लक्ष्य सँग समन्वयात्मक रूपमा अगाडी बढ्दै निरन्तरता दिइनेछ।
- खर्च लगानी हो भन्ने सोंचका साथ खर्चबाट हुने प्रतिफलको विश्लेषण गरि प्रभावकारी कार्यान्वयन गर्दै आएको र आगामी दिनमा समेत निरन्तरता दिइनेछ।
- व्यावसाय विस्तार र व्यावसायको गुणस्तरलाई तुलनात्मक लाभको आधारमा अगाडी बढाइनेछ।
- निम्न तथा मध्यम आय भएका ग्राहकहरूको वित्तीय आवश्यकता पूरा गर्न तथा उद्यमशीलता प्रवर्द्धन गर्न सहजीकरण गर्ने र साना तथा मझौला व्यावसायीका लागि पहिलो रोजाइको विकास बैंकको रुपमा स्थापित हुने लक्ष्य लिइ सोही बमोजिम कार्य सञ्चालन गर्दै आइरहेका छौं।
- सूचना प्रविधिको विकास सँगै बैंकिङ क्षेत्र प्रविधिमैत्री हुदै



गइरहेको छ। ग्राहकहरूलाई डिजिटल बैंकिङ्ग सेवा प्रदान गर्ने उद्देश्यले उपलब्ध प्रविधिको अधिकतम प्रयोग गर्ने र सूचना प्रविधिको विकास र विस्तारका लागि निरन्तर प्रयत्नशील रहदै आएका छौं। सूचना प्रविधिको विकास सँगै बैंकिङ्ग क्षेत्रमा अनेक सम्भावनाहरू Robotic & Artificial Intelligence सम्मलाई प्रयोगमा ल्याइएको छ, भने साइबर सेक्युरिटीमा विशेष ध्यान दिइएको छ।

- ग्राहक पहिचान तथा सम्पत्ति शुद्धीकरण सम्बन्धमा प्रचलित नेपाल कानून तथा नेपाल राष्ट्र बैंकबाट जारी निर्देशनहरूलाई बैंकले पालना गर्दै आइरहेको छ। सो सम्बन्धमा आवश्यक नीति, निर्देशिका विनियमावली लागू गरि आवश्यकता अनुसार अद्यावधिक गर्ने गरिएको छ।
- संस्थागत सुशासनमा शून्य सहनशीलताको नीति अवलम्बन गर्दै आइरहेका छौं। बैंकको सञ्चालन तथा व्यवस्थापनमा संस्थागत सुशासनका उच्चतम मूल्य मान्यता र अधिकतम व्यावसायिक आचरणलाई केन्द्रबिन्दुमा राखी कार्य सञ्चालन गर्दै आइरहेका छौं।
- 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 समितिहरू रहेका छन्, उल्लेखित समितिका सिफारिसहरू सञ्चालक समितिबाट निर्णय गरी व्यवस्थापन मार्फत कार्यान्वयन गर्ने गरिएको छ।
- Indian Chamber of Commerce बाट आयोजित 3rd Emerging Asia Banking Award मा Best Bank Nepal (Development Bank -Mid Size), Best Performance on Risk Management, Nepal (Development Bank), Best Performance on Profitability Nepal (Development Bank), Best Performance on Growth, Nepal (Development Bank) उपाधिहरूबाट सम्मानित भएका छौं।
- नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्था (ICAN) द्वारा National Best Presented Annual Report Award 2024 मा Certificate of Merit उपाधिबाट सम्मानित भएका छौं।
- आर्थिक वर्षमा २०८१/०८२ ब्याजकर, पारिश्रमिक कर लगायत अन्य शिर्षकमा गरी श्रोतमा कर कट्टी तर्फ रु. २७ करोड ७५ लाख १८ हजार, आयकर तर्फ रु. २८ करोड १४ लाख ६३ हजार, कुल रु ५५ करोड ८९ लाख ८१ हजार सरकारी कोषमा जम्मा गरि बैंकले प्रत्यक्ष रूपमा अर्थतन्त्रमा योगदान गरेको छ।

संस्थागत सुशासन प्रतिको प्रतिबद्धता, स्वनियमन र आर्थिक अनुशासन हाम्रा आधारभूत चरित्र हुन्। नेपाल राष्ट्र बैंकबाट जारी नीति निर्देशनहरू तथा अन्य प्रचलित नियम कानूनहरूको पालना गर्दै सहरी एवम् ग्रामीण दुवै क्षेत्रका ग्राहकहरूलाई सहज वित्तीय सेवा प्रवाह गर्दै आइरहेको छौं। नेपाल राष्ट्र बैंकको मार्गदर्शनलाई पूर्णरूपमा कार्यान्वयन गरी प्रुडेन्ट बैंकिङ्ग, सहज ग्राहक सेवा र सम्पूर्ण स्टेकहोल्डर्सहरूको हितलाई उच्च प्राथमिकतामा राख्दै आम सर्वसाधारणको आर्थिक उन्नति सहितको समावेशी अर्थतन्त्र निर्माणका लागि प्रतिबद्ध छौं। दीर्घकालीन दिगो व्यवसाय विस्तार र मुनाफा वृद्धिका लागि रणनीतिक योजना बनाई सोही अनुरूप कार्य गर्दै आएका 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। आधुनिक प्रविधिमा भएका नयाँ नयाँ परिवर्तनहरूलाई अंगाल्दै, आफ्ना सेवाहरूलाई अझ सजिलो, आधुनिक र प्रभावकारी बनाउन प्रयासरत छौं। विभिन्न कानुनी व्यवस्था, नियामक निकायहरूबाट जारी नीति निर्देशनहरूको पूर्ण रूपमा पालना गर्दै कारोवारको सिलसिलामा उत्पन्न हुन सक्ने जोखिम व्यवस्थापन तथा आन्तरीक नियन्त्रण प्रणालीलाई सुदृढ बनाउदै आएका छौं।

२०८२ आश्विन मासान्तसम्म निक्षेप परिचालन रु. ७२ अर्ब ५९ करोड ३२ लाख, कर्जा लगानी रु. ६१ अर्ब १९ करोड ९८ लाख, खुद मुनाफा रु. २० करोड ४३ लाख तथा प्रति शेयर आम्दानी रु. १६.६६ रहेको छ। आन्तरिक र बाह्य अर्थतन्त्रले पारेको असर, रेमिट्यान्समा आधारित अर्थतन्त्र, आयातमा निर्भर राष्ट्रको आय आदिको कारण बैंकिङ्ग क्षेत्रमा समेत सोको प्रत्यक्ष प्रभाव पर्न जान्छ। यस बैंकका उत्साहप्रद सूचकाङ्कहरू रहनुमा पक्कै पनि व्यवस्थापनको व्यवस्थापकीय कुशलता, ग्राहकमैत्री सेवा (Customized Service) र हर्षित ग्राहक (Delight Customer) को लागि बैंकले गरेका प्रयासहरू नै प्रमुख कारण हुन्।

बैंक तथा वित्तीय संस्थाहरूको प्रत्यक्ष संलग्नता आर्थिक क्षेत्रमा रहेता पनि सामाजिक रूपमा समेत बैंक समाजप्रति उत्तरदायी हुनुपर्ने हाम्रो मान्यता रहेको छ। सामाजिक उत्तरदायित्व अर्न्तगत शिक्षा, स्वास्थ्य, मानविय सहायता, स्वच्छ वातावरण, वित्तीय साक्षरता लगायत नेपाल सरकारको दिगो विकास लक्ष्य सँग समन्वयात्मक रूपमा कार्य गर्दै आइरहेका छौं।

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

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

धन्यवाद ।

थानेश्वर पौडेल

अध्यक्ष

२६ मंसिर, २०८२



प्रमुख कार्यकारी अधिकृतको मन्तव्य

शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेडको सत्रौं वार्षिक साधारणसभामा उपस्थित सञ्चालक समिति, शेयरधनी महानुभावहरू र सहकर्मि मित्रहरूमा हार्दिक स्वागत अभिवादन गर्दछु ।

करिव १७ वर्षको सञ्चालन अवधिमा ८० अर्ब ३५ करोडको वासलात, प्रति शेयर सम्पत्ती १,६४८.०३, ७ अर्ब ३८ करोडको शेयरधनी कोष, प्रति शेयर नेटवर्थ १५१.४४, औसत लाभांश दर १७.३०, करिव ८ लाख सन्तुष्ट ग्राहक, करिव १,००० प्रतिभाशाली मष्तिष्कको समन्वयात्मक शक्ति, राष्ट्रिय तथा अन्तराष्ट्रिय संस्थाहरूबाट हामीलाई गरिएको प्रमाणिकरण, ३ जिल्ला कार्यक्षेत्रबाट शुभारम्भ भएको बैंकिङ्ग सेवा राष्ट्रियस्तरमा विस्तार, ५ वटा विकास बैंकहरूको मर्जर तथा एक्विजिशन पश्चातको कुशल व्यवस्थापन, काठमाण्डौ बाहिर केन्द्रिय कार्यालय रहेको एकमात्र राष्ट्रियस्तरको विकास बैंक र सुविधा सम्पन्न आफ्नै भवन हाम्रा प्रमुख उपलब्धिहरू हुन ।

यस विकास बैंकले हासिल गरेका उपलब्धिहरू सम्पूर्ण स्टेकहोल्डर्सहरूको सहयोग र विश्वासको प्रतिविम्ब हुन । नेपाल राष्ट्र बैंकको मार्गदर्शन अन्तर्गत रही सबल र सुदृढ वित्तीय संस्थाको पहिचान कायम राख्दै संस्थागत सुशासन, प्रुडेन्ट बैंकिङ्गको अभ्यास गर्दै दीगो बैंकिङ्गलाई आत्मसात गरि पहिलो रोजाईको विकास बैंकको रुपमा अगाडी बढ्न प्रतिबद्ध छौं ।

छिटो, सहज र सुरक्षित सेवा प्रदान गर्न डिजिटाइज बैंकिङ्ग सेवालाई प्राथमिकतामा राखि सोको निरन्तर विस्तार गर्दै आएका छौं । आन्तरिक कार्य प्रणाली (Internal Work System) र आन्तरिक नियन्त्रण प्रणाली (Internal Control System) लाई डिजिटाइज गर्दै प्रणालीलाई स्वचालित बनाई ग्राहक सेवालाई थप प्रभावकारी बनाउने तर्फ ध्यान केन्द्रित गरेका छौं । बैंकिङ्गको लागी बैंकमा जानु नपर्ने गरि ग्राहकलाई प्रविधिमैत्री बनाउन डिजिटल सचेतनाका कार्यक्रमहरू गर्दै आएका छौं ।

धन्यवाद, जय शाइन ।

प्रकाश पौडेल

प्रमुख कार्यकारी अधिकृत



सञ्चालक समितिको वार्षिक प्रतिवेदन

शाइन रेसुङ्गा डेभलपमेण्ट बैंक लिमिटेडको सत्रौं वार्षिक साधारण सभामा नियामक निकायहरूबाट वार्षिक साधारण सभामा पेश गर्नु पर्ने भनी निर्देशित विषयवस्तुहरू तथा विकास बैंकले गरेका उल्लेख्य गतिविधिहरू सहितको वार्षिक प्रतिवेदन सम्पूर्ण शेयरधनीहरू लगायत सरोकारवाला सबैको जानकारीका लागि प्रस्तुत गरिएको छ। यस प्रतिवेदनमा उल्लेखित विषयवस्तुहरू अध्ययन गरी थप सवल र सक्षम विकास बैंकको रूपमा स्थापित हुन आवश्यक रचनात्मक सल्लाह र सुझावहरूको अपेक्षा राखेका छौं।

नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभागबाट मिति २०८२/०८/०४ गते वित्तीय विवरण प्रकाशनको सहमति तथा वार्षिक साधारण सभामा लाभांश घोषणा गर्न स्वीकृति प्राप्त भएकोमा यस विकास बैंकको २०८२ साल आषाढ मसान्तको वित्तीय विवरण, सोही मितिमा समाप्त आ.व. २०८१/०८२ को नाफा वा नोक्सान विवरण, विस्तृत आयको विवरण (Statement of Comprehensive Income), नगद प्रवाह विवरण, इक्विटीमा भएको परिवर्तनको विवरण र सोसंग सम्बन्धित अनुसूचीहरू सहितको वित्तीय विवरणहरू तथा यस साधारण सभामा निर्णयार्थ पेश भएका साधारण तथा विशेष प्रस्तावहरूलाई छलफल गरी पारित गर्नको लागि यस गरीमामय सभामा पेश गर्दछौं।

अन्तराष्ट्रिय आर्थिक परिदृश्य :

अन्तराष्ट्रिय मुद्राकोष (IMF) द्वारा सन् २०२५ अक्टोबरमा प्रकाशित World Economic Outlook अनुसार सन् २०२५ र २०२६ मा विश्व अर्थतन्त्रको वृद्धिदर क्रमशः ३.२ प्रतिशत र ३.१ प्रतिशत रहने प्रक्षेपण रहेको छ। मुद्राकोषद्वारा जारी प्रतिवेदन अनुसार सन् २०२४ मा विश्वको आर्थिक वृद्धिदर ३.३ प्रतिशत रहेको थियो। विकसित अर्थतन्त्रहरूको समग्र आर्थिक वृद्धिदर सन् २०२४ मा १.८ प्रतिशत रहेकोमा सन् २०२५ मा १.६ प्रतिशत र सन् २०२६ मा १.६ प्रतिशत हुने अन्तराष्ट्रिय मुद्राकोषको प्रक्षेपण छ। उदीयमान र विकासोन्मुख अर्थतन्त्रहरूको आर्थिक वृद्धिदर सन् २०२४ मा ४.३ प्रतिशत रहेकोमा सन् २०२५ मा ४.२ प्रतिशत र सन् २०२६ मा ४.० प्रतिशत रहने प्रक्षेपण छ। उदीयमान तथा विकासोन्मुख एसियाली अर्थतन्त्रको आर्थिक वृद्धिदर सन् २०२४ मा ५.३ प्रतिशत रहेकोमा सन् २०२५ मा ५.२ प्रतिशत र सन् २०२६ मा ४.७ प्रतिशत हुने प्रक्षेपण छ। सन् २०२४ मा भारतको आर्थिक वृद्धिदर ६.५ प्रतिशत रहेकोमा सन् २०२५ मा ६.६ प्रतिशत र सन् २०२६ मा ६.२ प्रतिशत रहने प्रक्षेपण छ। त्यसैगरी, चीनको आर्थिक वृद्धिदर सन् २०२४ मा ५.० प्रतिशत रहेकोमा सन् २०२५ मा ४.८ प्रतिशत र

सन् २०२६ मा ४.२ प्रतिशत हुने प्रक्षेपण छ। सन् २०२४ मा विकसित अर्थतन्त्रमा उपभोक्ता मुद्रास्फीति २.६ प्रतिशत र उदीयमान तथा विकासोन्मुख अर्थतन्त्रहरूमा ७.९ प्रतिशत कायम रहेको छ। सन् २०२५ मा विकसित अर्थतन्त्रहरूमा मुद्रास्फीति २.५ प्रतिशत र उदीयमान तथा विकासोन्मुख अर्थतन्त्रहरूमा ५.३ प्रतिशत रहने मुद्राकोषको प्रक्षेपण छ। सन् २०२४ मा ३.५ प्रतिशतले विस्तार भएको वस्तु तथा सेवाको विश्व व्यापार सन् २०२५ मा ३.६ प्रतिशतले बढ्ने कोषको प्रक्षेपण छ।

मुलुकको समष्टिगत आर्थिक अवस्था :

कुल गार्हस्थ्य उत्पादन

आर्थिक वर्ष २०८१/८२ मा देशको यथार्थ कुल गार्हस्थ्य उत्पादन वृद्धिदर आधारभूत मूल्यमा ३.९९ प्रतिशत तथा उत्पादकको मूल्यमा ४.६१ प्रतिशतले हुने राष्ट्रिय तथ्याङ्क कार्यालयको प्रारम्भिक अनुमान छ। अघिल्लो वर्ष यस्तो वृद्धिदर आधारभूत मूल्यमा ३.३६ प्रतिशत र उत्पादकको मूल्यमा ३.६७ प्रतिशत रहेको थियो। समीक्षा वर्षमा कृषि क्षेत्रको उत्पादन ३.२८ प्रतिशतले र गैर-कृषि क्षेत्रको उत्पादन ४.२८ प्रतिशतले वृद्धि भएको अनुमान छ। अघिल्लो वर्ष कृषि क्षेत्रको उत्पादन ३.३५ प्रतिशत तथा गैर-कृषि क्षेत्रको उत्पादन ३.३६ प्रतिशतले वृद्धि भएको थियो। आर्थिक वर्ष २०८१/८२ मा गैर-कृषि क्षेत्रअन्तर्गत उद्योग क्षेत्रको उत्पादन ४.५३ प्रतिशत र सेवा क्षेत्रको उत्पादन ४.२१ प्रतिशतले वृद्धि हुने अनुमान छ। अघिल्लो वर्ष उद्योग क्षेत्रको वृद्धिदर ०.११ प्रतिशत र सेवा क्षेत्रको वृद्धिदर ४.३५ प्रतिशत रहेको थियो।

उपभोक्ता मुद्रास्फीति :

आर्थिक वर्ष २०८१/८२ मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.०६ प्रतिशतमा सीमित रह्यो। अघिल्लो वर्ष यस्तो मुद्रास्फीति ५.४४ प्रतिशत रहेको थियो। समीक्षा वर्षको पहिलो पाँच महिनासम्म तरकारी, दाल, गोडागुडी, चामललगायत खाद्य वस्तुको मूल्य वृद्धिका कारण उपभोक्ता मुद्रास्फीतिमा दबाव परे पनि त्यसपश्चात् ती वस्तुहरूको मूल्य क्रमशः घट्दै गएपछि मुद्रास्फीतिमा चाप पनि कम हुँदै गएको थियो। समीक्षा अवधिमा भारतसहित विश्वका अधिकांश अर्थतन्त्रहरूमा मुद्रास्फीति उल्लेखनीय रूपमा सुधार आएको, अन्तराष्ट्रिय बजारमा कच्चा तेलको मूल्यमा कमी अनुरूप नेपाल आयल निगमले पेट्रोलियम पदार्थको मूल्य समायोजन गर्दै लगेको, तलब तथा ज्याला र थोक मूल्य सूचकाङ्कको वृद्धिदरमा कमी आएको तथा आन्तरिक माग कमजोर रहेका कारणले उपभोक्ता मूल्यमा तुलनात्मक रूपमा कम दबाव पर्न गई उपभोक्ता मुद्रास्फीति मौद्रिक



नीतिले लिएको लक्ष्यभिन्न रहन गएको हो ।

थोक मुद्रास्फीति :

समीक्षा वर्षमा वार्षिक औसत थोक मुद्रास्फीति ३.८४ प्रतिशत रहेको छ । अघिल्लो वर्ष यस्तो मुद्रास्फीति ३.९२ प्रतिशत रहेको थियो । समीक्षा वर्षमा थोक मूल्यअन्तर्गत प्राथमिक वस्तुहरूको वार्षिक औसत मुद्रास्फीति ७.२९ प्रतिशत, इन्धन तथा ऊर्जाको -३.९२ प्रतिशत र उत्पादित वस्तुहरूको ३.०३ प्रतिशत रहेको छ । अघिल्लो वर्ष यी समूहहरूको वार्षिक औसत मुद्रास्फीति क्रमशः ७.१८ प्रतिशत, -४.४५ प्रतिशत र ३.५० प्रतिशत रहेको थियो । वृहत् आर्थिक वर्गीकरणको आधारमा हेर्दा समीक्षा वर्षमा उपभोग्य वस्तु, मध्यवर्ती वस्तु तथा पुँजीगत वस्तुको वार्षिक औसत थोक मुद्रास्फीति क्रमशः ६.८६ प्रतिशत, २.२७ प्रतिशत र २.८९ प्रतिशत रहेको छ ।

बैदेशिक व्यापार :

आर्थिक वर्ष २०८१/८२ मा कुल वस्तु निर्यात ८१.८ प्रतिशतले वृद्धि भई रु.२७७ अर्ब ३ करोड पुगेको छ । अघिल्लो वर्ष यस्तो निर्यात ३.० प्रतिशतले घटेको थियो । कुल गार्हस्थ्य उत्पादनमा कुल वस्तु निर्यातको अनुपात अघिल्लो वर्ष २.७ प्रतिशत रहेकोमा समीक्षा वर्षमा ४.५ प्रतिशत रहेको छ । आर्थिक वर्ष २०८१/८२ मा भारतबाट भएको वस्तु आयात ७.५ प्रतिशतले वृद्धि भई रु. १०७१ अर्ब २० करोड पुगेको छ । अघिल्लो वर्ष यस्तो आयात ३.० प्रतिशतले घटेको थियो । चीनबाट भएको वस्तु आयात अघिल्लो वर्ष ३४.२ प्रतिशतले बढेकामा आर्थिक वर्ष २०८१/८२ मा १४.२ प्रतिशतले वृद्धि भई रु. ३४१ अर्ब १० करोड पुगेको छ । अन्य मुलुकबाट भएको वस्तु आयात अघिल्लो वर्ष १७.६ प्रतिशतले घटेकोमा आर्थिक वर्ष २०८१/८२ मा ३१.७ प्रतिशतले वृद्धि भई रु.३९१ अर्ब ८२ करोड पुगेको छ ।

विप्रेषण आप्रवाह :

समीक्षा वर्षमा विप्रेषण आप्रवाह १९.२ प्रतिशतले वृद्धि भई रु. १७२३ अर्ब २७ करोड पुगेको छ । अघिल्लो वर्ष यस्तो आप्रवाह १६.५ प्रतिशतले बढेको थियो । अघिल्लो वर्ष विप्रेषण आप्रवाहको कुल गार्हस्थ्य उत्पादनसँगको अनुपात २५.३ प्रतिशत रहेकोमा समीक्षा वर्षमा २८.२ प्रतिशत रहेको छ ।

विदेशी विनिमय सञ्चिति :

२०८२ असार मसान्तमा कुल विदेशी विनिमय सञ्चिति २०८१ असार मसान्तको तुलनामा ३१.२ प्रतिशतले वृद्धि भई रु.२६७७ अर्ब ६८ करोड कायम भएको छ । अघिल्लो वर्ष यस्तो सञ्चिति ३२.६ प्रतिशतले वृद्धि भई रु.२०४१ अर्ब १० करोड कायम भएको थियो । अमेरिकी डलरमा कुल विदेशी विनिमय सञ्चिति २७.७ प्रतिशतले वृद्धि भई रु.१९ अर्ब ५०

करोड डलर कायम भएको छ । अघिल्लो वर्ष यस्तो सञ्चिति ३०.४ प्रतिशतले बढेको थियो । नेपाल राष्ट्र बैंकमा रहेको विदेशी विनिमय सञ्चिति २०८१ असार मसान्तको रु.१८४८ अर्ब ५५ करोडको तुलनामा २०८२ असारमसान्तमा ३०.६ प्रतिशतले वृद्धि भई रु.२४१४ अर्ब ६४ करोड कायम भएको छ ।

विनिमय दर :

आर्थिक वर्ष २०८१/८२ मा पनि नेपाली रुपैयाँको भारतीय रुपैयाँसँगको विनिमय दर स्थिर राखिएको छ । २०८१ असारमसान्तको तुलनामा २०८२ असारमसान्तमा नेपाली रुपैयाँ अमेरिकी डलरसँग २.६६ प्रतिशत, पाउण्ड स्टर्लिङसँग ५.९२ प्रतिशत, युरोसँग ९.०४ प्रतिशत र जापानी येनसँग ८.७५ प्रतिशतले अवमूल्यन भएको छ ।

नगद मौज्जात :

आर्थिक वर्ष २०८१/८२ को अन्त्यमा नेपाल सरकारको नेपाल राष्ट्र बैंकसँग रु.१३० अर्ब ७३ करोड (प्रदेश सरकार तथा स्थानीय तहको खातामा रहेको रकमसमेत) नगद मौज्जात रहेको छ । अघिल्लो आर्थिक वर्षको अन्त्यमा यस्तो मौज्जात रु.९३ अर्ब ९६ करोड रहेको थियो ।

सरकारी ऋण :

२०८२ असार मसान्तमा नेपाल सरकारको कुल तिर्न बाँकी बाह्य ऋण रु.१४०१ अर्ब ४२ करोड र आन्तरिक ऋण रु.१२६८ अर्ब २२ करोड गरी कुल तिर्न बाँकी सरकारी ऋण रु.२६६९ अर्ब ६५ करोड रहेको छ । अघिल्लो वर्षको असारमसान्तमा कुल तिर्न बाँकी सरकारी ऋण रु.२४३८ अर्ब ४९ करोड रहेको थियो । सरकारी कुल तिर्न बाँकी ऋणको कुल गार्हस्थ्य उत्पादनसँगको अनुपात ४३.७ प्रतिशत रहेको छ । अघिल्लो वर्ष यस्तो अनुपात ४२.७ प्रतिशत रहेको थियो ।

बैंक तथा वित्तीय संस्थाहरूको साधन स्रोत तथा उपयोगको स्थिति :

बाणिज्य बैंक :

आर्थिक वर्ष २०८१/८२ मा बाणिज्य बैंकहरूको कुल सम्पत्ति/दायित्व १२ प्रतिशत (रु.८६७ अर्ब ७८ करोड) ले

वृद्धि भई रु.८,०९५ अर्ब ३८ करोड पुगेको छ । अघिल्लो वर्ष यस्तो सम्पत्ति/दायित्व १२.९ प्रतिशत (रु.८२४ अर्ब ९ करोड) ले बढेको थियो । आर्थिक वर्ष २०८१/८२ मा बाणिज्य बैंकहरूको कुल निक्षेप परिचालन १३.७ प्रतिशत (रु.७८४ अर्ब ८७ करोड) ले वृद्धि भई २०८२ असार मसान्तमा रु.६५३१ अर्ब ८७ करोड पुगेको छ । अघिल्लो वर्ष



वाणिज्य बैंकहरूको कुल निक्षेप परिचालन १३.३ प्रतिशत (रु.६७४ अर्ब ७७ करोड) ले बढेको थियो। समीक्षा वर्षमा वाणिज्य बैंकहरूको चल्ती तथा वचत निक्षेप क्रमशः ३८.९ प्रतिशत र ३६.५ प्रतिशतले बढेको छ, भने मुद्दती निक्षेप २.० प्रतिशतले घटेको छ। अघिल्लो वर्ष चल्ती निक्षेप १६.० प्रतिशतले घटेको थियो भने वचत र मुद्दती निक्षेप क्रमशः २८.२ र ९.७ प्रतिशतले बढेको थियो। वाणिज्य बैंकहरूको कर्जा तथा लगानी समीक्षा वर्षमा ७.२ प्रतिशत (रु.४२४ अर्ब ६१ करोड) ले वृद्धि भई २०८२ असार मसान्तमा रु.६,२९५ अर्ब ६५ करोड पुगेको छ। अघिल्लो वर्ष वाणिज्य बैंकहरूको कर्जा तथा लगानी ७.७ प्रतिशत (रु.४१९ अर्ब ७७ करोड) ले वृद्धि भएको थियो। समीक्षा वर्षमा वाणिज्य बैंकहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा ८.६ प्रतिशत (रु.३८६ अर्ब ३ करोड) ले वृद्धि भएको छ। अघिल्लो वर्ष यस्तो कर्जा ५.८ प्रतिशत (रु.२४६ अर्ब ९५ करोड) ले वृद्धि भएको थियो। २०८२ असार मसान्तमा वाणिज्य बैंकहरूबाट निजी क्षेत्रतर्फ प्रवाहित कर्जा र कुल गार्हस्थ्य उत्पादनको अनुपात ७९.९ प्रतिशत कायम भएको छ।

विकास बैंक :

समीक्षा वर्षमा विकास बैंकहरूको कुल सम्पत्ति/दायित्व ५.१ प्रतिशत (रु.३६ अर्ब २६ करोड) ले वृद्धि भई २०८२ असार मसान्तमा रु.७५३ अर्ब ५५ करोड कायम भएको छ। अघिल्लो वर्ष यस्तो सम्पत्ति/दायित्व ७.९ प्रतिशत (रु.५२ अर्ब २९ करोड) ले बढेको थियो। साधन परिचालनको प्रमुख स्रोत को रूपमा रहेको कुल निक्षेप समीक्षा वर्षमा ३.५ प्रतिशत (रु.२१ अर्ब ७ करोड) ले वृद्धि भई रु.६२९ अर्ब ३२ करोड पुगेको छ। २०८२ असार मसान्तमा विकास बैंकहरूको तरल सम्पत्ति (सरकारी ऋणपत्रमा गरिएको लगानीसहित) रु.१२४ अर्ब १३ करोड रहेको छ। यस्तो सम्पत्ति कुल निक्षेपको १९.७ प्रतिशत हुन आउँछ। अघिल्लो वर्ष उक्त अनुपात २०.२ प्रतिशत रहेको थियो। समीक्षा वर्षमा, तरल सम्पत्तिमध्ये तरल कोष ९.९ प्रतिशतले बढेर रु.३३ अर्ब ६० करोड पुगेको छ। समीक्षा वर्षमा विकास बैंकहरूको कर्जा तथा लगानी ३.५ प्रतिशत (रु.२२ अर्ब ४५ करोड) ले वृद्धि भई २०८२ असार मसान्तमा रु.६५९ अर्ब ९३ करोड कायम भएको छ। अघिल्लो वर्ष यस्तो कर्जा तथा लगानी ३.७ प्रतिशत (रु.२२ अर्ब ९६ करोड) ले बढेको थियो। कर्जा तथा लगानीका अंशहरूमध्ये निजी क्षेत्रतर्फ प्रवाहित कर्जा ६.१ प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा रु.५११ अर्ब ४३ करोड भएको छ, जुन कुल गार्हस्थ्य उत्पादनको ८.४ प्रतिशत हुन आउँछ।

वित्त कम्पनी :

समीक्षा वर्षमा वित्त कम्पनीहरूको कुल सम्पत्ति/दायित्व ३.४ प्रतिशत (रु.५ अर्ब ८१ करोड) ले बढेर २०८२ असार मसान्तमा रु.१७५ अर्ब ७२ करोड पुगेको छ। अघिल्लो वर्ष यस्तो सम्पत्ति/दायित्व ११.२ प्रतिशतले बढेर रु.१६९ अर्ब ७२ करोड पुगेको थियो। निक्षेप परिचालन २.९ प्रतिशत (रु.३ अर्ब ७२ करोड) ले वृद्धि भई २०८२ असार मसान्तमा रु.१३० अर्ब २६ करोड भएको छ। अघिल्लो वर्ष यस्तो निक्षेप परिचालन १३.८ प्रतिशतले वृद्धि भएको थियो। २०८२ असार मसान्तमा वित्त कम्पनीहरूको तरल सम्पत्ति (सरकारी ऋणपत्रमा गरिएको लगानी सहित) रु.२५ अर्ब ३९ करोड रहेको छ। यस्तो सम्पत्ति कुल निक्षेपको १९.५ प्रतिशत हुन आउँछ। अघिल्लो वर्ष उक्त अनुपात २३.३ प्रतिशत रहेको थियो। तरल सम्पत्तिमध्ये तरल कोष ९.२ प्रतिशतले बढेर २०८२ असार मसान्तमा रु.७ अर्ब ६८ करोड कायम भएको छ। समीक्षा वर्षमा वित्त कम्पनीहरूको कर्जा तथा लगानी ०.२ प्रतिशत (रु.३१ करोड) ले बढेर २०८२ असार मसान्तमा रु.१४७ अर्ब ९५ करोड कायम भएको छ। अघिल्लो वर्ष यी कम्पनीहरूको कर्जा तथा लगानी ६.८ प्रतिशतले बढेको थियो। कर्जा तथा लगानीका अंशहरूमध्ये निजी क्षेत्रतर्फ प्रवाहित कर्जा ८.४ प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा रु.१०४ अर्ब ८ करोड पुगेको छ, जुन कुल गार्हस्थ्य उत्पादनको १.७ प्रतिशत हुन आउँछ।

लघुवित्त वित्तीय संस्था :

लघुवित्त वित्तीय संस्थाहरूको कुल सम्पत्ति/दायित्व ९.७ प्रतिशतले बढेर २०८२ असार मसान्तमा रु.६०७ अर्ब ५६ करोड पुगेको छ। त्यसैगरी, यी संस्थाहरूको कुल निक्षेप र सापटी क्रमशः रु.१९९ अर्ब ७६ करोड र रु.२३९ अर्ब ५० करोड पुगेको छ भने कुल कर्जा र लगानी क्रमशः रु.४९१ अर्ब ८० करोड र रु.१० अर्ब ५४ करोड पुगेको छ।

पूर्वाधार विकास बैंक :

समीक्षा वर्षमा नेपाल पूर्वाधार विकास बैंक लि.को सम्पत्ति/दायित्व ४५.२३ प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा रु.४२ अर्ब ८४ करोड पुगेको छ। २०८२ असार मसान्तमा संस्थाको चुक्ता पुँजी रु.२१ अर्ब ६० करोड कायम भएको छ भने कर्जा तथा लगानी रु.२५ अर्ब १४ करोड रहेको छ।

बीमा कम्पनी :

२०८२ असार मसान्तमा १४ जीवन, १४ निर्जीवन, २ पुनरबीमा र ७ लघुबीमा कम्पनी गरी कुल ३७ बीमा कम्पनी सञ्चालनमा रहेका छन्। नेपाल बीमा प्राधिकरणबाट प्राप्त तथ्याङ्कअनुसार बीमा कम्पनीहरूको कुल सम्पत्ति/दायित्व



२०८१ असार मसान्तमा रु.९३९ अर्ब २३ करोड रहेकोमा समीक्षा वर्षमा १६.५ प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा रु. १,०९३ अर्ब ९६ करोड पुगेको छ ।

कर्मचारी सञ्चय कोष :

कर्मचारी सञ्चय कोषबाट प्राप्त तथ्याङ्कअनुसार उक्त कोषको सम्पत्ति/दायित्व समीक्षा वर्षमा ९.० प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा रु. ६२३ अर्ब २१ करोड पुगेको छ । अघिल्लो वर्ष उक्त सम्पत्ति/दायित्व ११.६ प्रतिशतले वृद्धि भई २०८१ असार मसान्तमा रु. ५७१ अर्ब ३२ करोड रहेको थियो । सञ्चयकर्ताहरूको सञ्चित रकम २०८१ असार मसान्तमा रु.५१८ अर्ब ४७ करोड रहेकोमा समीक्षा वर्षमा ११.७ प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा रु.५७८ अर्ब ९९ करोड पुगेको छ ।

नागरिक लगानी कोष :

नागरिक लगानी कोषबाट प्राप्त तथ्याङ्कअनुसार उक्त कोष को सम्पत्ति/दायित्व २.५ प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा रु.३११ अर्ब ७ करोड पुगेको छ । अघिल्लो वर्ष यस्तो सम्पत्ति/दायित्व रु.३०३ अर्ब ४१ करोड रहेको थियो । यस कोषको दायित्वतर्फ उल्लेख्य अंश ओगट्ने कोष सङ्कलन अघिल्लो वर्ष रु.२३० अर्ब ९३ करोड रहेकोमा समीक्षा वर्षमा १७.७ प्रतिशतले वृद्धि भई २०८२ असारमसान्तमा रु.२७१ अर्ब ७२ करोड पुगेको छ । अघिल्लो वर्ष कर्जा तथा सापटी रु.७९ अर्ब ६ करोड रहेकोमा समीक्षा वर्षमा १०.१ प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा रु.८७ अर्ब ४ करोड पुगेको छ ।

सामाजिक सुरक्षा कोष :

सामाजिक सुरक्षा कोषबाट प्राप्त तथ्याङ्कअनुसार कोषको सम्पत्ति/दायित्व समीक्षा वर्षमा २१ प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा रु.११९ अर्ब ३८ करोड पुगेको छ । अघिल्लो वर्ष उक्त रकम ३१ प्रतिशतले वृद्धि भई रु.९८ अर्ब ३३ करोड पुगेको थियो । वैदेशिक रोजगारीमा गएकामध्ये १७ लाख ७६ हजार ७५३ जना, अनौपचारिक क्षेत्रका ७२० जना, स्वरोजगारका रूपमा ४१८ जना र बाँकी औपचारिक क्षेत्रका श्रमिक २० हजार ९ सय ७६ वटा रोजगारदाता फर्म/कम्पनीका जम्मा श्रमिक २३ लाख ८० हजार १ सय ८१ जना दर्ता भएका छन् ।

