



२९औं

वार्षिक प्रतिवेदन

आ. व. २०७८/७९



नविनतम सेवाहरू तर्फ



निरन्तर सुधार तर्फ



हर्ष र मुस्कानहरू तर्फ



प्रगतिपथ तर्फ



महत्वाकांक्षी उद्देश्य तर्फ

निरन्तर अघि बढ्दै..



महालक्ष्मी विकास बैंक लि.
Mahalaxmi Bikas Bank Ltd.

(नेपाल राष्ट्र बैंकबाट "ख" वर्गको राष्ट्रियस्तरको इजाजत प्राप्त संस्था)

सबल बैंक, सफल सहकार्य



निरन्तर अघि बढ्दै..

महालक्ष्मी विकास बैंक लि. ले “सबल बैंक सफल सहकार्य” को मुल नाराका साथ बिगत २८ वर्ष देखि निरन्तर सेवा प्रदान गर्दै आएको छ।

विभिन्न नविनतम सेवाहरु सुचारु गर्दै, सेवाग्राहीहरु अनुकूल ती सेवाहरुमा निरन्तर सुधार गर्ने तर्फ हामी लागि परेका छौं। प्रगतिपथ तर्फ अघि बढ्दै महत्त्वकांक्षी उद्देश्य प्राप्तिका लागि हामी सधै प्रतिबद्ध छौं।

हरेक वर्ग तथा समुदायका ग्राहकहरुलाई “मुस्कान सहितको सेवा” उपलब्ध गराउने प्रण सहित ग्राहकहरुको सन्तुष्टि नै बैंकको सफलता हो भन्ने उद्देश्य साथ हामी यहाँहरु समक्ष उपस्थित छौं।

सञ्चालक समिति (Board of Directors)



राजेश उपाध्याय
अध्यक्ष



संजय गिरी
सञ्चालक



दिपक कुमार रैनियार
सञ्चालक



श्याम सुन्दर रंगा
सञ्चालक



रुपेन्द्र पौहेल
सञ्चालक



राहुल अग्रवाल
सञ्चालक



अरुनिका श्रेष्ठ
स्वतन्त्र सञ्चालक



सोमराज पन्त
कम्पनी सचिव

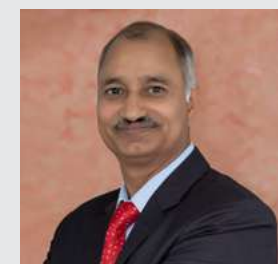
उच्च व्यवस्थापन समूह (Senior Management)



बोधराज देवकोटा
प्रमुख कार्यकारी अधिकृत



दिपेश लम्साल
वरिष्ठ नायब प्रमुख
कार्यकारी अधिकृत



घुवराज तिवारी
नायब प्रमुख
कार्यकारी अधिकृत



जलज कुमार अधिकारी
सहायक प्रमुख
कार्यकारी अधिकृत

विभागीय प्रमुखहरू



संजय कुमार श्रेष्ठ
केन्द्रीय कर्जा



सन्तोष कुमार गौतम
अनुपालन



संजिव पन्त
कर्जा जोखिम



रमेश कुमार साह
संचालन



रघुनाथ कोईराला
कजा असुली



बसन्त बवसी
निकष, बजार तथा कर्परेट संचार



शेखर आचार्य
कैविक्रय कजा प्रशासन



राजेश लामिछाने
सामान्य प्रशासन



पारस मणि थपलिया
काड तथा ई-बैंकिङ्ग



बिशाल राज कार्की
मानव संसाधन



प्रदिप पुडासैनी
लेखा तथा वित्त



पुथ बहादुर सुनार
सूचना प्रविधि

















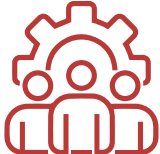


संसार शर्मा
आन्तरिक लेखापरिक्षण



महत्वकांक्षी उद्देश्य तर्फ..

२०७९ आषाढ मसान्त सम्मको मुख्य सुचाङ्कहरु:

 ४५.८८ अर्ब नक्षेप	 ४.०१ अर्ब चुक्ता पूँजी	 ६.८४ अर्ब धितोपत्र लगानी
 २.२८ अर्ब जगेडा कोष	 ४०.४२ अर्ब कर्जा	 १.८८ अर्ब खुद व्याज आम्दानी
 १.२५ अर्ब संचालन मुनाफा	 ५.८३ लाख सन्तुष्ट निक्षेप ग्राहक	 ०.८० अर्ब खुद मुनाफा
 २०.४६ हजार सन्तुष्ट कर्जा ग्राहक	 १०३ शाखा सञ्जाल	 ४३ एटिम
 ५३,२५८ डेबिट कार्ड	 ११० डलर कार्ड	 ३,५१,३४८ मोबाइल बैकिङ्ग
 ७,८०६ क्युआर सेवा	 ८५३ कर्मचारी संख्या	





OUR PROFILE

Mahalaxmi Bikas Bank Limited (MBBL), is one of the largest development banks of Nepal with **paid up capital of Rs. 4.01 billion**. Strong foundation, clear vision and commitment to move forward have capacitated MBBL to already serve its **28 years in banking** sectors, maximizing customer satisfaction and shareholder's value and providing excellent career growth opportunity to staffs.

It is leading development bank in providing quality banking services and products with good governance and sound financial result to wide range of customer through its **103 branches** and **43 ATMs** and **853 staffs**. It is being promoted and managed by prominent personalities with good educational and professional background.

MBBL has incorporated corporate social responsibility as an integral part of its plan and is being actively involved in uplifting the society and community. The Bank believes in delivering shareholder value in a socially, ethically and environmentally responsible manner.



Our Vision is to become "The Most Trusted Bank" to the customers, to the employees, to the stockholders and to the regulators through the process of continuous innovation and improvement, strong corporate governance and professional work culture.



Our Mission is to offer safety of deposits & render best services to the customers, build the best place to work with, provide best & perpetual returns to the stockholders with the strict compliance to the regulations.

The Mission will be accomplished by creating four pillars:

- Innovation
- Improvement
- Corporate Governance
- Culture.



In achieving our vision to be the most trusted bank, we are committed to upholding our core five values as follows:

- Customer centric
- Respecting all forms of diversity
- Committing towards high level of ethics, governance and professionalism
- Focusing towards innovation
- Being accountable for all our actions



प्रदेश	आषाढ २०७८		आषाढ २०७८	
	शाखा संख्या	एटिम संख्या	शाखा संख्या	एटिम संख्या
प्रदेश १	५	४	५	२
प्रदेश २ (मधेश प्रदेश)	१५	६	१५	५
प्रदेश ३ (बागमति प्रदेश)	३७	१५	३७	१४
प्रदेश ४ (गण्डकि प्रदेश)	९	३	९	३
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जम्मा	१०३	४३	१०३	३६

विवरण	टिप्पणी
स्टक प्रतिक	MLBL
क्षेत्र	विकास बैंक
शेयर रजिस्ट्रार	सिद्धार्थ क्यापिटल लि.
जम्मा सुचिकृत शेयर संख्या	४०,१०८,८३२.६८
जम्मा चुक्ता पूँजी	रु. ४,०१०,८८३,२६८
शेयर सुचिकृत मिति	२३ अगस्त, २०१०

विवरण	आ.व. २०७८/७९
अधिकतम मुल्य (रु.)	८८३
न्यूनतम मुल्य (रु.)	३०५
अन्तिम मुल्य (रु.)	३७८
जम्मा कारोबार शेयर संख्या	३५,४६०,२६१
जम्मा कारोबार दिन	२३८

केन्द्रीय कार्यालय

महालक्ष्मी विकास बैंक लि.
दोश्रो तल्ला, अन्नपूर्ण आर्केड-२
दरबारमार्ग, काठमाडौं, नेपाल
फोन नं: ०१-४३६८७१९
टोल फ्री नं: १६६००११५०१५
फ्याक्स नं: ०१-४२६९३०८
ईमेल: info@mahalaxmibank.com.np



**FIND US
NEARBY**
Our ATM are located
ALL OVER NEPAL



महालक्ष्मी विकास बैंक लि.
Mahalaxmi Bikas Bank Ltd.

सबल बैंक, सफल सहकार्य

निरन्तर अघि बढ्दै..





प्रज्ञातिपथ तर्फ..



Key Achievements

FY 2078/79

- Revamped its existing mobile banking system into Omnichannel system with BankXP service.
- Organized 'Mahalaxmi Corporate Cricket League 2078' successfully.
- Balance Sheet size crossed NPR 50 Billions

FY 2076/77

- Awarded with 'Best Presented Annual Report Award 2018' by ICAN in Nepal.
- Received SAFA award in Bangladesh for financial report and the certificate of Merit for its emphasis for corporate governance

FY 2074/75

- Mega merger 'Mahalaxmi Bikas Bank Ltd.' & 'Yeti Development Bank' as "Mahalaxmi Bikas Bank Ltd." becoming a leading and largest bank in national level development bank sector.

FY 2077/78

- Launched Contactless (NFC – Near Field Communication) based payment Card making payment easier and hassle free.
- Highest dividend declaration of 21.05%

FY 2075/76

- Launched Chip Based USD Dollar card enhancing the advanced security based card transaction.

FY 2073/74

- Awarded with 'Best Enterprise' & 'Manager of the Year' by reputed European Business Assembly in UK.

क्रमिक बचत खाता

सुन्दर हुन्छ भविष्य...

- न्यूनतम मौज्दात : रु.१०००
- अवधि : ५ वर्ष
- जम्मा रकम : आधार रकम रु. १००० वा यसको गुणनमा माथि (अधिकतम सीमा छैन)



महालक्ष्मी विकास बैंक लि.
Mahalaxmi Bikas Bank Ltd.

सबल बैंक, सफल सहकार्य





विषय-सूची

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शरीरु तागु हुनेछन्*

महा-बचत खाता

बढी ब्याजदर, अर्को बढी ढुक्क

- निःशुल्क मोबाइल बैंकिङ्ग
- मासिक ब्याज भुक्तानी
- निःशुल्क डेबिट कार्ड



महालक्ष्मी विकास बैंक लि.
Mahalaxmi Bikas Bank Ltd.

सबल बैंक, सफल सहकार्य

www.mahalaxmibank.com

साधारण सभामा आफ्नो प्रतिनिधि नियुक्त गर्ने प्रोक्सी फारम (प्रतिनिधि पत्र) (कम्पनी ऐन २०६३ को दफा ७१ को उपदफा (३) संग सम्बन्धित)

श्री सञ्चालक समिति
महालक्ष्मी विकास बैंक लिमिटेड,
दरबारमार्ग, काठमाडौं ।

विषय : प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

जिल्ला.....न.पा / गा.पा.....वडा.नं.....बस्ने म/हामी.....
ले महालक्ष्मी विकास बैंक लिमिटेडको शेयरधनीको हैसियतले मिति २०७९ साल पौष महिना २९
गते शुक्रवार हुने २१ औं वार्षिक साधारण सभामा म/हामी स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने
भएकाले उक्त सभामा मेरो / हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागि जिल्ला.....
..... न.पा / गा.पा,वडा.नंबस्ने त्यस बैंकका शेयरधनी श्री.....लाई
मेरो/हाम्रो प्रतिनिधि नियुक्त गरी पठाएको छु / पठाएका छौं ।

प्रतिनिधि नियुक्त भएको ब्यक्तिको :

निवेदक

हस्ताक्षरको नमुना :.....

दस्तखत :

शेयरधनी नं. :.....

नाम :

हितग्राही खाता नं. :.....

ठेगाना :

मिति :

शेयरधनी.नं :

हितग्राही खाता नं. :

शेयर संख्या :

मिति:.....

द्रष्टव्य : यो निवेदन साधारण सभा हुनु भन्दा कम्तीमा ४८ घण्टा अगावै बैंकको रजिष्टर्ड कार्यालय दरबारमार्ग, काठमाडौंमा दर्ता
गरी सक्नुपर्नेछ । (शेयरधनी बाहेक अन्य ब्यक्तिहरुलाई प्रतिनिधि नियुक्त गर्न सकिने छैन)

-----*-----*-----*

महालक्ष्मी विकास बैंक लिमिटेड

दरबारमार्ग, काठमाडौं

प्रवेश-पत्र

शेयरधनीको नाम..... शेयरधनी नं / हितग्राही खाता नं

शेयर प्रमाण पत्र शेयर संख्या

शेयरधनीको हस्ताक्षर

महालक्ष्मी विकास बैंक लिमिटेडको हुने २१ औं वार्षिक साधारण सभामा
उपस्थित हुन जारी गरीएको प्रवेश-पत्र ।

कम्पनीको छाप

कम्पनी सचिव

द्रष्टव्य : १) शेयरधनीहरू आफैले खाली ठाउँहरुमा भर्नु हुन अनुरोध छ ।

२) सभाकक्षमा प्रवेश गर्न यो प्रवेश-पत्र अनिवार्य रुपमा प्रस्तुत गर्नु पर्नेछ ।

महालक्ष्मी विकास बैंक लि.को एक्काईसौ वार्षिक साधारण सभा बस्ने बारेको सूचना

आदरणीय शेयरधनी महानुभावहरु,

यस महालक्ष्मी विकास बैंक लि.को मिति २०७९/०९/०७ (तदनुसार २२ डिसेम्बर, २०२२) गते बसेको सञ्चालक समितिको ५५० औं बैठकको निर्णयानुसार यस विकास बैंकको एक्काईसौ वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा निम्न बिषयहरु उपर छलफल तथा निर्णय गर्न बस्ने भएको हुँदा सम्पूर्ण शेयरधनी महानुभावहरुको जानकारी एवं उपस्थितिको लागि हार्दिक अनुरोध गर्दछौं ।

सभा हुने मिति, समय र स्थान

मिति : २०७९ साल पौष महिना २९ गते शुक्रबार (तदनुसार १३ जनवरी, २०२३) ।

समय : विहान १० बजे ।

स्थान : लैनचौर ब्याङ्केट, नेपाल स्काउट कम्पाउण्ड, लैनचौर, काठमाडौं ।

छलफलका विषयहरु

(क) सामान्य प्रस्तावहरु:-

- (१) अध्यक्षज्युको मन्तव्य सहित एक्काईसौ वार्षिक साधारण सभा (आ.व.२०७८/०७९) को प्रयोजनका लागि सञ्चालक समितिको वार्षिक प्रतिवेदन पारीत गर्ने ।
- (२) लेखापरीक्षकको प्रतिवेदन सहितको २०७९ साल आषाढ मसान्तको वासलात तथा आ.ब.२०७८/०७९ को नाफा नोक्सान हिसाव एवं सोही अवधिको नगद प्रवाह विवरण, नाफा/नोक्सान बाँडफाँड हिसाब, ईक्विटीमा भएको परिवर्तन लगायत वार्षिक आर्थिक विवरणसँग सम्बद्ध वित्तीय विवरण सहितका अनुसूचीहरु पारीत गर्ने ।
- (३) सञ्चालक समितिले प्रस्ताव गरे बमोजिम आ.व.२०७८/०७९ सम्मको संचित मुनाफा रकमबाट हाल कायम रहेको चुक्ता पूँजीको ६.४७ प्रतिशतले हुन आउने नगद लाभांश रु.२५,९५,०४,१४७/- (अक्षरेपी पच्चिस करोड पँचानब्बे लाख चार हजार एकसय सत्तचालिस मात्र) (लाभांशमा लाग्ने कर सहित) वितरण गर्ने प्रस्ताव पारित गर्ने) ।
- (४) बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ तथा कम्पनी ऐन २०६३ को दफा १११ बमोजिम आर्थिक वर्ष २०७९/०८० को लागि लेखापरीक्षण गर्न लेखापरीक्षकको नियुक्ति तथा पारिश्रमिक निर्धारण गर्ने ।
J.B.Rajbhandary & Dibins, Chartered Accountants पुनः नियुक्त हुन सक्नुहुनेछ ।
- (५) सञ्चालक समितिको बैठक भत्ता, दैनिक तथा भ्रमण भत्ता लगायतका अन्य सुविधा बृद्धि गर्ने ।

(ख) विशेष प्रस्तावहरू :-

- (१) सञ्चालक समितिले प्रस्ताव गरे बमोजिम आ.व. २०७८/०७९ सम्मको संचित मुनाफा रकमबाट शेयरधनीहरूलाई हाल कायम रहेको चुक्ता पूँजीको ४ प्रतिशतका दरले हुन आउने रकम रु. १६,०४,३५,३३१/- (अक्षरेपी सोढ करोड चार लाख पैतिस हजार तीन सय एकतिस मात्र) बराबरको बोनस शेयर बितरण गर्ने प्रस्ताव पारीत गर्ने ।
- (२) बोनस शेयर जारी भए पश्चात जारी तथा चुक्ता पूँजी वृद्धि गर्न पारीत भए अनुसार प्रबन्धपत्रको दफा ५ (ख), (ग), दफा ७ (भ) तथा दफा १२ संशोधन तथा परिमार्जन गर्ने, सञ्चालक समितिको बैठक भत्ता, दैनिक तथा भ्रमण भत्ता लगायतका अन्य सुविधा वृद्धि गर्ने प्रस्ताव पारीत भए पश्चात नियमावलीको नियम २९ (ख) को (१) (२) नियम २९ (घ) को (अ) (आ) र नियम ४३ समेतका दफा, नियमहरूमा संशोधन तथा परिमार्जन गर्ने ।
- (३) बैंक तथा वित्तीय संस्था सम्बन्धी ऐन र अन्य प्रचलित कानून बमोजिम नेपाल राष्ट्र बैंकको पूर्व स्वीकृति लिई विदेशी बैंक वा वित्तीय संस्थालाई रणनीतिक साझेदारको रूपमा भित्र्याउने तथा विदेशी बैंक वा अन्य उपयुक्त संस्थालाई बैंकको शेयर बिक्री वा हस्तान्तरण गर्न सकिने भनी प्रबन्धपत्रको दफा ७(भ) लाई संशोधन गर्ने र उक्त संशोधन भएपछि रणनीतिक साझेदार ल्याउनका लागी आवश्यक पर्ने सम्पूर्ण व्यवस्थाको कार्यान्वयन गर्न गराउन बैंकको सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने प्रस्ताव उपर छलफल गरी पारित गर्ने ।
- (४) बिकास बैंकको प्रबन्धपत्र तथा नियमावलीमा भएको संशोधनको स्वीकृति लिंदा वा अभिलेख गर्दा गराउँदा प्रबन्धपत्र तथा नियमावलीमा संशोधन, परिवर्तन, वा थप/घट गर्न, सो सम्बन्धी कागजात प्रमाणित गर्न, दाखिला गर्न र अभिलेख गराई लिन तथा प्रचलित बैंक तथा वित्तीय संस्था संबन्धी ऐन तथा नेपाल राष्ट्र बैंकबाट जारी निर्देशन बमोजिम बैंकको प्रबन्धपत्र तथा नियमावलीमा भाषागत तथा अन्य सुधार गरी अभिलेख गर्नका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।

(ग) विविध ।

एक्काईसौं वार्षिक साधारण सभा सम्बन्धी अन्य जानकारी

- (१) एक्काईसौं वार्षिक साधारण सभाको प्रयोजनको लागि मिति २०७९/०९/१८ गते १ दिन यस विकास बैंकको शेयरधनी दर्ता किताब (Book Close) बन्द रहनेछ । नेपाल स्टक एक्सचेन्ज लिमिटेडमा मिति २०७९/०९/१७ गतेसम्म कारोवार भई म्याद भित्र यस बैंकको शेयर रजिष्टार सिद्धार्थ क्यापिटल लिमिटेड, नारायणचौर, नक्साल काठमाडौंमा प्राप्त शेयर नामसारीको लिखतको आधारमा शेयरधनी दर्ता किताबमा कायम शेयरधनीहरूले मात्र सो सभामा भाग लिन र आ.व. २०७८/०७९ को बोनस शेयर तथा नगद लाभांश पाउन योग्य हुनेछन् ।
- (२) कम्पनीको आर्थिक विवरण सहितको आर्थिक वर्ष २०७८/०७९ को वार्षिक प्रतिवेदन पुस्तिका शेयरधनी महानुभावहरूलाई विकास बैंकको शेयरधनी लगतमा कायम रहेको ठेगानामा पठाईने छ । कुनै कारणवश शेयरधनी महानुभावहरूले समयमा वार्षिक प्रतिवेदन पुस्तिका प्राप्त गर्न नसकेमा यस विकास बैंकको केन्द्रीय कार्यालय, दरबारमार्ग काठमाडौं वा शेयर रजिष्टार, सिद्धार्थ क्यापिटल लिमिटेड, नारायणचौर, नक्सालबाट प्राप्त गर्न सक्नुहुनेछ । कम्पनी ऐन २०६३ को दफा ८४ को प्रयोजनार्थ संक्षिप्त आर्थिक विवरण शेयरधनीको जानकारीका लागि यसै साथ प्रकाशीत गरीएको छ । साथै संक्षिप्त आर्थिक विवरण लगायतका वार्षिक साधारण सभामा पेश हुने प्रस्तावहरू यस विकास बैंकको website: www.mahalaxmibank.com.np मा हेर्न र डाउनलोड गर्न सकिनेछ ।
- (३) सभामा भाग लिनको लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले प्रोक्सी फारम भरी सभा सुरु हुने भनी तोकिएको समय भन्दा कम्तिमा ४८ घण्टा अगावै कार्यालय समय भित्र विकास बैंकको केन्द्रीय कार्यालयमा दर्ता गरिसक्नु पर्नेछ । यसरी नियुक्त गरिएको प्रतिनिधि विकास बैंकको शेयरधनी हुनुपर्नेछ । त्यसरी प्रतिनिधि नियुक्त गरिसकेपछि उक्त प्रतिनिधि बदर गरी अर्को प्रतिनिधि मुकरर गरी सभा शुरु हुने भनी तोकिएको समय भन्दा कम्तिमा ४८ घण्टा अगावै विकास बैंकको केन्द्रीय कार्यालयमा कार्यालय समय भित्र दर्ता गरेमा वा आफु स्वयं साधारण सभामा उपस्थित हुन आएमा त्यस्तो शेयरधनीले

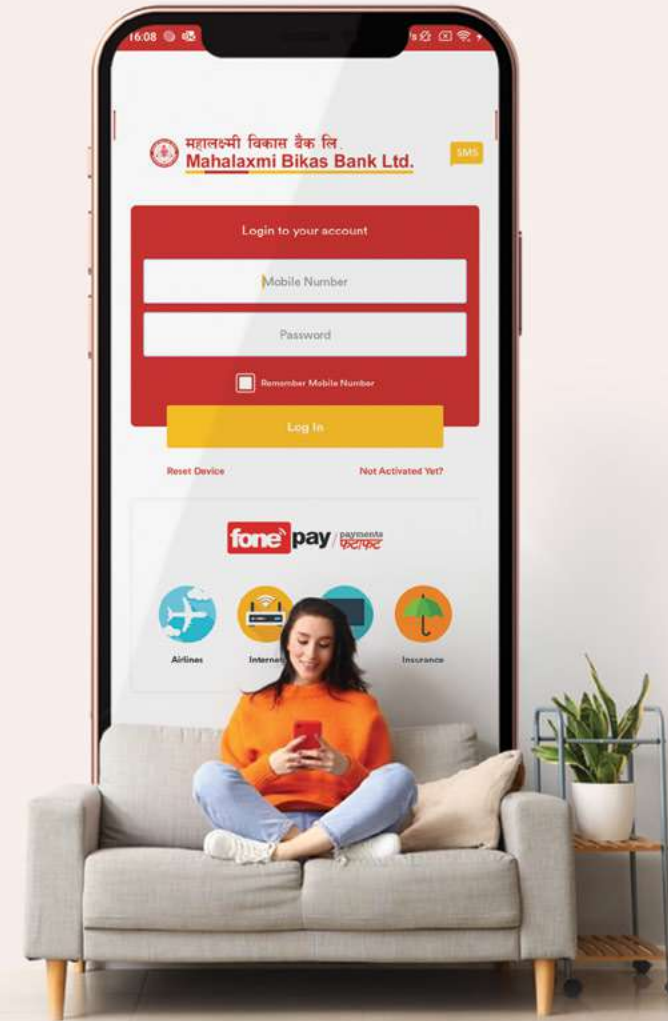
गरिदिएको अधिल्लो प्रोक्सी स्वतः बदर हुनेछ । प्रतिनिधि मुकरर गर्दा आफ्नो सम्पूर्ण शेयरको प्रतिनिधि एउटै व्यक्तिलाई नियुक्त गर्नुपर्दछ । कुनै किसिमबाट छुट्याइ दिएमा उक्त प्रोक्सी बदर गरिनेछ । यस सम्बन्धमा साधारण सभामा विवाद गर्न पाईने छैन ।