निक्षेप तथा कर्जा सुरक्षण कोष

निक्षेप तथा कर्जा सुरक्षण कोषले प्राथमिकता-प्राप्त क्षेत्रलगायत पशुधन तथा तरकारी वाली सुरक्षण, सहूलियतपूर्ण कर्जा, वैदेशिक रोजगार कर्जा, लघु तथा विपन्न वर्ग कर्जा र साना तथा मझौला उद्यम कर्जाको सुरक्षण गर्दै आएको छ । यस

कोषले २०८२ असार मसान्तमा रु.३२८ अर्ब ३८ करोड कर्जा र रु.१,५७९ अर्ब ५ करोड निक्षेप सुरक्षण गरेको छ ।

तरलता व्यवस्थापन :

आर्थिक वर्ष २०८१/८२ मा पटक पटक गरी निक्षेप सङ्कलन बोलकबोल मार्फत रु. ३,१४२ अर्ब ९५ करोड र स्थायी निक्षेप सुविधामार्फत रु. २१,५०८ अर्ब ४० करोड गरी कुल रु. २४,६५१ अर्ब ३५ करोड तरलता प्रशोचन गरिएको छ । सो अवधिमा ओभरनाइट तरलता सुविधामार्फत मात्र रु.२ अर्ब ७० करोड तरलता प्रवाह गरिएको छ ।

ब्याजदर :

२०८१ असारको तुलनामा २०८२ असारमा अल्पकालीन ब्याजदरहरू घटेका छन् । २०८१ असारमा ९१-दिने ट्रेजरी बिलको भारित औसत ब्याजदर ३.०० प्रतिशत रहेकोमा २०८२ असारमा २.९५ प्रतिशत कायम भएको छ । मौद्रिक नीतिको सञ्चालन लक्ष्यको रूपमा रहेको वाणिज्य बैंक, विकास बैंक र वित्त कम्पनीहरू बीचको २०८२ असारको भारित औसत अन्तरबैंक दर २.९६ प्रतिशत रहेको छ । २०८१ असारमा यो दर २.९९ प्रतिशत रहेको थियो । २०८२ असारमा वाणिज्य बैंकहरूको औसत आधार दर ६.०२ प्रतिशत, विकास बैंकहरूको ८.०३ प्रतिशत र वित्त कम्पनीहरूको ८.९७ प्रतिशत रहेको छ । २०८१ असारमा वाणिज्य बैंकहरूको औसत आधार दर ८.० प्रतिशत, विकास बैंकहरूको ९.७१ प्रतिशत र वित्त कम्पनीहरूको ११.२१ प्रतिशत रहेका थिए । २०८२ असारमा निक्षेपको भारित औसत ब्याजदर वाणिज्य बैंकहरूको ४.१९ प्रतिशत, विकास बैंकहरूको ४.८८ प्रतिशत र वित्त कम्पनीहरूको ६.०१ प्रतिशत रहेको छ । २०८१ असारमा निक्षेपको भारित औसत ब्याजदर वाणिज्य बैंकहरूको ५.७७ प्रतिशत, विकास बैंकहरूको ६.६३ प्रतिशत र वित्त कम्पनीहरूको ७.९३ प्रतिशत रहेका थिए । २०८२ असारमा कर्जाको भारित औसत ब्याजदर वाणिज्य बैंकहरूको ७.८५ प्रतिशत, विकास बैंकहरूको ८.९५ प्रतिशत र वित्त कम्पनीहरूको १०.२२ प्रतिशत कायम भएको छ । २०८१ असारमा वाणिज्य बैंकहरूको कर्जाको भारित औसत ब्याजदर ९.९३ प्रतिशत, विकास बैंकहरूको ११.३४ प्रतिशत र वित्त कम्पनीहरूको १२.५५ प्रतिशत रहेका थिए ।

वित्तीय बिस्तार तथा पहुँच :

नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त बैंक तथा वित्तीय संस्थाहरूको सङ्ख्या २०८१ असार मसान्तमा १०७ पुगेकोमा २०८२ असार मसान्तमा पनि सोही सङ्ख्या कायम रहेको छ । २०८२ असार मसान्तमा वाणिज्य बैंकहरूको सङ्ख्या २०, विकास बैंकहरूको १७, वित्त कम्पनीहरूको १७, लघुवित्त वित्तीय संस्थाको ५२ र पूर्वाधार विकास बैंकको सङ्ख्या एक



रहेको छ । २०८१ असार मसान्तमा वाणिज्य बैंक, विकास बैंक तथा वित्त कम्पनीहरूको निक्षेप खाता सङ्ख्या करिव ५ करोड ५८ लाख ९६ हजार र ऋण खाता सङ्ख्या करिव १८ लाख ९३ हजार रहेकोमा २०८२ असार मसान्तमा कुल निक्षेप खाता सङ्ख्या करिव ५ करोड ९८ लाख ८१ हजार र ऋण खाता सङ्ख्या करिव १९ लाख ६१ हजार पुगेको छ । २०८१ असार मसान्तमा लघुवित्त वित्तीय संस्थाहरूमा करिव ५९ लाख ९५ हजार सदस्य र २६ लाख ६४ हजार ऋण खाता सङ्ख्या रहेकामा २०८२ असार मसान्तसम्ममा करिव ६२ लाख २१ हजार सदस्य र २७ लाख ७ हजार ऋणी रहेका छन् । यी लघुवित्त वित्तीय संस्थाहरूको सेवा देशका ७७ वटै जिल्लामा पुगेको छ । २०८१ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरू (लघुवित्त वित्तीय संस्थाहरूसमेत) को शाखा सङ्ख्या ११,५३० रहेकोमा २०८२ असार मसान्तमा ११,५२६ रहेको छ । २०८१ असार मसान्तमा प्रतिशाखा जनसङ्ख्या २५२९ रहेकोमा २०८२ असार मसान्तमा २५३० कायम भएको छ । प्रदेशगत तुलना गर्दा २०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको शाखा सबैभन्दा बढी बागमती प्रदेशमा ३,०३८ रहेको छ भने सबैभन्दा कम कर्णाली प्रदेशमा ४७९ रहेको छ । २०८१ असार मसान्तमा यस्तो सङ्ख्या बागमती प्रदेशमा ३,०३८ र कर्णाली प्रदेशमा ४७५ रहेको थियो । २०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको मोबाइल बैंकिङ प्रयोगकर्ता ग्राहकको सङ्ख्या २ करोड ७७ लाख पुगेको छ । २०८१ असार मसान्तमा २ करोड ४६ लाख मोबाइल बैंकिङ प्रयोगकर्ता रहेका थिए । त्यसैगरी, २०८२ असार मसान्तमा क, ख र ग वर्गका बैंक तथा वित्तीय संस्थाहरूको डेबिट कार्ड प्रयोगकर्ताको सङ्ख्या करिव १ करोड ३६ लाख पुगेको छ, जुन २०८१ असार मसान्तमा १ करोड २९ लाख रहेको थियो ।

पुँजी बजार :

नेप्से सूचकाङ्क वार्षिक विन्दुगत आधारमा २४.७ प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा २७९४.७९ कायम भएको छ । उक्त सूचकाङ्क २०८१ असार मसान्तमा ६.८ प्रतिशतले बढेर २२४०.४ पुगेको थियो । २०८१ असार मसान्तमा ३९७.२ रहेको नेप्से सेन्सेटिभ सूचकाङ्क २३.२ प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा ४८९.३ रहेको छ । त्यसैगरी, नेप्से फ्लोट सूचकाङ्क उक्त अवधिमा १५२.६ बाट २६.६ प्रतिशतले वृद्धि भई १९३.३ कायम भएको छ । आर्थिक वर्ष २०८१/८२ मा धितोपत्र बजार कारोबार रकम अघिल्लो आर्थिक वर्षको तुलनामा १८९.० प्रतिशतले वृद्धि भई रु.२१२४ अर्ब ९५ करोड पुगेको छ । अघिल्लो आर्थिक वर्ष यस्तो कारोबार रकम रु.७३४ अर्ब ६८ करोड रहेको थियो । धितोपत्रबजार पुँजीकरण वार्षिक विन्दुगत आधारमा ३१.० प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा रु.४६५६ अर्ब ९९ करोड कायम भएको छ । २०८२ असार मसान्तमा बजार पुँजीकरण कुल गार्हस्थ्य उत्पादनसँगको अनुपात ७६.२५ प्रतिशत रहेको छ, जुन २०८१ असार मसान्तमा ६२.२९ प्रतिशत रहेको थियो । बजार पुँजीकरणमा बैंक तथा वित्तीय संस्थाहरू (बीमा कम्पनीसमेत) को अंश ५४.१ प्रतिशत, जलविद्युत् क्षेत्रको १५.३ प्रतिशत, लगानी कम्पनीको ७.७ प्रतिशत, उत्पादन तथा प्रशोधन क्षेत्रको ५.४ प्रतिशत, होटलको २.७ प्रतिशत, व्यापारिक संस्थाको ५ प्रतिशत र अन्यको ९.८ प्रतिशत रहेको छ । नेपाल स्टक एक्सचेन्ज लिमिटेडमा सूचीकृत सेयरको चूक्ता मूल्य अघिल्लो वर्षको तुलनामा ६.० प्रतिशतले वृद्धि भई रु.८६९ अर्ब ८५ करोड पुगेको छ । समीक्षा वर्षमा रु.४० अर्ब २१ करोड बराबरको साधारण सेयर, रु.२४ अर्ब ४२ करोड बराबरको बोनस सेयर, रु.१३ अर्ब २३ करोड बराबरको हकप्रद सेयर र रु.११.२ करोड बराबरको एफ. पि. ओ. गरी कुल रु.८३ अर्ब १९ करोड बराबरको थप धितोपत्र सूचीकृत भएका छन् । नेपाल स्टक एक्सचेन्ज लिमिटेडमा सूचीकृत कम्पनीहरूको सङ्ख्या २०८२ असार मसान्तसम्ममा २७२ पुगेको छ । २०८१ असार मसान्तमा यस्तो सङ्ख्या २७० रहेको थियो । सूचीकृत कम्पनीहरूमध्ये १३२ बैंक तथा वित्तीय संस्था (बीमा कम्पनीसमेत) रहेका छन् भने ९१ जलविद्युत् कम्पनी, २३ उत्पादन तथा प्रशोधन उद्योग, ७ होटल, ७ लगानी कम्पनी, ४ व्यापारिक संस्था र ८ अन्य समूहका रहेका छन् ।

(स्रोत: नेपाल राष्ट्र बैंक आर्थिक वर्ष २०८१/८२ को वार्षिक प्रतिवेदन)

(क) विगत वर्षको कारोबारको सिंहावलोकन :

आ.व. २०८१/०८२ को वित्तीय अवस्थाको विवरण र नाफा वा नोक्सानका विवरण तथा मुख्य सूचकाङ्कहरू देहाय बमोजिम रहेका छन् :

वित्तीय अवस्थाको विवरण :

विवरण	आ.व. २०८०/०८१	आ.व. २०८१/०८२
सम्पत्ति		
नगद तथा नगद समान	२,२२,४०,३३,७८९	२,११,७८,९४,०१९
नेपाल राष्ट्र बैंकमा रहेको मौज्दात	२७,३,८४,८८,६९९	३,२७,३५,७१,३३३
बैंक तथा वित्तीय संस्थामा रहेको मौज्दात		
व्युत्पन्न वित्तीय उपकरण		
अन्य व्यापारिक सम्पत्तिहरू		
बैंक तथा वित्तीय संस्थालाई प्रदान गरिएको कर्जा तथा सापट	१,७५०,६०९,७३८	१,३१,४०,९२,३७५
ग्राहकलाई प्रदान गरिएको कर्जा सापटी	५२,०११,४३५,१९३	५६,९०,७१,२२,१३७
सुरक्षणपत्रमा लगानी	१३,६०,४२,०५,८०३	१५,२९,३५,७६,०४५
चालु आ.व. को कर सम्पत्ति	५,६४,७७,५५०	११,४०,८६,१११
सहायक कम्पनीमा लगानी		
सम्बद्ध कम्पनीमा लगानी		
सम्पत्तिमा लगानी	१३,००,१७,३४३	१५,१९,९४,९९५
सम्पत्ति तथा उपकरण	६१,१०,६७,७६२	७१,५१,१३,५६३
ख्याति तथा अदृश्य सम्पत्ति	१३,९४,६९,८८६	१३,६८,५६,९०२
स्थगन कर सम्पत्ति		
अन्य सम्पत्तिहरू	३,९,०६,१२,७१७	३२,८८,९९,०६७
जम्मा सम्पत्तिहरू	७३,६५,६४,१८,४८०	८०,३५,३२,०६,५४६
दायित्वहरू		
बैंक तथा वित्तीय संस्थालाई तिर्न बाँकी	३६,९०,२५,७३४	७२,५९,७९,५३१
नेपाल राष्ट्र बैंकलाई तिर्न बाँकी		
व्युत्पन्न वित्तीय उपकरण		
ग्राहकबाट निक्षेप	६५,९५,६२,२४,३४७	७१,७६,७१,२८,४४५
तिर्न बाँकी सापटी	४६,१०,२४१	३,६५,६७८
यस आ.व. को कर दायित्व		
व्यवस्थाहरू		
स्थगन कर दायित्व	४,१३,११,४९८	२,६९,५७,०४२
अन्य दायित्वहरू	३९,३३,४१,८९५	४४,९०,६७,३१६
जारी गरिएको ऋण पत्र		
सुरक्षण नराखिएको सहायक आवधिक दायित्व		
जम्मा दायित्वहरू	६६,७६,४५,१३,७१५	७२,९६,९४,९८,०१२
इक्विटी		
शेयर पूँजी	४,७३,३६,९०,९५१	४,८७,५७,०१,६८०
शेयर प्रिमियम		
संचित मुनाफा	४१,७३,५१,४३७	६६,८५,०५,४८५
जगेडा कोष	१,७४,०८,६२,३७८	१,८३,९५,०१,३७०
शेयरधनीहरूलाई बाडफाड योग्य पूँजी	६,८९,१९,०४,७६६	७,३८,३७,०८,५३४
गैर नियन्त्रण स्वार्थ		
कुल पूँजी	६,८९,१९,०४,७६६	७,३८,३७,०८,५३४
कुल दायित्व तथा पूँजी	७३,६५,६४,१८,४८०	८०,३५,३२,०६,५४६
सम्भावित दायित्व र प्रतिवद्धता	६५,११,३४,४०७	१,७६,७६,९४,६०१
प्रति शेयर खुद सम्पत्ति मूल्य	१४५.५९	१५१.४४



नाफा वा नोक्सान विवरण :

विवरण	आ.व. २०८०/०८१	आ.व. २०८१/०८२
ब्याज आम्दानी	७,१६,९३,५७,०७७	६,३८,५२,३०,२४५
ब्याज खर्च	४,८१,९१,०८,१८७	३,७४,०८,७१,१८४
खुद ब्याज आम्दानी	२,३५,०२,४८,८९०	२,६४,४३,५९,०६१
शुल्क तथा कमिशन आम्दानी	३३,३६,१६,०५५	३३,७३,३४,२६६
शुल्क तथा कमिशन खर्च	३,३९,१०,२०८	३,५४,३८,२२०
खुद शुल्क तथा कमिशन आम्दानी	२९,९७,०५,८४७	३०,१८,९६,०४७
खुद ब्याज, शुल्क तथा कमिशन आम्दानी	२,६४,९९,५४,७३७	२,९४,६२,५५,१०८
खुद व्यापारिक आम्दानी		
अन्य संचालन आम्दानी	७८,८४,२८४	३,१५,००,४१३
कुल संचालन आम्दानी	२,६५,७८,३९,०२१	२,९७,७७,५५,५२१
कर्जा तथा अन्य नोक्सानीको जोखिम व्यवस्था/(फिर्ता)	४९,१०,३८,६८५	९५,०४,०१,१५३
खुद संचालन आम्दानी	२,१६,६८,००,३३६	२,०२,७३,५४,३६८
संचालन खर्च		
कर्मचारी खर्च	७२,०५,९७,४८८	७१,४३,१३,८११
अन्य संचालन खर्च	३०,११,२८,२१५	२७,८९,६७,८९३
ह्रासकट्टि तथा अपलेखन खर्च	८,१२,२४,६२१	१२,२९,५७,११५
संचालन मुनाफा	१,०६,३८,५०,०१२	९१,११,१५,५५०
गैर संचालन आम्दानी	५००,०००	११,००,०००
गैर संचालन खर्च	८३,६२,४८०	१,५७,३४,५३०
आयकर अधिको मुनाफा	१,०५,५९,८७,५३२	८९,६४,८१,०१९
आयकर खर्च	३७,०६,६६,०८३	२५,०८,५३,०३२
चालु आयकर	३८,६९,४०,८०१	२८,१४,६३,४६७
स्थगन कर आम्दानी/खर्च	(१,६२,७४,७१८)	(३,०६,१०,४३५)
यस बर्षको खुद नाफा/(नोक्सान)	६८,५३,२१,४४९	६४,५६,२७,९८७
खुद नाफा नोक्सानमा हिस्सा		
विकास बैंकको शेयरधनीहरूलाई	६८,५३,२१,४४९	६४,५६,२७,९८७
गैर नियन्त्रित स्वार्थ		
यस बर्षको खुद नाफा/(नोक्सान)	६८,५३,२१,४४९	६४,५६,२७,९८७



विगत ५ आर्थिक वर्षहरूको प्रमुख सूचकाङ्कहरू :

विवरण	मापक	आर्थिक वर्ष					
		२०७७/७८	२०७८/७९	२०७९/८०	२०८०/८१	२०८१/८२	
१	पूँजीकोष प्रयाप्तता अनुपात						
	प्राथमिक पूँजीकोष	रु.	४,५२,४२,८२,२०१	५,१०,४६,१२,६०५	५,७०,७६,२७,६८१	६,२२,९३,७६,४२८	६,७५,४६,६३,१७७
	कूल पूँजीकोष	रु.	४,९१,८१,३३,०८५	५,६०,७६,०३,६०५	६,३६,३३,१३,३११	६,९१,६४,४७,९१४	७,४९,५४,४६,८५६
	जोखिम भारीत सम्पत्ती	रु.	३१,४९,०५,९४,२१७	३९,०४,३३,५६,०००	४७,८८,५२,३७,०७२	५४,७२,९९,७४,१४५	५९,७३,४१,६९,७४३
	जोखिम भारीत सम्पत्तीमा पूँजीकोष अनुपात	%	१५.६२	१४.३६	१३.२९	१२.६४	१२.५५
२	प्रति शेयर आम्दानी	रु.	१४.७७	१७.१६	१७.६९	१४.४८	१३.२४
३	प्रति शेयर बजार मूल्य	रु.	२५६	२९४।९	३८४	४०५	४३१.९७
४	प्रति शेयर किताबी मूल्य	रु.	१४२.३९	१४३.१२	१४४.१७	१४५.५९	१५१.४४
५	प्रति कर्मचारी खूद नाफा	रु.	८,२३,०७५	८,९२,३०७	१,०१६,१२४	९,२८,६२०	८,४६,१७०
६	प्रति कर्मचारीमा कर्मचारी खर्च	रु.	७०३,३८५	६,८४,००३	७,८४,३४९	९,७६,४१९	९,३६,१९१
७	संस्थापक शेयर	संख्या	१,७३,८३,१६६	१,९२,८३,१४६	२१८,४७,८०४	२,४१,४१,८२४	२,४८,६६,०७९
८	सर्वसाधारण शेयर	संख्या	१,६७,०१,४७३	१,८५,२६,९४४	२,०९,९१,०२८	२,३१,९५,०८६	२,३८,९०,९३८
९	कूल कर्मचारी संख्या	संख्या	६१२	७२७	७४६	७३८	७६३
१०	कूल शाखा संख्या	संख्या	८०	८४	८८	८८	८८
११	कूल एक्सटेन्सन कार्यालय संख्या	संख्या	१	१	१	१	१
१२	कूल एटिएम संख्या	संख्या	७	७	१६	१८	१८
१३	मूल्य आम्दानी अनुपात	गुणा	१७.३३	१७.१९	२१.७०	२७.९७	३२.६२
१४	प्रतिश शेयर लाभांश (बोनश शेयर)	%	१०.९३	१३.३०	१०.५०	३.००	३.००
१५	प्रति शेयर नगद लाभांश	%	०.५७	०.७०	०.५५	५.००	१०.००
१६	खूद नाफा/कूल आम्दानी	%	१४.६७	१३.१९	१०.४१	९.१२	९.५६
१७	खूद नाफा/कर्जा तथा सापट	%	१.५८	१.७२	१.६६	१.२७	१.११
१८	कूल सम्पत्तीमा प्रतिफल	%	१.१९	१.२८	१.२०	०.९३	०.८
१९	कूल शेयरधनी कोषमा प्रतिफल	%	१०.३८	११.९९	१२.२७	९.९४	८.७४
२०	व्याज आम्दानी/कर्जा तथा सापट	%	१०.०८	१२.३८	१५.२८	१३.३४	१०.९७
२१	बिनीमय लाभ/कूल आम्दानी	%	-	-	-	-	-
२२	व्याज खर्च/कूल निक्षेप र सापट	%	५.६९	८.३०	८.५७	७.२७	५.१६
२३	कूल सञ्चालन खर्च/कूल सम्पत्ती	%	१.६२	१.६०	१.४९	१.५०	१.३९
२४	कर्मचारी खर्च/ कूल सञ्चालन खर्च	%	६३.०४	६१.४९	६१.८६	६५.३३	६३.९९
२५	कर्मचारी बोनश/कूल कर्मचारी खर्च	%	२०.१२	१९.६३	२१.५७	१६.२७	१३.९४
२६	कूल कर्जा/ कूल निक्षेप	%	८९.०१	८७.५४	८१.४७	८२.०५	८२.६
२७	निष्कृय कर्जा/कूल कर्जा तथा सापट	%	१.२७	१.१४	१.८१	३.४३	४.२७
२८	आधार दर (Base Rate)	%	७.९१	११.०६	११.३६	८.३२	६.४१
२९	औषत व्याजदर अन्तर (Spread Rate)	%	४.९९	४.४१	४.६०	४.३६	४.१८
३०	निक्षेपमा औषत व्याज खर्च	%	४.९३	८.९९	९.३६	६.५६	४.८५
३१	कर्जामा औषत व्याज आम्दानी	%	९.९२	१३.४०	१३.९६	१०.९२	९.०३
३२	संस्थागत निक्षेप/कूल निक्षेप	%	७.९९	९.५०	१३.८१	१६.७०	१८.५७



चुक्ता पूँजी (Paid-up Capital) :

२०८२ आषाढ मसान्तमा चुक्ता पूँजी रु. ४ अर्ब ८७ करोड ५७ लाख १ हजार रहेकोमा कुल सञ्चित वितरणयोग्य मुनाफा बाट ३.०० प्रतिशतले हुने रकम रु. १४ करोड ६२ लाख ७१ हजार बोनश शेयर र १० प्रतिशत ले हुने रकम रु. ४८ करोड ७५ लाख ७० हजार नगद लाभांश (लाभांश कर प्रयोजन समेत) वितरणका लागि यस गरीमामय सभामा प्रस्ताव गरिए को छ । उक्त बोनश शेयर वितरण पश्चात चुक्ता पूँजी रु. ५ अर्ब ०२ करोड १९ लाख ७२ हजार पुगेछ ।

जगेडा तथा कोषहरू (Reserve & Surplus):

२०८१ आषाढ मसान्तमा जगेडा तथा कोषमा रु २ अर्ब १५ करोड ८२ लाख १४ हजार रहेकोमा २०८२ आषाढ मसान्तमा १६.२१ प्रतिशतले वृद्धि भई रु २ अर्ब ५० करोड ८० लाख ६ हजार भएको छ ।

शेयरधनी कोष (Shareholder's Fund) :

२०८१ आषाढ मसान्तमा कूल शेयरधनी कोष रु. ६ अर्ब ८९ करोड १९ लाख ४ हजार रहेकोमा २०८२ आषाढ मसान्तमा ७.१४ प्रतिशतले वृद्धि भई रु ७ अर्ब ३८ करोड ३७ लाख ८ हजार भएको छ ।

कूल सम्पत्ती (Total Assets) :

२०८१ आषाढ मसान्तमा कूल सम्पत्ती रु ७३ अर्ब ६५ करोड ६४ लाख १८ हजार रहेकोमा २०८२ आषाढ मसान्तमा ९.०९ प्रतिशतले वृद्धि भई रु ८० अर्ब ३५ करोड ३२ लाख ०६ हजार भएको छ ।

निक्षेप परिचालन (Deposit Mobilization) :

२०८१ आषाढ मसान्तमा निक्षेप परिचालन रु. ६६ अर्ब ३२ करोड ५२ लाख ५० हजार रहेकोमा २०८२ आषाढ मसान्तमा ९.३० प्रतिशतले वृद्धि भई रु. ७२ अर्ब ४९ करोड ३१ लाख ८ हजार भएको छ । निक्षेप परिचालनमा वचत निक्षेप ४३ प्रतिशत, मुद्दती निक्षेप ४९ प्रतिशत, कल निक्षेप ६ प्रतिशत चल्ती, तथा अन्य निक्षेप २ प्रतिशत

कर्जा तथा सापट (Loan & Advances) :

२०८१ आषाढ मसान्तमा कर्जा तथा सापट रु. ५४ अर्ब ४२ करोड २९ लाख ६२ हजार रहेकोमा २०८२ आषाढ मसान्तमा १०.०३ प्रतिशतले वृद्धि भई रु. ५९ अर्ब ८८ करोड ६ लाख ७ हजार भएको छ ।

ब्याज आम्दानी (Interest Income):

२०८१ आषाढ मसान्तमा ब्याज आम्दानी रु. ७ अर्ब १६ करोड ९३ लाख ५७ हजार रहेकोमा २०८२ आषाढ मसान्तमा १०.९४ प्रतिशतले कमी भई रु. ६ अर्ब ३८ करोड ५२ लाख ३० हजार भएको छ ।

ब्याज खर्च (Interest Expenses):

२०८१ आषाढ मसान्तमा ब्याज खर्च रु. ४ अर्ब ८१ करोड ९१ लाख ८ हजार रहेकोमा २०८२ आषाढ मसान्तमा २२.३७ प्रतिशतले कमी आई रु. ३ अर्ब ७४ करोड ०८ लाख ७२ हजार भएको छ ।

खूद ब्याज आम्दानी (Net Interest Income) :

२०८१ आषाढ मसान्तमा खूद ब्याज आम्दानी रु. २ अर्ब ३५ करोड २ लाख ४९ हजार रहेकोमा २०८२ आषाढ मसान्तमा १२.५१ प्रतिशतले वृद्धि भई रु. २ अर्ब ६४ करोड ४३ लाख ५९ हजार भएको छ ।

कर्मचारी खर्च (Personnel Expenses):

२०८१ आषाढ मसान्तमा कर्मचारी खर्च रु. ७२ करोड ५ लाख ९७ हजार रहेकोमा २०८२ आषाढ मसान्तमा ०.८७ प्रतिशतले कमी भई रु. ७१ करोड ४३ लाख १३ हजार भएको छ ।

अन्य सञ्चालन खर्च (Other Operating Expenses):

२०८१ आषाढ मसान्तमा विकास बैंकको अन्य सञ्चालन खर्च रु. ४१ करोड ६२ लाख ६३ हजार रहेकोमा २०८२ आषाढ मसान्तमा ५.०७ प्रतिशतले वृद्धि भई रु. ४३ करोड ७३ लाख ६३ हजार भएको छ ।

खूद मुनाफा (Net Profit):

२०८१ आषाढ मसान्तमा खूद मुनाफा रु. ६८ करोड ५३ लाख २१ हजार रहेकोमा २०८२ आषाढ मसान्तमा ५.७९ प्रतिशतले कमी आई रु. ६४ करोड ५६ लाख २८ हजार भएको छ ।

निष्कृत्य कर्जा (Non Performing Loan):

२०८१ आषाढ मसान्तमा निष्कृत्य कर्जा अनुपात ३.४३ प्रतिशत रहेकोमा २०८२ आषाढ मसान्तमा निष्कृत्य कर्जा अनुपात ४.२७ प्रतिशत भएको छ ।

प्रति शेयर आम्दानी (Earning Per Share):

२०८१ आषाढ मसान्तमा प्रति शेयर आम्दानी रु. १४.४८ रहेकोमा २०८२ आषाढ मसान्तमा प्रति शेयर आम्दानी रु. १३.२४ भएको छ ।



आयकर तथा श्रोतमा करकट्टी तर्फ बैंकले गरेको भुक्तानी :

समीक्षा अवधिमा ब्याजकर, पारिश्रमिक कर लगायत अन्य शिर्षकमा गरी श्रोतमा कर कट्टी तर्फ रु. २७ करोड ७५ लाख १८ हजार, आयकर तर्फ रु. २८ करोड १४ लाख ६३ हजार, कुल रु ५५ करोड ८९ लाख ८१ हजार सरकारी कोषमा जम्मा गरेको छ ।

(ख) राष्ट्रिय तथा अन्तराष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारमा परेको असर

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

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

- चालु आर्थिक वर्ष २०८२/०८३ को प्रथम त्रयमास (२०८२ आश्विन मसान्त) सम्मको अपरिष्कृत वित्तीय विवरण अनुसार बैंकको कर्जा लगानी रु ६१ अर्ब १९ करोड ९८ लाख १२ हजार रहेको छ भने निक्षेप परिचालन रु. ७२ अर्ब ५९ करोड ३२ लाख ७६ हजार रहेको छ ।
- बैंकिङ्ग सेवालाई डिजिटाइज गर्दै ग्राहक सचेतनामा विशेष ध्यान दिई थप ग्राहकमैत्री बनाइनेछ ।
- खर्च लगानी हो भन्ने सोंचका साथ खर्चबाट हुने प्रतिफलको विश्लेषण गरि सोको प्रभावकारी कार्यान्वयन गरिनेछ ।
- मर्चेन्ट बैंकिङ्ग सेवाको लागि शाइन क्यापिटल लिमिटेड नियामक निकायबाट स्विकृतीको चरणमा रहेको छ ।
- संस्थागत सामाजिक उत्तरदायित्व गरिवि निवारणका लागि लक्षित गरि नेपाल सरकारको दिगो विकास लक्ष्य सँग समन्वयात्मक रुपमा निरन्तरता दिइनेछ ।
- कर्जा लगानीबाट हुने आम्दानीका साथै बैंकिङ्ग सेवाहरूबाट समेत हुने आम्दानीलाई प्राथमिकतामा राखिनेछ ।
- व्यावसाय विस्तार र व्यावसायको गुणस्तरलाई तुलनात्मक लाभको आधारमा अगाडी बढाइनेछ ।
- आन्तरीक कार्य प्रणालीलाई डिजिटाइज गर्दै आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी र ग्राहकसेवालाई सहज बनाउँदै लगिनेछ ।

(घ) कम्पनीको औद्योगिक एवं व्यवसायीक सम्बन्ध

कारोबारसंग सम्बन्धित ग्राहकहरू, व्यवसायीक एवं औद्योगिक प्रतिष्ठान, संघ संस्थाहरू तथा विभिन्न नियामक निकायहरूसंग सौहार्दपूर्ण र व्यावसायीक सम्बन्ध कायम राख्दै आएको छ । संस्थाले व्यावसायीक कारोबारको 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

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 ।

मिति २०८१ पौष १९ गते सम्पन्न सोड्वौं वार्षिक साधारणसभाबाट संस्थापक शेयरधनीको तर्फबाट ३ जना र सर्वसाधारण शेयरधनीको तर्फबाट ३ जना सञ्चालकहरू निर्विरोध निर्वाचित हुनु भएको छ ।

(च) कारोबारलाई असर पार्ने मुख्य कुराहरू

- सञ्चालन जोखिमको व्यवस्थापनसंग सम्बन्धित चुनौती ।
- निष्कृत्य कर्जा र गैर बैंकिङ्ग सम्पत्तीको व्यवस्थापन ।
- सञ्चालन लागत र सञ्चालन दक्षता विचको समन्वय ।
- अधिक तरल सम्पत्तीको व्यवस्थापन ।
- साइबर सुरक्षा ।



उपरोक्तानुसारका कारोबारलाई असर पार्ने मुख्य कुराहरूको कुशल व्यवस्थापनमा विशेष ध्यान केन्द्रित गरिएको छ ।

(छ) लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया संस्थाको नियमित कारोवारको सिलसिलामा देखिएका सामान्य टिप्पणी बाहेक अन्य कुनै कैफियत उल्लेख नभएको ।

(ज) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम

आर्थिक वर्ष २०८१/०८२ सम्मको वितरणयोग्य सञ्चित मुनाफावाट शेयरधनीहरूलाई चुक्ता पूँजी रु. ४,८७,५७,०१,६७९/५४ (अक्षरेपी चार अर्ब सतासी करोड सन्ताउन्न लाख एक हजार छ सय उनासी रुपैया र पैसा चवन्न मात्र) को ३ प्रतिशतले हुन आउने रकम रु. १४,६२,७१,०५०/३९ (अक्षरेपी चौध करोड बैसठ्ठी लाख एकहत्तर हजार पचास रुपैया र पैसा उन्चालिस मात्र) बोनश शेयर र १० प्रतिशतले हुन आउने रकम रु. ४८,७५,७०,१६७/९५ (अक्षरेपी अठ्चालिस करोड पचहत्तर लाख सत्तरी हजार एक सय सतसठ्ठी रुपैया र पैसा पन्चानब्बे मात्र) नगद लाभांश (लाभांश 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. २०८१/०८२ को अन्य विवरण : यसै प्रतिवेदनको अनुसूची-१ मा प्रस्तुत गरिएको छ ।

(ञ) अन्य आवश्यक कुराहरू :

१. पूँजीकोषको पर्याप्तता :

२०८२ आषाढ मसान्त सम्मको वित्तीय विवरण अनुसार चुक्ता पूँजी, साधारण जगेडा कोष, सञ्चित मुनाफा र अन्य स्वतन्त्र कोषहरू गरी कूल प्राथमिक पूँजी रु. ६ अर्ब ७५ करोड ४६ लाख ६३ हजार रहेको छ भने कूल पूँजीकोष रु. ७ अर्ब ४९ करोड ५४ लाख ६९ हजार रहेको छ । समिक्षा अवधिमा विकास बैंकको प्राथमिक पूँजीकोष (Tier 1 Capital) ११.३१ प्रतिशत र कूल पूँजीकोष (Total Capital) १२.५५ प्रतिशत रहेको छ, जुन नेपाल राष्ट्र बैंकद्वारा बैंक वित्तीय संस्थालाई जारी एकीकृत निर्देशनमा भएको व्यवस्था अनुसार “ख” वर्गको वित्तीय संस्थाहरूले न्यूनतम कायम गर्नुपर्ने पूँजीकोष सम्बन्धी व्यवस्थाको अधिनमा रहेको छ ।

२. लेखापरीक्षकको नियुक्ती र पारिश्रमिक :

आर्थिक वर्ष २०८२/०८३ को लेखापरीक्षण गर्न कम्पनी ऐन, २०६३ को दफा १११ र बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को दफा ६१(ड) बमोजिम लेखापरीक्षकको नियुक्तिको लागी लेखापरीक्षण समितिको सिफारिस बमोजिम देहाय बमोजिम ३ जना लेखापरीक्षकको नाम तथा निजहरूले प्रस्ताव गरेको लेखापरीक्षण शुल्क सहित यस गरीमामय सभामा पेश गरिएको व्यहोरा अनुरोध गर्दछौ ।

सि.नं.	लेखापरीक्षक	लेखापरीक्षण शुल्क रु.(मूल्य अभिवृद्धि कर समेत)
१.	एन.वि.एस.एम.एण्ड एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट्स	रु.२२,६०,०००/००
२.	डि.जि.वि.ए. एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट्स	रु.२४,८६,०००/००
३.	एम.के.शाह एण्ड एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट्स	रु.२६,२७,२५०/००