- (४) शेयरधनी महानुभावहरूको सुविधाको लागि हाजिरी पुस्तिका सभा स्थलमा साधारण सभा हुने दिन विहान ९:०० बजेदेखि नै खुल्ला गरिनेछ । साधारण सभामा भाग लिने प्रत्येक शेयरधनी महानुभावहरूले सभा हुने स्थानमा उपस्थित भई उक्त स्थानमा रहेको हाजिरी पुस्तिकामा दस्तखत गर्नुपर्नेछ ।
- (५) सभामा उपस्थित हुने सम्पूर्ण शेयरधनीहरूले शेयर प्रमाणपत्र वा डिम्याट खाताको विवरण र आफ्नो परिचय खुल्ने प्रमाण (जस्तै नागरिकता प्रमाणपत्र वा अन्य कुनै परिचयपत्र) अनिवार्य रूपमा साथमा लिई आउनुहुन अनुरोध छ ।
- (६) संयुक्त रूपमा शेयर ग्रहण गर्ने शेयरधनीहरूको हकमा साझेदारहरूद्वारा नियुक्त साझेदारले वा निजले नियुक्त गरेको प्रतिनिधिले र सो बमोजिम नियुक्त हुन नसकेकोमा शेयरधनीहरूको दर्ता किताबमा नाम क्रमानुसार अधि लेखिएको साझेदारले मात्र सभामा भाग लिन, छलफल गर्न र मतदान गर्न पाउनेछन् ।
- (७) संरक्षक रहनु भएका शेयरधनी महानुभावहरूका तर्फबाट यस विकास बैंकको शेयर लगत किताबमा संरक्षकको रूपमा दर्ता भइरहेका महानुभावहरूले सभाको लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न सक्नुहुनेछ ।
- (८) यस विकास बैंकको शेयर खरिद गरेको संगठित संस्था वा कम्पनीले बैंकको कुनै अर्को शेयरधनीलाई प्रतिनिधि (प्रोक्सी) मुकरर गर्न सक्नेछ । त्यसरी प्रतिनिधि (प्रोक्सी) मुकरर नगरिएको अवस्थामा त्यस्तो संगठित संस्था वा कम्पनीले मनोनित गरेको प्रतिनिधिले शेयरवालाको हैसियतले सभामा भाग लिन सक्नेछन् ।
- (९) साधारण सभाको काम कारवाहीहरू कम्पनी ऐन २०६३, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ तथा विकास बैंकको प्रबन्धपत्र, नियमावली बमोजिम हुनेछन् ।
- (१०) छलफलका बिषयहरू मध्ये बिबिध शिर्षक अन्तर्गत कुनै प्रस्ताव भएमा छलफल गर्न ईच्छुक शेयरधनीले सभा हुनु भन्दा ७ (सात) दिन अगावै छलफलको बिषयको जानकारी कम्पनी सचिव मार्फत सञ्चालक समितिको अध्यक्षलाई लिखित रूपमा दिनुपर्नेछ ।
- (११) शेयरधनी महानुभावहरूले व्यक्त गर्नु भएका जिज्ञासा, मन्तव्य वा प्रश्नहरूको सम्बन्धमा सञ्चालक समितिको तर्फबाट सामुहिक रूपले वा सञ्चालक समितिको अध्यक्ष वा अध्यक्षले तोकेको ब्यक्तिले जवाफ दिनसक्नु हुनेछ ।
- (१२) शान्ति सुरक्षाका कारण साधारण सभामा उपस्थित हुने शेयरधनी महानुभावहरूलाई यथाशक्य भोला, व्याग आदि नल्याउनुहुन अनुरोध छ । सभाको सुरक्षाका लागि खटिएका सुरक्षाकर्मीहरूले शेयरधनी महानुभावहरू लगायत सभाकक्षमा प्रवेश गर्ने सबैको भोला, व्याग र शरीर जाँच गर्न सक्नेछन् ।
- (१३) साधारण सभा सम्बन्धी थप जानकारी आवश्यक भएमा विकास बैंकको केन्द्रीय कार्यालयको फोन ५३६८७१९, ५३२३८०८ वा मो.नं. ९८४३६९३६२८ मा कार्यालय समय भित्र विकास बैंकको केन्द्रीय कार्यालय अन्नपूर्ण आर्केड-२, दरबारमार्ग, काठमाडौं वा यस विकास बैंकको शेयर रजिष्टार सिद्धार्थ क्यापिटल लिमिटेड, नारायणचौर, नक्साल, काठमाडौंमा सम्पर्क गर्न सकिनेछ ।

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सञ्चालक समितिको निर्णयानुसार
(कम्पनी सचिव)

आषाढ मसान्त २०७९ सम्मको मुख्य विवरण तथा सुचाङ्कहरू

कम्पनीको प्रकार	पब्लिक लिमिटेड कम्पनी
रजिस्टर्ड कार्यालय	अन्नपूर्ण आर्केड-२ दरबारमार्ग, काठमाडौं
कम्पनी रजिष्ट्रारको कार्यालयमा दर्ता भएको मिति, दर्ता नं	२०५६।०९।०७, १०५४३५-०५६/०५७
नेपाल राष्ट्र बैंकबाट कारोबार स्वीकृति प्राप्त मिति	२०५८।०२।१७
कारोबार शुरु भएको मिति	२०५८।०३।०५
कार्य क्षेत्र	राष्ट्रियस्तर
शाखा सञ्जाल संख्या	१०३ (२५ काठमाडौं उपत्यका भित्र)
कुल कर्मचारी संख्या	८५३
शेयर सुचिकरण मिति	२०६७।०५।०७
पूँजी संरचना	अधिकृत पूँजी रु. ८,०००,०००,०००/-
	जारी पूँजी रु. ४,०१०,८८३,२६८/-
	चुक्ता पूँजी रु. ४,०१०,८८३,२६८/-
प्रस्तावित बोनस शेयर (४ प्रतिशत)	रु. १६०,४३५,३३१/-
प्रस्तावित नगद लाभांश (६.४७ प्रतिशत लाभांशमा लाग्ने कर सहित)	रु. २५९,५०४,१४७/-
नेटवर्थ	रु. ६,३०८,०२८,००५/-
नेटवर्थ प्रति शेयर	रु. १५७.२७
शेयर संरचना	संस्थापक ५१ प्रतिशत
	सर्वसाधारण ४९ प्रतिशत
शेयर धनीको संख्या	६७८ संस्थापक, ७६,६६७ सर्वसाधारण
कुल निक्षेप	रु. ४५,८९८,३२४,५८१/-
कुल कर्जा तथा सापटि	रु. ४०,२४२,६३४,७६३/-
खुद नाफा	रु. १०४,७९६,४५१/-
प्रति शेयर आमदानी (बोनस शेयर समावेश गर्नु अघि)	२२.५६
बचतकर्ता संख्या	५९३,८०४
ऋणी संख्या	२०,४६०
पूँजीकोष पर्याप्तता	११.६५%
कर्जा तथा निक्षेप अनुपात (CD Ratio)	८८.९९%
निष्कृत्य कर्जा र कुल कर्जा अनुपात	२.४३%
तरलता अनुपात	२८.८३%
ब्याजदर अन्तर	४.६४%



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सबल बैंक, सफल सहकार्य

अध्यक्षज्यूको मन्तव्य



आदरणीय शेयरधनी महानुभावहरू,

यस महालक्ष्मी विकास बैंक लिमिटेडको २१ औं वार्षिक साधारण सभामा उपस्थित हुनुभएका आदरणीय शेयरधनी महानुभावहरू, सञ्चालकहरू, नियमनकारी निकायका प्रतिनिधिहरू, बैंकका वाह्य तथा आन्तरीक लेखापरीक्षक, बैंकका प्रमुख कार्यकारी अधिकृत तथा बैंकका कार्यरत कर्मचारीहरू, पत्रकार बन्धुहरू लगायत उपस्थित सम्पूर्ण महानुभावहरूमा बैंक सञ्चालक समिति तथा मेरो व्यक्तिगत तर्फबाट यहाँहरू सबैलाई यस गरिमामय सभामा हार्दिक स्वागत तथा अभिवादन व्यक्त गर्दछु ।

सर्वप्रथम, बैंकको आधारभुत पक्षहरूबारे जानकारी गराउँन चाहन्छु । बैंकले व्यावसाय बृद्धि संगै संस्थागत शुसासन, आन्तरीक नियन्त्रण प्रणाली सुदृढ गर्दै समग्र रुपमा बैंकिङ्ग क्षेत्रमा देखिने जोखिम व्यवस्थापनलाई न्यूनीकरण गर्ने तर्फ विशेष ध्यान दिई कार्य अगाडी बढाईरहेको छ । बैंकले सामाजिक उत्तरदायीत्व अन्तर्गत समाजसंग जोडिएर काम गर्ने र समुदायहरूको दिगो आर्थिक र सामाजिक विकासको प्रवर्द्धन र उत्थानमा अग्रसर हुने नितिलाई प्राथमिकतामा राखी बैंकको शाखाहरूबाट विभिन्न कार्यक्रमहरू सञ्चालन गर्दै आइरहेको छ । यसलाई निरन्तरता दिईनेछ ।

ग्राहकको सन्तुष्टी नै बैंकको सफलता हो भन्ने कुरालाई मनन् गर्दै बैंकिङ्ग सेवालाई सबल तथा आधुनिकीकरण बनाउन Digital Transformation योजनालाई स्वीकृत गरि कार्ययोजना अगाडि बढाईएको छ । सूचना प्रविधि नै आधुनिक

बैंकिङ्गको आधारशिला तथा ग्राहक वर्गहरूको सन्तुष्टिको मुख्य आधार भएको कुरालाई मनन् गर्दै सूचना प्रविधिलाई सबल र विश्वसनीय बनाउनका लागि आवश्यक निति तर्जुमा गरि सूचना प्रविधिका जोखिम व्यवस्थापन र कर्मचारी व्यवस्थापनलाई सुदृढिकरण गर्दै लमिएको छ । निक्षेपका नयाँ योजनाहरू तर्जुमा गरी कार्यान्वयन गरिरहेका छौ । कर्जाको गुणस्तर सुधार गर्ने र कृषि तथा उत्पादनमुलक क्षेत्रलाई प्राथमिकतामा राखी लगानी वृद्धि गर्दै जाने निति लिएका छौ ।

यस आ.व.मा बैंकले शाखा बिस्तार गर्ने लक्ष्य लिएकोमा बजारमा देखिएको लगानी योग्य रकम अभाव, उच्च, ब्याजदर का कारण आर्थिक कृयाकलापहरू प्रभावीत भै व्यवसाय विस्तार मा कमि देखिएका कारण शाखा बिस्तारको कार्य हाल स्थगित गरिएको भएतापनि आर्थिक कृयाकलापहरू बृद्धि हुदै गएमा शाखा विस्तारको कार्यलाई निरन्तरता दिईने ब्यहोरा बिशेष जानकारी गराउँन चाहान्छु ।

भविष्यमा बैंकलाई अझ उच्च स्थान दिलाउन संस्थागत अनुपालना (Corporate Governance) को सुदृढिकरण आजको हाम्रो प्रमुख आवश्यकता रहेको तथ्यलाई मनन् गर्दै विदेशी बैंकको अनुभवबाट फाईदा लिई बैंकलाई थप प्रतिष्पर्धी तथा सबल बनाउने सन्दर्भमा उपयुक्त विदेशी बैंक तथा वित्तीय संस्थालाई रणनितिक साझेदारका रुपमा प्रवेश गराउन आवश्यक तयारीका लागि प्रस्ताव यसै साधारण सभामा पेश भएको ब्यहोरा शेयरधनी महानुभावहरूलाई जानकारी गराउँन चाहन्छु ।

स्वस्थ र सबल कर्मचारी भएमा मात्र बैंकको कार्यलाई गतिशिलता प्रदान गर्न सकिन्छ भन्ने मान्यतालाई मध्येनजर गर्दै बैंकले Mahalaxmi Fitness Challenge को कार्यक्रम सञ्चालन गर्ने योजना बनाएको छ । यसलाई निकट भविष्यमा कार्यान्वयन गरि आगामी दिनहरूमा निरन्तरता दिने जानकारी गराउँन चाहन्छु ।

बैंकले प्रदेशगत स्तरमा आफ्नो सेवालाई बिस्तार गर्न स्थानमा प्रदेश कार्यालयहरू (ईटहरी, बिरगंज, नारायणगढ, काठमाडौं, पोखरा, भैरहवा, नेपालगञ्ज, धनगढी) स्थापना गर्ने निर्णय कार्यान्वयनको चरणमा रहेको ब्यहोरा शेयरधनी महानुभावहरूलाई जानकारी गराउँन चाहान्छु ।

उत्कृष्ट र विश्वासिलो विकास बैंक बन्ने उद्देश्यका साथै “सबल बैंक, सफल सहकार्य” भन्ने नारालाई चरितार्थ गर्न बैंकले व्यवसाय बृद्धि, मानव संशाधनको विकास तथा आधुनिकिकरण, कर्मचारीहरूको बृत्ति विकास तथा तालीम, संस्थागत शुसासन, जोखिम

व्यवस्थापन, निति तथा कार्याविधिको पुर्ण परिपालना, ब्रान्डिङ्गमा जोड,अन्य संस्थाहरु संगको सहकार्य, लगायतका विषयहरु समेटि ४ वर्षे रणनितिक योजना स्वीकृत गरी कार्य अगाडी बढाईसकिएको ब्यहोरा अवगत गराउँन चाहान्छु ।

यस बैंकले आर्थिक वर्ष २०७८/७९ मा वितरण योग्य मुनाफा अर्जन गरी शेयरधनीहरूलाई ४% बोनश शेयर तथा ६.४७% नगद लाभांश (लाभांसमा लाग्ने कर प्रयोजनार्थ समेत) को प्रस्ताव यसै वार्षिक साधारण सभामा गरेका छौ । ४% बोनश शेयर (रु.१६,०४,३५,३३१/- बराबरको) जारी पश्चात बैंकको चुक्ता पूँजी रु.४,१७,१३,१८,५९१/- पुग्नेछ ।

बैंकको पूँजीकोष समेतलाई मध्यनजर गर्दै प्रति ऋणपत्र अंकित मुल्य रु.१०००/- को १० लाख किता बराबरको कुल रकम रु. १,००,००,००,०००/- (अक्षरेपी एक अरब) को “महालक्ष्मी डिबेन्चर-२०८९” जारी गर्ने निर्णय भई स्वीकृतिको चरणमा रहेको छ ।

बैंकको केन्द्रीय कार्यालयका लागि आफ्नै भवन होस भन्ने हेतुले जग्गा खरीदको लागि आवश्यक प्रकृया अगाडी बढाईएकोमा प्राप्त प्रस्तावको प्राविधिक अध्यनका साथै अन्य उपयुक्त स्थानमा समेत खोजि कार्य भैरहेको छ । यसका अलावा कार्यालय प्रयोजनका लागि बैंकको ज्ञानेश्वर स्थित जग्गामा समेत भवन बनाउने प्रकृयाको लागि प्राविधिक अध्ययन अघि बढाईसकेको ब्यहोरा आदरणीय शेयरधनी महानुभावहरूमा जानकारी गराउन चाहान्छु ।