लेखापरीक्षक एस.ए.आर. एशोशियट्सले आ.व. २०८१/०८२ को लेखापरीक्षण कार्य समयमा नै सम्पन्न गरेकोमा धन्यवाद ज्ञापन गर्दछौ ।

३. संस्थापक शेयर सर्वसाधारण शेयरमा परिणत भएको सम्बन्धमा

समिक्षा अवधिमा शेयर संरचनामा कुनैपनी परिवर्तन नभएको ।

४. मानव संसाधन :

२०८२ आषाढ मसान्तमा प्रमुख कार्यकारी अधिकृत सहित कुल ७६३ जना कर्मचारीहरू कार्यरत रहेका छन् । ग्राहकहरूलाई सहज र सरल रुपमा सेवा प्रदान गर्न सक्ने, प्रभावकारी आन्तरिक नियन्त्रण प्रणाली अन्तर्गत रही



प्रतिस्पर्धी बजारमा प्रतिस्पर्धा गर्न सक्ने र 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 समाजको अभिन्न अंगको रूपमा लिएका छौं । समाज प्रतिको हाम्रो दायित्व पूर्ण रूपमा पालना गर्दै आएको तथ्य यहाँहरूलाई अवगत नै छ । समीक्षा अवधिमा विभिन्न सामाजिक कार्यहरूमा रु. ३५ लाख ७३ हजार ४ सय ३६ रुपैया खर्च गरिएको छ । साथै, सामाजिक उत्तरदायित्व कोषमा रु. ६४ लाख ५६ हजार २ सय ८० रुपैयाँ मात्र व्यवस्था गरिएको छ, जुन रकम आगामी वर्षको वास्तविक खर्चसँग समायोजन गरिनेछ ।

६. आन्तरीक नियन्त्रण प्रणाली तथा संस्थागत सुशासन

आन्तरीक नियन्त्रण प्रणालीलाई प्रभावकारी बनाई कार्य गर्दै आएका छौं । प्रभावकारी आन्तरीक नियन्त्रण प्रणाली तथा संस्थागत सुशासनका लागि विभिन्न 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 सञ्चालक समितिको वित्तीय स्वार्थ भएको कुनैपनि पक्षसँग 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

बैंक 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:

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
सञ्चालक समिति

क्र.सं.	सञ्चालकको नाम	पद	समूह
१.	थानेश्वर पौडेल	अध्यक्ष	संस्थापक
२.	ई. सुरज उप्रेती	सञ्चालक	संस्थापक
३.	विवेन्द्र भुसाल	सञ्चालक	संस्थापक
४.	विवेन्द्र विष्ट	सञ्चालक	सर्वसाधारण
५.	नम्रता भण्डारी	सञ्चालक	सर्वसाधारण
६.	डा. हिमाल भट्टराई	सञ्चालक	सर्वसाधारण
७.	गोपाल प्रसाद पाण्डे	सञ्चालक	स्वतन्त्र

स्वतन्त्र सञ्चालक बाहेक अन्य सञ्चालकहरू मिति २०८१/०९/१९ गते सम्पन्न सोह्रौं वार्षिक साधारणसभाबाट निर्विरोध निर्वाचित ।

३. कारोवारलाई असर पार्ने मुख्य कुराहरू

- सञ्चालन जोखिमको व्यवस्थापनसंग सम्बन्धित चुनौती ।
- निष्कृत्य कर्जा र गैर बैकिङ्ग सम्पत्तीको व्यवस्थापन ।
- सञ्चालन लागत र सञ्चालन दक्षता विचको समन्वय ।
- अधिक तरल सम्पत्तीको व्यवस्थापन ।
- साइबर सुरक्षा ।

उपरोक्तानुसारका कारोवारलाई असर पार्ने मुख्य कुराहरूको कुशल व्यवस्थापनमा विशेष ध्यान केन्द्रित गरिएको छ ।

४. लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया
 संस्थाको नियमित कारोवारको सिलसिलामा देखिएका सामान्य टिप्पणी बाहेक अन्य कुनै कैफियत उल्लेख नभएको ।

५. लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम

आर्थिक वर्ष २०८१/०८२ सम्मको वितरणयोग्य सञ्चित मुनाफाबाट शेयरधनीहरूलाई चुक्ता पूँजी रु. ४,८७,५७,०१,६७९/५४ (अक्षरेपी चार अर्ब सतासी करोड सन्ताउन्न लाख एक हजार छ सय उनसौ रुपैया र पैसा चवन्न मात्र) को ३ प्रतिशतले हुन आउने रकम रु. १४,६२,७१,०५०/३९ (अक्षरेपी चौध करोड बैसठ्ठी लाख एकहत्तर हजार पचास रुपैया र पैसा उन्चालिस मात्र) बोनश शेयर र १० प्रतिशतले हुन आउने रकम रु. ४८,७५,७०,१६७/९५ (अक्षरेपी अठ्चालिस करोड पचहत्तर लाख सत्तरी हजार एक सय सतसठ्ठी रुपैया र पैसा पन्चानब्बे मात्र) नगद लाभांश (लाभांश कर प्रयोजन सहित) वितरण गर्ने प्रस्ताव गरिएको छ ।

६. जफत गरिएको शेयरहरूको विवरण :

आर्थिक वर्ष २०८१/०८२ मा कुनैपनि शेयर जफत गरेको छैन ।

७. सहायक कम्पनीहरूसंगको कारोवार :

सहायक कम्पनीहरू रहेका छैनन् ।

८. आधारभूत शेयरधनीहरूबाट बैंकलाई उपलब्ध गराइएको जानकारी :

यस्तो कुनै प्रकारको जानकारी उपलब्ध गराइएको छैन ।

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

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

क्र.सं.	सञ्चालकको नाम	पद	ग्रहण गरेको शेयर संख्या	कूल शेयर रकम
१.	थानेश्वर पौडेल	अध्यक्ष	११,१२,७९९ कित्ता	११,१२,७९,९००
२.	ई.सुरज उप्रेती	सञ्चालक	२,५३,११९ कित्ता	२,५३,११,९००
३.	बिरेन्द्र भुसाल	सञ्चालक	२,४८,७४४ कित्ता	२,४५,९१,१००
४.	बिरेन्द्र बिष्ट	सञ्चालक	२,४४८ कित्ता	२,४४,८००
५.	नम्रता भण्डारी	सञ्चालक	६४४ कित्ता	६४,४००
६.	डा. हिमाल भट्टराई	सञ्चालक	१,०३० कित्ता	१,०३,०००
७.	गोपाल प्रसाद पाण्डे	स्वतन्त्र सञ्चालक	१३,९९५ कित्ता	१३,९९,५००

१०. आर्थिक वर्षमा कम्पनी सँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारी व्यहोरा :

यस प्रकारको जानकारी प्राप्त भएको छैन ।

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

१२. कुल व्यवस्थापन खर्चको विवरण :

आर्थिक वर्ष २०८१/०८२ मा भएको कुल व्यवस्थापन खर्च देहाय बमोजिम रहेको छ ।

- कूल कर्मचारी खर्च - रु. ७१,४३,१३,८११/-
- कूल सञ्चालन खर्च - रु. ४३,७३,६३२२७/-
- कूल व्यवस्थापन खर्च - रु. १,१५,१६,७७,०३८/-

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

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



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

- | | |
|---------------------------|--------------|
| १. विरेन्द्र भुसाल | - संयोजक |
| २. गोपाल प्रसाद पाण्डे | - सदस्य |
| ३. सि.ए. जगत कुमार महतारा | - सदस्य सचिव |

(ख) लेखापरीक्षण समितिका संयोजक र सदस्यलाई प्रति बैठक भत्ता रु. ९,०००/- का दरले बैठक भत्ता प्रदान गरिएको छ । आर्थिक वर्ष २०८१/०८२ मा लेखापरीक्षण समितिका संयोजक र सदस्यहरूलाई कुल बैठक भत्ता रु. १,८०,०००/- (अक्षरेपी एक लाख असी 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 लागी 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. २०८१/०८२ मा सञ्चालक समिति बैठक भत्ता रु. १२ लाख ९९ हजार, लेखापरीक्षण समितिको बैठक भत्ता रु. १ लाख ८० हजार, जोखिम व्यवस्थापन समितिको बैठक भत्ता रु. १ लाख ८ हजार, कर्मचारी सेवा सुविधा समितिको बैठक भत्ता रु. ६३ हजार र सम्पत्ती शुद्धीकरण निवारण समितिको बैठक भत्ता रु. ५४ हजार गरी कुल बैठक भत्ता रु. १७,०४,०००/- तथा यातायात, सञ्चालक शिक्षा तथा अन्य खर्च (उप-समिति बैठक खर्च समेत) वापत कुल रकम रु. १७,५८,०७५/- गरी जम्मा रकम रु. ३४,६२,०७५/- (अक्षरेपी चौतिस लाख बैसट्टी हजार पचहत्तर मात्र) भुक्तानी भएको छ ।

प्रमुख कार्यकारी अधिकृत प्रकाश पौडेललाई आ.व. २०८१/०८२ मा तलब, भत्ता, दशैं, बोनस, सञ्चयकोष तथा विदा वापतको तलब गरी जम्मा रु. १,११,७२,६००/९७ (एक करोड एघार लाख बहत्तर हजार छ सय रुपैया र पैसा सन्तानबन्धे मात्र) भुक्तानी गरिएको छ भने उपदान वापत रु. ४,००,०००/- (अक्षरेपी चार लाख मात्र) व्यवस्था गरिएको छ ।

१६. शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांश रकम :

आ.व. २०८०/८१ मा वितरण गरेको नगद लाभांश मध्ये २०८२ आषाढ मसान्तमा रु. २,३९,४३,०३९/२३ (अक्षरेपी दुई करोड उन्चालिस लाख त्रिचालिस हजार उन्चालिस रुपैया र पैसा तेइस मात्र) शेयरधनीहरूले बुझिलिन बाँकी रहेको छ ।

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

आ.व. २०८१/०८२ मा तात्त्विक असर पार्ने सम्पत्ती खरिद बिक्री गरेको छैन । कारोवारका लागी 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 कुराहरू : नभएको ।

२०. अन्य आवश्यक कुराहरू : 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	२०८१/०८२

१. सञ्चालक समिति सम्बन्धी विवरण

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ती मिति :

श्री थानेश्वर पौडेल, २०८१/०९/१९

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

क्र.सं.	शेयर संरचना	शेयर संख्या
१	संस्थापक शेयर	२,४८,६६,०७८.५७
२	सर्वसाधारण शेयर	२,३८,९०,९३८.२३
३	अन्य	
	जम्मा	४,८७,५७,०१६.८०

(ग) सञ्चालक समिति सम्बन्धी विवरण

क्र.सं.	सञ्चालकहरूको नाम, ठेगाना	प्रतिनिधित्व समूह	शेयर संख्या (किता)	नियुक्त भएको मिति	पद तथा गोपनीयताको शपथ लिएको मिति	सञ्चालक नियुक्त तरिका
१.	थानेश्वर पौडेल	संस्थापक	११,१२,७९९	२०८१/०९/१९	२०८१/०९/२२	निर्वाचन
२.	ई. सुरज उप्रेती	संस्थापक	२,५३,११९	२०८१/०९/१९	२०८१/०९/२९	निर्वाचन
३.	बिरेन्द्र भुसाल	संस्थापक	२,४८,७४४	२०८१/०९/१९	२०८१/०९/२९	निर्वाचन
४.	बिरेन्द्र बिष्ट	सर्वसाधारण	२,४४८	२०८१/०९/१९	२०८१/०९/२९	निर्वाचन
५.	नम्रता भण्डारी	सर्वसाधारण	६४४	२०८१/०९/१९	२०८१/०९/२९	निर्वाचन
६.	डा.हिमाल भट्टराई	सर्वसाधारण	१,०३०	२०८१/०९/१९	२०८१/०९/२९	निर्वाचन
७	गोपाल प्रसाद पाण्डे	स्वतन्त्र	१३,९९५	२०७८/१०/२२	२०७८/१०/२२	मनोनयन



(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	२०८१/०४/१६	७	नरहेको	२०८०/०४/११
२	२०८१/०४/३२	७	नरहेको	२०८०/०५/०८
३	२०८१/०५/१९	७	नरहेको	२०८०/०५/२२
४	२०८१/०६/०४	७	नरहेको	२०८०/०६/१२
५	२०८१/०६/२९	७	नरहेको	२०८०/०६/२३
६	२०८१/०७/११	६	नरहेको	२०८०/०६/२९
७	२०८१/०७/२३	६	नरहेको	२०८०/०७/२३
८	२०८१/०८/०४	६	नरहेको	२०८०/०८/०८
९	२०८१/०८/२३	६	नरहेको	२०८०/०९/२०
१०	२०८१/०९/०७	६	नरहेको	२०८०/१०/१२
११	२०८१/०९/१९	७	नरहेको	२०८०/११/११
१२	२०८१/०९/२९	७	नरहेको	२०८०/१२/०९
१३	२०८१/१०/१२	७	नरहेको	२०८०/१२/३०
१४	२०८१/११/१०	७	नरहेको	२०८१/०१/१२
१५	२०८१/१२/१२	७	नरहेको	२०८१/०२/११
१६	२०८१/१२/३१	७	नरहेको	२०८१/०३/१०
१७	२०८२/०१/१२	७	नरहेको	२०८१/०३/२२
१८	२०८२/०२/०२	७	नरहेको	२०८१/०३/३१
१९	२०८२/०३/०१	७	नरहेको	
२०	२०८२/०३/१७	७	नरहेको	
२१	२०८२/०३/२८	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 वैकल्पिक सञ्चालक उपस्थित भए नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने)	वैकल्पिक सञ्चालक नभएको ।
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको	निर्णयको छुट्टै अभिलेख राख्ने गरिएको ।
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) २९ दिन (मिति २०८२/०२/०२ देखि २०८२/०३/०१)	२०७८/०८/२९ (तेह्रौं वार्षिक साधारण सभाबाट)
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति	
सञ्चालक समितिको प्रति बैठक भत्ता	अध्यक्ष रु. १०,००० सञ्चालक रु. ९,०००
आ.व. को सञ्चालक समितिको कुल बैठक खर्च	चालु आ.व. मा सञ्चालक समिति र अन्य सञ्चालक स्तरीय समितिको बैठक भत्ता वापत रु. १७,०४,०००/- तथा यातायात, सञ्चालक शिक्षा तथा अन्य खर्च (उप-समिति बैठक खर्च समेत) वापत कुल रकम रु. १७,५८,०७५/- गरी जम्मा रकम रु. ३४,६२,०७५/- (अक्षरेपी चौतिस लाख बैसठ्ठी हजार पचहत्तर 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 रुपमा सिकाई तथा पुनरताजगी कार्यक्रम सम्बन्धी विवरण : चालु आर्थिक वर्षमा सञ्चालक समितिका सदस्यहरू नेशनल बैंकिङ्ग इन्स्टिच्युटले मिति २०८२ वैशाख १९ र 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 : (सञ्चालक स्तरीय)

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

सि.नं.	पदाधिकारीको नाम	पद
१	डा. हिमाल भट्टराई	संयोजक
२	बिरेन्द्र भुसाल	सदस्य
३	मित्रमणी पोख्रेल	सदस्य
४	बद्री केदार श्रेष्ठ	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 पद्धतिलाई सुदृढ गर्न सञ्चालक तथा व्यवस्थापन स्तरीय विभिन्न समितिहरू गठन गरिएको छ ।

(ङ) आन्तरीक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद)



(१) लेखापरीक्षण समिति (सञ्चालक स्तरीय) :

सि.नं.	पदाधिकारीको नाम	पद
१	विरेन्द्र भुसाल	संयोजक
२	गोपाल प्रसाद पाण्डे	सदस्य
३	सिए जगत कुमार महतारा	सदस्य सचिव

समितिको बैठक संख्या : १० वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

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

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

सि.नं.	पदाधिकारीको नाम	पद
१	ई. सुरज उप्रेती	संयोजक
२	प्रकाश पौडेल	सदस्य
४	भुवन प्रसाद पन्थ	सदस्य
३	प्रवास राई	सदस्य सचिव

समितिको बैठक संख्या : ७ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

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

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

क्र.सं.	पदाधिकारीको नाम	पद
१	नम्रता भण्डारी	संयोजक
२	बद्री केदार श्रेष्ठ	सदस्य
३	गोपाल खनाल	सदस्य
४	भरत खरेल	सदस्य सचिव

समितिको बैठक संख्या : ६ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

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



च. कर्मचारी स्तरीय समिति र कार्यहरू :

(१) कार्यकारी समिति :

सि.नं.	पदाधिकारीको नाम	पद
१	प्रकाश पौडेल - प्रमुख कार्यकारी अधिकृत	संयोजक
२	लोकराज पनेरु - नायव प्रमुख कार्यकारी अधिकृत	सदस्य
३	यशोधन पाण्डेय - सहायक महाप्रबन्धक	सदस्य सचिव

समितिको बैठक संख्या : ५ 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) व्यवस्थापन समिति :

सि.नं.	पदाधिकारीको नाम	पद
१	प्रकाश पौडेल - प्रमुख कार्यकारी अधिकृत	संयोजक
२	लोकराज पनेरु - नायव प्रमुख कार्यकारी अधिकृत	सदस्य
३	यशोधन पाण्डेय - सहायक महाप्रबन्धक	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	बद्री केदार श्रेष्ठ - प्रमुख जोखिम अधिकृत	सदस्य
८	नम्रता थापा - प्रमुख रिटेल कर्जा तथा निक्षेप अधिकृत	सदस्य
९	गोपाल खनाल - प्रमुख अनुपालना तथा कानून अधिकृत	सदस्य
१०	शैलेश कुमार श्रीवास्तव - प्रमुख टेक्नोलोजी अधिकृत	सदस्य
११	मित्रमणी पोखरेल - प्रमुख सञ्चालन विभाग	सदस्य
१२	लेखनाथ पौडेल - प्रमुख कर्जा असुली विभाग	सदस्य
१३	प्रवास राई - प्रमुख मानव संसाधन अधिकृत	सदस्य सचिव

समितिको बैठक संख्या : ५ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

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

(३) Process Reengineering समिति :

सि.नं.	पदाधिकारीको नाम	पद
१	लोकराज पनेरु - नायव प्रमुख कार्यकारी अधिकृत	संयोजक
२	यशोधन पाण्डेय - सहायक महाप्रबन्धक	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	बद्री केदार श्रेष्ठ - प्रमुख जोखिम अधिकृत	सदस्य
७	गोपाल खनाल - प्रमुख अनुपालना तथा कानून अधिकृत	सदस्य
८	शैलेश कुमार श्रीवास्तव - प्रमुख टेक्नोलोजी अधिकृत	सदस्य
९	मित्रमणी पोखरेल - प्रमुख सञ्चालन विभाग	सदस्य
१०	जगत कुमार महतारा - प्रमुख आन्तरिक लेखापरीक्षण	सदस्य
११	प्रवास राई - प्रमुख मानव संसाधन अधिकृत	सदस्य सचिव

समितिको बैठक संख्या : २ वटा



समितिको कार्य सम्बन्धी छोटो विवरण :

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

(४) पदपूर्ति समिति :

सि.नं.	पदाधिकारीको नाम	पद
१	लोकराज पनेरु - नायव प्रमुख कार्यकारी अधिकृत	संयोजक
२	भुवन प्रसाद पन्थ - प्रमुख वित्त अधिकृत	सदस्य
३	प्रवास राई - प्रमुख मानव संसाधन अधिकृत	सदस्य सचिव

समितिको बैठक संख्या : ३३ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

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

(५) सम्पत्ति दायित्व व्यवस्थापन समिति :

सि.नं.	पदाधिकारीको नाम	पद
१	प्रकाश पौडेल - प्रमुख कार्यकारी अधिकृत	संयोजक
२	लोकराज पनेरु - नायव प्रमुख कार्यकारी अधिकृत	सदस्य
३	यशोधन पाण्डेय - सहायक महाप्रबन्धक	सदस्य
४	किरण प्रसाद शर्मा नेपाल - प्रमुख कर्जा अधिकृत	सदस्य
५	नम्रता थापा - प्रमुख रिटेल कर्जा तथा निक्षेप अधिकृत	सदस्य
६	भुवन प्रसाद पन्थ - प्रमुख वित्त अधिकृत	सदस्य सचिव

समितिको बैठक संख्या : १६ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

सम्पत्ति तथा दायित्वको उचित व्यवस्थापन, तरलता व्यवस्थापन, व्याजदर 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, व्याजदर जोखिम र तरलता जोखिम लगायतका जोखिमहरूको विश्लेषण तथा जोखिम न्युनिकरणका लागि आवश्यक पहल गर्ने गरेको ।

(६) खरीद समिति :

सि.नं.	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 : १२ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

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



(७) आर्थिक निर्देशन समिति :

सि.नं.	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 सपोर्ट अधिकृत	सदस्य सचिव

समितिको बैठक संख्या : ९ 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 सेवाहरूको प्रभावकारीता, दक्षता र अर्थ व्यवस्था सम्बन्धी मापदण्ड पुरा गरी खरिद भएको सुनिश्चित गर्ने लगायतका कार्यहरू गर्ने गरेको।

आर्थिक प्रशासन विनियमावली भए/नभएको : भएको।

(८) स्थिर सम्पत्ति लिलाम समिति :

सि.नं.	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 सपोर्ट अधिकृत	सदस्य सचिव

समितिको बैठक संख्या : ३ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

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

(९) कागजात धुल्याउने समिति :

सि.नं.	पदाधिकारीको नाम	पद
१	लालमणी पन्थी - प्रमुख बिजनेस सपोर्ट अधिकृत	संयोजक
२	बिमल कडेरिया - लेखा विभाग	सदस्य
३	रेशम बहादुर कार्की - सूरक्षा गार्ड	सदस्य
४	मालती ज्ञवाली - सामान्य प्रशासन विभाग	सदस्य सचिव

समितिको बैठक संख्या : १ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले आर्थिक प्रशासन विनियमावलीमा भएको व्यवस्था अनुसार कागजात धुल्याउने सम्बन्धी आवश्यक कार्यहरू गर्ने गरेको।

(१०) कर्मचारी सुविधा तथा सापटी उप-समिति :

सि.नं.	पदाधिकारीको नाम	पद
१	लोकराज पनेरु - नायव प्रमुख कार्यकारी अधिकृत	संयोजक
२	प्रवास राई - प्रमुख मानव संसाधन	सदस्य
३	रुपा श्रेष्ठ - मानव संसाधन अधिकृत	सदस्य सचिव



समितिको कार्य सम्बन्धी छोटो विवरण :

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

(११) कर्जा जोखिम व्यवस्थापन समिति:

सि.नं.	पदाधिकारीको नाम	पद
१	प्रकाश पौडेल - प्रमुख कार्यकारी अधिकृत	संयोजक
२	लोकराज पनेरु - नायव प्रमुख कार्यकारी अधिकृत	सदस्य
३	यशोधन पाण्डेय - सहायक महाप्रबन्धक	सदस्य
४	किरण प्रसाद शर्मा नेपाल - प्रमुख कर्जा अधिकृत	सदस्य
५	बद्री केदार श्रेष्ठ - प्रमुख जोखिम अधिकृत	सदस्य
६	गोपाल खनाल - प्रमुख अनुपालना तथा कानून अधिकृत	सदस्य
७	प्रेम सुवेदी - प्रमुख कर्जा जोखिम	सदस्य सचिव

समितिको बैठक संख्या : ४ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले कर्जा जोखिम व्यवस्थापन सम्बन्धमा आवश्यक कार्यहरू गर्ने गरेको ।

(१२) सञ्चालन जोखिम व्यवस्थापन समिति :

सि.नं.	पदाधिकारीको नाम	पद
१	प्रकाश पौडेल - प्रमुख कार्यकारी अधिकृत	संयोजक
२	लोकराज पनेरु - नायव प्रमुख कार्यकारी अधिकृत	सदस्य
३	यशोधन पाण्डेय - सहायक महाप्रबन्धक	सदस्य
४	लालमणी पन्थी - प्रमुख विजनेस सपोर्ट अधिकृत	सदस्य
५	बद्री केदार श्रेष्ठ - प्रमुख जोखिम अधिकृत	सदस्य
६	शैलेश कुमार श्रीवास्तव - प्रमुख टेक्नोलोजी अधिकृत	सदस्य
७	मित्रमणी पोखरेल - प्रमुख सञ्चालन विभाग	सदस्य सचिव

समितिको बैठक संख्या : ४ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले सञ्चालन जोखिम व्यवस्थापन सम्बन्धमा आवश्यक कार्यहरू गर्ने गरेको ।

(१३) संस्थागत सुशासन इकाई :

सि.नं.	पदाधिकारीको नाम	पद
१	यशोधन पाण्डेय - सहायक महाप्रबन्धक	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 कार्यहरू गर्ने गरेको ।

(१४) कर्जा असुली समिति:

सि.नं.	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 : २१ वटा



समितिको कार्य सम्बन्धी छोटो विवरण :

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

(१५) कर्जा अपलेखन उपसमिति :

सि.नं.	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 : ५ 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 Response Team (ITIRT) :

सि.नं.	पदाधिकारीको नाम	पद
१	यशोधन पाण्डेय - सहायक महाप्रबन्धक	संयोजक
२	देवी प्रसाद पौडेल - प्रमुख सफ्टवेयर	सदस्य
४	अश्विनी कुमार चौधरी - इन्चार्ज सूचना प्रविधि सुरक्षा	सदस्य
३	शैलेश कुमार श्रीवास्तव - प्रमुख टेक्नोलोजी अधिकृत	सदस्य सचिव

समितिको बैठक संख्या : ५ 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 :

सि.नं.	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 :

सि.नं.	पदाधिकारीको नाम	पद
१	लालमणी पन्थी - रोजगारदाताले तोकेको व्यक्ती	संयोजक
२	प्रवास राई - प्रतिष्ठानले तोकेको व्यक्ती	सदस्य
३	रुपा श्रेष्ठ - प्रतिष्ठानले तोकेको व्यक्ती	सदस्य
४	भरत पाण्डेय - प्रतिष्ठानको सुरक्षा हेर्ने जिम्मेवारी पाएको श्रमिक मध्ये वरिष्ठ श्रमिक	सदस्य सचिव

समितिको बैठक संख्या : २ वटा

समितिको कार्य सम्बन्धी छोटो विवरण :

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



४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण :

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

विषय	माध्यम	सार्वजनिक गरेको मिति
सोह्रौं वार्षिक साधारण सभाको सूचना	राष्ट्रिय दैनिक पत्रिका र बैंकको वेबसाईटमा	२०८१/०८/२४ गते कारोबार राष्ट्रिय दैनिक र २०८१/०९/१० गते अभियान राष्ट्रिय दैनिक
वार्षिक प्रतिवेदन त्रैमासिक प्रतिवेदन प्रकाशन	राष्ट्रिय दैनिक पत्रिका राष्ट्रिय दैनिक पत्रिका	२०८१/१०/१९ गते लुम्बिनी राष्ट्रिय दैनिक प्रथम त्रयमास, मिति : २०८१/०७/०७ दोश्रो त्रयमास, मिति : २०८१/१०/०७ तेश्रो त्रयमास, मिति : २०८२/०१/०७ चौथो त्रयमास, मिति : २०८२/०४/२९
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	तुरुन्त पत्राचार	आ.व. २०८०/०८१ सम्मको वितरणयोग्य सञ्चित मुनाफाबाट ३ प्रतिशत बोनस शेयर तथा ५ प्रतिशत नगद लाभांश (कर प्रयोजनका लागि) वितरण गर्ने बारे सञ्चालक समितिको निर्णय मिति २०८१/०७/२३ मा, सोह्रौं वार्षिक साधारणसभा र शेयरधनी दर्ता किताव बन्द गर्ने सूचना मिति २०८१/०८/२४ मा, सञ्चालक समिति निर्वाचित तथा अध्यक्ष चयन सम्बन्धी सूचना मिति २०८१/०९/१९ मा र लेखापरीक्षक नियुक्ती सम्बन्धी साधारणसभाको निर्णय २०८१/०९/१९ 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 २०८१/०९/१९ 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

सि.नं.	कर्मचारीको नाम	पद	शैक्षिक योग्यता	अनुभव
१	प्रकाश पौडेल	प्रमुख कार्यकारी अधिकृत	स्नातकोत्तर (व्यवस्थापन)	३१ वर्ष
२	लोकराज पनेरु	नायव प्रमुख कार्यकारी अधिकृत	स्नातकोत्तर (व्यवस्थापन)	२३ वर्ष
३	यशोधन पाण्डेय	सहायक महाप्रबन्धक	सिए., स्नातकोत्तर (व्यवस्थापन)	१७ 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 :	७६३ जना।
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको :	कर्मचारीहरूको सक्सेसन प्लान रहेको।
यस आ.व. मा कर्मचारीहरूलाई दिइएको तालिम संख्या	७२
तथा सम्मिलित कर्मचारीको संख्या :	सबै
यस आ.व. को कर्मचारी तालिम खर्च :	रु. ८५,३१,०७४/-
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	६१.१९ प्रतिशत।
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्च प्रतिशत	१.१९ 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 :	२०८२/०७/२९
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	बुँदा नं. ४ (क) मा उल्लेख गरिएको ।
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८२/०७/२९
साधारण सभाबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति	२०८१/०९/१९
संस्थाको आन्तरीक लेखापरीक्षण सम्बन्धी विवरण :	
(अ) आन्तरीक रुपमा लेखापरीक्षण गर्ने गरिएको वा बाह्य विज्ञ नियुक्त गर्ने गरिएको	बाह्य विज्ञ नियुक्त गर्ने गरिएको
(आ) बाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण	श्री एस आर पाण्डे एण्ड कम्पनी, चार्टर्ड एकाउन्टेण्ट्स
(इ) 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	बिरेन्द्र भुसाल	संयोजक	स्नातकोत्तर (व्यवस्थापन)
	२	गोपाल प्रसाद पाण्डे	सदस्य	स्नातकोत्तर (व्यवस्थापन)
	३	सिए. जगत कुमार महतारा	सदस्य सचिव	चाटर्ड एकाउन्टेन्ट
बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	क्र.सं.	बैठक बसेको मिति	उपस्थित सदस्य संख्या	
	१	२०८१/०४/२९	४ जना (१ जना आमन्त्रीत)	
	२	२०८१/०६/०४	३ जना	
	३	२०८१/०७/०६	४ जना (१ जना आमन्त्रीत)	
	४	२०८१/०७/२३	३ जना	
	५	२०८१/०८/२३	३ जना	
	६	२०८१/१०/११	३ जना	
	७	२०८२/०१/१०	३ जना	
	८	२०८२/०२/०२	६ जना (३ जना आमन्त्रीत)	
	९	२०८२/०३/०१	३ जना	
	१०	२०८२/०३/२८	३ जना	
प्रति बैठक भत्ता	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 ।			

७. अन्य विवरण

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

अनुपालन अधिकृतको नाम : 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. २०८१/०८२ को वासलात, नाफा नोक्सान हिसाब, नगद प्रवाह विवरण तथा सोसँग सम्बन्धित अनुसूचीहरू यसैसाथ संलग्न गरिएको छ ।

४. कानुनी कारवाही सम्बन्धी विवरण

- (क) समीक्षा अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए : नभएको ।
- (ख) संगठित संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी 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 रूपमा लिएको छ, र सो सम्बन्धमा बैंक व्यवस्थापन एवं सञ्चालकहरूको धारणा तटस्थ रहेको छ ।
- (ख) समीक्षा अवधि आ.व. २०८१/०८२ मा नेपाल स्टक एक्सचेञ्जबाट भएको शेयर कारोवार विवरण देहाय बमोजिम रहेको छ ।

विवरण	प्रथम त्रैमासिक अवधि	दोश्रो त्रैमासिक अवधि	तेस्रो त्रैमासिक अवधि	चौथो त्रैमासिक अवधि
अधिकतम मूल्य रु.	५९०.००	४९७.००	४६३.००	४३९.९७
न्यूनतम मूल्य रु.	४३९.००	४०५.००	४०२.९०	३९४.४४
अन्तिम मूल्य रु.	५०२.००	४०७.००	४०६.६०	४३९.९७
कूल कारोवार भएको दिन	५७ दिन	५५ दिन	५६ दिन	६३ दिन
कूल कारोवार भएको शेयर संख्या	१,४४,९४,९९६ किता	३२,९४,२५२ किता	२८,७४,८३५ किता	२८,०३,९३३ किता

६. समस्या र चुनौती

- सञ्चालन जोखिमको व्यवस्थापनसँग सम्बन्धित चुनौती ।
- निष्कृत्य कर्जा र गैर बैकिङ्ग सम्पत्तिको व्यवस्थापन ।
- सञ्चालन लागत र सञ्चालन दक्षता विचको समन्वय ।
- अधिक तरल सम्पत्तिको व्यवस्थापन ।
- साइबर सुरक्षा ।

उपरोक्तानुसारका कारोवारलाई असर पार्ने मुख्य कुराहरूको कुशल व्यवस्थापनमा विशेष ध्यान केन्द्रित गरिएको छ ।

७. संस्थागत सुशासन

बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, कम्पनी ऐन लगायत प्रचलित ऐन, नियम कानूनहरू, नेपाल राष्ट्र बैंकबाट जारी निर्देशनहरूको पूर्ण पालना गर्नुका साथै गैर कार्यकारी सञ्चालकको संयोजकत्वमा लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा 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, आन्तरिक तथा बाह्य लेखापरीक्षकको प्रतिवेदनको आधारमा संस्थागत सुशासनमा व्यवस्थापन प्रतिबद्ध रहँदै स्वनियमनलाई समेत मार्गदर्शनको रूपमा लिइएको छ ।

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

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



Independent Auditor's Report

To the Shareholders of Shine Resunga Development Bank Ltd.

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of the Shine Resunga Development Bank Limited (the "Bank"), which comprise the statement of financial position as at Ashadh 32, 2082 (July 16, 2025), and the statement of profit or loss, statement of 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 32, 2082 (July 16, 2025), 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.	Interest Recognition The interest income of the bank has to be recognized on an accrual basis and following the Guidance Note on Interest Income Recognition, 2025 issued by NRB read with the Carve-Out Alternatives provided for Bank and Financial Institutions (BFIs) under NFRS – 9 issued by the Institute of Chartered Accountants of Nepal (ICAN) dated 2082.05.09. Though accrual basis of income recognition is prescribed in general, the guidelines require interest income on Stage 3 (with overdue of more than 3 months) or Purchased or Originated Credit to be recognized on cash basis whereas for Impaired Financial Assets, interest should be recognized on Coupon interest rate applied on principal outstanding. Given the lack of system capability to suspend recognition of income on the basis of overdue status of loan on regular basis, manual intervention will be required in interest recognition process and hence create risk of improper application of the guidance note. This may, in turn, have an effect on recognition of interest income by the bank. Thus, we have considered it as a Key Audit Matter.	Our audit approach regarding verification of process of interest recognition included: a. Obtaining clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the bank. b. Test check of the interest income booking with manual computation.
2.	Investment Valuation, Identification, and Impairment Investment of the bank comprises of investment in	Our audit approach regarding verification of process of investment valuation, identification and impairment included:

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	<p>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.</p>	<p>a. 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.</p> <p>b. 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.</p> <p>c. For the investment valuation that are done at amortized cost, we checked the EIR and amortization schedule on test basis.</p> <p>d. For the investment valued through OCI for quoted investment, we ensured that fair valuation has been done at the closing transaction rate in NEPSE as on 16.07.2025 and for the unquoted investment the fair value has been taken on the basis of latest audited financial statements.</p>
3.	<p>Impairment of Loans and Advances</p> <p>As per NRB Directive 4 read with NFRS 9- Expected Credit Loss Related Guidelines, 2024 issued by NRB and the Carve-Out Alternatives provided for Bank and Financial Institutions (BFIs) under NFRS – 9 issued by the Institute of Chartered Accountants of Nepal (ICAN) dated 2082.05.09, bank shall measure impairment loss on loans and advances as 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 <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, impairment of loans and advances should be determined following an expected credit loss impairment model. Under the model, impairment is calculated as probability weighted estimate of credit losses (i.e., present value of all cash shortfalls) over the expected life of the financial instrument. The guidelines issued by NRB provide a standardized methodology for ECL calculation, covering asset classification (Stage 1, 2, 3), estimation of probability of default (PD), loss given default (LGD), exposure at default (EAD) and incorporation of forward-looking information. NRB also prescribed a uniform reporting format for submission of ECL data to ensure consistency and regulatory compliance.</p> <p>Given the fact that impairment of loans and advances under expected credit 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</p>	<p>Our audit approach regarding verification of impairment of loans and advances included:</p> <p>a. 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.</p> <p>b. 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.</p> <p>c. Assessment of appropriateness of parameters used for grouping the portfolios.</p> <p>d. Review of appropriateness of historical data and assumptions including economic factors used for staging the portfolio, determination of probability of default as well as loss given default. Assessment of appropriateness of historical recovery data as well as assessment of realizable value of collateral securities, along with defined haircuts, also formed part of our audit with reference to determination of loss given default.</p>



	purpose. Hence, assessment of availability and accuracy of required data for calculating impairment of loans and advances under expected credit loss model as well as reasonableness of the assumptions and economic factors used is regarded as Key Audit Matter. Also, assessment of availability and accuracy of required data for calculating impairment of loans and advances under NRB provisioning norms is regarded as Key Audit Matter.	
4.	<p>Information Technology General Controls</p> <p>IT controls with respect to recording of transactions, generating various reports in compliance with NRB guidelines and other compliances to regulators is an important part of the process. Such reporting is highly dependent on the effective working of Core Banking Software and other allied systems.</p> <p>We have considered this as Key Audit Matter as any control lapses, validation failures, incorrect input data and wrong extraction of data may result in wrong reporting of data to the management, shareholders and regulators</p>	<p>Our audit approach regarding Information technology of the bank is based upon the Information Technology Guidelines 2012 issued by NRB and it included:</p> <ol style="list-style-type: none"> Understanding the coding system adopted by the bank for various categories of customers. Understanding the feeding of the data in the system and going through the extraction of the financial information and statements from the IT system existing in the bank Checking of the user requirements for any changes in the regulations/ policy of the bank Reviewed the reports generated by the system on sample basis. We verified the interest income and expense booking regarding loan and deposit on test basis with the CBS of the bank. We relied on the IT audit conducted by the bank. We verified the provisioning of the loan and advances based on ageing on the test check basis as on 16.07.2025

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.

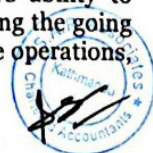
Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, 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 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.

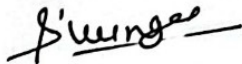
Report on the requirements of Banks and Financial Institutions Act, 2073 and Company Act, 2063

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 bank.



Sunir Kumar Dhungel
Managing Partner

Place: Kathmandu, Nepal
Date: November 07, 2025



UDIN: 251107CA00109kvTAt



Statement of Financial Position
As on Ashad 32, 2082 (16th July, 2025)

Particulars	Notes	As on Ashad 32, 2082	As on Ashad 31, 2081
Assets			
Cash and cash equivalent	4.1	2,117,894,019	2,224,033,789
Due from Nepal Rastra Bank	4.2	3,273,571,333	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	1,314,092,375	1,750,609,738
Loans and advances to customers	4.7	56,907,122,137	52,011,435,193
Investment in securities	4.8	15,293,576,045	13,604,205,803
Current Tax Assets	4.9	114,086,111	56,477,550
Investment in subsidiaries	4.10	-	-
Investment in Associates	4.11	-	-
Investment property	4.12	151,994,995	130,017,343
Property and equipment	4.13	715,113,563	611,067,762
Goodwill and Intangible Assets	4.14	136,856,902	139,469,886
Deferred tax assets	4.15	-	-
Other assets	4.16	328,899,067	390,612,717
Total Assets		80,353,206,546	73,656,418,480
Liabilities			
Due to Bank and Financial Institutions	4.17	725,979,531	369,025,734
Due to Nepal Rastra Bank	4.18	-	-
Derivative Financial instruments	4.19	-	-
Deposit from customers	4.20	71,767,128,445	65,956,224,347
Borrowings	4.21	365,678	4,610,241
Current Tax Liabilities	4.9	-	-
Provisions	4.22	-	-
Deferred tax liabilities	4.15	26,957,042	41,311,498
Other liabilities	4.23	449,067,316	393,341,895
Debt securities issued	4.24	-	-
Subordinated Liabilities	4.25	-	-
Total liabilities		72,969,498,012	66,764,513,714
Equity			
Share Capital	4.26	4,875,701,680	4,733,690,951
Share Premium		-	-
Retained Earning		668,505,485	417,351,437
Reserves	4.27	1,839,501,370	1,740,862,378
Total equity attributable to equity holders		7,383,708,534	6,891,904,766
Non-controlling interests		-	-
Total equity		7,383,708,534	6,891,904,766
Total liabilities and equity		80,353,206,546	73,656,418,480
Contingent liabilities and commitment	4.28	1,767,694,601	651,134,407
Net assets value per share		151.44	145.59

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

Thaneshor Poudel
Chairman

FCA. Sunir Kumar Dhungel
Managing Partner

Er.Suraj Upreti
Director

Birendra Bhusal
Director

Birendra Bista
Director

Date : 21, Kartik 2082
Place : Kathmandu

Namrata Bhandari
Director

Dr. Himat Bhattarai
Director

Gopal Prasad Pandey
Independent Director



Statement of Profit or Loss

For the period commencing on Shrawan 1, 2081 and ending on Ashad 32, 2082

	Notes	FY 2081-82	FY 2080-81
Interest Income	4.29	6,385,230,245	7,169,357,077
Interest Expense	4.30	3,740,871,184	4,819,108,187
Net interest income		2,644,359,061	2,350,248,890
Fees and Commission Income	4.31	337,334,266	333,616,055
Fees and Commission Expense	4.32	35,438,220	33,910,208
Net fee and Commission income		301,896,047	299,705,847
Net interest fee and commission income		2,946,255,108	2,649,954,737
Net Trading Income	4.33	-	-
Other Operating Income	4.34	31,500,413	7,884,284
Total operating income		2,977,755,521	2,657,839,021
Impairment charge/(reversal) for loans and other losses	4.35	950,401,153	491,038,685
Net Operating income		2,027,354,368	2,166,800,336
Operating expenses			
Personnel Expense	4.36	714,313,811	720,597,488
Other Operating Expenses	4.37	278,967,893	301,128,215
Depreciation and amortisation	4.38	122,957,115	81,224,621
Operating Profit		911,115,550	1,063,850,012
Non operating income	4.39	1,100,000	500,000
Non operating expense	4.40	15,734,530	8,362,480
Profit before income tax		896,481,019	1,055,987,532
Income tax expense	4.41	250,853,032	370,666,083
Current tax		281,463,467	386,940,801
Deferred tax Expenses/(Income)		(30,610,435)	(16,274,718)
Profit for the period		645,627,987	685,321,449
Profit attributable to:			
Equity holders of the bank		645,627,987	685,321,449
Non-controlling interest		-	-
Profit for the period		645,627,987	685,321,449
Earnings per share:			
Basic earnings per share		13.24	14.48
Diluted earnings per Share		13.24	14.48

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

Thaneshor Poudel
Chairman

FCA. Sunir Kumar Dhungel
Managing Partner

Er.Suraj Upreti
Director

Birendra Bhusal
Director

Birendra Bista
Director

Date : 21, Kartik 2082
Place : Kathmandu

Namrata Bhandari
Director

Dr. Himat Bhattarai
Director

Gopal Prasad Pandey
Independent Director



Statement of Other Comprehensive Income

For the period commencing on Shrawan 1, 2081 and ending on Ashad 32, 2082

	Notes	FY 2081-82	FY 2080-81
Profit for the period		645,627,987	685,321,449
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		61,325,104	51,640,253
• Gains/(losses) on disposal of equity shares recycled to equity		1,916,951	20,691,909
• Gains/(losses) on revaluation			
• Actuarial gain/(losses) on defined benefit plans		(7,138,506)	(2,131,503)
• Income tax relating to above items		(16,831,065)	(21,060,198)
Net other comprehensive income that will not be reclassified to profit or loss		39,272,484	49,140,461
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		39,272,484	49,140,461
Total comprehensive income for the period		684,900,471	734,461,910
Total comprehensive income attributable to:		-	-
Equity holders of the Bank		684,900,471	734,461,910
Non-controlling interest		-	-
Total Comprehensive income for the period		684,900,471	734,461,910

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

Thaneshor Poudel
Chairman

FCA. Sunir Kumar Dhungel
Managing Partner

Er. Suraj Upreti
Director

Birendra Bhusal
Director

Birendra Bista
Director

Date : 21, Kartik 2082
Place : Kathmandu

Namrata Bhandari
Director

Dr. Himat Bhattarai
Director

Gopal Prasad Pandey
Independent Director



Statement of Cash Flows

As on Ashad 32, 2082 (16th July, 2025)

Particulars	FY 2081-82	FY 2080-81
Cash flows from operating activities		
Interest Received	6,489,126,955	6,964,437,369
Fee and other income received	338,434,266	334,116,055
Dividend Received	10,304,673	10,422,376
Receipts from other operating activities	19,832,625	(3,368,946)
Interest paid	(3,738,122,366)	(4,868,683,091)
Commission and fee paid	(35,438,220)	(33,910,208)
Cash payments to employee	(628,428,927)	(591,609,412)
Other expense paid	(199,003,193)	(315,998,247)
Operating cash flows before change in operating assets and liabilities	2,256,705,814	1,495,405,896
(Increase)/Decrease in operating assets	(6,058,969,240)	(8,921,101,256)
Due from Nepal Rastra Bank	(535,082,634)	(435,220,418)
Placement with bank and financial institutions	-	-
Other Trading assets	-	-
Loan and advances to bank and financial institutions	436,517,363	164,368,209
Loan and advances to customer	(5,964,509,058)	(8,550,161,414)
Other Assets	4,105,089	(100,087,632)
Increase/(Decrease) in operating liabilities	5,919,379,946	9,506,138,514
Due to bank and financial institutions	356,953,797	(364,069,009)
Due to Nepal Rastra Bank	-	(300,000,000)
Deposits from customers	5,810,904,099	10,273,337,246
Borrowings	(4,244,563)	(14,139,759)
Other Liabilities	(244,233,388)	(88,989,964)
Net Cash flow from operating activities before tax paid	2,117,116,520	2,080,443,155
Income taxes paid	(265,207,488)	(372,088,176)
Net Cash flow from operating activities	1,851,909,032	1,708,354,979
Cash flows from investing activities		
Purchase of investment securities	(1,689,370,242)	(4,517,047,626)
Receipts from sale of investment securities	-	-
Purchase of plant and equipment	(218,948,487)	(60,136,142)
Receipt from sale of property and equipment	1,339,182	542,954
Purchase of intangible assets	(5,441,445)	(21,104,944)
Receipt from sale of intangible assets	-	-
Purchase of investment properties	(21,977,652)	(39,692,275)
Receipt from the sale of investment properties	-	-
Interest received	-	-
Dividend received	-	-
Net cash used in investing activities	(1,934,398,644)	(4,637,438,033)
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	(23,674,091)	(19,607,632)
Interest paid	-	-
Other receipt/payment	-	-
Net cash from financing activities	(23,674,091)	(19,607,632)
Net increase/(decrease) in cash and cash equivalents	(106,163,704)	(2,948,690,686)
Cash and Cash Equivalents at Shrawan 01 (Beginning of the Year)	2,224,033,789	5,172,436,575
Cash and Cash Equivalents transferred from Merger	-	-
Effect of exchange rate fluctuations on cash and cash equivalents held	23,934	287,900
Closing Cash and Cash Equivalents	2,117,894,019	2,224,033,789

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

Thaneshor Poudel
Chairman

FCA. Sunir Kumar Dhungel
Managing Partner

Er. Suraj Upreti
Director

Birendra Bhusal
Director

Birendra Bista
Director

Date : 21, Kartik 2082
Place : Kathmandu

Namrata Bhandari
Director

Dr. Himat Bhattarai
Director

Gopal Prasad Pandey
Independent Director

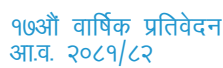




Statement of Changes in Equity

For the Period commencing on Shrawan 1, 2081 and ending on Ashad 2082

Particulars	Attributable to Equity-Holders of the Bank										Total Equity
	Share Capital	Share Premium	General Reserve	Exchange Equalization Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total	
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
Comprehensive Income for the year											
Profit for the year								685,321,449		685,321,449	685,321,449
Other Comprehensive Income, Net of Tax				71,975	-	50,632,513		(71,975)	(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
Gains/(losses) on revaluation											
Actuarial gain/(losses) on defined benefit plans											
Gains/(losses) on cash flow hedge											
Exchange gains/(losses) (arising from translating financial assets of foreign operation)								(71,975)			
Total Comprehensive Income for the year				71,975	-	50,632,513		685,249,474	(1,492,052)	734,461,910	734,461,910
Transfer to General Reserves during the year			137,064,290					(137,064,290)			
Adjustment of Investment Adjustment Reserve no longer required											
Creation of Training Fund											
Utilization of Training Fund								(13,529,503)	13,529,503		
Creation of CSR Fund								6,001,551	(6,001,551)		
Utilization of CSR Fund								(6,853,214)	6,853,214		
Transfer for Accrued Interest Receivable					117,697,642			7,100,685	(7,100,685)		
Creation of Derivat Tax Reserve								(117,697,642)			
Creation of Regulatory Reserve for Reduction in Investment											
Creation of Regulatory Reserve for NBA											
Creation of Regulatory Reserve for Actuarial Loss					25,006,133			(25,006,133)			
Transactions with Owners, directly recognized in Equity											
Amount transferred from premium to share capital											
Share Issued											
Share Based Payments											
Dividend to Equity-Holders											
Bonus Shares Issued											
Cash Dividend Paid	449,807,737	-						(449,807,737)			
Share issue expenses directly charged to equity-Tax Impact								(23,674,091)		(23,674,091)	(23,674,091)
Tax effect of share issue expenses								(1,715,375)		(1,715,375)	(1,715,375)
Gain on Disposal of Share Classified into OCI			4,138,382			(4,484,336)		514,613		514,613	514,613
Current Tax on Gain on Disposal of Share Classified into OCI								16,553,527		6,207,573	6,207,573
Goodwill											
Other Transfer to Investment Equalization Fund											
Balance at Ashad 31, 2081	4,733,690,950	-	1,132,324,638	446,809	458,021,223	79,992,955	-	417,351,437	70,076,753	6,891,904,766	6,891,904,766
Balance at Shrawan 01, 2081	4,733,690,950	-	1,132,324,638	446,809	458,021,223	79,992,955	-	417,351,437	70,076,753	6,891,904,766	6,891,904,766
Comprehensive Income for the year											
Profit for the year								645,627,987		645,627,987	645,627,987
Adjustment in Opening RE due to NFRS 16								43,923,063		43,923,063	43,923,063



As per our attached report of even date

Thanesor Poudel
Chairman

Birendra Bista
Director

Gopal Prasad Pandey
Independent Director

Statement of Distributable Profit or Loss

As on Ashad 32, 2082 (16th July, 2025)

Particulars	FY 2081-82	FY 2080-81
Net profit or (loss) as per statement of profit or loss	645,627,987	685,321,449
Appropriations:		
a. General reserve	(129,125,597)	(137,064,290)
b. Foreign exchange fluctuation fund	(5,983)	(71,975)
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(6,456,280)	(6,853,214)
e. Employees' training fund	(13,033,541)	(13,529,503)
f. Other	-	-
Investment Adjustment Reserve	-	-
Share issue expense charged to equity	(910,304)	(1,200,763)
Net Gain on Disposal of Shares	1,533,561	16,553,527
Transfer from Reserve during the year (CSR & Traing Fund)	12,104,509	13,102,235
Profit or (loss) before regulatory adjustment	509,734,351	556,257,466
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	89,940,140	(117,697,642)
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 (+)	6,263,017	(25,006,133)
e. Deferred tax assets recognised (-)/ reversal (+)	(17,142,322)	-
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/resersal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	(2,868,926)	-
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	585,926,261	413,553,691
Opening Retained Earnings	417,351,437	477,279,573
Adjustment in Opening RE due to NFRS 16	43,923,063	-
Distribution		
Bonus Shares Issued	(142,010,729)	(449,807,737)
Cash Dividend Paid	(236,684,548)	(23,674,091)
Distributable profit or (loss)	668,505,485	417,351,437

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

Thaneshor Poudel
Chairman

FCA. Sunir Kumar Dhungel
Managing Partner

Er.Suraj Upreti
Director

Birendra Bhusal
Director

Birendra Bista
Director

Date : 21, Kartik 2082
Place : Kathmandu

Namrata Bhandari
Director

Dr. Himat Bhattarai
Director

Gopal Prasad Pandey
Independent Director



Notes to the Financial Statements

Shine Resunga Development Bank Limited

Year ended 16th July 2025

1. Bank

1.1 General

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

1.2 Financial Statements

The Financial Statement of Bank for the year ended 16th July, 2025 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 Institutions Act, 2073.

2. Basis of Preparation

2.1. Going Concern

The financial statements are prepared on a going concern basis, as the Bank is satisfied that the Bank has the resources to continue in business for the foreseeable future. In making this assessment, the Board of Directors have considered a wide range of information relating to present and future conditions, including future projections of profitability, cash flows and capital resources.

2.2. Statement of Compliance

The Financial Statements of Bank for the year ended 16th July, 2025 comprising Statement of Financial Position, Statement of Profit or loss and Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows and Notes to the Financial Statements (including Significant Accounting Policies), have been prepared in accordance with Nepal Financial Reporting Standards (hereafter referred as NFRS), laid down by the Institute of Chartered Accountants of Nepal and in compliance with the requirements of all applicable laws and regulations.

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

2.3. Reporting Period and Approval of Financial Statements

a. Reporting Period

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



Relevant Financial Statement	English Calendar Date/ Period	Nepali Calendar Date/ Period
Statement of Financial Position (SOFP)	16.07.2025	32.03.2082
Comparative SOFP	15.07.2024	31.03.2081
Reporting Period	16.07.2024–16.07.2025	01.04.2081–32.03.2082
Comparative Reporting Period	17.07.2023–15.07.2024	01.04.2080–31.03.2081

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 319 resolution dated on 2082/07/21 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). Further 354th meeting of Council dated on 2082/05/22 has issued the carve-outs on NFRS 9 on Financial Instruments until FY 2082/83.

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 & Policy of Expected Credit Loss as per NFRS 9 .

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. Further 354th meeting of Council dated on 2082/05/22 has issued the carve-outs on NFRS 9 on Financial Instruments until FY 2082/83. 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. Further 354th meeting of Council dated on 2082/05/22 has issued the carve-outs on NFRS 9 on Financial Instruments until FY 2082/83.

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 less costs of sell.
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 2081.82.

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 through OCI. The amount attributable to shareholders is classified as equity and is carried at the redemption amount being net asset value. Payables are measured at amortized cost.

3.4.2. Classification

The financial assets and liabilities are subsequently measured at amortized cost or fair value based on business model for managing the financial assets and contractual cash flow characteristics of the financial assets.

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

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

i. Financial assets measured at Amortized Cost:

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

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

Business model assessment

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

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

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

The SPPI test

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

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

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

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

iii. Financial assets measured at fair value through OCI:

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

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

i. Financial Liabilities measured at fair value through profit or loss:

Financial Liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition as at fair value through profit or loss. Upon initial recognition, transaction cost directly attributable to the acquisition is recognized in Statement of profit or loss as incurred. Subsequent Changes in fair value is recognized in profit or loss.

ii. Financial Liabilities measured at Amortized Cost:

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

3.4.3. De- recognition

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

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

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

A transfer only qualifies for de-recognition if either:

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

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

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

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

3.4.4. Measurement

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

At initial recognition, the company measures a financial asset at its fair value. Subsequent to initial recognition, all financial assets and financial liabilities at fair value through profit or loss are measured



at fair value. Gains and losses arising from changes in the fair value of the 'financial assets or financial liabilities at fair value through profit or loss' category are presented in the statement of profit or loss and other comprehensive income within net gains/(losses) on financial instruments held at fair value through profit or loss in the period in which they arise.

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

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

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

b. Financial assets measured at amortized cost

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

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

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

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

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

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

3.4.5. Determination of Fair Value

Assets and liabilities carried at fair value or for which fair values are disclosed have been classified into three levels according to the observability of the significant inputs used to determine the fair values. Changes in the observability of significant valuation inputs during the reporting period may result in a transfer of assets and liabilities within the fair value hierarchy. The Bank recognized transfers between levels of the fair value hierarchy when there is a significant change in either its principal market or the level of observability of the inputs to the valuation techniques as at the end of the reporting period.

Level 1

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



Level 2

Valuations are those with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets and financial instruments valued using models where all significant inputs are observable. Investment in promoter's share of quoted equity instrument has been valued at 50% of the market value of the same class of share.

Level 3

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

3.4.6. Impairment of Financial Assets – Adoption of NFRS 9– Financial Instruments :

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

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

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

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

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

Significant Increase in Credit Risk :

When determining whether the risk of default on a financial instrument has increased significantly since initial recognition, the Bank considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis, based on the Bank's historical experience and expert credit assessment and including forward-looking information. The objective of the assessment is to identify whether a significant increase in credit risk has occurred for an exposure. The bank has defined the criteria for Significant increase in credit risk in its Expected Credit Loss Policy 2082 which are in consistent with the NFRS 9 – Expected Credit Loss Related Guidelines, 2024 issued by Nepal Rastra Bank. The criteria are as follow:

1. More than 30 days past dues
2. Absolute lifetime PD is 5% or more
3. Relative lifetime PD is increased by 100% or more.
4. Risk rating downgraded by 2 notches since initial recognition.
5. Risk rating downgraded to non-investment grade by external credit rating agency.
6. Deterioration of relevant determinant of credit risk
7. Expectation of forbearance or restructuring due to financial difficulties
8. Deterioration of prospects for sector or industries within which a borrower operates
9. Borrower affected by macroeconomic conditions based on reasonable and supportable forecasts.



10. Modification of terms resulting in restructuring/ rescheduling.
11. Credit Quality Indicators determined as per internal credit assessment of performing loans which are subject to individual monitoring and review, are weaker than that in the initial recognition.

The bank is determined to develop mechanisms for implementation of all SICR criteria in near future, however for this period, the bank has used following criteria for determining whether there has been a significant increase in credit risk:

1. Qualitative Factor

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

2. Quantitative Factor

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

Default Definition :

- The bank considers loan to be in default when it is unlikely that the borrower will repay its credit obligations in full without recourse to actions such as realizing security, or when the borrower is past due on any material credit obligation by **more than 3 months**.
- The bank may consider other qualitative factors, such as management's assessment of the borrower's creditworthiness, which could indicate a significant deterioration in the ability to meet obligations. The bank may use their own definitions of default if they are consistent with this principle and applied in a manner aligned with their credit risk management practices. Default definitions play a critical role in determining expected credit losses (ECL) and the bank has applied it consistently across the ECL measurement process.

Portfolio Segmentation of credit risk exposures :

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

Staging of Financial Instruments :

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

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

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

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



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

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

Parameters for Estimating Expected Credit Losses :

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

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

The parameters are defined as follows:

S.N.	Component	Definition
1	Probability of Default (PD)	<p>The Probability of Default (PD) represents the likelihood that the counterparty will not be able to meet its contractual obligation.</p> <ul style="list-style-type: none"> For Stage 1 assets, PD is calculated over the next 12 months; for Stage 2, PD reflects the lifetime of the asset. Stage 3 exposures are assumed to have a PD of 100% (Since already in default). PD estimates incorporate forward-looking macroeconomic assumptions (e.g., GDP growth, inflation) and are updated periodically based on statistical models calibrated to historical defaults and adjusted for the current and expected economic environment.
2	Loss Given Default (LGD)	<ul style="list-style-type: none"> Loss Given Default (LGD) represents the proportion of exposure not expected to be recovered in the event of default, after considering the present value of expected cash flows from recoveries and collateral realizations, net of costs. The LGD is determined based on the historical recovery rates and takes into accounts the recovery of any collateral (applying haircuts) that is integral to the financial assets.



3	Exposure at Default (EAD)	<ul style="list-style-type: none"> The Exposure at Default (EAD) represents the potential exposure to the lender in the event of a default by the borrower. It reflects the total amount the lender is at risk of losing if the borrower defaults, considering both the outstanding balance and any potential increases in exposure due to undrawn commitments or principal repayments. For revolving loans, the EAD is calculated as the outstanding balance of the loan, plus any additional undrawn amounts that may be utilized, adjusted for the Credit Conversion Factor (CCF). The CCF reflects the likelihood that the undrawn portions of the loan will be utilized before the default occurs. This adjustment is important as it accounts for the potential increase in exposure if the borrower draws on the available credit. The bank has utilized the CCF ratio and Utilization ratio provided by Nepal Rastra Bank in its Expected Credit Losses (ECL) Guideline, 2024 For term loans, the EAD is based on the outstanding balance of the loan, adjusted for any principal repayments made by the borrower. Since term loans are typically repaid over time according to a fixed amortization schedule, the EAD decreases as principal is repaid, reducing the exposure in the event of default. Therefore, the EAD for term loans reflects the amount remaining after accounting for any principal recoveries, as per the amortization plan
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To determine the expected credit loss, these components are multiplied together. PD for the reference period (up to 12 months or lifetime) * LGD * EAD and discounted to the balance sheet dates using the **Coupon Rate** of the reporting date as the discount rate.

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

Credit Impaired Financial Instrument :

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

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

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

Estimation of Expected Credit loss for Credit Impaired Financial Assets :

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

The recovery horizon for such exposures is determined based on Plateau Analysis, which assesses historical recovery trends over time. The Loss Given Default (LGD) is derived from the Bank's recovery model for exposures where the recovery period has not yet expired. For exposures where the recovery period has lapsed, an LGD of 100% is applied to reflect full loss recognition.

The Exposure at Default (EAD) for credit-impaired exposures is measured as the total outstanding balance of the loan, including accrued interest and fees, as at the reporting date. Purchased or originated credit impaired financial assets are those financial assets that are credit-impaired on initial recognition.

The bank does not have any Financial assets that qualify as **Purchased or originated credit Impaired (POCI)** under NFRS 9 .

Investment :

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

Staff Loans :

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

Off Balance Sheet items :

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

Write off :

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

The following loans were written off during the period.

S.N	Name	Principal Write off	Interest Write off	Total	Write of Date	Recovery (after Written off)
1	Darsan Trading Center	2,571,512	4,550,394	7,121,906	2081/04/10	-
2	Thapa Rice Mill And Suppliers	801,591	-	801,591	2081/06/09	-
3	Bijeta Sunchadi Kharid Bikri	1,459,000	-	1,459,000	2081/11/05	-
4	Iltab Hussain Bhat	1,767,786	282,815	2,050,601	2081/11/15	-
5	Manoj Thapa Magar	1,295,684	409,304	1,704,989	2082/01/17	-
6	Shah Traders	-	59,184	59,184	2082/02/08	-
7	Mahila Uddhami Garment Uddhyog	-	268,079	268,079	2082/02/19	-
8	Aayurved Herbal Kendra	1,058,902	-	1,058,902	2082/03/09	-
Total		8,954,476	5,569,776	14,524,252		

Enforcement Activity after Write off :

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

S.N	Name	Recovery Process
1	Darsan Trading Center	Process for DRT
2	Thapa Rice Mill And Suppliers	Blacklisted, Regular Followup
3	Bijeta Sunchadi Kharid Bikri	Process for DRT
4	Iltab Hussain Bhat	Under process for DRT
5	Manoj Thapa Magar	Process for DRT
6	Shah Traders	Blacklisted, Regular Followup
7	Mahila Uddhami Garment Uddhyog	Blacklisted, Regular Followup
8	Aayurved Herbal Kendra	Under process for DRT

Transfer between stages :

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

Transfer from Stage 2 to Stage 1:

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

Transfer Out of Stage 3:

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



For Restructured/Rescheduled Exposures:

Restructured and rescheduled facilities are gradually upgraded upon satisfactory repayment for a stipulated period according to the policy while exercising prudence principles. The Bank monitor restructured/rescheduled exposures classified under Stage 3 for a minimum probationary period of 24 months before upgradation.

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

Modification of Financial Instrument :

The bank has not made any modification to Financial instruments that have a material impact of the financial Statements.

Key Inputs, Assumptions and Estimation Techniques :**Recognition of Expected Credit Losses Approaches****a. General Approach**

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

b. Simplified Approach

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

Methodology and Data Source

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

Where internal history is insufficient to produce statistically reliable estimates- particularly for certain loan products or off-balance sheet exposures, the bank supplements its analysis with:

- Parameters and indicative ratios provided in the Nepal Rastra Bank's ECL Implementation Guidelines (eg, Credit Conversion Factor [CCF], utilization ratios.
 - Floor rates prescribed by Nepal Rastra Bank for Probability of Default (PD)
- Forward looking adjustments are applied to historical rates to reflect expected changes in the economic environment. These adjustments are informed by macroeconomic forecasts sourced from the International Monetary Fund (IMF). The Bank uses scenario-weighted projections (baseline, upturn, downturn) to modify Probability of Default (PD) estimates, ensuring that the ECL reflects both past performance and anticipated future conditions.

Incorporation of Forward-Looking Information

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



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

Variable Selection

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

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

Macroeconomic Scenario

Para 5.5.17 (a) requires the estimate of expected credit losses to reflect an unbiased and probability weighted amount that is determined by evaluating a range of possible outcomes. The three possible scenarios are taken into account i.e. Baseline, Upturn and downturn. The base line forecasts are used to create the upturn and downturn scenarios. The bank determines the upturn and downturn of the macroeconomic variable using +/- Standard Deviation of the baseline. The bank uses the following probability weights:

Particulars	Probability Weights
Base Line	40%
Upturn	30%
Downturn	30%

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

Macro-Economic Variables used in the model

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

Baseline

Variables	Units	Q1	Q2	Q3	Q4
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag4)	Percent	0.086	0.086	0.086	0.086
Inflation, average consumer prices (lag4)	Percent change	7.679	7.719	7.7	7.671
Total investment (Scaled)	Percent of GDP	0.161	0.209	0.248	0.257
General government net lending/borrowing(lag1)	Percent of GDP	-5.417	-5.298	-5.208	-5.196
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag3)	Percent	0.086	0.086	0.086	0.086
Total investment	Percent of GDP	33.79	33.966	34.107	34.142

Upturn

Variables	Units	Q1	Q2	Q3	Q4
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag4)	Percent	0.0872	0.087	0.0869	0.0869
Inflation, average consumer prices (lag4)	Percent change	6.3274	6.3675	6.3487	6.32
Total investment (Scaled)	Percent of GDP	0.762	0.81	0.849	0.858
General government net lending/borrowing(lag1)	Percent of GDP	-4.508	-4.389	-4.299	-4.287
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag3)	Percent	0.087	0.087	0.087	0.087
Total investment	Percent of GDP	0.754	0.833	0.896	0.911

Downturn

Variables	Units	Q1	Q2	Q3	Q4
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag4)	Percent	0.0856	0.0854	0.0853	0.0853
Inflation, average consumer prices (lag4)	Percent change	9.0296	9.0697	9.0509	9.0221
Total investment (Scaled)	Percent of GDP	-0.44	-0.392	-0.353	-0.343
General government net lending/borrowing(lag1)	Percent of GDP	-6.327	-6.207	-6.118	-6.106
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag3)	Percent	0.085	0.085	0.085	0.085
Total investment	Percent of GDP	-1.197	-1.118	-1.055	-1.04

Probability Weighted

Variables	Units	Q1	Q2	Q3	Q4
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag4)	Percent	0.0864	0.0862	0.0861	0.0861
Inflation, average consumer prices (lag4)	Percent change	7.6785	7.7186	7.6998	7.671
Total investment (Scaled)	Percent of GDP	0.1608	0.209	0.2479	0.2575
General government net lending/borrowing(lag1)	Percent of GDP	-5.4174	-5.2979	-5.2083	-5.1964
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag3)	Percent	0.086	0.0858	0.0858	0.0858
Total investment	Percent of GDP	13.383	13.501	13.595	13.618

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

Collateral Valuation :

The Bank seeks to use collateral, where possible, to mitigate its risks on financial assets. The collateral comes in various forms such as cash, gold, Government Securities, Letters of Credit/Guarantees, real estate, receivables, inventories, other non-financial assets etc., While determining loss rate or recovery rate for the purpose of calculation of loss allowance, expected cash flows from collateral realization have been considered based on latest reliable internal/external valuations.

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

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

The realization cost and haircuts used are as follows:

S.N.	Collateral Details	Realization Cost	Haircut
1	Land & Building	5%	25%
2	Vehicle	0%	50%
3	Guarantees	0%	0%
4	Fixed Assets	5%	25%
5	Gold & Silver	5%	10%
6	Non-Governmental Securities	5%	10%
7	Others	0%	25%
8	Insurance Policy	5%	25%
9	Governmental Securities	2%	0%
10	Share Securities	5%	10%
11	Gold	10%	0%
12	Other Fixed Assets	5%	25%

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

S.N.	Loan type	Gross Carrying Amount	NRB Provision	ECL Provision	Reason for no ECL
1	Loan Against Fixed Deposit	363,090,797	363,090,797	-	Guaranteed by Fixed Deposit
2	Investments	14,432,050,000	-	-	Government Backed Securities



Quantitative Information

A. Impairment Charges

The following table shows the total Impairment Allowance of the Bank for the year ending.

Particulars	Previous Year	Current Year
	2080/81	2081/82
Loans and Advances to Customers (A)	891,252,350	2,208,181,719.50
Loans and Advances to BFIs (B)		
Loans to Staffs (C)	1,074,168	1,712,027
Off- Balance sheet Items (D)	426,768	260,179
Investments (E)	-	-
Total Impairment (A+B+C+D+E)	892,753,286	2,210,153,925

B. Impairment Charges as per Staging

The following table shows the total impairment allowance of the bank as per the staging.

Particulars	Expected Credit Loss (ECL) For the year ending on 2082			
	Stage 1	Stage 2	Stage 3	Total
Loans & Advances to Customers (A)	203,359,367	453,079,684	1,551,742,668	2,208,181,720
Loans and Advances to BFIs (B)				
Loans to Staffs (C)	1,712,027			1,712,027
Off Balance Sheet Items (D)	260,179			260,179
Investment (E)	-	-	-	-
Total (A+B+C+D+E)	205,331,573	467,079,684	1,551,742,668	2,210,153,925

C. Recognition of Impairment Charges on Loans and Advances

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

Following is the details of impairment under both methods:

Particulars	Amount
Total Impairment as per NRB	2,530,496,479
Total Impairment as per ECL	2,210,153,925

The higher amounts as per Unified NRB Directives of NPR 2,530,496,479 has been taken in account for impairment loss on loan and advances for the reporting period.



D. Movement of Impairment during the year ending on 2082.

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

Particulars	Stage 1		Stage 2		Stage 3		Total	
	Gross Carrying amount	ECL	Gross Carrying amount	ECL	Gross Carrying amount	ECL	Gross Carrying amount	ECL
At Beginning	49,059,166,671	232,639,471	3,390,372,792	168,304,032	2,454,644,348	490,308,846	54,904,183,811	891,252,349
New assets originated or purchased	15,604,574,187	75,046,243	1,439,452,656	86,898,574	197,347,210	19,033,507	17,241,374,053	180,978,324
Assets derecognized	(7,741,798,974)	(36,372,679)	(530,159,774)	(24,298,460)	(658,001,662)	(185,549,889)	(8,929,960,409)	(246,221,027)
Transfers to Stage 1	1,918,418,428	101,585,880	(1,519,285,265)	(76,584,653)	(399,133,163)	(25,001,227)	-	-
Transfers to Stage 2	(3,735,477,176)	(20,352,787)	3,885,396,763	29,557,850	(149,919,587)	(9,205,063)	-	-
Transfers to Stage 3	(1,828,716,973)	(9,932,703)	(707,701,053)	(35,401,801)	2,536,418,026	45,334,504	-	-
Unwind of Discount		26,375,982		5,698,709		4,957,594	-	37,032,285
Change in Model(b/f)		(106,545,140)		239,820,533		1,211,864,395	-	1,345,139,788
GCA_ Adjustment(b/f)	(2,329,906,149)		(370,232,041)		(134,835,430)		(2,834,973,619)	-
At closing	50,946,260,014	262,444,268	5,587,844,078	393,994,784	3,846,519,744	1,551,742,668	60,380,623,836	2,208,181,720

*GCA is the Gross Carrying of the Loan.