आगामी दिनहरूमा प्राप्त अवसरहरूलाई सहि तरिकाले उपयोग गर्दै ग्राहकहरूको सन्तुष्टि एवं लगानीको उचित प्रतिफल प्रदान गर्न आफ्ना क्रियाकलापहरूलाई बिशिष्टीकरण गर्दै अझ बढि सक्षमताका साथ गुणस्तरीय वित्तीय सेवा प्रदान गर्ने प्रण गर्दछौ । जस्तोसुकै प्रतिकूल परिस्थितिको पनि सामना गर्न सक्ने किसिमको तयारी गर्न कुनै कसर बाँकी नराख्ने प्रतिबद्धता व्यक्त गर्दछौ ।

कोरोना-१९ को महामारी, तत् पश्चात् रुस र युक्रेन बीचको आपसी युद्धका कारण विश्वव्यापी रुपमा आर्थिक गतिविधिहरू प्रभावित भएका छन् । यी लगायत अन्य आन्तरीक कारणहरूले समेत अर्थतन्त्रमा परेको प्रभावका कारण नेपालको अर्थतन्त्रमा यसले प्रत्यक्ष अप्रत्यक्ष रुपमा प्रतिकूल प्रभाव पारेको छ । जसका कारण लगानी योग्य श्रोतहरूमा संकुचन आएको र लक्षित आर्थिक वृद्धिदर हासिल गर्ने दिशामा समेत थप चुनौती सिर्जना भएको छ । आर्थिक वर्ष २०७८/७९ मा विश्वव्यापी रुपमा उच्च मुद्रास्फीति, आपूर्ति प्रणालीमा आएको व्यवधान र नेपाली मुद्रा डलरसंग थप कमजोर हुन गई मुद्रास्फीति बढ्न थालेको छ ।आयातमा बृद्धि र विदेशी विनिमय सञ्चितिमा भएको कमीका कारण बाह्य क्षेत्र व्यवस्थापनमा दबाव सिर्जना भएको छ । नेपाल सरकार एवं नेपाल राष्ट्र बैंकबाट चालीएका विभिन्न नितिगत कदमहरूबाट हालैका दिनहरूमा विदेशी मुद्राको संचितिमा सुधार आई भुक्तानी सन्तुलनमा समेत सकारात्मक बृद्धि भएतापनि बैंकिंग क्षेत्रको तरलतामा चाप पर्न गई

ब्याजदर बृद्धि भएको र यसबाट कर्जाको माग न्युन हुन गई माग पक्षबाट दबाव सृजना भएको छ । फलस्वरुप आर्थिक गतिविधिमा समेत सुस्तता आएको छ ।

कसिलो मौद्रीक नितिका कारण कर्जाको मागमा संकुचन आउनुको साथै बैंकको गैद्व ब्याज आम्दानीमा कमी देखिएको छ भने ब्याज आम्दानीको ठूलो रकम असुली हुन सकेको छैन । बैंकिङ्ग क्षेत्रको निष्क्रिय कर्जा बढ्न गई बैंकहरूमा जोखिमको तह बढेको अवस्था देखिएको छ । आर्थिक क्रियाकलापहरू प्रभावित हुन गएकाले यस बैंकको आर्थिक वर्ष २०७८/७९ को कार्य सम्पादनमा अपेक्षाकृत नतिजा आउन नसकेको अवस्था रहे पनि यस चुनौतिलाई न्यूनीकरण गर्न बैंक प्रयासरत रहेको छ ।

यस आर्थिक वर्षमा आशातीत ब्याबसाय बृद्धि हुन नसके तापनि यस बैंकको आधारभुत सूचकाङ्कहरू सबल रहेको तथा “To Be The Most Trusted Bank” भन्ने हाम्रो Vision प्राप्तिको दिशामा बैंक निरन्तर अघि बढिरहेको जानकारी गराउँन चाहान्छु ।

बैंकले हालसम्म हासिल गरेका उपलब्धिहरू तथा गतिविधीहरूका बारेमा सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको ब्यहोरा आदरणीय शेयरधनी महानुभावहरूलाई जानकारी गराउन चाहान्छौ ।

केन्द्रीय बैंकबाट प्राप्त निर्देशनको पुर्ण परिपालना गर्ने प्रतिबद्धता व्यक्त गर्दै केन्द्रीय बैंकको सक्षम सुपरिवेक्षणका लागि हार्दिक कृतज्ञता व्यक्त गर्दछौ ।

अन्तयमा सभामा उपस्थित शेयरधनीज्यूहरू एवं अतिथिज्यूहरूप्रति हार्दिक कृतज्ञता व्यक्त गर्दै यहाँहरूबाट प्राप्त निरन्तर सहयोग तथा सद्भावका लागि आभार प्रकट गर्दछु । यस बैंकलाई प्रगति र सफलतातिर लैजान प्रत्यक्ष वा अप्रत्यक्ष रुपले सहयोग तथा सुझाव दिने शेयरधनी महानुभावहरू, बैंक सञ्चालक समितिका सदस्यहरू, ग्राहकहरू, अन्य नियमनकारी निकायहरू कम्पनी रजिष्ट्रारको कार्यालय, नेपाल स्टक एक्सचेन्ज लिमिटेड, नेपाल धितोपत्र बोर्ड तथा विभिन्न संघसंस्थाहरू, लेखापरीक्षक, बैंकका सम्पूर्ण कर्मचारीहरू एवं समस्त शुभेच्छुकहरूप्रति आभार व्यक्त गर्दै आगामी दिनहरूमा पनि सदाभै यहाँहरूको सहयोग र शुभेच्छा प्राप्त भइरहने विश्वास लिएको छु । बैंकको सेवा र कार्य सम्पादनको स्तरलाई अझ माथि उकास्दै आगामी दिनहरूमा हाम्रा आदरणीय ग्राहक महानुभावहरू, शेयरधनी महानुभावहरू र सरोकारवालाहरूलाई अझै उत्कृष्ट सेवा प्रदान गर्ने अवसर पाउने विश्वास लिएको छु ।

वार्षिक साधारणसभामा यहाँहरूलाई पुनः स्वागत गर्दै सबैको उत्तरोत्तर उन्नति र प्रगतिको कामना गर्दछु ।

धन्यवाद ।

राजेश उपाध्याय

अध्यक्ष - सञ्चालक समिति
महालक्ष्मी विकास बैंक लि.



महालक्ष्मी विकास बैंक लि.को एक्काईसौ वार्षिक साधारण सभामा प्रस्तुत सञ्चालक समितिको वार्षिक प्रतिवेदन

आ.व. २०७८/७९

आदरणीय शेयरधनी महानुभावहरू,

यस महालक्ष्मी विकास बैंक लिमिटेडको एक्काईसौ वार्षिक साधारण सभामा हाम्रो न्यानो आतिथ्यता स्वीकार गरी उपस्थित हुनुभएका आदरणीय शेयरधनी महानुभावहरू, नियमनकारी निकायबाट पाल्नु भएका प्रतिनिधीहरू तथा उपस्थित सम्पूर्ण महानुभावहरूलाई सञ्चालक समितिको तर्फबाट हार्दिक स्वागत गर्न चाहन्छौं । यस सम्मानित सभामा म सञ्चालक समितिको तर्फबाट आर्थिक तथा बैकिङ्ग क्षेत्रको परिसूचक प्रस्तुत गर्दै बैंकको गत आर्थिक वर्षको कार्यको समीक्षा तथा भावी कार्यक्रमहरू प्रस्तुत गर्दछु ।

१) अन्तर्राष्ट्रिय परिदृश्य

कोरोना महामारी पछिको प्रतिकूल परिस्थिति तथा रुस युक्रेनबीचको द्वन्दका कारण विश्व अर्थतन्त्रका साथै नेपालको अर्थतन्त्रमा समेत प्रभाव परेको छ । यस्तो कठिन परिस्थितिका बाबजुद पनि बैंकले आर्थिक वर्ष २०७८/७९ मा राम्रो उपलब्धी हासिल गर्न सफल रहेको छ । आर्थिक मन्दिका कारण शिथिल तथा स्थिर रहेको विश्व अर्थतन्त्र पछिल्ला वर्षहरूमा क्रमशः सुधारोन्मुख एवम् गतिशिल हुँदै गएकोमा सन् २०२० को शुरु देखि विश्वव्यापी रुपमा फैलिएको कोभिड-१९ को महामारीले विश्वभर मानवीय संकटका साथै आर्थिक संकटबाट पूर्णरुपमा मुक्त हुन नपाउँदै केही समय यता रुस र युक्रेनबीच जारी युद्धको कारण विश्वव्यापी रुपमा आर्थिक गतिविधिहरू प्रभावित भएका छन् । पेट्रोलियम पदार्थ र खाद्य वस्तुको मूल्यमा उल्लेख्य वृद्धि भएको छ । विश्व व्यापार गतिविधि तथा पूँजी प्रवाह प्रभावित भएको छ । यसले गर्दा कोभिडबाट प्रभावित भई पुनरुत्थान हुन लागेको विश्व अर्थतन्त्रमा थप चुनौती उत्पन्न गरेको छ ।

विश्व अर्थतन्त्रमा आएको परिवर्तनको प्रत्यक्ष र अप्रत्यक्ष प्रभावबाट हाम्रो देश नेपाल अछुतो रहने कुरा भएन र यसको असर नेपाली अर्थतन्त्रमा पनि परेको छ । नेपालको सन्दर्भमा पनि मूल्य एवम् बाह्य क्षेत्र स्थायित्वमा देखिएको दबाव र लगानीयोग्य रकममा आएको संकुचनका कारण अर्थतन्त्रको पुनरुत्थानसँगै उच्च आर्थिक वृद्धिदर हासिल गर्ने दिशामा चुनौती श्रृजना भएको छ । यसको प्रत्यक्ष असर नेपालको आर्थिक वृद्धिदर, महङ्गी नियन्त्रण, आर्थिक स्थायित्व, विकास निर्माण, रोजगार श्रृजना, पूँजी परिचालन र सर्वसाधारणको दैनिक जीवनयापनमा पर्न गएको छ ।

अन्तर्राष्ट्रिय मुद्रा कोषको जुलाई २०२२ को प्रकाशित आर्थिक सर्वेक्षण प्रतिवेदन अनुसार, सन् २०२१ मा ६.१ प्रतिशतले विस्तार भएको विश्व अर्थतन्त्रको वृद्धिदर सन् २०२२ मा ३.६ प्रतिशतमा सीमित हुने देखिएको छ । विकसित अर्थतन्त्रको वृद्धिदर अघिल्लो वर्षको ५.२ प्रतिशतको तुलनामा सन् २०२२ मा ३.३ प्रतिशतमा सीमित हुने र उदीयमान तथा विकासशील अर्थतन्त्रको वृद्धिदर अघिल्लो वर्षको ६.८ प्रतिशतको तुलनामा सन् २०२२ मा ३.८ प्रतिशतमा सीमित हुने कोषको प्रक्षेपण छ । रुस-युक्रेन युद्धका कारण विश्व अर्थतन्त्रको वृद्धिदरमा गिरावट आउने देखिएको छ । देशको राष्ट्रिय अर्थतन्त्रमा देखिएका उल्लिखित परिदृश्यबाट बैंकको कारोवारमा समेत प्रभाव पर्ने देखिएको छ ।

विगत एक दशकमा विकसित मुलुकहरूको औसत मुद्रास्फीति १.५ प्रतिशत रहेकोमा सन् २०२२ मा ५.७ प्रतिशत पुग्ने अन्तर्राष्ट्रिय मुद्रा कोषको प्रक्षेपण छ । यसैगरी उदीयमान तथा विकासशील मुलुकहरूमा विगत एक दशकको औसत मुद्रास्फीति ५.१ प्रतिशत रहेकोमा सन् २०२२ मा ८.७ प्रतिशत पुग्ने कोषको प्रक्षेपण छ । सन् २०२१ मा १०.१ प्रतिशतले विस्तार भएको विश्व व्यापार आयतको वृद्धिदर सन् २०२२ मा ५.० प्रतिशतमा सीमित हुने अन्तर्राष्ट्रिय मुद्रा कोषको प्रक्षेपण रहेको छ ।

२) मुलुकको समष्टिगत आर्थिक तथा बैकिङ्ग क्षेत्रका परिसूचकहरू

२.१ कुल ग्राहस्थ उत्पादन

आर्थिक वर्ष २०७८/७९ मा कुल ग्राहस्थ उत्पादन वृद्धिदर ५.८४ प्रतिशत रहेको केन्द्रीय तथ्याङ्क विभागको प्रारम्भिक अनुमान रहेको छ । अघिल्लो आर्थिक वर्ष यस्तो वृद्धिदर ४.२५ प्रतिशत रहेको थियो । समीक्षा वर्षमा कृषि क्षेत्रको उत्पादन २.३० प्रतिशत, उद्योग क्षेत्रको १०.१९ प्रतिशत तथा सेवा क्षेत्रको ५.९३ प्रतिशत वृद्धि रहने अनुमान छ । अघिल्लो वर्ष कृषि, उद्योग तथा सेवा क्षेत्रको उत्पादन क्रमशः २.८५ प्रतिशत, ४.५१ प्रतिशत र ४.१९ प्रतिशतले वृद्धि भएको थियो । समीक्षा वर्षमा औद्योगिक क्षेत्रको उत्पादन १४.२९ प्रतिशत, सेवा क्षेत्रको उत्पादन ६१.७६ प्रतिशत र कृषि क्षेत्रको उत्पादन २३.९५ रहेको छ । अघिल्लो वर्षमा औद्योगिक क्षेत्रको उत्पादन १३.६९ प्रतिशत, सेवा क्षेत्रको उत्पादन ६१.४१ प्रतिशत र कृषि क्षेत्रको उत्पादन २४.९० प्रतिशत रहेको थियो ।