*ECL is the Expected Credit Losses.

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

Particulars	Gross Carrying Amount (GCA)		ECL	
Opening Balance	728,750,453		1,074,168	
New assets originated	88,243,383		192,560	
Assets derecognized	(55,881,573)		(82,003)	
Unwinding of Discount			(45,331)	
Change in Model			572,633	
GCA Adjustment	14,754,233			
Closing Balance	775,866,495		1,712,027	

The following table below shows the movement of the impairment during the year for Off Balance Sheet Items:

Particulars	Gross Carrying Amount (GCA)	ECL
Opening Balance	368,588,815	426,768
New assets originated	121,613,266	132,882
Assets derecognized	(239,952,061)	(277,827)
Unwinding of Discount		(15,728)
Change in Model		(5,916)
GCA Adjustment	(12,135,000)	
Closing Balance	238,115,020	260,179

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.

3.4.7. 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.

3.4.8. 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 2081/82	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	24,319,000	28/03/2023
2	Tamaghas	Kaushila Panthi	5,306,000	17/03/2023
3	Gulariya	Uttam Bahadur Chand	2,488,911	23/06/2023
4	Badera	Adhikari Darpan Enterprises	22,281,000	10/07/2023
5	Badera	Kiran Suppliers	15,720,000	16/07/2023
6	Bansgadhi	R.K.Enterprises	15,894,084	15/07/2024
7	Bhumahi	Darsan Trading Center	17,760,000	25/07/2024
8	Butwal & Corporate	Thapa Rice Mill And Suppliers Pvt. Ltd.	48,226,000	24/09/2024
			151,994,995	

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

Interest Income on financial instruments measured at amortized cost is recognized using the Effective Interest Rate (EIR) method in accordance with NFRS 9- Financial Instruments and the NRB Guidance note on Interest Income Recognition, 2025.

Effective Interest Rate (EIR) is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. 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 Effective Interest rate (EIR) but excludes expected credit losses.

Application of Transitional Arrangement

In line with the NRB Guidance note on Interest Income Recognition, 2025, the Bank has adopted a three-year transitional arrangement for interest income recognition:



FY 2081/82 (Year 1) and FY 2082/83 (Year 2):**Stage 1 Financial Assets :**

Stage 1 refers to the relevant financial assets classified as stage 1 as per Expected Credit Loss (ECL) guideline issued by Nepal Rastra Bank or assets classified as pass category as per unified directives if have not developed policy or stages for classification of assets as per ECL guidelines. For stage 1 financial assets Interest income recognized on accrual basis using coupon rate or effective rate and any interest suspense at the beginning of quarter is also recognized as interest income.

Stage 2 Financial Assets :

Stage 2 refers to the relevant financial assets classified as stage 2 as per Expected Credit Loss (ECL) guideline issued by Nepal Rastra Bank or assets classified as Watchlist category and restructure/rescheduling but performing category as per unified directives if have not developed policy or stages for classification of assets as per ECL guidelines. For stage 2 financial assets Interest income recognized on accrual basis using coupon rate or effective rate and any interest suspense at the beginning of quarter is also recognized as interest income.

Stage 3 Financial Assets:

Stage 3 refers to the relevant financial assets classified as stage 3 as per Expected Credit Loss (ECL) guideline issued by Nepal Rastra Bank or assets classified as non-performing category and restructure/rescheduling but non-performing category as per unified directives if have not developed policy or stages for classification of assets as per ECL guidelines. For stage 3 financial assets Interest income recognized on cash basis (incremental approach). Interest income recognized on accrual basis using coupon rate or effective rate shall be adjusted against the movement in accrued interest receivable during the current quarter and interest suspense at beginning of quarter and only cash based interest income during the quarter shall be recognized.

FY 2083/84 (Year 3) onwards:**Stage 1 Financial Assets:**

For stage 1 financial assets, Interest income recognized using Effective Interest Rate (EIR) or (Deemed EIR for old term loans booked up to Asadh end 2083) on gross carrying amount applicable for the current quarter. Deemed Effective Interest rate refers to the EIR as defined in NFRS 9 without considering integral fees obtained but considering all other discounts, premiums and other integral costs.

Stage 2 Financial Assets:

For stage 2 financial assets, Interest income recognized using Effective Interest Rate (EIR) or (Deemed EIR for old term loans booked up to Asadh end 2083) on gross carrying amount applicable for the current quarter. Deemed Effective Interest rate refers to the EIR as defined in NFRS 9 without considering integral fees obtained but considering all other discounts, premiums and other integral costs.

Stage 3 Financial Assets or Purchased or Originated Credit Impaired (POCI) Financial Assets:

For stage 3 financial assets, Interest income recognized on amortized cost using Effective Interest Rate (EIR) or (Deemed EIR for old term loans).

Purchased or Originated Credit Impaired (POCI) Assets :

Purchased or Originated Credit Impaired (POCI) refers to the financial assets that are purchased or originated credit impaired as defined in NFRS 9, recognized the relevant quarter and also refers to the new loan disbursed the quarter for accounts that were classified under stage 3 of Non performing Loan (NPL) at previous quarter end. For POCI assets, Interest income recognized using Effective Interest Rate (EIR) on amortized costs .

Interest income is recorded every quarter based on the stage of loans and advances at the end of the previous quarter. The Bank keeps detailed records for each loan, including accrued interest, suspense, cash received, Expected Credit Loss (ECL) provisions, and reconciles them quarterly to meet the transitional requirements.



Accrued interest income of 16th July 2025 which has been realized till 31th July 2025 has been factored in computation in Regulatory Reserve in line with regulator's guidelines.

Bank has adopted the Guidance Note on Interest Income Recognition, 2025 issued by Nepal Rastra Bank issued on 27th July 2025 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 stage 3. As on Ashad End 2082 the bank has ceased acquisition on interest amounting to Nrs. 225,086,778 related to Stage 3 Loan which was Nrs. 83,962,576 as on Ashad End 2081.

Further the reconciliation of Accrued Interest Receivable on Loan & Advance as on Ashad end 2082 is below.

Particular	Accrued Interest Receivable Rs
Opening Balance	456,629,702
Add: Adjustment during the Year	(120,834,528)
Less: Interest derecognized during the year on Stage 3 Loan	(225,086,778)
Closing Balance	352,377,451

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.

- 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.
- 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.

- 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.
- 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 2082.

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:

The bank has measured the right of use of asset applying a cost model, depreciation requirements of NRs. 42,992,430 is recognized as depreciation & amortizations and finance charges payable of NRs. 32,215,272 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. 162,397,323 are capitalized and included in property & Equipment and the corresponding liability of NRs. 177,445,770 to the lessor is included in other liabilities.

Particulars	Right to Use Assets (Lease)	Lease Liability
Value at Shrawan 1, 2081	51,285,560	95,208,624
Re-estimated as per NFRS 16	154,104,192	110,181,128
Adjusted Opening Balance	205,389,752	205,389,752
Addition During the Year		
Add: Finance Charges		32,215,272
Less: Depreciation/Amortization	42,992,430	
Less: Payment of Lease Rent		60,159,254
Value in Ashad End 2082	162,397,323	177,445,770
Other Assumptions		
Incremental Borrowing Rate*	9%	9%
Lease Term	Remaining Lease Term	

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.

- **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 2082 not recovered till Shrawan 15, 2082, 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 Bhagav	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	-	-	4,578,487	24,034,656	-	129,575,006
Transfer from RE to Regulatory Reserve against NBA			(2,316,174)							(2,316,174)
Transfer from RE to Regulatory Reserve against Deferred Tax				(26,194,597)						(26,194,597)
Transfer from RE to Regulatory Reserve against Actuary Reserve							12,095,728			12,095,728
Transfer from RE to Regulatory Reserve against FV Reserve								(24,034,656)		(24,034,656)
Transfer from RE to Regulatory Reserve against Interest Receivable	(60,101,874)									(60,101,874)
Balance at Ashad 31, 2077	12,351,218	-	-	-	-	-	16,672,215	-	-	29,023,433
Balance at Shrawan 01, 2077	12,351,218	-	-	-	118,496,289	-	16,672,215	-	-	147,519,722
Transfer from RE to Regulatory Reserve against NBA										-
Transfer from RE to Regulatory Reserve against Deferred Tax										-
Transfer from RE to Regulatory Reserve against Actuary Reserve							(6,213,490)			(6,213,490)
Transfer from RE to Regulatory Reserve against FV Reserve										-
Transfer from RE to Regulatory Reserve against Interest Receivable	20,030,361									20,030,361

Balance at Ashad 31, 2078	32,381,578	-	-	-	-	118,496,289	-	10,458,724	-	-	161,336,593
Balance at Shrawan 01, 2078	32,381,578	-	-	-	-	118,496,289	-	10,458,724	-	-	161,336,593
Adjusted Opening											-
Transfer from RE to Regulatory Reserve against NEA											-
Transfer from RE to Regulatory Reserve against Deferred Tax											-
Transfer from RE to Regulatory Reserve against Actuary Reserve											1,848,730
Transfer from RE to Regulatory Reserve against Investment Adjustment Reserve											(3,099,466)
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	-	-	-	-	118,496,289	-	7,359,259	-	-	191,230,853
Balance at Shrawan 01, 2079	63,526,574	-	-	-	-	118,496,289	-	7,359,259	-	-	191,230,853
Transfer from RE to Regulatory Reserve against NEA					56,904,793						56,904,793
Transfer from RE to Regulatory Reserve against Deferred Tax											(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	-	-	-	56,904,792.83	-	-	-	-	-	315,317,448
Balance at Shrawan 01, 2080	139,916,365	-	-	-	56,904,793	-	-	-	-	-	315,317,448
Transfer from RE to Regulatory Reserve against NEA					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	-	-	-	81,910,926.10	-	-	-	-	-	458,021,223
Balance at Shrawan 01, 2081	257,614,007	-	-	-	81,910,926	-	-	-	-	-	458,021,223
Transfer from Regulatory Reserve to RE against NEA					(6,263,017)						(6,263,017)
Transfer from RE to Regulatory Reserve against Deferred Tax											17,142,322
Transfer from RE to Regulatory Reserve against Actuary Reserve											-
Transfer from RE to Regulatory Reserve against Investment Adjustment Reserve											2,868,926
Transfer from RE to Regulatory Reserve against FV Reserve											-
Transfer from Regulatory Reserve to RE against Interest Receivable	(89,940,140)	-	-	-	75,647,909	17,142,322	118,496,289	-	-	-	(89,940,140)
Balance at Ashad 32, 2082	167,673,866	-	-	-	75,647,909	17,142,322	118,496,289	-	-	2,868,926	381,829,313



Movement of Regulatory reserve on Accrued Interest Receivables FY 2081/82 :

Accrued Interest	577,464,230
Interest on Stage 3 Loan	225,086,779
Interest Received 2082.04.15	15,479,989
Net Interest Receivable for RRP Calculation	336,897,462
Less: Staff Bonus effect	33,689,746
Less: Tax Effect	90,962,316
Retained earning after Bonus & Tax	212,245,400
General Reserve	42,449,080
CSR Reserve	2,122,454
Net Regulatory Reserve	167,673,866

- 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.

- 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.

- 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	Assets Revaluation Reserve	Actuary Reserve	Total	Investment Related Reserve	Exchange Fluctuation Reserve	Total Other Reserve
Balance at Ashad 31, 2081	8,185,540	19,237,331	38,025,854	2,128,029	67,576,753	2,500,000	446,809	70,523,563
Adjusted Opening	8,185,540	19,237,331	38,025,854	2,128,029	67,576,753	2,500,000	446,809	70,523,563
Transfer from Investment Adjustment Reserve					-	-		-
Transfer to Employee Training Fund		13,033,541			13,033,541			13,033,541
Utilization from Employee Training Fund		(8,531,074)			(8,531,074)			(8,531,074)
Transfer to CSR Fund	6,456,280				6,456,280			6,456,280
Utilization from CSR Fund	(3,573,436)				(3,573,436)			(3,573,436)
Transfer from Exchange Fluctuation Reserve							5,983	5,983
OCI				(4,996,954)	(4,996,954)			(4,996,954)
Balance at Ashad 32, 2082	11,068,384	23,739,798	38,025,854	(2,868,926)	69,965,110	2,500,000	452,793	72,917,903



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 32, 2082	As on Ashad 31, 2081
Cash in Hand	739,528,434	767,851,600
Balances with B/Fis	4,578,969	14,109,393
Money at call and short notice	1,373,786,616	1,442,072,797
Other (Interbank Lending)	-	-
Total	2,117,894,019	2,224,033,789

4.2 Due from Nepal Rastra Bank

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Statutory balances with NRB	3,273,571,333	2,738,488,699
Securities purchased under resale agreement	-	-
Other deposit and receivable from NRB	-	-
Total	3,273,571,333	2,738,488,699

4.3 Placements with Bank and Financial Institutions

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Placement with domestic B/Fis	-	-
Placement with Foreign B/Fis	-	-
Less: Allowances for impairment	-	-
Total	-	-

4.4 Derivative Financial Instruments

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
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 32, 2082	As on Ashad 31, 2081
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 32, 2082	As on Ashad 31, 2081
Loan to Microfinance Institutions	1,376,674,698	1,820,756,976
Interest Receivables	1,057,516	1,413,056
Less: Allowances for Impairment	(63,639,839)	(71,560,294)
Total	1,314,092,375	1,750,609,738



4.6.1 Allowances for Impairment

Particulars	FY 2081-82	FY 2080-81
Balance as at Shrawan 1	71,560,294	75,990,199
Impairment loss for the year:		
Charge for the year	(7,920,456)	(4,429,905)
Recoveries/Reversal		
Amount written off		
Balance as at Ashad end	63,639,839	71,560,294

4.7 Loans and advances to customers

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Loans and advances measured at amortized cost	59,373,978,777	53,519,970,225
Less: Impairment allowances		
Individual Impairment	-	(641,683,355)
Portfolio Impairment	(2,466,856,640)	(866,851,677)
Net amount	56,907,122,137	52,011,435,193
Loan and advances measured at FVTPL	-	-
Total	56,907,122,137	52,011,435,193

4.7.1 Analysis of loan and advances - By product

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Product		
Term Loan	23,510,925,050	20,488,563,919
Overdraft	673,911,343	864,080,300
Cash Credit Loan	10,120,232,235	
Trust Receipt Loan/Import Loan	-	-
Short Term Working Capital/Demand Loan	670,997,243	626,971,805
Residential Personal Home Loan	4,444,680,835	3,593,700,092
Real Estate Loan	4,936,592,547	2,238,569,028
Margin Nature Loan	2,331,211,324	1,781,295,364
Hire Purchase Loan	876,265,307	991,759,235
Deprived Sector Loan	3,091,444,959	1,360,269,854
Bills Purchased	-	-
Other Product	9,224,346,746	20,656,996,405
Staffs Loans	518,725,950	462,547,578
Sub-total	60,399,333,539	53,064,753,579
Interest Receivable	351,319,936	455,216,646
Grand Total	60,750,653,475	53,519,970,225

4.7.2 Analysis of loan and advances - By Currency

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Nepalese Rupee	60,750,653,475	53,519,970,225
Indian Rupee		
United States Dollar		
Great Britain Pound		
Euro		
Japanese Yen		
Chinese Yuan		
Other		
Grand Total	60,750,653,475	53,519,970,225



4.7.3 Analysis of loan and advances – By Collateral

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Secured		
Moveable/Immoveable Assets	58,874,835,519	51,084,095,685
Gold and Silver		
Guarantee of Domestic BFIs	1,376,674,702	1,852,941,420
Government Guarantee	-	-
Guarantee of International Rated Bank	-	-
Collateral of Export Document	-	-
Collateral of Fixed Deposit Receipt	362,949,577	537,918,890
Collateral of Government Securities	-	-
Counter Guarantee	-	-
Personal Guarantee	136,193,677	45,014,230
Other Collateral		
Sub Total	60,750,653,475	53,519,970,225
Unsecured	-	-
Grand Total	60,750,653,475	53,519,970,225

4.7.4 Allowances for Impairment

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Specific allowances for impairment		
Balance at Shrawan 1	641,683,355	300,446,695
Impairment loss for the year:	(641,683,355)	341,236,660
Charge for the year	(641,683,355)	341,236,660
Recoveries/reversal during the year		
Write- offs	-	-
Exchange rate variance on foreign currency		
Other movement		
Balance at Ashad end	-	641,683,355
Collective allowances for impairment		
Balance at Shrawan 1	866,851,677	712,619,747
Impairment loss for the year:	1,600,004,964	154,231,930
Charge/(reversal) for the year	1,600,004,964	154,231,930
Exchange rate variance on foreign currency	-	-
Other movement	-	-
Balance at Ashad end	2,466,856,640	866,851,677
Total allowances for impairment	2,466,856,640	1,508,535,032

4.8 Investment in securities

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Investment securities designated at FVTPL	-	-
Investment securities measured at amortized cost	14,643,649,110	13,134,851,714
Investment in equity measured at FVTOCI	649,926,934	469,354,089
Total	15,293,576,045	13,604,205,803

4.8.1 Investment in securities measured at amortized cost

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Debt Securities	-	-
Government Bond	11,643,649,110	9,283,351,714
Government treasury bills	100,000,000	350,000,000
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposit instruments	2,900,000,000	3,500,000,000
Other	-	1,500,000
Less: Specific allowances for impairment	-	-
Total	14,643,649,110	13,134,851,714

*Accrued interest receivables on government Securities included in Government Bond .



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

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Equity Instrument		
Quoted equity securities	592,181,834	413,608,989
Unquoted equity securities	57,745,100	55,745,100
Total	649,926,934	469,354,089

4.8.3 Information relating to investment in equities

S.N	Particulars	As on Ashad , 2082		As on Ashad 31, 2081	
		Cost	Fair Value	Cost	Fair Value
	Investment in quoted equity				
1	Aarambha Chautari Laghubittiya Bittiya Sastha Ltd				
	69,660 Promoter Share of Rs. 100 each	5,000,000	37,874,490	5,000,000	16,725,366
2	Asian Life Insurance Co. Limited				
	3 Bonus Share of Rs. 100 each	100	1,495	100	1,869
3	Chilime Hydropower Company Limited				
	2,291 Share of Rs. 100 each	1,521,567	1,222,134	1,521,567	968,595
4	Citizen Mutual Fund 2				
	250,000 Units of Rs. 10 each	2,500,000	2,670,000	2,500,000	2,557,500
5	Global Ime Balance Fund 1				
	500,000 Units of Rs. 10 each	5,000,000	5,455,000	5,000,000	4,550,000
6	Sanima General Insurance Company Nepal Ltd				
	78,321 Promoter Share of Rs. 100 each	7,285,700	23,887,513	7,285,700	21,019,245
7	Surya Jyoti Life Insurance Company Ltd				
	36,428 Promoter Share of Rs. 100 each	3,303,800	8,136,012	3,303,800	7,830,199
8	Nabil Balance Fund-3				
	16,670 Units of Rs. 10 each	166,700	166,533	166,700	130,026
9	Nabil Balance Fund -2				
	309,099 Units of Rs. 15.44 each	4,771,334	3,124,991	4,771,334	2,781,891
10	National Life Insurance Co. Ltd.				
	38,389 Share of Rs. 100 each	24,333,480	23,938,613	1,104,033	946,050
11	Nepal Life Insurance Co. Ltd.				
	5,501 Share of Rs. 100 each	4,434,095	4,252,108	-	619
12	Mero Lagubita Bittiya Sanstha Limited				
	4 Bonus Share of Rs. 100 each	-	3,386	-	2,800
13	Nerude Mirmire Laghubitta Bittiya Santha Ltd				
	2 Bonus Share of Rs. 100 each	-	1,401	-	1,440
14	Ngadi Group Power Limited				
	9 Bonus Share of Rs. 100 each	800	3,588	140,595	171,864
15	NLG Insurance Company Ltd				
	1 Bonus Share of Rs. 100 each	-	779	2,951,636	4,025,373
16	Neco Insurance Ltd				
	4 Bonus Share of Rs. 100 each	100	2,841	2,725,879	3,367,408
17	Nepal Insurance Company Limited				
	1 Bonus Share of Rs. 100 each	-	645.18	-	-
18	Nmb Sulav Fund II				
	250,000 Units of Rs. 10 each	2,500,000	2,822,500	2,500,000	2,650,000
19	Nibl Sahbhagita Fund				
	740,000 Units of Rs. 10 each	7,400,000	7,395,000	7,400,000	7,920,000
20	Nic Asia Growth Fund				
	500,000 Units of Rs. 10 each	5,000,000	4,760,000	5,000,000	4,100,000
21	Nmb 50 Mutual Fund				
	450,000 Units of Rs. 10 each	4,500,000	4,810,500	4,500,000	4,518,000
22	Siddhartha Equity Fund				
	2,067,748 Units of Rs. 10 each	20,677,480	21,277,127	20,677,480	17,348,406
23	Siddhartha Investment Growth Scheme				
	5,000,000 Units of Rs. 10 each	50,000,000	52,500,000	50,000,000	47,450,000
24	Sanima Growth Fund				
	400,000 Units of Rs. 10 each	4,000,000	4,128,000	4,000,000	4,056,000
25	Nabil Flexi Cap Fund				
	2,000,000 Units of Rs. 10 each	20,000,000	20,000,000	20,000,000	20,000,000
26	Nibl Growth Fund				
	3,000,000 Units of Rs. 10 each	30,000,000	29,580,000	30,000,000	31,920,000
27	Prabhu Select Fund (PSF)				
	500,000 Units of Rs. 10 each	5,000,000	5,735,000	5,000,000	4,805,000
28	NIBL Stable Fund				
	250,000 Units of Rs. 10 each	2,500,000	2,472,500	2,500,000	2,500,000
29	Muktinath Mutual Fund-1 MMF				
	3,000,000 Units of Rs. 10 each	30,000,000.00	29,700,000.00		
30	Garima Samridhi Yojana Mutual Fund				
	1,000,000 Units of Rs. 10 each	10,000,000.00	9,950,000.00		
31	NMB Hybrid Fund-II				
	150,000 Units of Rs. 10 each	1,500,000.00	1,359,000.00		
32	Machhapuchchhre Capital Mutual Fund				
	500,000 Units of Rs. 10 each	5,000,000.00	4,965,000.00		
33	Vision Lumbini Urja Company Ltd.				
	500,000 Share of Rs. 100 each	50,000,000	153,017,500	50,000,000	132,250,000
34	Dhaulagiri Laghubitta Bittiya Sanstha Limited				
	11,250 Promoter Share of Rs. 100 each	1,500,000	8,541,731	1,500,000	7,646,625
35	Sahas Urja Limited				
	479 Bonus Share of Rs. 100 each		306,579	3,053,313	3,108,810



36	API Power Company Ltd 52,500 Share of Rs. 100 each	11,676,174.32	15,535,800.00		
37	Sagarmatha Lumbini Insurance Com Ltd 25,262 Share of Rs. 100 each	20,422,144.36	18,342,485.58		
38	Siddhartha Premium Insurance Ltd 15,436 Share of Rs. 100 each	14,441,523.35	12,971,642.60		
39	CEDB Hydropower Development Com Ltd 13,747 Share of Rs. 100 each	20,932,472	36,319,437	2,544,432	4,056,500
40	Citizen Investment Trust 15,177 Share of Rs. 100 each	36,546,107.75	29,985,502.44		
41	Reliable Samriddhi Yojana 500,000 Units of Rs. 10 each	5,000,000.00	4,965,000.00		
42	Citizens Mutual Fund 5,00,000 Units of Rs. 10 each	-	-	5,000,000	4,820,000
43	N.I.C. Asia Mutual Fund 750,000 Units of Rs. 10 each	-	-	7,500,000	7,425,000
44	Butwal Power Company Ltd. 5709 shares of Rs. 894.42	-	-	3,104,530	1,769,790
45	Sanima Equity Fund 600,000 units of Rs. 100 each	-	-	6,000,000	6,546,000
46	Arun Kabeli Hydro Power Company Limited 524 shares of Rs. 251.32 each	-	-	131,692	96,940
47	ArunVally Hydropower Limited 19,440 shares of Rs.211.69 each	-	-	4,115,272	3,458,376
48	Mountain Energy Limited 4,600 shares of Rs. 723.93 each	-	-	3,330,212	2,746,200
49	Synergy Power Development 1,500 shares of Rs. 235.39 each	-	-	353,087	382,350
50	Upper Hewakhola Hydropower Limited 4,980 shares of Rs. 411.73 each	-	-	2,050,428	2,322,174
51	Asian Life Insurance Company Limited. 4,564 shares of Rs. 458.25each	-	-	2,091,431	2,843,372
52	Life Insurance Co. Limited. 1,300 shares of Rs. 1402.65 each	-	-	1,823,442	1,869,400
53	Rastriya Beema Company Limited 150 shares of Rs.14,321.41 each	-	-	2,148,212	2,023,500
54	United Ajod Insurance Company Limited 4,200 shares of Rs. 385.58each	-	-	1,619,431	2,771,055
55	Bottlers Nepal Company Limited 300 shares of Rs. 13,797.92 each	-	-	4,139,375	3,900,000
56	Himalayan Distillery Limited 1,440 shares of Rs. 2,206.8 each	-	-	3,177,798	2,192,256
57	Nepal Doorsanchar Company Limited 4,000 shares of Rs.925.38 each	-	-	3,701,501	3,380,000
58	Citizen Investment Trust 1,400 shares of Rs. 2,069.77 each	-	-	2,897,681	3,403,750
59	Emerging Nepal Limited 2,030 shares of Rs. 657.72 each	-	-	1,335,177	2,249,240
	Subtotal	416,913,579	592,181,834	299,665,839	413,608,988
	Investment in Unquoted equity				
1	Banking & Financial Institute Ltd 25,000 Share of Rs. 100 each	2,500,000	2,750,000	2,500,000	2,750,000
2	Banking & Financial Institute Ltd 20,000 Share of Rs. 100 each	2,000,000	2,000,000	-	-
3	Trust Micro Insurance 525,000 Promoter Share of Rs. 100 each	52,500,000	52,500,000	52,500,000	52,500,000
4	Nepal Clearing House Ltd 4,921 Share of Rs. 100 each	412,600	495,100	412,600	495,100
	Subtotal	57,412,600	57,745,100	55,412,600	55,745,100
	Grand Total	474,326,179	649,926,934	355,078,439	469,354,088

4.9 Current tax Assets/Liability

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Current tax assets	393,198,076	390,182,058
Current year Income Tax Assets	393,198,076	390,182,058
Tax Assets	-	-
Current tax liabilities	279,111,965	333,704,508
Current year Income Tax Liabilities	279,111,965	333,704,508
Tax Liabilities of Prior Periods		-
	279,111,965	333,704,508
Total of income tax assets/(liabilities)	114,086,111	56,477,550



4.10 Investment In subsidiaries

Particulars	As on Ashad 32, 2082	As on Ashad 31 , 2081
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 32, 2082		As on Ashad 31 , 2081	
	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 32, 2082		As on Ashad 31 , 2081	
	Cost	Fair Value	Cost	Fair Value
.....Ltd	-	-	-	-
.....shares of Rs.... Each	-	-	-	-
.....Ltd	-	-	-	-
.....shares of Rs.... Each	-	-	-	-
Total	-	-	-	-

4.10.3 Information relating to subsidiaries of the bank

Particulars	Percentage of ownership	
	As on Ashad 32, 2082	As on Ashad 31 , 2081
.....Ltd		
.....Ltd		

4.10.4: Non Controlling Interest of the Subsidiaries

	Group
	As on Ashad 32, 2082
Equity Interest held by NCI (%)
Profit (Loss) allocated during the year	
Accumulated Balances of NCI as on Ashad End	
Dividend Paid to NCI	
	As on Ashad 32, 2082

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 32, 2082		As on Ashad 31, 2081	
	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 32, 2082		As on Ashad 31, 2081	
	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 32, 2082		As on Ashad 31, 2081	
	Cost	Fair Value	Cost	Fair Value
	-	-	-	-
Total	-	-	-	-

4.11.3 Information relating to associates of the bank

Particulars	Percentage of ownership	
	As on Ashad 32, 2082	As on Ashad 31, 2081

4.11.4: Equity value of associates

Particulars	Group	
	As on Ashad 32, 2082	As on Ashad 31, 2081
	-	-
	-	-

4.12 Investment Properties

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
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	130,017,343	90,325,068
Addition/(Disposal) during the year	21,977,652	39,692,275
Adjustment/Transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
Net Amount	151,994,995	130,017,343
Total	151,994,995	130,017,343



4.13 Property and Equipment

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixtures	Machinery	Equipment & others	ROU Assets	Total
Cost										
As on Shrawan 01.2080	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
Addition during the Year		1,450,920	3,246,137	4,472,600	47,859,200	1,728,744	5,932,249	6,315,264	154,104,192	225,109,306
Acquisition		1,450,920	3,246,137	4,472,600	47,859,200	1,728,744	5,932,249	6,315,264	154,104,192	225,109,306
Capitalization										-
Disposal during the year			290,408	527,632	11,168,600	878,476	2,098,584	1,717,917	-	16,681,617
Adjustment/Revaluation										-
Balance as on Ashad end 2082	147,482,854	159,194,569	113,358,078	58,643,226	102,840,765	54,151,580	101,131,544	126,275,071	223,297,635	1,086,375,322
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 for the year	-	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
Depreciation and Impairment										
As on Shrawan 01. 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
Depreciation charge	-	3,172,846	12,509,183	8,054,429	11,427,733	7,284,463	11,594,843	20,825,021	42,992,430	117,860,948
Impairment for the year										-
Disposals			277,480	521,617	9,168,484	755,118	1,272,952	1,483,409	-	13,479,060
Adjustment	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad end 2082	-	13,819,935	57,254,645	51,538,698	38,844,505	34,714,859	48,125,101	66,063,703	60,900,312	371,261,759
Capital Work in Progress 2081										-
Net Book Value										-
As on Ashad end 2080	147,482,854	150,196,991	75,169,674	19,061,944	38,604,321	31,190,980	64,704,629	34,909,677	59,063,751	620,384,821
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
As on Ashad end 2082	147,482,854	145,374,634	56,103,433	7,104,528	63,996,260	19,436,721	53,006,442	60,211,368	162,397,323	715,113,563

4.14 Goodwill and Intangible Assets

Particulars	Goodwill	Software		Other	Total Ashad end 2080
		Purchased	Developed		
Cost					
As on Shrawan 01 2080	118,496,289	26,289,819	-	-	144,786,108
Addition during the year	-	13,252,207	-	-	13,252,207
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
Addition during the Year	-	-	-	-	-
Acquisition	-	2,907,490	-	-	2,907,490
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	(840,720)	-	-	(840,720)
Balance as on Ashad end 2082	118,496,289	41,608,796	-	-	160,105,085
Amortisation and Impairment					
As on Shrawam 01. 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
Amortisation charge for the year	-	5,096,167	-	-	5,096,167
Impairment for the year	-	-	-	-	-
Disposals	-	-	-	-	-
Adjustment	-	(416,414)	-	-	(416,414)
As on Ashad end 2082	-	23,248,182	-	-	23,248,182
Capital Work in Progress					
Net Book Value					
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
As on Ashad end 2082	118,496,289	18,360,613	-	-	136,856,902

4.15 Deferred Taxes Assets/(Liabilities)

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	As on Ashad 32, 2082
			Net Deferred Tax Assets/(Liabilities)
Deferred tax on temporary differences on following items	-	-	-
Loans and Advances to BFIs	-	-	-
Loans and Advances to Customers	-	-	-
Investment Properties	-	-	-
Investment Securities	(52,680,227)	-	(52,680,227)
Property and Equipment	(36,178,271)	-	(36,178,271)
Employees' Defined Benefit Plan	8,527,052	-	8,527,052
Employees' Leave Liability	140,672	-	140,672
Lease Liabilities	53,233,731	-	53,233,731
Provisions LLP	-	-	-
Other Temporary Differences	-	-	-
Deferred tax on temporary differences	(26,957,043)	-	(26,957,043)
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 2081/82			(26,957,042)
Recognized in Profit of Loss			17,142,322
Recognized in Other Comprehensive Income			(50,882,022)
Recognized directly in equity			6,782,658
Deferred Tax (Asset)/ Liabilities as on Shrawan 1, 2081	-		41,311,498
Origination/(Reversal) during the year			14,354,456
Deferred Tax (expense)/ income recognized in profit or loss			30,610,435
Deferred Tax (expense)/ income recognized in Other Comprehensive Income			(16,831,065)
Deferred Tax (expense)/income recognized directly in equity			575,085



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)	-	(41,311,498.12)
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			(41,311,498.12)
Recognized in Profit of Loss			(13,468,113)
Recognized in Other Comprehensive Income			(34,050,958)
Recognized directly in equity			6,207,573
Deferred Tax (Asset)/ Liabilities as on Ashad end, 2081			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 32, 2082	As on Ashad 31, 2081
Assets held for Sale	-	-
Other Non-Banking Assets	-	-
Total Other Assets	-	-
Bills Receivable	-	-
Accounts Receivable	124,563,329	158,549,118
Other Adjustment	-	-
Prepayments and Deposits	1,339,439	1,345,100
Advance Income Tax	-	-
Deferred Employee Expenditure	179,692,502	206,831,431
Other	23,303,797	23,887,068
Stationery Stock	22,201,949	22,777,531
Commission Receivable	-	-
Deposit	537,700	546,700
Others	564,148	562,837
Grand Total	328,899,067	390,612,717

4.17 Due to Bank and Financial Institutions

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Money Market Deposits	-	-
Interbank Borrowing	-	-
Other Deposits from BFIs	725,979,531	369,025,734
Settlement and Clearing Accounts	-	-
Other Deposits from BFIs	-	-
Total	725,979,531	369,025,734



4.18 Due to Nepal Rastra Bank

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Refinance from NRB	-	-
Standing Liquidity Facility	-	-
Lender of Last Resort facility from NRB	-	-
Securities sold under repurchase agreements	-	-
Other Payable to NRB	-	-
Total	-	-

4.19 Derivative Financial Instruments

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
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 32, 2082	As on Ashad 31, 2081
Institutions Customers:	13,463,855,461	13,493,029,065
Term deposits	8,580,481,062	9,498,315,930
Call deposits	3,572,223,327	2,987,857,384
Current deposits	1,298,413,322	891,616,531
Other	12,737,750	115,239,220
Individual Customers:	58,303,272,984	52,463,195,281
Term deposits	26,959,309,770	30,405,738,058
Saving deposits	31,303,136,744	22,049,528,023
Current deposits	40,826,470	7,929,200
Other	-	-
Total	71,767,128,445	65,956,224,347

4.20.1 Currency wise analysis of deposit form customers

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Nepalese Rupee	71,767,128,445	65,956,224,347
Indian Rupee	-	-
United State dollar	-	-
Great Britain pound	-	-
Euro	-	-
Japanese yen	-	-
Chinese Yuan	-	-
Other	-	-
Total	71,767,128,445	65,956,224,347

4.21 Borrowings

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Domestic Borrowing		
Nepal Government		
Other Institutions (Yuba Sorojgar Kosh)	365,678	4,610,241
Other		
Sub total	365,678	4,610,241
Foreign Borrowing		
Foreign Bank and Financial Institutions		
Multilateral Development Banks		
Other institutions		
Sub total	-	-
Total	365,678	4,610,241

4.22 Provisions

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
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 32, 2082	As on Ashad 31, 2081
Balance at Sawan 1	-	-
Provisions made during the year	-	-
Provisions used during the year	-	-
Provisions reversed during the year	-	-
Unwind of discount	-	-
Balance at Ashad end	-	-

4.23 Other Liabilities

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Liabilities for employees defined benefit obligations	28,423,507	8,925,508
Liabilities for leave	468,907	13,962,307
Short term employee benefits	-	-
Bills payable	-	-
Creditors and accruals	78,342,332	90,164,238
Interest payable on deposits	7,909,473	5,160,655
Interest payable on borrowing	-	-
Liabilities on deferred grant income	-	-
Unpaid Dividend	-	-
Employee bonus payable	99,609,002	117,276,392
Other Liabilities	234,314,095	157,852,796
Audit Fee Payable	4,659,220	2,389,258
TDS Payable	51,946,658	59,993,780
Liabilities under Operating Lease	177,445,770	95,208,624
Others	262,446	261,135
Total	449,067,316	393,341,895



4.23.1. A Defined Benefit Obligation

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

Particulars	FY 2081-82	FY 2080-81
Present value of unfunded obligations	111,397,440	82,810,031
Present value of funded obligations	-	-
Total present value of obligations	111,397,440	82,810,031
Fair value of plan assets	82,973,933	73,884,523
Present value of net obligations	28,423,507	8,925,508
Recognised liability for defined benefit obligations	28,423,507	8,925,508

4.23.2: Plan Assets

Plan assets comprise

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Equity securities	-	-
Government bonds	-	-
Bank deposit	-	-
Other	82,973,933	73,884,523
Total	82,973,933	73,884,523

*Other Assets means Fair Value of Plan Assets relating to Gratuity which is Deposited in Approved Retirement Fund.

4.23.3: Movement in the present value of defined benefit obligations

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Defined benefit obligations at Shrawan 1	82,810,031	70,527,221
Transfer from Adjustment	-	-
Actuarial losses/Gain	6,719,499	2,212,719
Benefits paid by the plan	(2,678,169)	(3,605,143)
Benefits paid outside the plan	-	-
Current service costs; Past Service Cost and interest	24,546,079	13,675,234
Defined benefit obligations at Ashad end	111,397,440	82,810,031

4.23.4: Movement in the fair value of plan assets

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Fair value of plan assets at Shrawan 1	73,884,523	78,591,641
Contributions paid into the plan	6,431,106	-
Adjustment of Opening Fund	(975,238)	-
Benefits paid during the year	(2,678,169)	(3,605,143)
Actuarial (losses) gains	(419,007)	81,216
Transfer in/(out)	-	(8,064,420)
Expected return on plan assets	6,730,718	6,881,229
Fair value of plan assets at Ashad end	82,973,933	73,884,523

4.23.5: Amount recognised in profit or loss

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Current service costs	17,213,694	7,501,452
Past service costs	-	-
Acquisition Adjustemnt	-	-
Past service costs (Vested)	-	-
Interest on obligation	7,332,385	6,173,782
Expected return on plan assets	(6,730,718)	(6,881,229)
Total	17,815,361	6,794,005

4.23.6: Amount recognised in other comprehensive income

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Acturial (gain)/loss	7,138,506	2,131,503
Total	7,138,506	2,131,503



4.23.7: Actuarial assumptions

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
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 32, 2082	As on Ashad 31, 2081
Present value of unfunded obligations		
Present value of funded obligations	59,664,282	58,728,845
Total present value of obligations	59,664,282	58,728,845
Fair value of plan assets	59,195,375	44,766,538
Present value of net obligations	468,907	13,962,307
Recognised liability for Long Term Obligation	468,907	13,962,307

4.23.2: Plan Assets

Plan assets comprise

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Equity securities	-	-
Government bonds	-	-
Bank deposit	-	-
Other	59,195,375	44,766,538
Total	59,195,375	44,766,538

*Other Assets means Fair Value of Plan Assets relating to Gratuity which is Deposited in Approved Retirement Fund.

4.23.3: Movement in the present value of Long Term benefit obligations

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Defined benefit obligations at Shrawan 1	58,728,845	47,829,310
Acquisition adjustment	-	-
Actuarial losses/Gain	(2,345,398)	7,226,828
Benefits paid by the plan	(7,667,910)	(6,679,136)
Current service costs; Past Service Cost and interest	10,948,745	10,351,843
Defined benefit obligations at Ashad end	59,664,282	58,728,845

4.23.4: Movement in the fair value of plan assets

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Fair value of plan assets at Shrawan 1	44,766,538	33,219,816
Adjustment to Opening Fund	975,238	8,064,420
Contributions paid into the plan	16,456,709	6,545,074
Benefits paid during the year	(7,667,910)	(6,679,136)
Actuarial (losses) gains	152,544	791,448
Expected return on plan assets	4,512,256	2,824,916
Fair value of plan assets at Ashad end	59,195,375	44,766,538

4.23.5: Amount recognised in profit or loss

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Current service costs	6,008,205	6,465,790
Past service costs-(non Vested)	-	-
Past service costs (Vested)	-	-
Actuarial gain/(loss)	(2,497,942)	6,435,380
Interest on obligation	4,940,540	3,886,053
Expected return on plan assets	(4,512,256)	(2,824,916)
Total	3,938,547	13,962,307



4.23.6: Amount recognised in other comprehensive income

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Acturial (gain)/loss	-	-
Total	-	-

4.23.7: Actuarial assumptions

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
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 32, 2082	As on Ashad 31, 2081
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 32, 2082	As on Ashad 31, 2081
Redeemable preference shares	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-
Other	-	-
Total	-	-

4.26 Share Capital

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Ordinary Shares	4,875,701,680	4,733,690,951
Convertible Preference Shares (Equity component)	-	-
Irredeemable Preference Shares (Equity component)	-	-
Perpetual debt (Equity component only)	-	-
Total	4,875,701,680	4,733,690,951

4.26.1 Share capital detail

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Authorised capital		
80,000,000 Ordinary Share of Rs.100 each	8,000,000,000	8,000,000,000
Issued Capital		
47,336,909.51 Ordinary Share of Rs. 100 each (FY 2080-81)		4,733,690,951
48,757,016.80 Ordinary Share of Rs. 100 each (FY 2081-82)	4,875,701,679.54	
Suscribed and paid up capital		
47,336,909.51 Ordinary Share of Rs. 100 each (FY 2080-81)		4,733,690,951
48,757,016.80 Ordinary Share of Rs. 100 each (FY 2081-82)	4,875,701,680	
Total	4,875,701,680	4,733,690,951

4.26.2 Ordinary Share Ownership

Particulars	As on Ashad 32, 2082		As on Ashad 31, 2081	
	% of holding	Amount	% of holding	Amount
Domestic ownership	100.00%	4,875,701,680	100.00%	4,733,690,951
Nepal Government				
"A" Class licenced institutions				
Other Licenced institutions				
Other institutions & individuals				
Public	49.00%	2,389,093,823	49.00%	2,319,508,566
Other	51.00%	2,486,607,857	51.00%	2,414,182,385
Foreign Ownership				
Total	100%	4,875,701,680	100.00%	4,733,690,951



List of Shareholders holding more than 0.5% shares

Name	No of Share	Amounts NPR	Percentage
Thaneshor Poudel	1,112,799	111,279,900	2.28%
Dhanendra Karki	487,830	48,783,000	1.00%
Bal Krishna Bhusal	475,538	47,553,800	0.98%
Dilip Raj Maskey	385,562	38,556,200	0.79%
Rajendra Prasad Shrestha	367,247	36,724,700	0.75%
Bhuvan Bhandari	365,121	36,512,100	0.75%
Mrigendra Prasad Shrestha	334,506	33,450,600	0.69%
Krishna Prasad Sharma	309,488	30,948,800	0.63%
Krishna Prasad Bhandari	307,400	30,740,000	0.63%
Janak Pradhan	293,275	29,327,500	0.60%
Ishwari Prasad Paudyal	291,643	29,164,300	0.60%
Surendra Prasad Shrestha	291,642	29,164,200	0.60%
Bheshraj Pandey	291,214	29,121,400	0.60%
Mina Kumari Shrestha	285,883	28,588,300	0.59%
Kedar Man Kakshapati	278,261	27,826,100	0.57%
Meghraj Kakshapati	278,257	27,825,700	0.57%
Bishnu Prasad Sharma	276,916	27,691,600	0.57%
Maheshwor Prasad Shrestha	274,205	27,420,500	0.56%
Suresh Kumar Dharewal	271,238	27,123,800	0.56%
Hari Prasad Pradhan	269,387	26,938,700	0.55%
Suraj Upreti	253,119	25,311,900	0.52%
Dan Bahadur Kunwar Chhetri	247,062	24,706,200	0.51%
Birendra Bhusal	248,743	24,874,300	0.51%
Bhawa Laxmi Shrestha	245,036	24,503,600	0.50%
Narayan Prasad Agrawal	243,934	24,393,400	0.50%
NIBL Sahabagita Fund	307,752	30,775,200	0.63%

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	
Issue of Bonus Share	142,010,729	
2082 Ashad	4,875,701,679	



4.27 Reserves

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Statutory general reserve	1,261,833,626	1,132,324,638
Capital redemption reserve	-	-
Regulatory reserve	381,829,313	458,021,223
Investment adjustment reserve	2,500,000	2,500,000
Capital reserve	-	-
Fair value reserve	122,920,528	79,992,955
Dividend equalisation reserve	-	-
Other Reserve	70,417,903	68,023,562
Actuarial gain/loss reserve	(2,868,926)	2,128,029
Assets revaluation reserve	38,025,854	38,025,854
Exchange equilisation reserve	452,792	446,809
Corporate social responsibility reserve	11,068,384	8,185,540
Staff Training Fund	23,739,798	19,237,331
Total	1,839,501,370	1,740,862,378

4.28 Contingent liabilities and commitments

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Contingent liabilities	373,232,944	386,989,225
Undrawn and undisbursed facilities	1,394,461,657	264,145,182
Capital commitment	-	-
Lease Commitment	-	-
Litigation	-	-
Total	1,767,694,601	651,134,407

4.28.1: Contingent Liabilities

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Acceptance and documentary credit		
Bills for collection		
Forward exchange contracts		
Guarantees		-
Underwriting commitment		
Other commitments	373,232,944	386,989,225
Total	373,232,944	386,989,225

4.28.2: Undrawn and undisbursed facilities

Particulars	As on Ashad 32, 2082	As on Ashad 31, 2081
Undisbursed amount of loans	-	-
Undrawn limits of overdrafts	1,394,461,657	264,145,182
Undrawn limits of credit cards		
Undrawn limits of letter of credit		
Undrawn limits of guarantee		
Total	1,394,461,657	264,145,182

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 32, 2082	As on Ashad 31, 2081
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 32, 2082	As on Ashad 31, 2081
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 32, 2082	As on Ashad 31, 2081
Contingent Tax Liabilities-Income Tax	-	-
Total	-	-

4.29 Interest Income

Particulars	FY 2081-82	FY 2080-81
Cash and cash equivalent	12,924,837	28,290,474
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	3,418,967	45,260,032
Loan and advances to bank and financial institutions	135,037,150	207,220,784
Loans and advances to customers	5,396,255,083	6,170,732,773
Investment securities	727,170,733	580,793,577
Loan and advances to staff	110,423,477	137,059,436
Other Interest Income	-	-
Total interest income	6,385,230,245	7,169,357,077

4.30 Interest Expense

Particulars	FY 2081-82	FY 2080-81
Due to bank and financial institutions	5,960,999	7,305,724
Due to Nepal Rastra Bank	-	-
Deposits from customers	3,701,664,962	4,803,054,034
Borrowing	-	-
Debt securities issued	-	-
Subordinated liabilities	-	-
Interest on ROU Assets	32,215,272	8,394,739
Other Charges	1,029,951	353,690
Total Interest expense	3,740,871,184	4,819,108,187

4.31 Fees and commission income

Particulars	FY 2081-82	FY 2080-81
Loan administration fees	-	-
Service fees	182,057,900	190,023,492
Consortium fees	-	-
Commitment fees	-	-
DD/TT/Swift fees	-	-
Credit card/ATM issuance and renewal fees	22,243,518	20,761,000
Renewal fees	-	-
Prepayment and swap fees	6,231,134	3,734,979
Investment banking fees	-	-
Asset management fees	-	-
Brokerage fees	-	-
Remittance fees	8,104,660	9,990,239
Commission on letter of credit	-	-
Commission on guarantee contracts issued	5,798,179	5,104,093
Commission on share underwriting/issue	-	-
Locker rental	1,870,750	1,611,375
Other fees and commission income	111,028,126	102,390,877
Total Fees and Commission Income	337,334,266	333,616,055

4.32 Fees and commission Expense

Particulars	FY 2081-82	FY 2080-81
ATM management fees	15,157,850	16,655,203
VISA/Master card fees	-	-
Guarantee commission	-	-
Brokerage	-	-
DD/TT/Swift fees.	-	-
Remittance fees and commission	-	-
Other fees and commission expense	20,280,370	17,255,005
CIC Fees	678,000	600,000
Commission & Discount	224,792	1,292,010
Mobile Banking Expenses	19,062,376	15,097,447
ASBA Application Expenses	315,202	265,548
ATM Card management and Disposal Charges	-	-
Total Fees and Commission Expense	35,438,220	33,910,208

4.33 Net Trading Income

Particulars	FY 2081-82	FY 2080-81
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 2081-82	FY 2080-81
Foreign exchange revaluation gain/Loss	23,934	287,900
Gain/loss on sale of investment securities	17,444,278	(3,368,946)
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	10,304,673	10,422,376
Gain/loss on sale of property and equipment	1,339,182	542,954
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Other Operating Income	2,388,347	-
Share of Income of Associates	-	-
Total	31,500,413	7,884,284



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

Particulars	FY 2081-82	FY 2080-81
Impairment charge/(reversal) on loan and advances to BFIs	(7,920,456)	(4,429,905)
Impairment charge/(reversal) on loan and advances to customers	958,321,609	495,468,590
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	950,401,153	491,038,685

4.36 Personal Expenses

Particulars	FY 2081-82	FY 2080-81
Salary	231,000,118	229,450,033
Allowances	182,047,840	155,392,938
Gratuity Expense	26,139,161	16,240,617
Provident Fund	23,012,873	22,846,551
Uniform	10,068,820	8,970,000
Training & development expense	8,531,074	6,001,551
Leave encashment	16,800,750	23,776,850
Medical	18,032,437	17,791,838
Insurance	1,524,061	1,256,072
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRS	97,547,674	121,594,647
Other expenses related to staff (Retirement Expenses)	-	-
Subtotal	614,704,809	603,321,096
Employees bonus	99,609,002	117,276,392
Grand Total	714,313,811	720,597,488

4.37 Other Operating Expenses

Particulars	FY 2081-82	FY 2080-81
Directors' fee	1,704,000	1,440,000
Directors' expense	1,758,075	1,122,430
Auditors' remuneration	7,229,000	5,312,500
Other audit related expense	-	-
Professional and legal expense	2,047,559	1,276,851
Office administration expense (4.37 A)	152,698,610	133,433,437
Operating Lease expense (4.37 B)	82,890,358	134,460,894
NFRS Adjustment	-	-
Corporate social responsibility expense	3,573,436	7,100,685
Donations	30,000	153,750
Onerous lease provisions	-	-
Other Expenses	27,036,856	16,827,667
Repair & Maintenance Building	-	-
Repair & Maintenance Vehicle	2,920,892	2,304,857
Repair & Maintenance Others	2,264,835	2,296,871
Repair & Maintenance Mechinary & Equipment	1,998,507	2,018,140
Repair & Maint Office Equipment & Furniture	3,260,678	3,993,680
Share Issue Expenses	-	679,434
Celebration Expenses	1,233,282	678,948
Technical Fees	15,358,662	4,855,737
Total	278,967,893	301,128,215



4.37 A Office Administration Expenses

Particulars	FY 2081-82	FY 2080-81
Insurance	47,907,589	42,327,812
Postage, Telephone, Internet	8,106,238	8,472,660
Printing & Stationery	21,605,796	22,025,803
Newspaper & Periodicals	55,350	67,164
Advertisements	9,058,321	6,246,844
Travelling Expenses	1,665,602	1,372,787
Fuel Expenses	10,900,042	9,497,010
Entertainment	5,219,658	4,883,510
AGM Expenses	1,998,446	1,043,385
Annual Fee	9,434,323	8,741,557
Office Expenses/ others	-	270,111
Annual Meeting Fee	-	-
Branch Opening Expenses	-	19,300
Local Tax and Rates	4,164,843	3,822,400
Business Promotion Expenses	1,933,916	2,044,037
Fund Transfer Expenses	392,455	307,300
Merger Expenses	-	-
Expense Not Capitalized	1,706,187	1,781,248
Other	28,549,843	20,510,509
Others Expenses	4,270,374	2,924,662
Membership Expenses	1,293,333	1,462,509
ABBS Expenses	6,938,200	7,336,186
Consultancy Fee	2,574,647	1,145,900
Anniversary Expenses	3,511,944	616,138
Janitorial Expenses	9,961,345	7,025,114
Total	152,698,610	133,433,437

4.37 B Operating Lease Expenses

Particulars	FY 2081-82	FY 2080-81
House Rent Expenses	-	56,104,658
Electricity Expenses	17,601,729	18,166,654
Security Expenses	65,288,629	60,189,582
Total	82,890,358	134,460,894

4.38 Depreciation and Amortisation

Particulars	FY 2081-82	FY 2080-81
Depreciation on property and equipment	117,860,948	77,305,940
Depreciation on investment property	-	-
Amortisation of intangible assets	5,096,167	3,918,681
Total	122,957,115	81,224,621

4.39 Non Operating Income

Particulars	FY 2081-82	FY 2080-81
Recovery of Loan written off	1,100,000	500,000
Other Income	-	-
Total	1,100,000	500,000

4.40 Non Operating expense

Particulars	FY 2081-82	FY 2080-81
Loan written off	14,524,252	5,732,499
Redundancy provision	-	-
Expense of restructuring	-	-
Other expense.	1,210,279	2,629,982
Total	15,734,530	8,362,480



4.41 Income Tax Expenses

Particulars	FY 2081-82	FY 2080-81
Current Tax Expenses	281,463,467	386,940,801
Current Year	279,502,095	334,219,121
Adjustment for Prior Years	1,961,372	52,721,680
Deferred tax (Expenses)/ Income	(30,610,435)	(16,274,718)
Origination and Reversal of Temporary Differences	(30,610,435)	(16,274,718)
Change in tax Rate		
Recognition of Previously unrecognized Tax Losses	-	-
Total Income tax expense	250,853,032	370,666,083

4.41.1: Reconciliation of Tax Expenses and Accounting Profit

Particulars	FY 2081-82	FY 2080-81
Profit Before Tax	896,481,019	1,055,987,532
Tax Amount at the Rate of 30%	268,944,306	316,796,260
Add: Tax Effect of the expenses that are not deductible for tax purpose	352,771,004	60,928,080
Less: Tax Effect on Exempt Income	(731,841)	(526,451)
Add/Less: Tax Effect on other Items	(339,520,002)	9,742,912
Total Income Tax Expenses	281,463,467	386,940,801
Effective Tax Rate	31.40%	36.64%



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. Himel Bhattarai – Non- Executive Director	Co-ordinator
2	Birendra Bhusal – Audit Committee Co-ordinator	Member
3	Mitramani Pokharel – Head Operation Department	Member
4	Badri Kedar Shrestha – 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 has 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 has 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 2082 is 11.31% and 12.54% on Tier 1 Capital (core capital) and Tier 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 2082.



ii. Quantitative disclosures

1. Capital Structure and Capital Adequacy

a. Tier 1 Capital and a breakdown of its components

S.N	Detail	Amount (Rs. in. '000)
a	Paid up Equity Share Capital	4,875,702
b	Equity Share Premium	
c	Proposed Bonus Equity Shares	-
d	Statutory General Reserves	1,261,834
e	Retained Earnings	668,505
f	Unaudited current year cumulative profit/(loss)	
g	Capital Redemption Reserve	
h	Less: Goodwill	-
i	Less: Intangible Assets	-
j	Less: Fictitious Assets	18,361
k	Less: Purchase of land & building in excess of limit and unutilized	33,017
	Total Core Capital	6,754,663

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	Hybrid Capital Instruments	
d	Stock Premium	
e	General Loan Loss Provision	686,208
f	Exchange Equalization Reserve	453
g	Investment Adjustment Reserve	2,500
h	Accrued Interest Receivable on pass loan included in Regulatory Reserve	51,644
i	Interest Capitalized Reserve included in Regulatory Reserve	-
j	Asset Revaluation Reserve	
k	Other Reserves (Regulatory Reserve For NBA with in 24 Months)	-
	Total Supplementary Capital	740,805

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 doesn't have 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. Fictitious Assets has also been deducted as per NRB Directive by NPR 18,361 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)	6,754,663
2	Supplementary Capital (Tier 2)	740,805
	Total Capital Fund	7,495,469

f. Capital Adequacy Ratio:

S.N	Detail	Percentage
1	Tier 1 Capital to Total Risk Weighted Exposure	11.31%
2	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposure	12.55%



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. Risk Weighted Exposures		Amount (Rs. in. '000)
a	Risk Weighted Exposure for Credit Risk	54,896,673
b	Risk Weighted Exposure for Operational Risk	3,186,339
c	Risk Weighted Exposure for Market Risk	135
Total Risk Weighted Exposures (Before adjustments of Pillar II)		58,083,147
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)	1,161,663
SRP 6.4a (10)	Adjustment as per SRP 6.4a (10)	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		59,734,170

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	RiskWeighted Exposures
	a	b	c	d=a-b-c	e	f=d*e
Cash Balance	739,528			739,528	0%	-
Balance With Nepal Rastra Bank	3,273,571			3,273,571	0%	-
Gold				-	0%	-
Investment in Nepalese Government Securities	11,532,050			11,532,050	0%	-
All Claims on Government of Nepal				-	0%	-
Investment in Nepal Rastra Bank securities	2,900,000			2,900,000	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	2,704,663		-	2,704,663	20%	540,933
Claims on domestic banks that do not meet capital adequacy requirements	50,377	50,377	-	-	100%	-
Claims on foreign bank (ECA Rating 0-1)			-	-	20%	-
Claims on foreign bank (ECA Rating 2)			-	-	50%	-



Claims on foreign bank (ECA Rating 3-6)			-	-	100%	-
Claims on foreign bank (ECA Rating 7)			-	-	150%	-
Claims on foreign bank incorporated in SAARC region and China operating with a buffer of 1% above their respective regulatory capital requirement			-	-	20%	-
Claims on Domestic Corporates (Credit rating score equivalent to AAA)				-	50%	-
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)				-	70%	-
Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)				-	80%	-
Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)				-	100%	-
Claims on Domestic Corporates (Unrated)	30,094,729	1,169,349	44,640	28,880,740	100%	28,880,740
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)	15,616,835		318,309	15,298,526	75%	11,473,894
Claims fulfilling all criterion of regularity retail except granularity			-	-	100%	-
Claims secured by residential properties	4,393,609		-	4,393,609	60%	2,636,165
Claims not fully secured by residential properties			-	-	150%	-
Claims secured by residential properties (Overdue)	626,245	383,240	-	243,005	100%	243,005
Claims secured by Commercial real estate	1,609,643	10,418	-	1,599,225	100%	1,599,225
Past due claims (except for claims secured by residential properties)	69,110	44,342	-	24,768	150%	37,152
High Risk claims	2,118,355	17,828	-	2,100,527	150%	3,150,790
Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2015-point 3.3(j)(1)(k))	139,928	-		139,928	125%	174,910
Lending against securities (bonds)				-	125%	-
Lending against Shares	2,331,211	-	-	2,331,211	100%	2,331,211
Trust Receipt Loans for Trading Firms				-	100%	-
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)	1,240,288	5,273	-	1,235,014	100%	1,235,014
Personal Hirepurchase/Personal Auto Loans	263,980	-		263,980	100%	263,980
Investments in equity and other capital instruments of institutions listed in stock exchange	416,914			416,914	100%	416,914
Investments in equity and other capital instruments of institutions not listed in the stock exchange	57,413	-		57,413	150%	86,119
Staff loan secured by residential property	539,842			539,842	50%	269,921
Interest Receivable/claim on government securities	226,511			226,511	0%	-
Cash in transit and other cash items in the process of collection				-	0%	-
Other Assets (as per attachment)	1,313,543	151,995	-	1,161,548	100%	1,161,548
TOTAL (A)	82,251,715	1,832,823	362,950	80,062,573		54,501,521

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	135,118		-	135,118	20%	27,024
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	238,115		15,025	223,090	40%	89,236
Foreign counterparty (ECA Rating 0-1)			-	-	20%	-
Foreign counterparty (ECA Rating 2)			-	-	50%	-
Foreign counterparty (ECA Rating 3-6)			-	-	100%	-
Foreign counterparty (ECA Rating 7)			-	-	150%	-
Underwriting commitments			-	-	50%	-
Lending of Bank's Securities or Posting of Securities as collateral			-	-	100%	-
Repurchase Agreements, Assets sale with recourse			-	-	100%	-
Advance Payment Guarantee			-	-	100%	-
Financial Guarantee			-	-	100%	-
Acceptances and Endorsements			-	-	100%	-
Unpaid portion of Partly paid shares and Securities			-	-	100%	-
Irrevocable Credit commitments (short term)	1,394,462		-	1,394,462	20%	278,892
Irrevocable Credit commitments (long term)			-	-	50%	-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement				-	20%	-
Other Contingent Liabilities			-	-	100%	-
Unpaid Guarantee Claims			-	-	200%	-
TOTAL (B)	1,767,695	-	15,025	1,752,670		395,152
Total RWE for credit Risk Before Adjustment (A) +(B)	84,026,039	1,832,823	377,975	81,815,242		54,896,673
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	84,026,039	1,832,823	377,975	81,815,242		54,896,673



2.3. Total Risk Weighted Exposure calculation table:

1. I Risk Weighted Exposure		Amount (Rs. in. '000)
a	Risk Weighted Exposure for Credit Risk	54,896,673
b	Risk Weighted Exposure for Operational Risk	3,186,339
c	Risk Weighted Exposure for Market Risk	135
Total Risk Weighted Exposures (Before adjustments of Pillar II)		58,083,147
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)	1,161,663
SRP 6.4a (10)	Adjustment as per SRP 6.4a (10)	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		59,734,170
Common Equity Tier I (CET I)		6,754,663
Supplementary Capital (Tier 2)		740,805
Total Capital Fund (Tier I and Tier II)		7,495,469
Common Equity Tier I to Risk Weighted Exposure Ratios		11.31%
Tier I to Risk Weighted Exposure Ratios		11.31%
Total Capital to Risk Weighted Exposure Ratio		12.55%

2.4. Amount of Non-Performing Assets (NPAs)

S.N	Particulars	Gross	Provision	Net
1	Substandard	560,964,780	138,859,059	422,105,721
2	Doubtful	890,963,720	442,633,526	448,330,194
3	Bad	1,107,452,362	1,099,334,953	8,117,409
	Total	2,559,380,862	1,680,827,538	878,553,324

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

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

a. Board and senior management oversight

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

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



b. Sound Capital Assessment

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

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

c. Comprehensive assessment of risk

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

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

d. Monitoring and reporting

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

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

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

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

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

e. Internal Control Review

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

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



5.3 Classification of Financial Assets & Financial Liabilities

Financial Assets	Amortized Cost	Fair value through other comprehensive income	Fair value through profit or loss	Total
Cash in hand	739,528,434			739,528,434
Balances with B/FIs	4,578,969			4,578,969
Money at call and short notice	1,373,786,616			1,373,786,616
Interbank placement	-			-
Balance at NRB	3,273,571,333			3,273,571,333
Derivative financial instrument				-
Loans & Advances	58,221,214,512			58,221,214,512
Government bonds	11,643,649,110			11,643,649,110
Government treasury bills	100,000,000			100,000,000
Equity investments		649,926,934		649,926,934
Other assets	125,902,768			125,902,768
Total Financial Assets	75,482,231,743	649,926,934	-	76,132,158,677

Financial Liabilities	Amortized Cost	Fair value through profit or loss (FVTPL)		Total
		Held for trading	Designated at FVTPL	
Deposits from customers	71,767,128,445			71,767,128,445
Due to Banks & Financial Institutions	725,979,531			725,979,531
Due to Nepal Rastra Banks	-			-
Debt Securities	-			-
Employee related liabilities	100,077,909			100,077,909
Bills payable	-			-
Creditors and accruals	78,342,332			78,342,332
Interest payable on deposit	7,909,473			7,909,473
Interest payable on borrowing	-			-
Unpaid Dividend	-			-
Liabilities under Operating Lease	177,445,770			177,445,770
Other liabilities	56,868,325			56,868,325
Total Financial Liabilities	72,913,751,785	-	-	72,913,751,785

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	Company	Level 1	Level 2	Level 3
1	Aarambha Chautari Laghubittya Bittiya Sastha Limited	-	37,874,490	-
2	Asian Life Insurance Co. Limited	1,495	-	-
3	Chilime Hydropower Company Limited	1,222,134	-	-
4	Citizen Mutual Fund 2	2,670,000	-	-
5	Global Ime Balance Fund 1	5,455,000	-	-
6	Sanima General Insurance Company Nepal Limited	-	23,887,513	-
7	Surya Jyoti Life Insurance Company Limited	-	8,136,012	-
8	Nabil Balance Fund-3	166,533	-	-
9	Nabil Balance Fund -2	3,124,991	-	-
10	National Life Insurance Co. Limited.	1,031,401	-	-
11	Nepal Life Insurance Co. Limited.	773	-	-
12	Mero Lagubita Bittiya Sanstha Limited	3,386	-	-
13	Nerude Mirmire Laghubitta Bittiya Santha Limited	1,401	-	-
14	Ngadi Group Power Limited	3,588	-	-
15	NLG Insurance Company Limited	779	-	-
16	Neco Insurance Limited	2,841	-	-

17	Nepal Insurance Company Limited	645	-	-
18	Nmb Sulav Fund II	2,822,500	-	-
19	Nibl Sahbhagita Fund	2,465,000	-	-
20	Nibl Sahbhagita Fund	4,930,000	-	-
21	Nic Asia Growth Fund	4,760,000	-	-
22	Nmb 50 Mutual Fund	4,810,500	-	-
23	Siddhartha Equity Fund	21,277,127	-	-
24	Siddhartha Investment Growth Scheme	52,500,000	-	-
25	Sanima Growth Fund	4,128,000	-	-
26	Nabil Flexi Cap Fund	20,000,000	-	-
27	Nibl Growth Fund	29,580,000	-	-
28	Prabhu Select Fund (PSF)	5,735,000	-	-
29	NIBL Stable Fund	2,472,500	-	-
30	Muktinath Mutual Fund-I MMF	29,700,000	-	-
31	Garima Samridhi Yojana Mutual Fund	9,950,000	-	-
32	NMB Hybrid Fund-II	1,359,000	-	-
33	Machhapuchchhre Capital Mutual Fund	4,965,000	-	-
34	Vision Lumbini Urja Company Limited.	-	153,017,500	-
35	Dhaulagiri Laghubitta Bittiya Sanstha Limited	-	8,541,731	-
36	CEDB Holdings Limited	1,128,130	-	-
37	Sahas Urja Limited	306,579	-	-
38	API Power Company Limited	15,535,800	-	-
39	National Life Insurance Com Limited	22,907,211	-	-
40	Sagarmatha Lumbini Insurance Com Limited	18,342,486	-	-
41	Siddhartha Premium Insurance Limited	12,971,643	-	-
42	CEDB Hydropower Development Com Limited	35,191,307	-	-
43	Citizen Investment Trust	29,985,502	-	-
44	Nepal Life Insurance Com Limited	4,251,335	-	-
45	Reliable Samriddhi Yojana	4,965,000	-	-
46	Banking & Financial Institute Limited	-	-	2,750,000
47	National Banking Institute Limited	-	-	2,000,000
48	Trust Micro Insurance	-	-	52,500,000
49	Nepal Clearing House Limited	-	-	495,100
	Total	360,724,587	231,457,247	57,745,100

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	47,957,529	4,734,324	312,196,149	1,621,096	4,242,533	370,751,630
b	Intersegment revenues	116,050,994	22,851,434	3,270,134,052	-	13,857	3,409,050,336
c	Net Revenue	164,008,523	27,585,758	3,582,330,200	1,621,096	4,256,390	3,779,801,966
d	Interest revenue	851,640,370	48,654,567	5,431,368,658	20,941,566	72,138,512	6,424,743,673
e	Interest expense	615,738,336	40,074,970	3,018,538,562	6,233,979	27,040,113	3,707,625,961
f	Net interest revenue	235,902,034	8,579,596	2,412,830,096	14,707,587	45,098,399	2,717,117,712
g	Depreciation and amortisation						-
h	Segment profit /(loss)	235,902,034	8,579,596	2,412,830,096	14,707,587	45,098,399	2,717,117,712
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	61,360,349	-	889,040,804	-	-	950,401,153
	-					-
k	Impairment of assets	-	-	-	-	-	-
l	Segment assets	9,836,898,921	597,806,116	71,864,171,699	255,814,936	759,649,455	83,314,341,127
m	Segment liabilities	9,980,455,411	827,715,040	63,203,646,643	210,536,664	595,832,677	74,818,186,433

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	370,751,630
Other revenues	6,383,313,295
Elimination of intersegment revenues	
Entity's revenues	6,754,064,925

b. Profit or Loss

Total profit or loss for reportable segments	2,717,117,712
Other profit or loss	
Elimination of intersegment profits	
Unallocated amounts:	(2,071,489,724)
Profit before income tax	645,627,987

c. Assets

Total assets for reportable segments	83,314,341,127
Other assets	
Unallocated amounts	(2,961,134,581)
Entity's assets	80,353,206,546

d. Liabilities

Total liabilities for reportable segments	74,818,186,433
Other liabilities	-
Unallocated liabilities	(1,848,688,421)
Entity's liabilities	72,969,498,012



e. Information about Product & Services

Revenue from each type of product & Service	Amounts
Loan & Advance	5,641,715,709
Money at call	12,924,837
Investment Securities	727,170,733
Remittance	8,104,660
Service Fees	182,057,900
Non- Funded Commission	5,798,179
Other Product & Services	166,642,807
Total revenue	6,744,414,824

f. Information about Geographical Area

Revenue from following geographical areas:

(a)	Domestic	370,751,630
	Province Bagmati	47,957,529
	Province Gandaki	4,734,324
	Province Lumbini	312,196,149
	Province Karnali	1,621,096
	Province Sudurpashim	4,242,533
(b)	Foreign	-
	Total	370,751,630

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 2081-82	FY 2080-81
Contingent liabilities	373,232,944	386,989,225
Undrawn and undisbursed facilities	1,394,461,657	264,145,182
Capital commitment	-	-
Lease Commitment	-	-
Litigation	-	-
Total	1,767,694,601	651,134,407



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 2081-82	FY 2080-81
Directors	Directors
Thaneshor Poudel	Thaneshor Poudel
Er. Suraj Upreti	Dr. Tara Prasad Updhyaya Gyawali
Birendra Bhusal	Er. Suraj Upreti
Birendra Bista	Mohan Chapagain
Namrata Bhandari	Birendra Bista
Dr. Himal Bhattarai	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
Yashodhan Pandey- AGM	

Transaction during the Year

Particulars	FY 2081-82	FY 2080-81
Directors		
Directors Sitting Fees	1,704,000	1,440,000
Interest Paid to directors on deposits	4,146,734	5,425,010
Other directors' expenses (if any)	1,758,075	1,122,430
Total	7,608,809	7,987,440
Key Management Personnel		
Remuneration and Benefit Paid	22,320,602	18,508,246
Post-Retirement Benefits		
Other Long-term Benefits		
Borrowing during the year	30,920,000	16,665,000
Interest on Borrowing	1,334,211	1,016,998
Interest on account balances	230,363	107,918
Other transactions benefits if any		
Total	54,805,177	36,298,162

Reporting Date Balance

Particulars	FY 2081-82	FY 2080-81
Directors Deposits	8,649,195	4,162,980
KMP Deposits	2,422,902	2,222,814
Borrowings (KMP)	30,920,000	16,665,000
Other Receivable payables if any		
Total	41,992,098	23,050,794

5.9 Additional Disclosure of Non-Consolidated Entities

Not Applicable.