२.२ वैदेशिक व्यापार

आर्थिक वर्ष २०७८/७९ मा कुल वस्तु निर्यात ४१.७ प्रतिशतले वृद्धि भई रु. २०० अर्ब ३ करोड पुगेको छ । अघिल्लो वर्ष यस्तो निर्यात ४४.४ प्रतिशतले वृद्धि भएको थियो । समीक्षा वर्षमा भारततर्फ ४५.९ प्रतिशत र अन्य मुलुकतर्फ ३०.४ प्रतिशतले निर्यात वृद्धि भएको छ भने चीनतर्फ २०.४ प्रतिशतले निर्यातमा कमी आएको छ । वस्तुगत आधारमा समीक्षा वर्षमा पाम तेल, उनी गलैँचा धागो (पोलिस्टर तथा अन्य), जिकं शिट, जुस लगायतका वस्तुहरूको निर्यात बढेको छ भने अलैंची, चिया, औषधी (आयुर्वेदिक), तार लगायतका वस्तुको निर्यात घटेको छ ।

समीक्षा वर्ष २०७८/७९ मा कुल वस्तु आयात २४.७ प्रतिशतले वृद्धि भई रु. १९२० अर्ब ४५ करोड पुगेको छ । अघिल्लो वर्ष यस्तो आयात २८.७ प्रतिशतले बढेको थियो । समीक्षा वर्षमा भारतबाट भएको आयात २३.५ प्रतिशत, चीनबाट भएको आयात १३.२ प्रतिशत र अन्य मुलुकबाट भएको आयात ३६.३ प्रतिशतले वृद्धि भएको छ । समीक्षा वर्षमा वस्तुगत आधारमा पेट्रोलियम पदार्थ, औषधी, कच्चा पाम तेल, स्पंज आइरन, सुन लगायतका वस्तुको आयात बढेको छ भने एम.एस. विलेट, सिमेन्ट, धान तथा चामल, दाल, मेडिकल उपकरण लगायतका वस्तुको आयात घटेको छ । समीक्षा वर्ष २०७८/७९ मा कुल वस्तु व्यापार घाटा २३.० प्रतिशतले वृद्धि भई रु.१७२० अर्ब ४२ करोड पुगेको छ । अघिल्लो वर्ष यस्तो घाटा २७.३ प्रतिशतले बढेको थियो । समीक्षा वर्षमा निर्यात-आयात अनुपात १०.४ प्रतिशत पुगेको छ । अघिल्लो वर्ष यस्तो अनुपात ९.२ प्रतिशत रहेको थियो ।

२.३ चालु खाता

आर्थिक वर्ष २०७८/७९ मा चालु खाता रु.६२३ अर्ब ३३ करोडले घाटामा रहेको छ । अघिल्लो वर्ष चालु खाता रु.३३३ अर्ब ६७ करोडले घाटामा रहेको थियो । अमेरिकी डलरमा अघिल्लो वर्ष रु.२ अर्ब ८४ करोडले घाटामा रहेको चालु खाता समीक्षा वर्षमा ५ अर्ब १७ करोडले घाटामा रहेको छ ।

आर्थिक वर्ष २०७८/७९ मा पूँजी गत ट्रान्सफर ३४.५ प्रतिशतले कमी आई रु.९ अर्ब ९९ करोड पुगेको छ भने खुद प्रत्यक्ष वैदेशिक लगानी ४.९ प्रतिशतले वृद्धि भई रु.१८ अर्ब ५६ करोड कायम भएको छ । अघिल्लो वर्ष पूँजी गत ट्रान्सफर रु. १५ अर्ब २६ करोड र खुद प्रत्यक्ष वैदेशिक लगानी रु.१९ अर्ब ५१ करोड रहेको थियो ।

२.४ शोधनान्तरको स्थिति

आर्थिक वर्ष २०७८/७९ मा शोधनान्तर स्थिति रु.२५५ अर्ब २६ करोडले घाटामा रहेको छ । अघिल्लो वर्ष शोधनान्तर स्थिति रु.१ अर्ब २३ करोडले बचतमा रहेको थियो ।

२.५ विप्रेषणको स्थिति

आर्थिक वर्ष २०७८/७९ मा विप्रेषण आप्रवाह ४.८ प्रतिशतले वृद्धि भई रु.१००७ अर्ब ३१ करोड पुगेको छ । अघिल्लो वर्ष विप्रेषण आप्रवाह ९.८ प्रतिशतले बढेको थियो । अमेरिकी डलरमा विप्रेषण आप्रवाह २.२ प्रतिशतले वृद्धि भई रु. ८ अर्ब ३३ करोड पुगेको छ । अघिल्लो वर्ष यस्तो आप्रवाह ८.२ प्रतिशतले बढेको थियो ।

२.६ वैदेशिक रोजगारको स्थिति

समीक्षा वर्षमा वैदेशिक रोजगारीका लागि अन्तिम श्रम स्वीकृति (संस्थागत तथा व्यक्तिगत-नया र वैधानिकीकरण) लिने नेपालीको संख्या उल्लेख्य रूपमा वृद्धि भई ३,५४,६६० पुगेको छ । अघिल्लो वर्ष यस्तो संख्या ६२.८ प्रतिशतले घटेको थियो । त्यसै गरी, वैदेशिक रोजगारीका लागि पुनः श्रम स्वीकृति लिने नेपालीको संख्या समीक्षा वर्षमा १९८.५ प्रतिशतले वृद्धि भई २,८२,४५३ पुगेको छ । अघिल्लो वर्ष यस्तो संख्या ४६.८ प्रतिशतले घटेको थियो ।

२.७ ब्याजदर

२०७८ आषाढमा ११-दिने ट्रेजरी बिलको भारित औसत ब्याजदर ४.५५ प्रतिशत रहेकोमा २०७९ आषाढमा १०.६६ प्रतिशत रहेको छ । बैंकहरूबीचको अन्तर-बैंक कारोबारको भारित औसत ब्याजदर २०७८ आषाढमा ४.१२ प्रतिशत रहेकोमा २०७९ आषाढमा ६.८८ प्रतिशत रहेको छ । बैंकहरूको औसत आधार दर २०७८ आषाढमा ६.८६ प्रतिशत रहेकोमा २०७९ आषाढमा ९.५४ प्रतिशत कायम भएको छ । २०७९ आषाढमा बैंकहरूको निक्षेपको भारित औसत ब्याजदर ७.४१ प्रतिशत र कर्जाको भारित औसत ब्याजदर ११.६२ प्रतिशत रहेको छ । अघिल्लो वर्ष यस्ता दरहरू क्रमशः ४.६५ प्रतिशत र ८.४३ प्रतिशत रहेका थिए ।

२.८ निक्षेप परिचालन

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको निक्षेप ९ प्रतिशतले बढेको छ । अघिल्लो वर्ष यस्तो निक्षेप २१.४ प्रतिशतले बढेको थियो । समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चल्ती, बचत र मुद्दतीको अंश क्रमशः ८.९ प्रतिशत, २७.६ प्रतिशत र ५५.८ प्रतिशत रहेको छ । अघिल्लो वर्ष यस्तो अंश क्रमशः १०.४ प्रतिशत, ३४.२ प्रतिशत र ४७ प्रतिशत रहेको थियो ।

२.९ कर्जा तथा सापट

आर्थिक वर्ष २०७८/७९ मा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा १३.१ प्रतिशतले बढेको छ । अघिल्लो वर्ष यस्तो कर्जा २७.३ प्रतिशतले बढेको थियो । निजी क्षेत्रतर्फ प्रवाहित कर्जामध्ये वाणिज्य बैंकहरूको कर्जा प्रवाह १२.७ प्रतिशतले, वित्त कम्पनीहरूको कर्जा प्रवाह २९.८ प्रतिशतले बढेको छ र विकास बैंकहरूको कर्जा प्रवाह १३.९ प्रतिशतले बढेको छ ।

समीक्षा वर्ष २०७८/७९ मा कृषि क्षेत्रतर्फको कर्जा १९.७ प्रतिशतले, औद्योगिक उत्पादन क्षेत्रतर्फको कर्जा ८ प्रतिशतले, यातायात, संचार तथा सार्वजनिक सेवा क्षेत्रतर्फको कर्जा १५.७ प्रतिशतले, थोक तथा खुद्रा व्यापार क्षेत्रतर्फको कर्जा १३.३ प्रतिशतले र सेवा उद्योग क्षेत्रतर्फको कर्जा ८.७ प्रतिशतले बढेको छ ।

आर्थिक वर्ष २०७८/७९ मा बैंक तथा वित्तीय संस्थाहरूको लगानीमा रहिरहेको कर्जामध्ये ६६.४ प्रतिशत कर्जा घर जग्गाको धितोमा र १२.३ प्रतिशत कर्जा चालु सम्पत्ति (कृषि तथा गैर-कृषिजन्य वस्तु)को धितोमा प्रवाह भएको छ । अघिल्लो वर्षको सोही अवधिमा यस्तो धितोमा प्रवाहित कर्जाको अनुपात क्रमशः ६६.१ प्रतिशत र १२.७ प्रतिशत रहेको थियो ।

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट प्रवाहित आवधिक कर्जा २८.४ प्रतिशतले, ओभरड्राफ्ट कर्जा १३.३ प्रतिशतले, डिमान्ड तथा चालु पूँजी कर्जा १५.२ प्रतिशतले र रियल स्टेट कर्जा (व्यक्तिगत आवासीय घर कर्जा समेत) १७.५ प्रतिशतले बढेको छ भने ट्रष्ट रिसिट (आयात) कर्जा ६१.९ प्रतिशतले, मार्जिन प्रकृति कर्जा २४.३ प्रतिशतले र हायर पर्चेज कर्जा २.२ प्रतिशतले घटेको छ ।

२.१० मर्जर/प्राप्ति

वित्तीय स्थायित्व सुदृढीकरण गर्ने उद्देश्यले राष्ट्र बैंकले बैंक तथा वित्तीय संस्था गाभ्ने/गाभिने तथा प्राप्ति सम्बन्धी प्रक्रिया शुरु गराए पश्चात् बैंक तथा वित्तीय संस्थालाई मर्जर तथा प्राप्तिमा जान प्रोत्साहित गर्न शुरु गरेपश्चात्को २०७९ असार मसान्तसम्म कुल २४५ बैंक तथा वित्तीय संस्थाहरू मर्जर तथा प्राप्ति प्रक्रियामा संलग्न भई ६७ संस्था कायम भएका छन् ।

३) विगत वर्षको बैंकको कारोवारको सिंहावलोकन

आर्थिक वर्ष २०७८/७९ को वित्तीय विवरण Nepal Financial Reporting Standard (NFRS) बमोजिमको सर्वमान्य लेखाको सिद्धान्तका आधारमा तयार गरिएको छ । आर्थिक वर्ष २०७८/७९ र आर्थिक वर्ष २०७७/७८ को वित्तीय विवरण अनुसार यस बैंकको वित्तीय स्थितिको तुलनात्मक अवस्था तथा प्रमुख सुचाङ्कहरू देहाय बमोजिम रहेका छन् ।

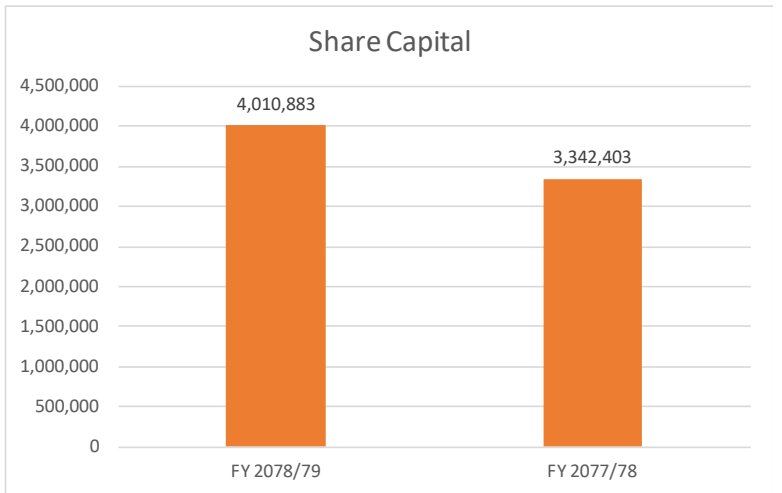
रु.०००			
अनुपातहरू	आ.व. २०७८/७९	आ.व. २०७७/७८	वृद्धि/(ह्रास)
पूँजी कोष पर्याप्तता			
वासलात हिसाब	आ.व. २०७८/७९	आ.व. २०७७/७८	वृद्धि/(ह्रास)
शेयर पूँजी	४,०१०,८८३	३,३४२,४०३	२०.००%
जगेडा तथा कोषहरू	२,२९७,१४५	२,२३६,९२६	२.६९%
निक्षेप	४५,८९८,३२५	३९,८८१,२३४	१५.०९%
कर्जा तथा सापटी	४०,४२४,६३५	३५,५०५,७७२	१३.८५%
लगानी	६,९४२,४११	७,३०१,४८०	-४.९२%
कुल सम्पत्ति	५४,८६७,०२९	४७,४६१,५८७	१५.६०%
नाफा नोक्सान हिसाब	आ.व. २०७८/७९	आ.व. २०७७/७८	वृद्धि/(ह्रास)
खुद ब्याज आम्दानी	१,८९३,१८२	१,६०२,४०७	१८.१५%
अन्य आम्दानी	१९३,०८१	१९०,७९३	१.२०%
सञ्चालन खर्च	१,०१०,४८२	८५०,९०६	१८.७५%
सञ्चालन मुनाफा	१,२४६,३६६	९४१,४२०	३४.६८%
खुद मुनाफा	९०४,७९६	६६०,१००	३७.०७%
वित्तीय अनुपात	आ.व. २०७८/७९	आ.व. २०७७/७८	वृद्धि/(ह्रास)
प्रति शेयर आम्दानी	२२.५६	१९.७५	१४.२३%
निष्कृत्य कर्जा	२.४३%	२.८०%	-१३.२१%