5.10 Loan Written off

Details of written off Loan & Advance During the FY 2081/82 are as follows.

S.N	Branch Name	Name	Principal Write off	Interest Writeoff	Total
1	Bhumahi	Darsan Trading Center	2,571,512.44	4,550,393.61	7,121,906.05
2	Corporate	Thapa Rice Mill And Suppliers	801,590.99	-	801,590.99
3	Head Office	Bijeta Sunchadi Kharid Bikri	1,459,000.00	-	1,459,000.00
4	Murgiya	Ilatab Hussain Bhat	1,767,786.25	282,815.08	2,050,601.33
5	Dhangadi	Manoj Thapa Magar	1,295,684.21	409,304.41	1,704,988.62
6	Patabhar	Shah Traders	-	59,183.60	59,183.60
7	Kohalpur	Mahila Uddhami Garment Uddhyog	-	268,079.10	268,079.10
8	Amarpath	Aayurved Herbal Kendra	1,058,901.82	-	1,058,901.82
Total			8,954,475.71	5,569,775.80	14,524,251.51

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 2082 was NRs. 577,464,230. Out of this amounts, interest recovered with in 15th Shrawan 2082 is NRs. 15,479,989 which has been adjusted in Regulatory Reserve.

The bank issued 1,000,000 units of debentures with face value of Rs 1,000 each totaling Rs 1,000,000,000 during the period from 32 Ashad 2082 to 04 Shrawan 2082. The issue was fully subscribed and capitalized after the reporting date.

There are no material events that have occurred subsequent to 32nd Ashad, 2082 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 319 dated 2082/07/21 has proposed 3.00% of Bonus share on Current Paid-up capital amounting NPR 4,875,701,689.54 which equals to NPR 146,271,050.39 & 10.00% of Cash Dividend on current Paid-up capital NPR 4,875,701,689.54 which equals to NPR 487,570,167.95 including bonus tax.

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

Particulars	Amounts Rs.
Distributable Profit	668,505,485
Paid-up Capital	4,875,701,680
Proposed Bonus Share @ 3.00 Percent	146,271,050.39
Proposed Cash Dividend @ 10.00 Percent including Bonus Tax	487,570,167.95

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 2082	
	No of Customers	Amount (NRs.)
Accrued Interest Received after Ashad end 2082 till 15 Shrawan 2082	757	15,479,989
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 2082	
	No of Customers	Amount (NRs.)
Refinance Loan		
Business Continuity Loan		

Table 3

Particulars	During FY 2081/082	
	No of Customers	Amount (NRs.)
Subsidized Loan	371	358,497,316

As per our attached report of even date

For S.A.R Associates
Chartered Accountants

Bhuvan Prasad Panth
Chief Finance Officer

FCA. Sunir Kumar Dhungel
Managing Partner

Er.Suraj Upreti
Director

Date : 21, Kartik 2082
Place : Kathmandu

Namrata Bhandari
Director

For and on Behalf of Board

Prakash Poudel
Chief Executive Officer

Thaneshor Poudel
Chairman

Birendra Bhusal
Director

Birendra Bista
Director

Dr. Himal Bhattarai
Director

Gopal Prasad Pandey
Independent Director



Major Indicator

Previous Five Years Indicator

	Detail	Index	Financial Year				
			2077-78	2078-79	2079-80	2080-81	2081-82
1	Adequacy of Capital Fund on Risk Weighted Exposure						
	Core Capital	Rs	4,524,282,201	5,104,612,605	5,707,627,681	6,229,376,428	6,754,663,177
	Total Capital Fund	Rs	4,918,133,085	5,607,603,605	6,363,313,311	6,916,447,914	7,495,468,656
	Risk Weighted Exposure	Rs	31,490,594,217	39,043,356,000	47,885,237,072	54,729,974,145	59,734,169,743
	Capital Fund to RWE	%	15.62%	14.36%	13.29%	12.64%	12.55%
	Tier 1 Capital to RWE	%	14.37%	13.07%	11.92%	11.38%	11.31%
	Tier 1 Capital to RWE	%	14.37%	13.07%	11.92%	11.38%	11.31%
2	Earning Per Share (E.P.S)	Rs	14.77	17.16	17.69	14.48	13.24
3	Market Value Per share (M.P.S)	Rs	256	294.9	384	405.00	431.97
4	Book Networth Per Share	Rs	142.39	143.12	144.17	145.59	151.44
5	Net Profit Per Staff	Rs	823,075	892,307	1,016,124	928,620	846,170
6	Per Employee Staff Cost	Rs	703,385	684,003	784,349	976,419	936,191
7	Number of Promoter Equity Shares	Nos	17,383,166	19,283,146	21,847,804	24,141,824	24,866,079
8	Number of Public Equity Shares	Nos	16,701,473	18,526,944	20,991,028	23,195,086	23,890,938
9	Number of Staffs	Nos	612	727	746	738	763
10	Number of Branches	Nos	80	84	88	88	88
11	Number of Extension Counters	Nos	1	1	1	1	1
12	Number of ATM Machines	Nos	7	7	16	18	18
13	Price Earning Ratio	Times	17.33	17.19	21.70	27.97	32.62
14	Dividend (Bonus Share) on Share Capital	%	10.93%	13.30%	10.50%	3.00%	3.00%
15	Cash Dividend on Share Capital	%	0.57%	0.70%	0.55%	5.00%	10.00%
16	Net Profit/Gross Income	%	14.67%	13.19%	10.41%	9.12%	9.56%
17	Net Profit/ Loan & Advance	%	1.58%	1.72%	1.66%	1.27%	1.11%
18	Return on Total Assets	%	1.19%	1.28%	1.20%	0.93%	0.80%
19	Return on Equity	%	10.38%	11.99%	12.3%	9.94%	8.74%
20	Interest Income/Total Loan & Advance	%	10.08%	12.38%	15.28%	13.34%	10.97%
21	Exchange Gain/ Total Income	%	-	-	-	-	-
22	Interest Expenses/ Total Deposit and Borrowings	%	5.69%	8.30%	8.57%	7.27%	5.16%
23	Total operating Expenses/Total Assets	%	1.62%	1.60%	1.49%	1.50%	1.39%
24	Staff Expenses/ Total Operating Expenses	%	63.04%	61.49%	61.86%	65.33%	63.99%
25	Staff Bonus/ Total Staff Expenses	%	20.12%	19.63%	21.57%	16.27%	13.94%
26	Total Credit/ Total Deposit	%	89.01%	87.54%	81.47%	82.05%	82.60%
27	Non-Performing Loan/Total Loans	%	1.27%	1.14%	1.81%	3.43%	4.27%
28	Base Rate	%	7.91%	11.06%	11.36%	8.32%	6.41%
29	Weighted Average Interest Rate Spread	%	4.99%	4.41%	4.60%	4.36%	4.18%
30	Weighted Average Interest Rate on Deposit	%	4.93%	8.99%	9.36%	6.56%	4.85%
31	Weighted Average Interest Rate on Credit	%	9.92%	13.40%	13.96%	10.92%	9.03%
32	Institutional Deposit/Total Deposit	%	7.99%	9.50%	13.81%	16.70%	18.57%



Comparison of Statement of Financial Position

As on 32nd Ashad 2082

Particulars	Notes	As per Unaudited	As per Audited	Variance		Reasons for Variance
		32 Ashad 2082	32 Ashad 2082	In Amount	%	
Assets						
Cash and cash equivalent	4.1	2,117,894,019	2,117,894,019	-	0.00%	
Due from Nepal Rastra Bank	4.2	3,273,571,333	3,273,571,333	-		
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	1,326,933,501	1,314,092,375	(12,841,127)	-0.97%	Audit adjustment
Loans and advances to customers	4.7	56,934,168,967	56,907,122,137	(27,046,830)	-0.05%	Audit adjustment
Investment in securities	4.8	15,293,576,045	15,293,576,045	(0)	0.00%	
Current Tax Assets	4.9	103,546,492	114,086,111	10,539,618	10.18%	Calculation of Income Tax
Investment in subsidiaries	4.10	-	-	-		
Investment in Associates	4.11	-	-	-		
Investment property	4.12	151,994,995	151,994,995	-		
Property and equipment	4.13	596,223,612	715,113,563	118,889,951	19.94%	Calculation of ROU Assets as per NFRS 16
Goodwill and Intangible Assets	4.14	136,856,902	136,856,902	0		
Deferred tax assets	4.15	-	-	-		
Other assets	4.16	328,854,067	328,899,067	45,000	0.01%	
Total Assets		80,263,619,933	80,353,206,546	89,586,613	0.11%	
Liabilities						
Due to Bank and Financial Institutions	4.17	725,979,531	725,979,531	-	0.00%	
Due to Nepal Rastra Bank	4.18	-	-	-		
Derivative Financial instruments	4.19	-	-	-		
Deposit from customers	4.20	71,767,128,445	71,767,128,445	0	0.00%	
Borrowings	4.21	365,678	365,678	-		
Current Tax Liabilities	4.9	-	-	-		
Provisions	4.22	-	-	-		
Deferred tax liabilities	4.15	16,028,924	26,957,042	10,928,118	68.18%	Calculation of Deferred Tax
Other liabilities	4.23	371,329,927	449,067,316	77,737,388	20.93%	Calculation of Operating Lease as per NFRS 16
Debt securities issued	4.24	-	-	-		
Subordinated Liabilities	4.25	-	-	-		
Total liabilities		72,880,832,506	72,969,498,012	88,665,506	0.12%	
Equity						
Share Capital	4.26	4,875,701,680	4,875,701,680	-		
Share Premium		-	-	-		
Retained Earning		680,460,819	668,505,485	(11,955,334)	-1.76%	Audit adjustment & Change in Profi
Reserves	4.27	1,826,624,929	1,839,501,370	12,876,441	0.70%	Audit adjustment & Change in Profi
Total equity attributable to equity holders		7,382,787,427	7,383,708,534	921,106	0.01%	
Non-controlling interests						
Total equity		7,382,787,427	7,383,708,534	921,106	0.01%	
Total liabilities and equity		80,263,619,933	80,353,206,546	89,586,613	0%	
Contingent liabilities and commitment	4.28	1,767,694,601	1,767,694,601	-	0.00%	
Net assets value per share		151.42	151.44	0.02	0.01%	



Comparison of Statement of Profit or Loss

For the Year ended 32nd Ashad 2082

	Notes	As per Unaudited 2081-82	As per Audited 2081-82	Variance In Amount	%	Reasons for Variance
Interest Income	4.29	6,375,657,151	6,385,230,245	9,573,095	0.15%	Final Calculation of Interest suspense as per Guidance Note of Interest Income Recognition
Interest Expense	4.30	3,708,655,912	3,740,871,184	32,215,272	0.87%	Calculation of Interest on Operating Lease as per NFRS 16
Net interest income		2,667,001,239	2,644,359,061	22,642,177	0.85%	
Fees and Commission Income	4.31	337,289,266	337,334,266	45,000	0.01%	
Fees and Commission Expense	4.32	35,438,220	35,438,220	-	0.00%	
Net fee and Commission income		301,851,047	301,896,047	45,000	0.01%	
Net interest fee and commission income		2,968,852,285	2,946,255,108	22,597,177	0.76%	
Net Trading Income	4.33	-	-	-		
Other Operating Income	4.34	31,513,150	31,500,413	(12,737)	-0.04%	Reclassification of Gain on sale of Share
Total operating income		3,000,365,435	2,977,755,521	22,609,914	0.75%	
Impairment charge/(reversal) for loans and other losses	4.35	900,940,102	950,401,153	49,461,051	5.49%	Final Impairment charge calculation with recommendation of Statutory audit
Net Operating income		2,099,425,333	2,027,354,368	72,070,965	3.43%	
Operating expenses						
Personal Expense	4.36	719,039,310	714,313,811	(4,725,499)	-0.66%	Change in Profit
Other Operating Expenses	4.37	338,914,141	278,967,893	(59,946,248)	-17.69%	Calculation of Operating Lease as per NFRS 16
Depreciation and amortisation	4.38	87,742,876	122,957,115	35,214,239	40.13%	Calculation of Depreciation on ROU Assets
Operating Profit		953,729,007	911,115,550	42,613,457	4.47%	
Non operating income	4.39	1,100,000	1,100,000	-		
Non operating expense	4.40	15,734,530	15,734,530	-		
Profit before income tax		939,094,477	896,481,019	42,613,457	4.54%	
Income tax expense	4.41	250,464,533	250,853,032	388,500	0.16%	
Current tax		292,003,086	281,463,467	(10,539,618)	-3.61%	Calculation of Final Income Tax
Deferred tax income		(41,538,553)	(30,610,435)	10,928,118	-26.31%	Creation of deferred Tax
Profit for the period		688,629,944	645,627,987	43,001,957	6.24%	Change in Profit
Profit attributable to:						
Equity holders of the bank		688,629,944	645,627,987	(43,001,957)	-6.24%	Change in Profit
Non-controlling interest		-	-	-		
Profit for the period		688,629,944	645,627,987	(43,001,957)	-6.24%	Change in Profit
Earnings per share:						
Basic earnings per share		14.12	13.24			Change in Profit
Diluted earnings per Share		14.12	13.24			



Comparative Statement of Other Comprehensive Income

For the Year ended 32nd Ashad 2082

	Notes	As per Unaudited	As per Audited	Variance		Reasons for Variance
		2081-82	2081-82	In Amount	%	
Profit for the period		688,629,944	645,627,987	(43,001,957)	-6.24%	Change in Profit
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		61,325,104	61,325,104	-		
• Gains/(losses) on disposal of equity shares recycled to equity		1,916,951	1,916,951	-		
• Gains/(losses) on revaluation		-	-	-		
• Acturial gain/(losses) on defined benefit plans		(7,138,506)	(7,138,506)	-		
• Income tax relating to above items		(16,831,065)	(16,831,065)	-		
Net other comprehensive income that will not be reclassified to profit or loss		39,272,484	39,272,484	-		
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		39,272,484	39,272,484	-		
Total comprehensive income for the period		727,902,428	684,900,471	(43,001,957)	-5.91%	Change in profit
Total comprehensive income attributable to:						
Equity holders of the Bank		727,902,428	684,900,471	(43,001,957)	-5.91%	Change in profit
Non-controlling interest		-	-			
Total Comprehensive income for the period		727,902,428	684,900,471	(43,001,957)	-5.91%	Change in profit



Last 5 Years Performance Highlights

Statement of Financial Position

Particulars	Ashad 32, 2082	Ashad 31, 2081	Ashad 31, 2080	Ashad 31, 2079	Ashad 31, 2078
Assets					
Cash and cash equivalent	2,117,894,019	2,224,033,789	5,172,436,575	4,151,806,258	4,071,412,111
Due from Nepal Rastra Bank	3,273,571,333	2,738,488,699	2,303,268,281	1,322,982,034	1,427,712,391
Placement with Bank and Financial Institutions	-	-	-	-	-
Derivative financial instruments	-	-	-	-	-
Other trading assets	-	-	-	-	-
Loan and Advances to B/FIs	1,314,092,375	1,750,609,738	1,923,645,571	3,320,389,314	2,665,754,647
Loans and advances to customers	56,907,122,137	52,011,435,193	43,744,457,630	34,470,076,975	29,169,705,866
Investment in securities	15,293,576,045	13,604,205,803	9,087,158,177	6,509,153,955	4,060,182,355
Current Tax Assets	114,086,111	56,477,550	77,212,111	77,915,896	64,012,229
Investment in subsidiaries	-	-	-	-	-
Investment in Associates	-	-	-	-	-
Investment property	151,994,995	130,017,343	90,325,068	-	-
Property and equipment	715,113,563	611,067,762	620,384,821	573,825,013	541,407,860
Goodwill and Intangible Assets	136,856,902	139,469,886	130,136,360	132,376,001	128,572,390
Deferred tax assets	-	-	-	1,848,731	-
Other assets	328,899,067	390,612,717	269,790,523	112,850,156	101,275,419
Total Assets	80,353,206,546	73,656,418,480	63,418,815,119	50,673,224,333	42,230,035,268
Liabilities					
Due to Bank and Financial Institutions	725,979,531	369,025,734	733,094,743	173,244,768	350,818,876
Due to Nepal Rastra Bank	-	-	300,000,000	1,407,995,389	1,179,160,270
Derivative Financial Instruments	-	-	-	-	-
Deposit from customers	71,767,128,445	65,956,224,347	55,682,887,100	43,276,547,753	35,415,474,790
Borrowings	365,678	4,610,241	18,750,000	25,000,000	-
Current Tax Liabilities	-	-	-	-	-
Provisions	-	-	-	-	-
Deferred tax liabilities	26,957,042	41,311,498	42,733,591	-	62,835,185
Other liabilities	449,067,316	393,341,895	465,239,550	378,901,408	368,407,985
Debt securities issued	-	-	-	-	-
Subordinated Liabilities	-	-	-	-	-
Total liabilities	72,969,498,012	66,764,513,714	57,242,704,984	45,261,689,318	37,376,697,106
Equity					
Share Capital	4,875,701,680	4,733,690,951	4,283,883,213	3,781,009,014	3,408,463,909
Share Premium	-	-	-	55,109,605	55,109,605
Retained Earning	668,505,485	417,351,437	477,279,572	477,724,453	394,026,924
Reserves	1,839,501,370	1,740,862,378	1,414,947,349	1,097,691,943	995,737,724
Total equity attributable to equity holders	7,383,708,534	6,891,904,766	6,176,110,135	5,411,535,015	4,853,338,162
Non-controlling interests	-	-	-	-	-
Total equity	7,383,708,534	6,891,904,766	6,176,110,135	5,411,535,015	4,853,338,162
Total liabilities and equity	80,353,206,546	73,656,418,480	63,418,815,119	50,673,224,333	42,230,035,268
Contingent liabilities and commitment	1,767,694,601	651,134,407	1,719,538,331	1,689,556,488	2,243,687,384



Statement of Profit or Loss

Particulars	FY 2081-82	FY 2080-81	FY 2079-80	FY 2078-79	FY 2077-78
Interest Income	6,385,230,245	7,169,357,077	6,977,985,534	4,680,340,945	3,208,850,004
Interest Expense	3,740,871,184	4,819,108,187	4,860,705,875	3,017,286,294	1,870,424,747
Net interest income	2,644,359,061	2,350,248,890	2,117,279,659	1,663,054,652	1,338,425,257
Fees and Commission Income	337,334,266	333,616,055	286,567,282	196,694,307	185,039,722
Fees and Commission Expense	35,438,220	33,910,208	31,107,016	24,455,920	10,356,376
Net fee and Commission income	301,896,047	299,705,847	255,460,266	172,238,387	174,683,346
Net interest fee and commission income	2,946,255,108	2,649,954,737	2,372,739,925	1,835,293,039	1,513,108,603
Net Trading Income	-	-	-	-	-
Other Operating Income	31,500,413	7,884,284	15,599,554	39,701,693	39,667,910
Total operating income	2,977,755,521	2,657,839,021	2,388,339,479	1,874,994,732	1,552,776,513
Impairment charge/(reversal) for loans and other losses	950,401,153	491,038,685	303,990,871	186,320,752	137,398,150
Net Operating income	2,027,354,368	2,166,800,336	2,084,348,608	1,688,673,980	1,415,378,363
Operating expenses					
Personnel Expense	714,313,811	720,597,488	585,124,340	497,270,434	430,471,565
Other Operating Expenses	278,967,893	301,128,215	281,118,650	241,936,796	197,217,447
Depreciation and amortisation	122,957,115	81,224,621	79,627,578	69,470,607	55,125,480
Operating Profit	911,115,550	1,063,850,012	1,138,478,040	879,996,143	732,563,870
Non operating income	1,100,000	500,000	-	-	-
Non operating expense	15,734,530	8,362,480	2,446,699	1,656,770	2,285,105
Profit before income tax	896,481,019	1,055,987,532	1,136,031,341	878,339,373	730,278,765
Income tax expense	250,853,032	370,666,083	378,003,099	229,632,100	226,557,006
Current tax	281,463,467	386,940,801	348,260,268	265,213,024	237,126,368
Deferred tax Expenses/(Income)	(30,610,435)	(16,274,718)	29,742,831	(35,580,924)	(10,569,362)
Profit for the period	645,627,987	685,321,449	758,028,242	648,707,273	503,721,759
Profit attributable to:					
Equity holders of the bank	645,627,987	685,321,449	758,028,242	648,707,273	503,721,759
Non-controlling interest	-	-	-	-	-
Profit for the period	645,627,987	685,321,449	758,028,242	648,707,273	503,721,759
Earnings per share:					
Basic earnings per share	13.24	14.48	17.69	17.16	14.77
Diluted earnings per Share	13.24	14.48	17.69	17.16	14.77



Horizontal Analysis of Financial Statements

Statement of Financial Position

Particulars	Ashad 32, 2082	Ashad 31, 2081	Ashad 31, 2080	Ashad 31, 2079	Ashad 31, 2078
Assets					
Cash and cash equivalent	95%	43%	125%	102%	100%
Due from Nepal Rastra Bank	120%	119%	174%	93%	100%
Placement with Bank and Financial Institutions					
Derivative financial instruments					
Other trading assets					
Loan and Advances to B/FIs	75%	91%	58%	125%	100%
Loans and advances to customers	109%	119%	127%	118%	100%
Investment in securities	112%	150%	140%	160%	100%
Current Tax Assets	202%	73%	99%	122%	100%
Investment in subsidiaries					
Investment in Associates					
Investment property	117%	144%			100%
Property and equipment	117%	98%	108%	106%	100%
Goodwill and Intangible Assets	98%	107%	98%	103%	100%
Deferred tax assets					100%
Other assets	84%	145%	239%	111%	100%
Total Assets	109%	116%	125%	120%	100%
Liabilities					
Due to Bank and Financial Institutions	197%	50%	423%	49%	100%
Due to Nepal Rastra Bank			21%	119%	100%
Derivative Financial instruments					
Deposit from customers	109%	118%	129%	122%	100%
Borrowings	8%	25%	75%		100%
Current Tax Liabilities					
Provisions					
Deferred tax liabilities	65%	97%			100%
Other liabilities	114%	85%	123%	103%	100%
Debt securities issued					
Subordinated Liabilities					
Total liabilities	109%	117%	126%	121%	100%
Equity					
Share Capital	103%	110%	113%	111%	100%
Share Premium				100%	100%
Retained Earning	160%	87%	100%	121%	100%
Reserves	106%	123%	129%	110%	100%
Total equity attributable to equity holders	107%	112%	114%	112%	100%
Non-controlling interests					
Total equity	107%	112%	114%	112%	100%
Total liabilities and equity	109%	116%	125%	120%	100%
Contingent liabilities and commitment	271%	38%	102%	75%	100%

Horizontal Analysis of the Financial Position involves examining how each component of the financial statements has changed over time compared to a base year. In this analysis, the fiscal year 2077/78 is taken as the base year with an assigned value of 100%. Values in subsequent years above 100% indicate positive growth, while values below 100% indicate negative growth relative to the previous year's financial data.



Statement of Profit or Loss

Particulars	FY 2081-82	FY 2080-81	FY 2079-80	FY 2078-79	FY 2077-78
Interest Income	89%	103%	149%	146%	100%
Interest Expense	78%	99%	161%	161%	100%
Net interest income	113%	111%	127%	124%	100%
Fees and Commission Income	101%	116%	146%	106%	100%
Fees and Commission Expense	105%	109%	127%	236%	100%
Net fee and Commission income	101%	117%	148%	99%	100%
Net interest fee and commission income	111%	112%	129%	121%	100%
Net Trading Income					
Other Operating Income	400%	51%	39%	100%	100%
Total operating income	112%	111%	127%	121%	100%
Impairment charge/(reversal) for loans and other losses	194%	162%	163%	136%	100%
Net Operating income	94%	104%	123%	119%	100%
Operating expenses					
Personnel Expense	99%	123%	118%	116%	100%
Other Operating Expenses	93%	107%	116%	123%	100%
Depreciation and amortisation	151%	102%	115%	126%	100%
Operating Profit	86%	93%	129%	120%	100%
Non operating income	220%				
Non operating expense	188%	342%	148%	73%	100%
Profit before income tax	85%	93%	129%	120%	100%
Income tax expense	68%	98%	165%	101%	100%
Current tax	73%	111%	131%	112%	100%
Deferred tax Expenses/(Income)	188%	-55%	-84%	337%	100%
Profit for the period	94%	90%	117%	129%	100%
Profit attributable to:					
Equity holders of the bank	94%	90%	117%	129%	100%
Non-controlling interest					100%
Profit for the period	94%	90%	117%	129%	100%
Earnings per share:					
Basic earnings per share	91%	82%	103%	116%	100%
Diluted earnings per Share	91%	82%	103%	116%	100%

Horizontal Analysis of the Profit or Loss involves examining how each component of the Profit or Loss has changed over time compared to a base year. In this analysis, the fiscal year 2077/78 is taken as the base year with an assigned value of 100%. Values in subsequent years above 100% indicate positive growth, while values below 100% indicate negative growth relative to the previous year's Profit or Loss.



Vertical analysis of Financial Statements

Statement of Financial Position

Particulars	Ashad 32, 2082	Ashad 31, 2081	Ashad 31, 2080	Ashad 31, 2079	Ashad 31, 2078
Assets					
Cash and cash equivalent	2.64%	3.02%	8.16%	8.19%	9.64%
Due from Nepal Rastra Bank	4.07%	3.72%	3.63%	2.61%	3.38%
Placement with Bank and Financial Institutions					
Derivative financial instruments					
Other trading assets					
Loan and Advances to B/FIs	1.64%	2.38%	3.03%	6.55%	6.31%
Loans and advances to customers	70.82%	70.61%	68.98%	68.02%	69.07%
Investment in securities	19.03%	18.47%	14.33%	12.85%	9.61%
Current Tax Assets	0.14%	0.08%	0.12%	0.15%	0.15%
Investment in subsidiaries					
Investment in Associates					
Investment property	0.19%	0.18%	0.14%	0.00%	0.00%
Property and equipment	0.89%	0.83%	0.98%	1.13%	1.28%
Goodwill and Intangible Assets	0.17%	0.19%	0.21%	0.26%	0.30%
Deferred tax assets					
Other assets	0.41%	0.53%	0.43%	0.22%	0.24%
Total Assets	100%	100%	100%	100%	100%
Liabilities					
Due to Bank and Financial Institutions	0.90%	0.50%	1.16%	0.34%	0.83%
Due to Nepal Rastra Bank			0.47%	2.78%	2.79%
Derivative Financial instruments					
Deposit from customers	89.31%	89.55%	87.80%	85.40%	83.86%
Borrowings		0.01%	0.03%	0.05%	
Current Tax Liabilities					
Provisions					
Deferred tax liabilities	0.03%	0.06%	0.07%	0.00%	0.15%
Other liabilities	0.56%	0.53%	0.73%	0.75%	0.87%
Debt securities issued					
Subordinated Liabilities					
Total liabilities	90.81%	90.64%	90.26%	89.32%	88.51%
Equity					
Share Capital	6.07%	6.43%	6.75%	7.46%	8.07%
Share Premium				0.11%	0.13%
Retained Earning	0.83%	0.57%	0.75%	0.94%	0.93%
Reserves	2.29%	2.36%	2.23%	2.17%	2.36%
Total equity attributable to equity holders	9.19%	9.36%	9.74%	10.68%	11.49%
Non-controlling interests					
Total equity	9.19%	9.36%	9.74%	10.68%	11.49%
Total liabilities and equity	100%	100%	100%	100%	100%

Vertical Analysis on Financial Position refers to the components of financial statements as a percentage of total Assets over the periods.



Statement of Profit or Loss

Particulars	FY 2081-82	FY 2080-81	FY 2079-80	FY 2078-79	FY 2077-78
Interest Income	94.52%	95.45%	95.85%	95.19%	93.46%
Interest Expense	55.38%	64.16%	66.77%	61.37%	54.47%
Net interest income	39.15%	31.29%	29.08%	33.82%	38.98%
Fees and Commission Income	4.99%	4.44%	3.94%	4.00%	5.39%
Fees and Commission Expense	0.52%	0.45%	0.43%	0.50%	0.30%
Net fee and Commission income	4.47%	3.99%	3.51%	3.50%	5.09%
Net interest fee and commission income	43.61%	35.28%	32.59%	37.33%	44.07%
Net Trading Income					
Other Operating Income	0.47%	0.10%	0.21%	0.81%	1.16%
Total operating income	44.08%	35.38%	32.81%	38.13%	45.22%
Impairment charge/(reversal) for loans and other losses	14.07%	6.54%	4.18%	3.79%	4.00%
Net Operating income	30.01%	28.85%	28.63%	34.35%	41.22%
Operating expenses					
Personnel Expense	10.57%	9.59%	8.04%	10.11%	12.54%
Other Operating Expenses	4.13%	4.01%	3.86%	4.92%	5.74%
Depreciation and amortisation	1.82%	1.08%	1.09%	1.41%	1.61%
Operating Profit	13.49%	14.16%	15.64%	17.90%	21.34%
Non operating income	0.02%	0.01%			
Non operating expense	0.23%	0.11%	0.03%	0.03%	0.07%
Profit before income tax	13.27%	14.06%	15.60%	17.86%	21.27%
Income tax expense	3.71%	4.93%	5.19%	4.67%	6.60%
Current tax	4.17%	5.15%	4.78%	5.39%	6.91%
Deferred tax Expenses/(Income)	-0.45%	-0.22%	0.41%	-0.72%	-0.31%
Profit for the period	9.56%	9.12%	10.41%	13.19%	14.67%
Profit attributable to:					
Equity holders of the bank	9.56%	9.12%	10.41%	13.19%	14.67%
Non-controlling interest					
Profit for the period	9.56%	9.12%	10.41%	13.19%	14.67%

Vertical Analysis of Profit or Loss refers to the components of Profit or Loss as a percentage amount of total income over the periods .



Overview of Risk Management Framework

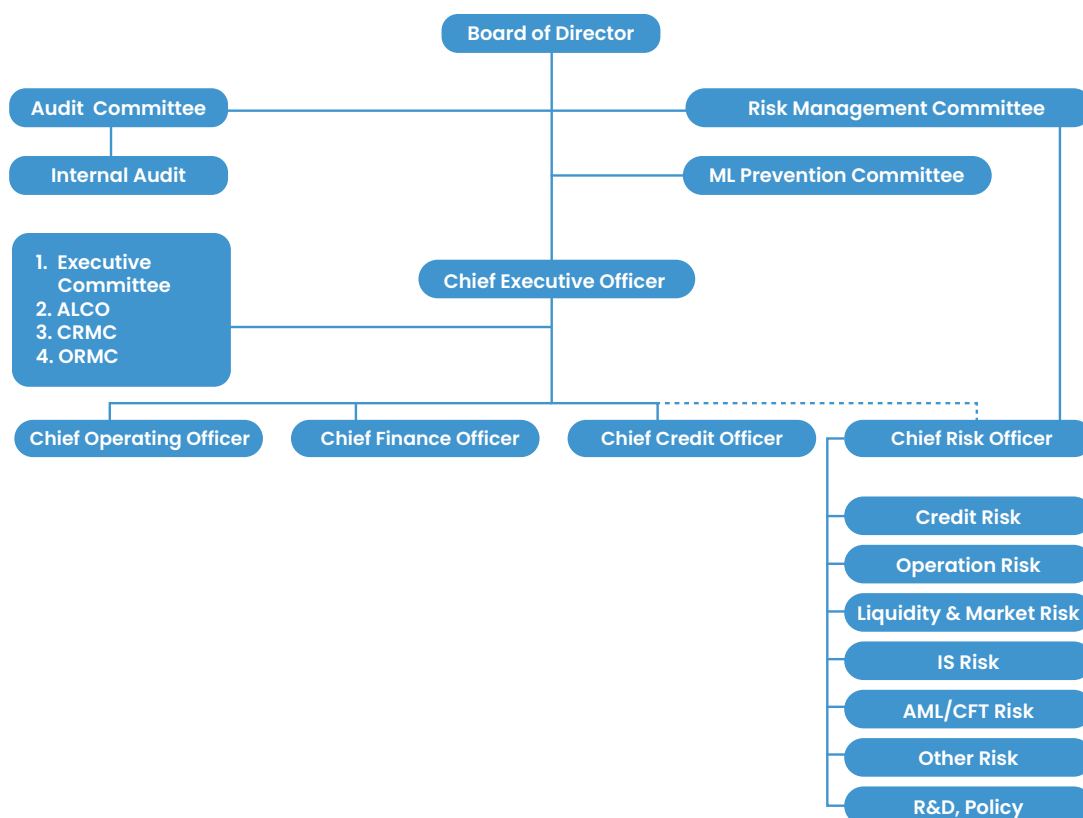
Bank is following risk-based approach in its banking activities in establishing prudent banking practices for the sustainable growth and overall wellbeing of stakeholders minimizing the overall risk. The main risks that the bank has identified in its operations are credit risk, operational risk, liquidity risk, market risk, money laundering risk, compliance risk, reputational risk etc. Risks are managed with the overall objective of maintaining financial soundness and avoiding activities that could threaten the bank's reputation. Bank considers regulatory directives, guidelines and Risk Management Guidelines issued by NRB as the reference for its Risk Management Framework.

Bank's risk management framework comprises risk policies and procedures formulated for the identification, assessment, management and reporting of risks including several layers of limits set to manage the exposure to quantifiable risks. Bank recognizes that effective risk management is based on a sound risk culture, which is characterized, among others, by a high level of awareness concerning risk and risk management in the organization.

Risk Governance

Risk Governance forms the foundation for the risk management. It provides structure roles, responsibilities to manage the risk. The role of Board of Directors, Risk Management Committee, Senior Management including management level committees and various lines of defense that are adequately in place to control the risk associated with the Bank.

- The board of directors is responsible for approving risk strategy, risk-appetite, overall policy and ensuring an effective risk management framework.
- Senior Management implements the risk management framework, ensures adequate resources that integrate risk and business.
- Risk Management Committees identify/manage risk and also work as an independent from the business unit. The board reviews the report of risk management committees to assess the risk.
- The three lines of defense are also working to manage the risk. The business and operations units are the first line of defense. The risk management and compliance department are the second line of defense. The internal audit as a third line of defense assures the effectiveness of internal control system and reviews the structure of the risk governance framework of the Bank.



Risk Management Committee

Risk Management Committee (RMC) is an independent committee of Board of Directors that has, as its sole and exclusive function, responsibility for the risk management policies of the Bank's operations and oversight of the operation of the Bank's Risk Management Framework. This committee is formed and ensures that risk management of the Bank is in accordance with the regulatory requirements and internal policies of the Bank. The Committee assists the Board of Directors in fulfilling its oversight responsibilities with regard to the risk appetite of the Bank, Risk Management Framework and the governance structure that supports it. Risk appetite is defined as the level and type of risk Bank is able and willing to assume in its exposures and business activities, given its business objectives and obligations to stakeholders. RMC performs as per the Rules of Procedure for the Risk Management Committee.

Executive Committee

Executive Committee of the Bank is headed by CEO. The members of the committee are the personnel holding the position of executive level. The committee is the forum for addressing the issues raised during day-to-day operation of the Bank including implementation of the policy.

Assets and Liabilities Management Committee

Assets & Liabilities Management Committee (ALCO) of the Bank is headed by CEO with CFO as the Member Secretary. ALCO has the overall responsibility to monitor and manage various market risk exposures of the Bank through various limits. It reviews the structured liquidity, market risk like; interest rate risk and risk associated investment etc. It provides direction to the Bank's treasury and other businesses regarding short term business strategy taking into account of market variables in relation to the Bank's exposure and the Bank's strategy.

ALCO reviews strengthening risk management, applying internal limits, strengthening the level of provisions and reserves, and improving internal controls. ALCO is assigned with the following role:

- Identification, assessment, management and reporting of Market Risks associated with Treasury Operations, Liquidity and Capital Adequacy.
- Development of policies, setting of risk parameters, overseeing compliance with risk parameters.
- Allocation for all categories of risk assets, of the overall risk limits.
- Monitoring of the compliance of various internal limits etc.