३.१ पूँजीकोष पर्याप्तता अनुपात

बैंकले Capital Adequacy Framework 2007 (Updated July 2008) र समान्तार रूपमा Capital Adequacy Framework 2015 अनुरूप पूँजीकोष गणना गर्दै आएको छ । समीक्षा अवधिको आषाढ मसान्तमा बैंकको प्राथमिक पूँजी अनुसार १०.२६ प्रतिशत र समग्र पूँजी पर्याप्तता अनुपात (Capital Adequacy Ratio) ११.६५ प्रतिशत रहेको छ ।

३.२ पूँजी संरचना

आ.व २०७७/७८ को अन्त्यमा बैंकको चुक्ता पूँजी रु. ३ अर्ब ३४ करोड २४ लाख ३ हजार रहेकोमा, २०% बोनस शेयर जारी बापत रु. ६८ करोड ८४ लाख ८० हजार थप भई यस आ.व २०७८/७९ को अन्त्यमा बैंकको चुक्ता पूँजी रु. ४ अर्ब ०१ करोड ०८ लाख ८३ हजार रहन गएको छ ।



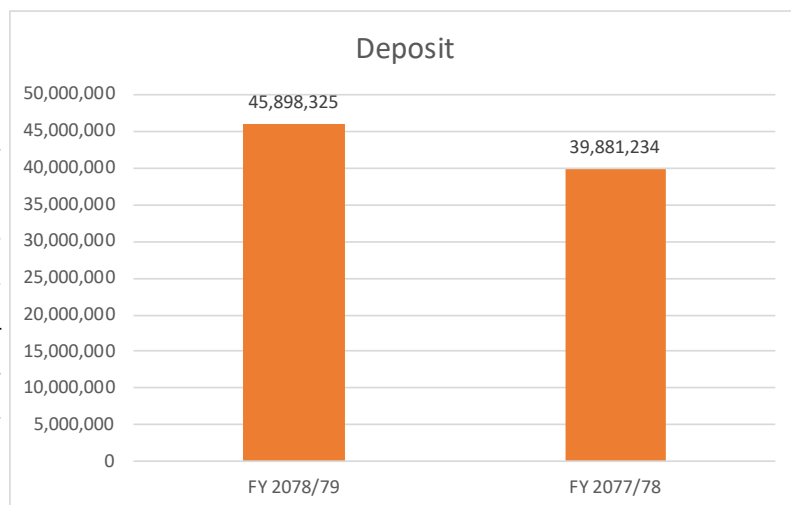
३.३ जगेडा तथा कोषहरू

आ.व २०७७/७८ को अन्त्यमा बैंकको नाफा नोक्सान हिसाब तथा नियमनकारी जगेडाकोषहरू गरी रु.२ अर्ब २३ करोड ६९ लाख २६ हजार रहेकोमा २.६९% ले वृद्धि भई यस आ.व २०७८/७९ को अन्त्यमा रु. २ अर्ब २९ करोड ७१ लाख ४५ हजार रहन गएको छ ।

३.४ निक्षेप

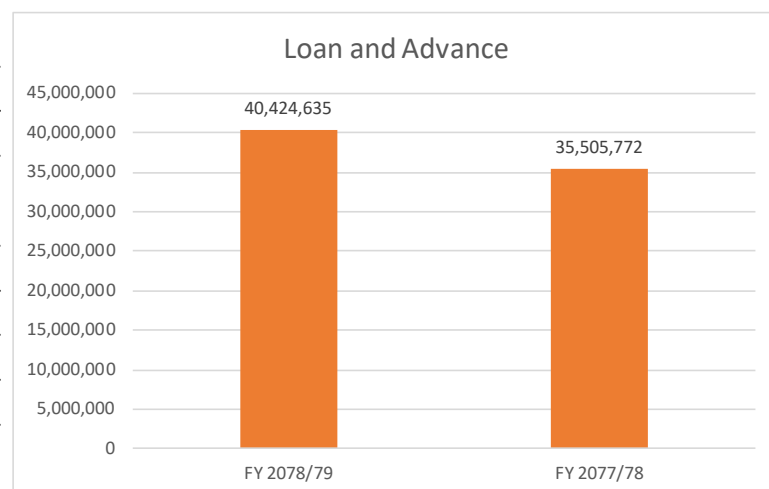
समीक्षा अवधिमा बैंकको निक्षेप रु. ३९ अर्ब ८८ करोड १२ लाख ३४ हजारमा १५.०९% ले वृद्धि भई रु. ४५ अर्ब ८९ करोड ८३ लाख २५ हजार रहन गएको छ । कोभिड-१९ पछिको प्रभाव, विश्व अर्थतन्त्रमा आएको समस्या तथा विद्यमान तरलता समस्याका बाबजुद बैंकको अथक प्रयास र बैंकले संचालनमा ल्याएका विभिन्न आकर्षक निक्षेप योजनाहरू एवं ग्राहकहरूले बैंकप्रति देखाउनु भएको विश्वासको प्रतिफल स्वरूप समीक्षा अवधिमा बैंकले निक्षेपमा १५.०९ प्रतिशतको वृद्धि हासिल गर्न सफल भएको हो ।

बैंकले विभिन्न संस्थागत तथा व्यक्तिगत निक्षेपकर्ताहरूको आवश्यकता अनुसारको विभिन्न निक्षेप सुविधा प्रदान गर्दै आइरहेको छ । निक्षेप व्यवस्थापनमा विशेष सावधानी अपनाउँदै संस्थागत तथा छोटो अवधिका निक्षेपमा मात्र अधिकेन्द्रित हुँदा उत्पन्न हुन सक्ने जोखिमलाई कम गर्न स्थिर प्रकृतिका स-साना निक्षेप सङ्कलनमा विशेष जोड दिई विभिन्न प्रकारका निक्षेप योजनाहरू सञ्चालनमा ल्याएको छ । बजार विश्लेषण र निक्षेपकर्ताको चाहना बमोजिमका ग्राहकमैत्री विभिन्न निक्षेप योजनाहरू सञ्चालनमा ल्याउने कामलाई बैंकले निरन्तरता दिइरहेको छ ।



३.५ कर्जा तथा सापटी

समीक्षा अवधिमा बैंकको कर्जा तथा सापटी रु. ३५ अर्ब ५० करोड ५७ लाख ७२ हजारमा १३.८५% ले वृद्धि भई रु. ४० अर्ब ४२ करोड ४६ लाख ३५ हजार रहन गएको छ । नेपाल राष्ट्र बैंकको निर्देशन बमोजिम तोकिएका विभिन्न क्षेत्रहरू जस्तै कृषि, उर्जा, लघु- घरेलु, साना एवं मझौला उद्यम लगायतका क्षेत्रमा लगानी गर्नुपर्ने न्यूनतम कर्जा सापटीको सिमा रकम पुर्‍याउन यस बैंक अग्रसर रहेको छ ।



विशेष गरी व्यवसायिक कृषि क्षेत्र अन्तर्गत रही पशुपन्छीजन्य दाना उद्योग, पशुपन्छीपालन, दुग्ध उत्पादन तथा प्रशोधन, प्रांगरिक तथा जैविक मल, फलफुल खेती, कफी खेती, ह्याचरी व्यवसाय लगायतका क्षेत्रहरूमा लगानी गरिएको छ ।

नेपाल सरकार तथा नेपाल राष्ट्र बैंकको प्राथमिकता बमोजिम समग्र देशकै कुल गार्हस्थ्य उत्पादन, रोजगार, उपभोग, बचत र व्यापार व्यवसाय अभिवृद्धि गरी मुलुकको आर्थिक वृद्धिदर लगायतका उद्देश्य अनुरूप यस बैंकले आफ्नो स्थापना काल देखि नै व्यवसायिक कृषि तथा पशुपालन, नवीकरणीय उर्जा, निर्माण व्यवसाय, होटल तथा पर्यटन व्यवसाय, अस्पताल, शैक्षिक संस्थाहरू र थोक तथा खुद्रा व्यापार लगायतका विभिन्न आर्थिक तथा सामाजिक पूर्वाधार विकासका परियोजनाहरूमा लगानी

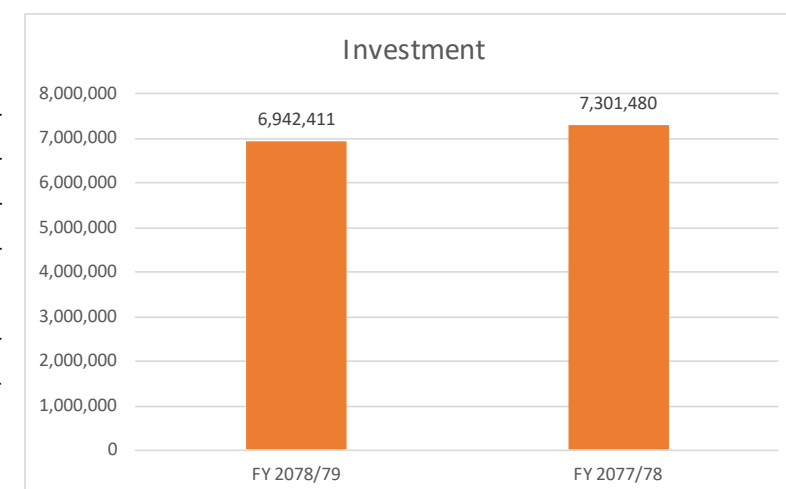
गर्ने नीति लिएको छ । यस नीति अन्तर्गत रही यस बैंकले देशको समग्र अर्थ व्यवस्थामा टेवा पुर्‍याउने गरी कर्जा लगानी गरिएको छ र आगामी दिनहरूमा समेत यस क्षेत्रको सम्भाव्य परियोजनाहरूमा थप लगानी गर्न बैंक उत्सुक रहेको छ ।

कोभिड संक्रमणबाट ग्रस्त साना तथा मझौला व्यवसाय उत्थानका लागि बैंकले सहूलियत ब्याजदरमा सरल तथा सहज प्रक्रियाबाट कर्जा प्रवाह गरेको छ । बैंकले कृषि क्षेत्र प्रवर्द्धनका लागि व्यवसायिक कृषि तथा पशुपन्छी कर्जा जस्ता सरल एवं प्रभावकारी कर्जा सुविधा कार्यान्वयनमा ल्याएको छ । महिलाहरूको व्यवसायिक रुपमा उत्थान तथा उद्यमशीलता विकासका लागि बैंकले महिला उद्यमशील कर्जा नामक विशेष कर्जा सुविधा सहूलियत ब्याजदरमा प्राथमिकताका साथ प्रदान गर्दै आईरहेको छ । साथै, नेपाल सरकारको नीति तथा प्राथमिकता अनुसार बैंकले उत्पादनमूलक क्षेत्रहरू जस्तै कृषि, जलविद्युत, पर्यटन तथा विपन्न वर्गमा आफ्नो कर्जा सेवा विस्तार गर्दै नेपाल सरकारको नीतिलाई टेवा पुर्‍याउँदै आइरहेको छ ।

बैंकले नेपाल राष्ट्र बैंकद्वारा प्रदान गरिएको पुनर्कर्जा सुविधा प्राथमिकताका साथ लक्षित व्यवसायलाई प्रदान गरेको छ । साथै, बैंकले नेपाल राष्ट्र बैंकद्वारा जारी गरिएको एकीकृत निर्देशन बमोजिम विभिन्न सहूलियतपूर्ण कर्जाहरू समेत प्रदान गर्दै आइरहेको छ । बैंकले व्यक्तिगत लगानीकर्ताको माग पूर्ति गर्न आफ्नो कर्जा सम्बन्धी व्यवस्था, नीति नियम संशोधन तथा पुनर्संरचना गरी ग्राहकमुखी बनाउँदै घर कर्जा, सवारी कर्जा, व्यक्तिगत कर्जा, मुद्दती धितो कर्जा, शेयर धितो कर्जा जस्ता कर्जा सुविधाहरू प्रदान गर्दै आएको छ ।

३.६ लगानी

बैंकको व्यवसाय विविधीकरण गर्ने क्रममा बैंकले स्थापनाकाल देखि नै विभिन्न लगानीका अवसरहरूको सदुपयोग गर्दै आय आर्जन गर्दै आईरहेको छ । समीक्षा अवधिमा बैंकको लगानी रु. ७ अर्ब ३० करोड १४ लाख ८० हजारबाट ४.९२% ले घटि भई रु. ६ अर्ब ९४ करोड २४ लाख ११ हजार रहन गएको छ ।



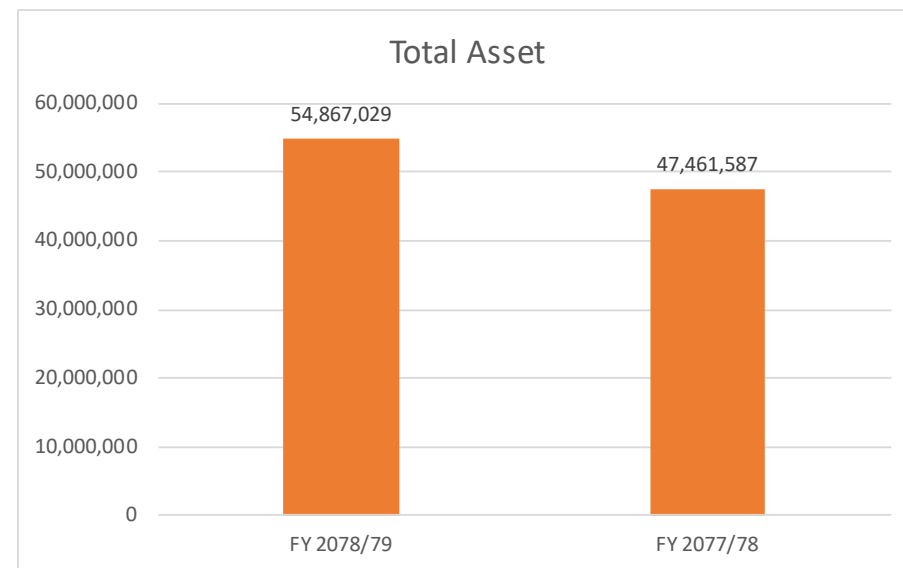
बैंकले आफ्नो निक्षेप तथा लगानीको उचित व्यवस्थापनका लागि थप नाफामूलक क्षेत्रको पहिचान गरी आफ्नो लगानी बढाउने रणनीति अवलम्बन गरेको छ । उक्त रणनीति अनुसार बैंकको लगानीको दायरा फराकिलो भई जोखिम कम हुने तथा मुनाफामा समेत अपेक्षित वृद्धि हुने विश्वास लिइएको छ । रणनीतिक रुपमा दीर्घकालीन फाईदाका दृष्टिले लगानी विविधीकरण अन्तर्गत बैंकले विभिन्न क्षेत्रमा संस्थापक शेयरधनीका रुपमा विभिन्न कम्पनी, क्यापिटल मार्केटद्वारा संचालित पोर्टफोलियो सेवा, दोस्रो शेयर बजार, सामुहिक लगानी कोष, नेपाल सरकारको ट्रेजरी बिल्स, विकास ऋणपत्र, नागरिक वचतपत्र जस्ता लगानी औजारहरूमा लगानी गर्दै आएको छ ।

लगानी	आ.व. २०७८/७९	आ.व. २०७७/७८	वृद्धि/(ह्रास)
सरकारी ऋणपत्र	४,२९३,८७५	३,५५१,४९६	१८.६५%
सरकारी ट्रेजरी बिल्स	१,९६०,०००	२,५९३,३२५	-२४.४२%
सुचिकृत शेयर	७९६,८०२	१,१०२,६९०	-३५.००%
सुचिकृत नभएको शेयर	५१,७३४	५३,९६८	-४.१४%
जम्मा	६,९४२,४११	७,३०१,४८०	-४.९२%

सरकारी ऋणपत्र, ट्रेजरी बिल्सहरूको भुक्तानी समयावधि सकिएको तथा केही शेयरहरू बिक्री गरिएको हुनाले समग्र लगानी घट्न गएको छ ।

३.६ कुल सम्पत्ति

समीक्षा अवधिमा बैंकको कुल सम्पत्ति रु. ४७ अर्ब ४६ करोड १५ लाख ८७ हजारबाट १५.६०% ले वृद्धि भई रु. ५४ अर्ब ८६ करोड ७० लाख २९ हजार पुगेको छ ।



३.७ खुद ब्याज आम्दानी

समीक्षा अवधिमा बैंकको कुल ब्याज आम्दानी रु. १ अर्ब ६० करोड २४ लाख ०७ हजारबाट १८.१५% ले वृद्धि भई रु. १ अर्ब ८९ करोड ३१ लाख ८२ हजार रहन गएको छ । औषत ब्याजदर अन्तर (Spread Rate) २०७८ असार मसान्तसम्ममा ४.६० प्रतिशत कायम भएको छ । निक्षेपको लागत बढी भएको कारण खुद ब्याज आम्दानीमा केही संकुचन आएको छ । आगामी दिनहरूमा उपलब्ध कोषको अत्याधिक सदुपयोगका लागि कर्जा तथा निक्षेप अनुपातको उचित व्यवस्थापन तथा खुद व्याजदर अन्तरलाई बिशेष जोड दिने रणनीति बैंकले अवलम्बन गरेको छ ।

३.८ अन्य संचालन आम्दानी

आ.व. २०७७/७८ मा बैंकको खुद संचालन आम्दानी रु. १९ करोड ७ लाख ९३ हजार रहेकोमा आ.व. २०७८/७९ मा १.२० प्रतिशतले वृद्धि भई रु. १९ करोड ३० लाख ८१ हजार पुगेको छ ।

३.९ सञ्चालन खर्च

आ.व. २०७७/७८ मा बैंकको कुल सञ्चालन खर्च रु. ८५ करोड ०९ लाख ०५ हजार रहेकोमा आ.व. २०७८/७९ मा १८.७५ प्रतिशतले वृद्धि भई रु. १ अर्ब ०१ करोड ४ लाख ८२ हजार पुगेको छ । समग्रमा बैंकको शाखा स्थान्तारण, घर भाडा, कर्मचारी तलब बृद्धि, बीमाशुल्क, स्टेशनरी, सुरक्षा खर्च, इन्टरनेट जडान, पेट्रोलियम पदार्थको मूल्यको वृद्धि तथा समग्र मुद्रास्फीतिको कारणले खर्च वृद्धि हुन गएको छ ।

३.१० संचालन मुनाफा

आ.व. २०७७/७८ मा बैंकको संचालन मुनाफा रु. १२ करोड ५४ लाख १९ हजार रहेकोमा आ.व. २०७८/७९ मा ३४.६८ प्रतिशतले वृद्धि भई रु. १ अर्ब २५ करोड ६९ लाख ५६ हजार पुगेको छ ।

३.१० खुद मुनाफा

आ.व. २०७७/७८ मा बैंकको खुद मुनाफा रु. ६६ करोड ०१ लाख ०० हजार रहेकोमा आ.व. २०७८/७९ मा ३७.०७ प्रतिशतले वृद्धि भई रु. १० करोड ०४ लाख ८७ हजार पुगेको छ ।



नवीनतम सेवाहरू तर्फ..

४) सूचना प्रणाली

बैंकले आफ्ना सेवा सुविधालाई सरल, सहज र सुरक्षित रूपमा ग्राहक समक्ष पुर्‍याउनको लागि बजारमा उपलब्ध नविनतम प्रविधिको प्रयोगलाई प्राथमिकतामा राखेको छ । बैंकिङ्ग सेवालाई भरपर्दो र गुणस्तरिय बनाउनको लागि बैंकिङ्ग सफ्टवेयर Pumori Plus IV मार्फत कारोबार संचालन गर्दै आइरहेको छ । बैंकले Digitization मार्फत ग्राहकलाई दिने सेवा सुविधाका साथै आन्तरिक कार्यप्रणालीलाई स्वचालित बनाउने अभियानमा लागि परेको छ र सो कार्यका लागि सफ्टवेयर तथा हार्डवेयरमा थप लगानी गरी सुरक्षा प्रणालीलाई थप मजबुत गर्दै अघि बढि रहेको छ । भविष्यमा समेत सूचना प्रविधिमा समयानुकूल सुधार एवं विकास गर्दै ग्राहकवर्गलाई नयाँ अत्याधुनिक सुविधाहरू उपलब्ध गराउँदै जाने बैंकको योजना रहेको छ । बैंकका सबै शाखाहरू Online Connected रहने भएकोले ग्राहकहरूले जुनसुकै शाखाबाट सजिलैसँग जुनसुकै कारोबार (ABBS) सेवा लिन सक्दछन् ।

त्यस्तै बैंकको डाटा भैपरी आउने प्रकोपबाट सुरक्षित गर्नको लागि बैंकले Disaster Recovery Site भैरहवामा र Data Hub काठमाडौंमा राखिएको छ । बैंकले सूचना प्रणालीलाई थप प्रभावकारी र चुस्त बनाउनका लागि स्वतन्त्र विज्ञबाट सूचना प्रविधिको लेखापरिक्षण गरिएको छ । यसको साथसाथै Server Purchase, Security Enhancement, Alert Automation, Office Automation, Website Restructure सम्बन्धि थप कार्य गरिएको छ । त्यसैगरी बैंकले सुरक्षित तवरले घरबाटै काम गर्ने पद्धतिको विकास गरेको छ । साथै, कर्जा प्रक्रियालाई स्वचालित गर्नको लागि Document Management System (DMS) प्रयोगमा ल्याइएको छ । जसले गर्दा काममा छिटो छरितोको साथै कागजी कार्य कम हुन गएको महशुस गरेको छ ।

साथै, बैंकले सूचना प्रविधिको विकाससँगै बैंकिङ्ग क्षेत्रमा देखापर्ने सम्भावित जोखिमहरूलाई न्यूनीकरण गर्दै आफ्नो सेवा सुविधाको गुणस्तरमा सुधार गर्दै लैजाने नीति लिएको छ ।

५) डिजिटल बैकिङ्ग

महालक्ष्मी विकास बैंक लि. ले डिजिटल बैकिङ्गलाई प्राथमिकतामा राख्दै आएको छ । सोही प्राथमिकता अन्तर्गत महालक्ष्मी विकास बैंकले हाल सञ्चालनमा रहेको मोबाइल बैकिङ्ग सेवालाई प्रतिस्थापन गर्दै Omni Channel मा आधारित अत्याधुनिक Bank XP System मा स्तरोन्नती गरी गत आ.व देखि सेवाको शुभारम्भ गरेको छ र यसले बैंकले प्रदान गर्दै आएको मोबाइल बैकिङ्ग सेवालाई थप प्रविधिमैत्री बनाएको छ ।

E-cash (चेक बिनै काउन्टरबाट पैसा निकाल्ने प्रविधि), E voucher (कागज बिहीन भौचर प्रविधि), Cardless withdrawal (कार्ड बिनानै ATM बाट पैसा निकाल्ने प्रविधि) जस्ता डिजिटल प्रविधिमुलक सेवा प्रदान गर्दै आएको बैंकले थप डिजिटल बैकिङ्ग सुविधाहरु यस वर्ष देखि शुरु गरेको छ । बैंकले ग्राहकहरुको वैदेशिक यात्राको क्रममा कारोबार थप सुरक्षित, सहज र भरपर्दो होस भन्ने उद्देश्यले VISA EMV chip based Travel Card, eCommerce card and Dollar card जारी गरिसकेको छ । समग्रमा chip based Travel Card, eCommerce Card and Dollar Card जारी गर्ने पहिलो र एक मात्र विकास बैंक रहेको छ ।

डिजिटल बैकिङ्गलाई प्राथमिकतामा राख्दै आएको बैंकले आफ्नो सम्पूर्ण सेवा सुविधालाई क्रमिक रुपमा डिजिटल रुपान्तरण गर्न, विभिन्न योजना बनाई कार्यान्वयन गर्दै आईरहेको छ ।

६) कार्ड तथा क्युआर व्यवसाय

यस बैंकले आफ्ना ग्राहकहरुको सुविधालाई ध्यानमा राख्दै ATM, Debit Card, Dollar Card तथा Dollar Card सेवा प्रदान गर्दै आइरहेको छ । यसै सन्दर्भमा बैंकले आर्थिक वर्ष २०७८/७९ मा ६ वटा ATM थप जडान गरी ATM संख्या ४३ पुगेको छ । साथै कार्ड सेवा बिस्तार गर्ने क्रममा यस आर्थिक वर्षको अन्तसम्म बैंकको कुल डेबिट कार्डको संख्या ५३,२५८ डलर कार्ड ११० तथा क्युआर संख्या ७,८०६ पुगेको छ ।

बैंकले भविष्यमा क्रेडिट कार्ड (Credit Card), Point of Sale (POS) सेवा संचालनमा ल्याउने गरी काम सुरु गरि सकेको छ । चालु आर्थिक वर्षमा बैंकले एटिम सेवा, मोबाइल बैकिङ्ग, कार्ड, इन्टरनेट बैकिङ्गबाट रु. ७३,०१७,४८८ आम्दानी गर्न सफल भएको छ ।