Liquidity Risk

Liquidity risk is the risk of incurring losses due to an inability to meet payment obligations in a timely manner when they become due. Bank categorizes liquidity risk into funding liquidity risk, which occurs when payment obligations cannot be fulfilled because of an inability to obtain new funding and market liquidity risk, which occurs when the Bank is unable to sell or transform assets in the liquidity buffer into cash without significant losses.

Liquidity risk management process carries the following activities:

- Identification of liquidity risk through sources of funding, nature of funding like temporary, short term or long term and deposit mix and concentration etc.
- Setting internal tolerance and risk appetite level.
- Policy, procedure and guidelines for liquidity management, deposit mix management, maturity mismatches.
- Contingency Funding Plan (CFP) to encounter a liquidity shortfall in an emergency situation.
- Control of liquidity risk by separate unit (Treasury) and periodic reporting.

Identification of Liquidity Risk

Effective liquidity risk management strategies are set up to solve the major issues that compromise Bank when there is the possibility of liquidity risk. Liquidity is not viewed as a short-term operational issue, but as a central component of long-term business strategies. ALCO has been set up to identify the magnitude of liquidity risk as per regulatory provision and Bank's approved policies. It develops criteria to identify liquidity risk analyzing different ratios and trends of the assets and liabilities of the Bank. Following are the areas from where liquidity risk is identified;

- Sources of funding
- Nature of temporary, short term and long-term funding



- Periodic reports from treasury department and analyzing the variations
- Liquidity gap reports and other liquidity reports
- Internal limits & ratios
- Deposit mix and concentration etc.

Assessment of Liquidity Risk

Accurate and timely assessment of liquidity risk is necessary for proper liquidity risk management and control. Bank uses various tools to measure the liquidity risk. Liquidity risks are primarily measured by setting different tolerance limits and clearly identifying liquidity related instruments such as;

- CRR/SLR
- CD ratio
- Liquidity ratio
- Analysis of core, near-core and non-core deposits
- Deposit mix
- Concentration of deposit individual/institutional
- Status of structural liquidity
- Regular stress testing etc.

Management of Liquidity Risk

An effective liquidity risk management includes systems to identify, measure, monitor and control its liquidity exposures. Management identifies and quantifies the primary sources of Bank's liquidity risk in a timely manner. Management is alert for new sources of liquidity risk at both the transaction and portfolio levels. Key elements of an effective risk management process include an efficient MIS, systems to measure, monitor and control existing as well as future liquidity risks and reporting them to senior management as prescribed. Liquidity risk measurement and monitoring system not only helps in managing liquidity in times of crisis but also optimizes return through efficient utilization of available funds. Liquidity policy is one of the supportive tools in liquidity risk management process which includes;

- Liquidity risk governance, liquidity risk and liquidity risk tolerance.
- Measuring liquidity risk through stress testing.
- Management of liquidity risk through liquidity buffer and funding strategy.
- Liquidity risk management tools for identifying, measuring, monitoring and controlling liquidity risk (including the types of liquidity limits and ratios in place and rationale for establishing limits and ratios).
- Contingency plan for handling liquidity crises.
- Liquidity risk management structure for monitoring, reporting and reviewing liquidity.

Reporting of Liquidity Risk

Treasury Management Department in coordination with Finance Department monitors the liquidity risk as per approved format and report to ALCO on regular basis. Chief Risk Officer (CRO) reports directly to the RMC regularly at maximum interval of quarterly basis and RMC to BOD.

Reporting clearly compares current exposures to internal limits. BOD on regular basis reviews these reports. Report is prepared containing following points at a minimum level.

- Reports demonstrating bank's compliance with policies and limits
- A negative trend or significantly increased risk in the risk appetite and limits
- Concentrations in either of the assets or liabilities
- Result & possible impact of stress testing
- Recommendations for the management of liquidity risk wherever deemed necessary.

Market Risk

Market risk is the risk of loss resulting from changes in the value of assets and liabilities due to fluctuations in risk factors such as interest rates, foreign exchange rates, stock prices, commodity price and the risk of loss resulting from changes in earnings generated from assets and liabilities. Market risk causes change on and off-balance sheet positions arising from movements in market prices. Even a small change in market variables causes substantial changes in income and economic value of the Bank.



Identification of Market Risk

Treasury Management Department is responsible for tracking and identifying market risks in accordance with regulatory requirements and Bank's approved policies. Criteria are developed for identifying market risk based on regulatory requirements and Bank's internal policies and procedures. Market risk is identified from:

- Mismatches in interest rate sensitive assets and liabilities
- Deviation on treasury activities subject to market risk with regulatory guidelines and Bank's internal policies and guidelines.
- Equity price risk identified through periodic mark-to-market analysis.

Assessment of Market Risk

Assessment of market risk is done through assessment of interest rate sensitive assets and liabilities, comparison with the internal limits as prescribed, mark to market of investment, stress testing etc.

• **Assessment of Interest Sensitive Assets & Liabilities**

Bank assesses its interest sensitive assets and liabilities only from its total asset and liabilities for certain time intervals in order to focus on the impact of the earnings due to the changes in the interest rate. Assessment of such assets and liabilities are done through the prescribed format of the approved policy.

• **Gap Analysis**

Following the assessment of interest-sensitive items, Bank calculates the gaps, positive or negative, between interest-sensitive assets and liabilities for each time interval. These gaps are then cumulatively analyzed and subjected to assumed interest rate changes to evaluate their impact on earnings in approved format.

• **Regular Stress Testing**

Treasury Management Department prepares the reports related to market risk, monitor treasury activities according to the nature of the transactions, monitor changes in equity prices and communicating to management/ALCO for required actions and also review tolerance limits, early warning indicators and triggers for breaches of internal or regulatory thresholds.

Management of Market Risk

Interest rate risk arising from mismatches between funding and lending is maintained at a modest level, consistent with the earnings expectations of the liquidity portfolio of Bank. Treasury Management Department supports this process through regular review of market movements, monitoring of movement of interest rate, equity price fluctuations and ensuring adherence to investment and liquidity policies as follows;

- Monitoring the structure and composition of assets and liabilities
- Identifying balance sheet management issues such as gaps and interest rate profiles contributing to underperformance.
- Developing maturity profiles and determining the appropriate mix of incremental assets and liabilities.
- Determining/Reviewing Bank's pricing strategies.
- Reviewing and documenting the Bank's funding policy.
- Evaluating market risks associated with new product launches.
- Evaluating reports on liquidity risk, market risk, capital management and investment strategies.

Reporting of Market Risk

Treasury Management Department, in coordination with the Finance Department, monitors market risk and report to ALCO on regular basis. Risk Management Department through CRO reports to Risk Management Committee (RMC), which in turn reports to Board of Directors. The report shows comparison of current exposures with policy limits, risk estimates with actual outcomes to identify weaknesses in measurement techniques. Report includes at minimum:

- Summary of the Bank's aggregate market risk exposure
- Statement demonstrating compliance with market risk policies and limits
- Result and possible impact of stress testing
- Review of market risk policies, procedures and measurement systems wherever required



Credit Risk Management Committee

Credit Risk Management Committee (CRMC) of the Bank is headed by CEO with Chief Credit Officer as the functional head and Credit Risk Head as a Member Secretary. The committee implements policies and procedures relating to group exposure, credit concentration, sector wise flow of credit, period wise assets mix, deprived sector lending, productive sector lending, single obligor limit etc. CRMC regularly meets on quarterly or need basis for the discussion on:

- Implementation of credit risk policy/strategy approved by the Board.
- Monitoring of credit risk on a wide basis and ensuring compliance.
- Incorporation of regulatory compliance in Bank's policies and policy in regard to credit risk.
- Ensuring compliance with the risk parameters / prudential limits.
- Monitoring of quality of loan portfolio, identify problems and correcting deficiencies.
- Monitoring of risk concentrations

Identification of Credit Risk

Credit Risk is defined as the possibility of losses associated with the diminution in the credit quality of borrowers or counterparties from outright default or from reduction in portfolio value. The main sources of credit risk are:

- Loan defaults
- Poor credit assessment
- Over-concentration in specific sectors/geography/product/borrower
- Collateral value fluctuations etc.

For identification of Credit Risk Bank undergoes following areas;

- Set of clear credit policy, credit products guidelines (CPG), procedures and manuals
- Proper KYC process in practices
- Segregation of duties among credit functions to act independently;
 - Business solicitation/assessment,
 - Credit review
 - Credit approval
 - Credit disbursement
 - Credit review and administration

Assessment of Credit Risk

Borrower's creditworthiness is evaluated based on financial and business risks, with a risk rating assigned accordingly. Bank uses internal credit risk assessment models and score cards for assessing credit risk under different exposure segments. Bank's credit risk assessment includes the use of quantitative risk methodologies and models as well as qualitative assessments based on expert/market judgement.

Credit Risk Management Department (CRMD) is responsible for assessing counterparty credit risk in the Bank's lending process. The assessment considers factors such as:

- Borrower profile, industry and macroeconomic conditions
- Purpose of credit and repayment source
- Past repayment behavior, if any
- Borrower's capacity, integrity, reputation, collateral coverage and legal enforceability
- Terms and conditions of the loan
- Overall impact on the Bank's exposure and portfolio
- Borrowers risk ratings
- Regular stress testing etc.

Management of Credit Risk

Bank's credit risk management aims at preserving the high credit quality in the Bank's portfolio and thereby protecting the Bank's short and long-term viability. Credit Risk Management Department is responsible for reviewing and revision of various policies, product papers, manuals and prescribed formats related to credit, lending process, lending portfolio analysis, industry analysis and other threshold analysis including regular monitoring of existing credit accounts. To reduce potential credit losses, Bank uses comprehensive and enforceable credit documentation, sufficient and marketable collateral and security arrangements and risk



transfer mechanisms (guarantees or third-party protections). Bank's credit risk management builds on the principles of:

- Adoption of a robust credit appraisal process, incorporating cash-flow analysis, borrower due diligence and adequate financial analysis
- Risk based pricing
- Mandatory credit rating for large loan exposures
- Analysis of credit concentration; sectoral, geographical, product wise and/or borrower wise
- Regular monitoring of loan portfolio product and sector wise
- Monitoring and analysis of early warning signals
- Loan classification and provisioning practices aligned with regulator's prudential norms
- Periodic collateral valuation by independent valuers for assurance of the collateral value
- Remedial action with strong recovery function
- Management of non-performing assets (NPA) etc.

Reporting of Credit Risk

Continuous monitoring ensures borrowers remain financially sound and compliant. Bank has accurate, reliable and valid management information system in place to ensure that exposures approaching risk limits are brought to the attention of senior management. All exposures are included in a risk limit measurement system. The information system is able to aggregate credit exposures to individual borrowers and counter parties and report on exceptions to credit risk limits on a daily/weekly basis as prescribed. Credit Risk Management Department in coordination with other credit function monitors and prepares the report and reports to CRMC on regular basis. Risk Management Department through CRO reports to Risk Management Committee (RMC), which in turn reports to Board of Directors. It helps identify issues early, strengthen controls and maintain a healthy credit portfolio key activities of monitoring & reporting include:

- Regular loan reviews based on portfolio structure; sector wise and product wise
- Monitoring the concentration limits; district wise, branch wise, borrower wise etc.
- Composition of on balance sheet and off-balance sheet exposures
- Monitoring of priority sector lending
- Identification and classifications of problem loans branch wise and product wise
- Result and possible impact of stress testing etc.

Operational Risk Management Committee

Operational Risk Management Committee (ORMC) of the Bank is headed by CEO with Chief Operating Officer as the functional head and Operation Risk Head as the Member Secretary. ORMC regularly meets to review the operational risks associated with banking process, employees, system and external situations etc. Role of ORMC is to:

- Assure that adequate resources are being assigned to mitigate risks as needed
- Communicate with business units and staff about the importance of operational risk and assure adequate participation and cooperation
- Review and approve development and implementation of operational risk methodologies and tools including assessments, management, reporting and loss event databases
- Receive and review reports/presentations from various business groups, support departments (IT, HR, Operation, AML, Security etc.) and business units, processing cells about their risk profiles and mitigation programs
- Discuss and recommend suitable controls/mitigations for managing operational risk
- Analyze frauds, potential losses, non-compliance, breaches etc. and recommend corrective measures to prevent recurrences
- Discuss any issues arising / directions in any one business unit/product which may impact the risks of other business/products
- Continually promote risk awareness across all business units so that coordination across the departments is always on the priority
- Monitor and ensure that appropriate ORMC frameworks are in place etc.



Identification of Operational Risk

Operational Risk refers to losses or reputational damages resulting from inadequate or failed internal processes, people misconduct/practices or workplace safety, business disruptions as a result of systems breakdowns or and from external events. Bank also considers legal risks as part of operational risk. Key operation risk event categories include internal/external fraud, omissions in the work of employees, inadequate internal procedures and processes, inadequate management of information and other systems, and unforeseeable external events.

Operational risk is inherent in all banking products, activities, processes and systems, and the effective management of operational risk has always been a fundamental element of the Bank's risk management program.

Risk identification is important process for the subsequent development of an effective operational risk monitoring and control environment. Bank adopts the following steps to identify operational risks:

- Listing major activities and business areas that are vulnerable to operational risk
- List down operational risks associated with identified products / processes
- Identification of risk by experience, judgment, intuition, linked events and regulatory requirements
- Whistle blowing mechanism used as an instrument to identify risks

Assessment of Operational Risk

Measurement of Operational Risk in the banking system is a difficult task and it cannot be measured absolutely in number like in credit risk and market risk. During the measurement of operational risks Bank:

- Considers internal factors like organizational structure, complexity of processes, staff competency, turnover and internal changes
- Considers external factors like fluctuating economic conditions, industry trends, or technological advancements
- Understands clear distinction between controllable and uncontrollable operational risk events and link with operational activities
- Carries out Business Impact Analysis (BIA) with its Recovery Time Objective (RTO) under the proposed Business Continuity and Disaster Recovery Plan
- Reviews KRIs to identify operational risk areas. Key Risk Indicator (KRI) is the quantitative approach used for assessment of operational risk. Standard KRI templates are used for recording the indicators of operation risk on the areas of; customer service, AML/CFT compliance, cash transactions, remittance service, locker service, system security, human resource, others (fraud, digital services, audit issues) etc.

Management of Operational Risk

Operational risk is managed and controlled by well-defined policies, internal audit, secured information technology (IT), disaster recovery plan (DRP), business continuity plan (BCP) and human resource (HR) management.

Process Risk

Process risk stems from ineffective, outdated, or poorly defined internal procedures and workflows. Bank considers the following factors while managing the process risk;

- Clear policy, procedures, manuals, process note etc.
- Review and revision of policies, procedures, manuals, process notes at least annually or as and when deemed necessary.
- Establishment of clear communication channels inside the Bank to disseminate the information.
- Review of its products & services, business practices on a regular basis and initiate for appropriate mitigating measures.
- The policies, procedures, manuals, circulars are kept in intranet of the Bank that ensure direct access to the employees.

People Risk:

This risk arises from human factors, including employee errors, lack of skills, negligence, fraud or unethical behavior. Bank considers the following factors while managing the people risks;

- Implementation of a complete screening process (KYE-Know Your Employee) while recruiting the staffs.
- Police report & medical report of the staffs are made mandatory.



- Self-declaration from the employee as prescribed by Employee Bylaws.
- Deputation of staffs is based on the capacity and skill of the staffs etc.
- Orientation and basic banking induction training programs are given to new recruits (trainee assistant and management trainee) to familiarize with the new environment and to build up confidence to work.
- Rotation of the staffs in at least two years in order to reduce the dependency of the staffs & to mitigate the potential threats from the staffs working in the same unit.
- Proper succession planning.
- Job description to each employee is provided.
- Performance based appraisal and reward system.
- Self-declaration for assets and liabilities of staffs (officer level and above) on annual basis.
- Focus on training & development for the up gradation of the skills and knowledge of the employee.
- Focus on providing safety & hygiene work environment.
- Staff turnover of the bank is critically examined. Report incorporating the details of employee turnover (level, reason for turnover, finding of exit interview etc.) are prepared and analyzed.
- Encourage 'whistle blowing' activities by keeping 'highly confidential' of whistleblower etc.

System Risk

Bank continues to strengthen its technology systems with a strong focus on security, reliability and operational excellence. Bank adopts a multi-layered defense strategy and maintains advanced infrastructure to ensure uninterrupted banking services and high-level protection of customer information. To safeguard our digital environment, Bank operates a three-layer data center architecture (DC-NDC-DR), ensuring redundancy, business continuity and resilience against system failures or disasters. Regular disaster recovery drills are conducted to verify readiness and enhance response capabilities.

System-related risks are managed through information system (IS) audits, system access controls, information security policies, disaster recovery and business continuity systems, staff awareness programs, device restrictions, password controls, and strong authentication mechanisms.

Our applications and systems are protected through multiple layers of security equipment, including Next-Generation Firewalls and behavior-based defense technologies. These mechanisms help secure our platforms from attacks, unauthorized access, and emerging cyber threats. Management of system risk are done through;

Data Center & Infrastructure

- Bank has three-layer of data center architecture; DC – NDC – DR for high availability and business continuity.
- Regular disaster recovery (DR) drills are conducted to ensure readiness.
- Redundant infrastructure; multiple servers, storage, power backups, and network devices.
- High-performance network switches for fast and reliable communication.
- All servers, systems, and network equipment are licensed, updated, and high quality.

Network & Application Security

- Multi-layer security is in place; edge firewall, core firewall, and web application firewall (WAF).
- Endpoint detection and response (EDR) for real-time detection of suspicious activities is installed.
- Use of APIs for secure and controlled communication between applications.
- Implementation of multi-factor authentication (MFA) in applicable systems.

Policies, Procedures & Governance

- Board-approved cybersecurity policies and access control procedures are in execution.
- Strict change management for all system, application, and user-access modifications is in existence.
- Mandatory non-disclosure agreement (NDA) and service level agreement (SLA) with all third-party vendors.
- Annual information security (IS) audit conducted and compliance ensured with NRB guidelines.

Monitoring & Risk Management

- Security information and event management (SIEM) system is installed for log monitoring, threat detection, and real-time alerting.



- Regular risk assessments of systems, applications, and infrastructure.
- Vulnerability assessment & penetration testing (VAPT) is done before system go-live and when required.
- Continuous system updates, security patches, and performance improvements.
- Dedicated information security (IS) unit headed by information security officer (ISO) is regularly monitoring for the risk management.

Awareness & Customer Protection

- Publishing security awareness content on website, mobile banking, ATM and social media.
- Regulated transaction limits across digital channels (mobile banking, e-banking, ATM etc.).
- Safe banking guidelines communicated to customers.

External Event

Bank is exposed to operational risks arising from external events such as changes in government/regulatory policies, aggressive competitor strategies, information theft, cyber-attacks, robbery and customer fraud. Bank mitigates such risks by ensuring asset safety, monitoring external environments, engaging security services and maintaining robust business continuity plan (BCP) and disaster recovery plan (DRP).

Following activities have been taken into consideration for managing risk resulting from external environment.

- Adoption of appropriate risk policies to ensure safety of its properties/assets arising from external events.
- Monitoring the economy of the country, policies of the government/regulators.
- Well defined business continuity plan (BCP and disaster recovery plan (DRP) to deal with threats like: pandemic, fire, power failure, network failure, civil unrest, protest etc.
- Formation of incident response team (IRT) for managing the external risk.

Reporting of Operational Risk

Risk Management Department in coordination with other departments; operation, human resource, information security, information technology, digital transformation, general service department monitors and prepares the report and reports to ORMC on regular basis. Risk Management Department through CRO reports to Risk Management Committee (RMC), which in turn reports to Board of Directors. It helps identify issues early, strengthen controls and maintain a healthy and proactive management of operational risk and reporting include:

- Assessment based on the key risk indicator (KRI) determined
- Monitor risk exposure across all operational areas
- Assess whether mitigation actions are adequate and effective
- Ensure sufficient controls and systems are in place

AML/CFT Risk

Money laundering and financing terrorism risk is related with providing financial services to money launders and terrorists for channeling of money derived from illegal activities or aimed at funding terrorism. These risks are managed through AML/CFT unit in coordination with the concerned departments like; operation, credit, digital transformation department etc. This unit is performing under reporting of compliance officer which is monitoring the risk concerned with AML/CFT risk as prescribed in AML/CFT Policy of Bank specially in the following main areas;

- Screening during onboarding of customer
- Monitoring of transaction/activities of the existing customers and
- Reporting as per the regulatory requirements like; TTR/STR/SAR based on their transaction/activity

AML implementing officer is responsible for reporting to Money Laundering Prevention Committee (MLPC) of the Bank and senior management regarding the compliance status of regulatory requirements of AML/CFT provisions. Report of MLPC is further discussed in BOD for appropriate decision and/or acknowledgement in AML/CFT issues.

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. Compliance officer oversees and coordinates matters



relating to compliance and integrity risks, including reputational risks and provides independent expert advice to the Bank's management and Board of Directors in compliance and integrity matters.

Bank practices three lines of defense model for management of compliance risk in its day-to-day banking operations/activities.

- **First line of defense** is managed by respective departments and units, which leads the operational activities/business/service/support, are responsible for ensuring the compliance in their function.
- **Second line of defense** is managed by chief compliance officer through compliance department and chief risk officer through risk management department, which assesses and monitors the compliance and various risks associated with the operational activities/business/service/support, are responsible for ensuring the compliance and risk management in concerned functions.
- **Third line of defense** is managed through internal audit function which oversees the status of compliance and risk management during carrying operational activities/business/service/support.

Compliance officer is responsible for reporting to Money Laundering Prevention Committee (MLPC) of the Bank and senior management regarding the compliance status of regulatory requirements. Report of MLPC is further discussed in BOD for appropriate decision and/or acknowledgement in compliance issues.

Strategic Risk

Strategic risk is the possibility that the Bank may not achieve its long-term goals because of changes in economic situation, governmental/regulatory changes, strategies that don't work as intended due to the internal and external events and scenarios, competitive threat or unmaturing or late decisions etc. Risk associated with future plans and strategies, including plans for entering new services, expanding existing services through enhancements and merger, enhancing infrastructures etc. are major strategic risk.

Strategic risk management is done by periodic review of the strategy by Executive Committee regarding status of the strategic objective's achievement as decided and execution status both in terms of quantitative and qualitative approach.

Risk management department through CRO reports to RMC about strategic risk, and based on discussion of RMC, recommendations for timely corrections/updates, if any required are done to BOD for appropriate decision and/or acknowledgement of the status.

Reputational Risk

Reputational risk is defined as the risk of potential harm to the Bank's brand, reputation, earnings, capital or liquidity arising from any action, inaction, association or event perceived by any of the stakeholders to be unethical, inappropriate or inconsistent with the Bank's values. Bank's reputation is built on the trust of employees, clients, shareholders, regulators, and the wider public. Even isolated incidents may erode this trust and cause significant reputational damage.

Events that may undermine trust/reputation includes; poor product and service quality, staff misbehave, compromising security/confidentiality standards, innovation and operational inefficiency, workplace misconduct, poor governance standards etc.

Grievances handling procedure is in place to manage the reputational risk which includes collection of regular customer grievances/complaints from all branches through suggestion boxes and grievance-handling desks and addressing those grievances/complaints. Whistle blowing procedure is in practice for handling and managing other issues which may create reputational risk. Grievances handling officer presents the issues/reports to executive committee on periodic basis or need/case basis for acknowledgement or addressing the issues.

Risk management department through CRO reports to RMC about reputational risk, and based on discussion of RMC, recommendations for timely corrections/updates, if any required are done to BOD for appropriate decision and/or acknowledgement of the issues.



Disclosure under Basel III as on Ashad end 2082

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 2082 are as follows.

A. Capital Structure & Capital Adequacy

1. Tier 1 Capital and a breakdown of its components

S.N	Detail	Amount (Rs. in. '000)
a	Paid up Equity Share Capital	4,875,702
b	Equity Share Premium	
c	Proposed Bonus Equity Shares	-
d	Statutory General Reserves	1,261,834
e	Retained Earnings	668,505
f	Unaudited current year cumulative profit/(loss)	
g	Capital Redemption Reserve	
h	Less: Goodwill	-
i	Less: Intangible Assets	-
j	Less: Fictitious Assets	18,361
k	Less: Purchase of land & building in excess of limit and unutilized	33,017
	Total Core Capital	6,754,663

2. 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	Hybrid Capital Instruments	
d	Stock Premium	
e	General Loan Loss Provision	686,208
f	Exchange Equalization Reserve	453
g	Investment Adjustment Reserve	2,500
h	Accrued Interest Receivable on pass loan included in Regulatory Reserve	51,644
i	Interest Capitalized Reserve included in Regulatory Reserve	-
j	Asset Revaluation Reserve	
k	Other Reserves (Regulatory Reserve For NBA with in 24 Months)	-
	Total Supplementary Capital	740,805

3. Total Qualifying Capital:

S.N	Detail	Amount (Rs. in. '000)
1	Core Capital (Tier 1)	6,754,663
2	Supplementary Capital (Tier 2)	740,805
	Total Capital Fund	7,495,469

4. Capital Adequacy Ratio:

S.N	Detail	Percentage
1	Tier 1 Capital to Total Risk Weighted Exposure	11.31%
2	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposure	12.55%

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	54,896,673
ii	Risk Weighted Exposure for Operational Risk	3,186,339
iii	Risk Weighted Exposure for Market Risk	135
	Total Risk Weighted Exposures before Pillar II adjustment	58,083,147

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	540,933
iv.	Claims on Domestic Corporate	28,880,740
v.	Claims on Regulatory Retail Portfolio	11,473,894
vi.	Claims secured by Residential Properties	2,636,165
vii.	Claims secured by residential properties (Overdue)	2,43,005
viii.	Claims secured by Commercial Real Estate	1,599,225
ix.	Past Due Claims	37,152
x	High Risk Claims	3,150,790
xi	Real Estate Loan for Land Acquisition & development (Other than Mentioned in Capital Adequacy Framework 2015 – point 3.3(j)(l)(k)	1,74,910
xii	Lending Against Shares	2,331,211
xiii	Real Estate Loan for Land Acquisition & development (for institution /projects/ li-censed and approved by Government of Nepal for land acquisition and development purpose)	1,235,014
xiv	Personal Hire purchase loan / Personal Auto Loan	2,63,980
xv	Investments in equity and other capital instruments of institutions listed in stock ex-change	416,914
xvi	Investments in equity and other capital instruments of institutions not listed in the stock exchange	86,119
xvii	Staff loan secured by residential property	269,921
xviii	Other Assets	1,161,548
xix	Off Balance- Sheet Items	395,152
	Total Credit Risk Weighted Exposures	54,896,673



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	377,975
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	377,975

4 Total Risk Weighted Exposure calculation table:

S.N	Particulars	NPR in 000's
i.	Risk Weighted Exposure for Credit Risk	54,896,673
ii.	Risk Weighted Exposure for Operational Risk	3,186,339
iii.	Risk Weighted Exposure for Market Risk	135
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	4,89,360
.	Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	1,161,663
	Total Risk Weighted Exposure	59,734,170

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	560,964.78	422,105.72
iii	Doubtful	890,963.72	448,330.2
iv	Bad	1,107,452.37	8,117.4
	Total Non Performing Assets	2,559,380.86	878,553.3

6 NPA Ratios

S.N	Particulars	Percent
i.	Gross NPA to Gross Loan & Advances	4.27%
ii.	Net NPA to Net Loan & Advances	1.53%

7 Movement of Non-Performing Assets (Gross)

S.N	Particulars	This Year (A)	Last Year (B)	Change (A-B)
i.	Non-Performing Assets (In Amt)	2,559,380	1,867,729.16	691,651
ii.	Non-Performing Assets	4.27 %	3.43 %	0.84%

8 Write off of Loans and Interest Suspense

S.N	Particulars	NPR in 000's
i.	Loan written off during the reporting period	8,954.48
ii.	Interest written off during the reporting period	5,569.78
	Total amount written off	14,524.26

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

S.N	Particulars	This Year	Last Year	Change
i.	Loan Loss Provisions	2,530,496.48	1,580,095.33	950,401.15
ii.	Interest Suspense	500,016.25	481,220.83	18,795.41



10 Details of Additional Loan Loss Provisions

S.N	Particulars	NPR in 000's
i.	Provisioning for Pass Loans	488,696.523
ii.	Provisioning for Watchlist Loans	360,972.417
iii.	Provisioning for Restructured/Rescheduled Loans	
iv.	Provisioning for Sub-standard Loans	138,859.058
v.	Provisioning for Doubtful Loans	442,633.526
vi.	Provisioning for Bad Loans	1,099,334.953
vii.	others if any	
	Total amount of additional loan loss provision	2,530,496.478

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	14,643,649.11
iii.	Available for sale	649,926.93
	Total Investment	15,293,576.04





नेपाल राष्ट्र बैंक
वित्तीय संस्था सुपरिवेक्षण विभाग

पत्रसंख्या: वि.सं.सु.वि./गैरस्थलगत/साईन/०८२/८३
च.नं. : ६६...

श्री शाइन रेसुन्ना डेभलपमेण्ट बैंक लिमिटेड,
बुटवल, रुपन्देही ।



केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ९७७ ०१-५७९९६५३
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Email: nrbfis@nrb.org.np
पोष्ट बक्स: ७३


मिति: २०८२/०८/०४

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वित्तीय विवरण तथा अन्य प्रतिवेदनहरूका आधारमा गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा देहाय बमोजिमका निर्देशनहरू शेयरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्ने गरी संस्थाको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वार्षिक वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा अनुरोध छ । साथै, संस्थाले प्रस्ताव गरे अनुसार आ.व. २०८१/८२ को नियमनकारी समायोजन पछिको वितरणयोग्य मुनाफा रु.६६,८५,०५,४८५/- बाट शेयरधनीहरूलाई हाल कायम रहेको चुक्ता पुँजी रु.४,८७,५७,०१,६८०/- को ३ प्रतिशतले हुने रकम रु.१४,६२,७१,०५०/३९ बराबरको बोनस शेयर र सोही चुक्ता पुँजीको १० प्रतिशतले हुने रकम रु.४८,७५,७०,१६७/९५ बराबरको नगद लाभांश (बोनस शेयर तथा नगद लाभांशमा लाग्ने आयकर प्रयोजनको लागि समेत) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना हुने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्र वितरण गर्न स्वीकृति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

१. कर्जा प्रवाह पश्चात अनिवार्य रूपमा कर्जा सदुपयोगिताको सुनिश्चितता गर्नु हुन ।
२. शंकास्पद करोवार पहिचान गर्ने संयन्त्र प्रभावकारी बनाउनु हुन ।
३. आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा यस बैंकबाट औल्याएका कैफियतहरू पुनः नदोहोरिने व्यवस्था गर्नुहुन ।

भवदीय,

(गुलाब धवल)
उप-निर्देशक

बोधार्थ:

१. श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।
२. श्री नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभाग, कार्यान्वयन इकाई-२ ।
३. श्री IBS (Individual Bank Supervisor) Officer



नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरीवेक्षण विभागबाट लाभांश घोषणा/ वितरण तथा वार्षिक वित्तीय विवरण प्रकाशनका लागि स्वीकृत प्रदान गर्दा प्राप्त निर्देशनहरूका सम्पबन्धमा सञ्चालक समितिको मिति २०८२/०८/०४ गते बसेको बैठक नं ३२० को निर्णय नं. १ बाट भएको निर्णय :

नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरीवेक्षण विभागको च.नं. ७९ पत्रसंख्या : वि.सं.सु.वि/गैरस्थलगत/शाइन/०८२/८३ मिति २०८२/०८/०४ को पत्र मार्फत लाभांश घोषणा/ वितरण तथा वार्षिक वित्तीय विवरण प्रकाशनका लागि स्वीकृत प्रदान गर्दा प्राप्त निर्देशनहरू कार्यान्वयन गर्न र कैफियतहरू सुधारका लागी देहाय बमोजिको निर्णय गरियो ।

१. कर्जा प्रवाह पश्चात अनिवार्य रुपमा कर्जा सदुपयोगिताको सुनिश्चितता गर्नुहुन ।

- निर्देशनको पूर्ण पालना गर्न प्रतिबद्ध छौं ।

२. शंकास्पद कारोबार पहिचान गर्ने संयन्त्र प्रभावकारी बनाउनुहुन ।

- निर्देशनको पूर्ण पालना गर्न प्रतिबद्ध छौं ।

३. आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा नेपाल राष्ट्र बैंकले औल्याएको कैफियतहरू पुनः नदोहोरिने व्यवस्था 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. ४,८७,५७,०१,६७९/५४ (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>दफा ६ : विकास बैंकको पूँजी संरचना</p> <p>(ख) जारी पूँजी रु. ५,०२,१९,७२,७२९/९३ (अक्षरेपी पाँच अर्ब दुई करोड उन्नाइस लाख बहत्तर हजार सात सय उनन्तिस रुपैया र पैसा त्रियानब्बे मात्र) हुनेछ । सो पूँजीलाई प्रति शेयर रु. १००/- दरले ५,०२,१९,७२७/३० (पाँच करोड दुई लाख उन्नाइस हजार सात सय सत्ताइस दशमलव तिस) थान साधारण शेयरमा विभाजन गरिएको छ ।</p> <p>(ग) चुक्ता पूँजी रु. ५,०२,१९,७२,७२९/९३ (अक्षरेपी पाँच अर्ब दुई करोड उन्नाइस लाख बहत्तर हजार सात सय उनन्तिस रुपैया र पैसा त्रियानब्बे मात्र) हुनेछ ।</p>	<p>बोनश शेयर वितरण पश्चात जारी तथा चुक्ता पूँजी बृद्धि हुने भएकोले ।</p>

Head of Departments



भुवन प्रसाद पन्थ
प्रमुख वित्त अधिकृत



किरण प्रसाद शर्मा नेपाल
प्रमुख कर्जा अधिकृत



लालमणी पन्थी
प्रमुख बिजनेस सपोर्ट अधिकृत



ज्योती प्रकाश अर्याल
प्रमुख-साना तथा मझौला कर्जा



बद्रि केदार श्रेष्ठ
प्रमुख जोखिम अधिकृत



सन्तोषराज ज्ञवाली
प्रमुख-वाह्य मामिला



नम्रता थापा
प्रमुख रिटेल कर्जा तथा निक्षेप अधिकृत



गोपाल खनाल
प्रमुख कानून तथा अनुपालना अधिकृत



शैलेश कुमार श्रीवास्तव
प्रमुख टेक्नोलोजी अधिकृत



प्रवास राई
प्रमुख मानव संसाधन तथा ब्राण्ड स्ट्राटेजी अधिकृत



अर्जुन खड्का
प्रमुख-कपोरेट कर्जा



मित्रमणी पौडेल
प्रमुख-संचालन



लेखनाथ पौडेल
प्रमुख-कर्जा असुली



सी.ए. जगत कुमार महतारा
प्रमुख-आन्तरीक लेखापरीक्षण



देवी प्रसाद पौडेल
प्रमुख सफ्टवेयर



सुभाष पाण्डे
प्रमुख-डिजिटल ट्रान्सफर्मेशन



सी.ए. प्रेम सुवेदी
प्रमुख-कर्जा जोखिम



दिपक पाण्डे
प्रमुख-कर्जा प्रशासन

Head of Regions



ज्योती प्रकाश अर्याल
Kathmandu



मेघराज पोखरेल
Western



कृष्णहरी भण्डारी
Upper



भागीरथ न्यौपाने
Bhairahawa, Parasi



बिष्णु बहादुर थापा
Central

Incharge of Units



भरत खरेल
AML/CFT



निरा लामा
Finance & Reporting



राजेन्द्र पौडेल
Post
Disbursement/LAS/CIB



रुपा श्रेष्ठ
मानव संशाधन विभाग



नारायण न्यौपाने
डिजिटल ट्रान्सफॉर्मेशन



सुष्मिता श्रेष्ठ
सञ्चालन विभाग



आश्विनी कुमार चौधरी
Information Security

शाखा सञ्जाल

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

कर्पोरेट कार्यालय
काठमाण्डौ महानगरपालिका १, कमलादी
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फोन नं. : ०७१-४१५५०२, ४१५५०३

कॉर्पोरेट कार्यालय

काठमाडौं महानगरपालिका १, कमलादी
फोन नं. : ०१-४५३६४४२, ४५३६४४३