७) विप्रेषण कारोवार

बैंकले छिटो तथा सुरक्षित विप्रेषण सेवा प्रदान गर्नका लागि विभिन्न अन्तराष्ट्रिय ख्याति प्राप्त रेमिटेन्स कम्पनिहरूसंग सम्झौता गरि विप्रेषण कारोबार संचालन गर्दै आईरहेको छ । राष्ट्रिय, अन्तर्राष्ट्रिय विप्रेषण कम्पनिहरूका साथै विभिन्न विप्रेषण कारोवार गर्ने कम्पनीहरूसँग सम्झौता गरी सेवा प्रदान गर्दै आएको छ । बैंकले कुल आ.व. २०७८/७९ मा रु. ३,०८२,२३२,७१४ अन्तर्राष्ट्रिय विप्रेषण भित्र्याई रु. ४,४००,२८२ विप्रेषण कमिशन आम्दानी गरेको छ ।

आगामी दिनहरूमा विप्रेषण कारोवारलाई अझ प्रभावकारी बनाउँदै लैजाने क्रममा बैंकले विदेश तथा स्वदेशमा रहेका विभिन्न बैंक र रेमिटेन्स कम्पनीहरूसँग थप सम्झौताहरू गरी विप्रेषण कारोवार विस्तार गर्ने रणनीति लिएको छ ।

८) ग्राहक सम्बन्ध

ग्राहक महानुभावहरूलाई उच्च प्राथमिकतामा राख्ने सिद्धान्तबाट बैंक सधैं सचेत छ । कर्जा तथा निक्षेपतर्फ विभिन्न नयाँ प्रकारका सेवा प्रारम्भ गर्दै ग्राहकहरूको आवश्यकता अनुसारका उच्च गुणस्तरका सेवाहरू प्रदान गर्न सक्ने बैंकका रुपमा परिचित हुने लक्ष्य रहेको छ । हाम्रो सफलताको श्रेय ग्राहकहरूको अपार विश्वासलाई नै जान्छ र यस अवसरमा ग्राहक सेवाको गुणस्तर बढाउने प्रण गर्दछौं । साथै ग्राहक सम्बन्ध तथा सन्तुष्टिलाई उच्च प्राथमिकतामा राख्दै बैंकले केन्द्रीय स्तरमा ग्राहक सहायता केन्द्र (Customer Support Center) समेत स्थापना गरेको छ । यसबाट ग्राहकहरूले बैंकका शाखामा उपस्थित नभई ग्राहक सेवा प्रतिनिधिहरूसँग फोन तथा इमेलका माध्यमबाट सम्पर्क गरी आफ्ना जिज्ञासा तथा समस्याको सामाधान प्राप्त गर्न सकिने व्यवस्था गरिएको छ ।

९) मानव संसाधन

विद्यमान प्रतिस्पर्धात्मक बैकिङ्ग क्षेत्रमा सफलता हासिल गर्नका लागि दक्ष कर्मचारीहरु नै सबैभन्दा महत्वपूर्ण पक्ष भएकाले उपयुक्त वातावरण सहित समय सापेक्ष सुविधाहरु र उचित पुरस्कार दिई काम प्रति उत्प्रेरित गरिरहने नीति बैंकले अख्तियार गरेको छ । ग्राहकवर्गलाई सर्वसुलभ, छिटो छरितो र प्रभावकारी सेवा उपलब्ध गराई व्यावसायिक उद्देश्य प्राप्त गर्न जनशक्तिको दक्षता अभिवृद्धिका लागि मानव श्रोत विकास तथा

व्यवस्थापनमा विशेष प्राथमिकता दिई विभिन्न तालिम, सेमिनार जस्ता कार्यक्रमको माध्यमबाट कर्मचारीहरूलाई अभिमुखीकरण तालीम संचालन गर्दै आईरहेको छ । व्यवसाय विस्तारको क्रममा चाहिने दक्ष जनशक्ति आफैं तयार गर्दै जाने नीति बमोजिम कर्मचारी भर्ना, सरुवा, पदोन्नति र अनुशासनको कारबाही हुने गरेको छ । दक्ष कर्मचारीहरु नै बैंक विकासको एकमात्र आधार भएको हुनाले मानव संसाधन विभागले HR Succession Plan को तयारी गरिसकेको छ ।

ग्राहकवर्गलाई सर्वसुलभ तथा छिटोभन्दा छिटो समयमा सेवा उपलब्ध गराई व्यावसायिक उद्देश्य प्राप्त गर्न बैंकको जनशक्तिको दक्षता वृद्धिका लागि सबै कर्मचारी समावेश हुने गरी विभिन्न शीर्षकहरूमा आन्तरिक तथा वाह्य विज्ञहरूद्वारा तालिम प्रदान गरिएको छ । जनशक्तिको दक्षता अभिवृद्धिका लागि कुल रु. १ करोड ९८ लाख ९३ हजार खर्च गरि आ.व. २०७८/७९ मा कुल १,७१२ कर्मचारीहरूलाई तालिम प्रदान गरिएको छ । साथै आगामी वर्षमा समेत आवश्यक तालिमहरू प्रदान गर्ने नीति बैंकले लिएको छ ।

१०) कर्मचारीतर्फ उत्तरदायित्व तथा योगदान

बैंकले कर्मचारीहरुको जोखिमलाई ध्यानमा राखी रु. १० लाख बराबरको औषधी उपचार तथा दुर्घटना बीमा गरिदिएको छ । औषधी उपचार बापत प्रत्येक कर्मचारीलाई वार्षिक एक महिनाको तलब बराबरको रकम अवकाश हुँदा पाउने गरी बैंकको आन्तरिक कोषमा जम्मा गर्ने गरेको छ । त्यसका साथै कम्तीमा श्रम ऐन बमोजिम हुन आउने रकम उपदान बापत व्यवस्था गरेको छ र कर्मचारी सेवा विनियमावली बमोजिम उपदान, बिदा वापत व्यवस्था गरेको छ । साथै, बैंकले कर्मचारीहरुको दिर्घकालिन सुविधा उपदान र सञ्चित बिदा बापतको तलबको प्रत्येक आर्थिक वर्षमा एकच्युवरी मुल्याकन गराई सोही बमोजिम उपदान तथा बिदा वापत व्यवस्था गरेको छ । उपदान बापतको रकम नागरिक लगानी कोषको उपदान कोष योजनामा जम्मा गरिने व्यवस्था गरिएको छ । यस आर्थिक वर्षको मुनाफाबाट बोनस ऐन बमोजिम कर्मचारी बोनस अन्तर्गत रु.१३,९६,६१,८०३ छुट्टाइएको छ ।

बैंकले कर्मचारी विनिमयावली अनुसार आवास कर्जा, सवारी साधन कर्जा, सामाजिक कर्जा, अधिविकर्ष कर्जाहरु सहूलियत ब्याज दरमा कर्मचारीहरूलाई कुल रु १७ करोड ७० लाख ४ हजार बराबरको ऋण प्रदान गरेको छ ।

११) संस्थागत सामाजिक उत्तरदायित्व

बैंकले मुनाफामा मात्र केन्द्रित नभई समाजप्रतिको उत्तरदायित्वलाई आत्मसाथ गर्दै आएको छ । बैंकले आफ्नो मुनाफाको केही अंश समाजको दिगो विकास, समुन्नत भविष्य र विकासमा खर्च गर्नुपर्छ भन्ने अभिप्राय तथा नेपाल राष्ट्र बैंकले जारी गरेको एकीकृत निर्देशन तथा नेपालको दिगो विकास लक्ष्यलाई आत्मसात् गर्दै बैंकले संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम अन्तर्गत आफ्नो स्थापनाकाल देखि नै सामाजिक, आर्थिक, सांस्कृतिक, शैक्षिक आदि जस्ता क्षेत्रमा सकारात्मक परिवर्तन ल्याउनका निम्ति विभिन्न कार्यक्रमहरू सञ्चालन गर्दै आएको छ । यसैको निरन्तरता स्वरूप आ.व. २०७८/७९ मा बैंकले विभिन्न क्षेत्रहरूमा आर्थिक तथा वस्तु उपलब्ध गराई विभिन्न सामाजिक संघ संस्थाहरूलाई कुल रु. ४८ लाख ३६ हजारको आर्थिक सहयोग उपलब्ध गराएको छ ।

(रु.०००)		
क्षेत्र	आ.व. २०७८/७९	आ.व. २०७७/७८
स्वास्थ्य क्षेत्र	२,१३५	३,२५७
शिक्षा क्षेत्र	८७८	७६०
सार्वजनिक हित, वातावरण, सांस्कृतिक संरक्षण तथा जनचेतनाका	१,६४६	५७
सुरक्षाको क्षेत्र	१७७	७०
अन्य	०	५
जम्मा	४,८३६	४,१४९

बैंकको सानो सहयोगले समाजमा ठुलो परिवर्तन नभएता पनि यसले समाजको लागि सकारात्मक सन्देश प्रदान गर्ने कुरामा हामी विश्वस्त छौं । यस बैंकले समाजको वृहत्तर हितका लागि आगामी दिनहरूमा पनि समाजसेवा कार्यहरूलाई थप प्रभावकारी बनाउन बैंकको केन्द्रिय कार्यालय, प्रादेशिक कार्यालय तथा शाखा कार्यालयहरू मार्फत योजनाबद्ध रूपमा संस्थागत सामाजिक उत्तरदायित्व अन्तर्गतका कार्यक्रमहरू अघि बढाउने लक्ष्य लिएको छ । यस आ.व २०७८/७९ मा बैंकले सामाजिक उत्तरदायित्वको लागी रु.१० लाख ४७ हजार छुट्टाइएको छ ।

हर्ष र मुस्कानहरु तर्फ..



संस्थागत सामाजिक उत्तरदायित्व अर्न्तगत कार्यहरुको केहि कलकहरु:



१२) संस्थागत सुशासन

संस्थागत सुशासन संस्थाको मेरुदण्ड भएकाले महालक्ष्मी विकास बैंक लि. मा संस्थागत सुशासन (Corporate Governance) लाई उच्च महत्वका साथ परिपालना गर्न गराउनका लागि सञ्चालक समिति र बैंक व्यवस्थापन पूर्णरूपमा प्रतिबद्ध रहेको छ । सञ्चालक समितिका काम कारवाहीहरू तथा बैंकका अन्य सबै क्रियाकलापहरूलाई स्वतन्त्र एवं पारदर्शीरूपमा व्यापारिक स्वच्छता, व्यवसायिकता तथा प्रचलित कानून तथा मापदण्डहरूको अधीनमा रही संस्थागत सुशासनको विकास गर्न बैंक सदा क्रियाशील रहेको छ । बैंकले नेपाल राष्ट्र बैंक तथा अन्य नियमन निकायहरूबाट समय समयमा जारी भएका नीति एवं निर्देशन तथा सोको अधिनमा रही विभिन्न नीति नियम सञ्चालक समितिबाट स्वीकृत गराई पूर्ण रूपमा लागु गर्दै आएको छ । भविष्यमा समेत संस्थागत सुशासनलाई प्राथमिकताका साथ लागु गरिनेछ ।

नेपाल राष्ट्र बैंकको निर्देशन नं. ६, १(१०) मा भएको आचरण सम्बन्धी व्यवस्था संस्थाका सञ्चालकहरूबाट पालना भएको छ । बैंकले नियमनकारी निकाय तथा कानूनको परिपालनाको निम्ति मात्रै नभई Integrity, Transparency र Fairness लाई सदैव आत्मसात गर्दै आएको छ । आफ्ना शेयरधनी, अन्य सरोकारवालाको हित सुरक्षित गर्न संस्थागत सुशासनलाई आफ्नो नीति तथा नियमहरूको जानकारीहरू पारदर्शी रूपमा प्रस्तुत गर्ने गरेको छ ।

१३) सम्पत्ति शुद्धिकरण नियन्त्रण

विकास बैंकले प्रचलित ऐन तथा नेपाल राष्ट्र बैंकद्वारा जारी भएको निर्देशनको कार्यान्वयनको सिलसिलामा सम्पत्ति शुद्धिकरण सम्बन्धी छुट्टै आन्तरीक नीति तथा कार्यविधि बनाई लागु गरेको छ । यसरी बनाइएका नीति तथा कार्यविधिद्वारा सम्पत्ति शुद्धिकरण नियन्त्रण तर्फ मूलतः देहाय अनुसारको व्यवस्था गरिएको छ ।

- सञ्चालक समितिका सदस्यको संयोजकत्वमा सम्पत्ति शुद्धिकरण सम्बन्धी समिति गठन गरिएको छ, जसले सम्पत्ति शुद्धिकरण निवारण सम्बन्धमा भए गरेका काम कारवाहीहरूको त्रयमासिक रूपमा अनुगर्न गर्ने गरेको छ ।
- सञ्चालक समिति तथा उच्च व्यवस्थापनले समेत सम्पत्ति शुद्धिकरण सम्बन्धी कार्यको त्रैमासिक रूपमा समीक्षा गर्ने व्यवस्था मिलाईएको छ ।
- सम्पत्ति शुद्धिकरण नियन्त्रण सम्बन्धी नेपाल राष्ट्र बैंकले जारी गरेको निर्देशन बमोजिमको कार्य गर्ने गराउने प्रयोजनका लागि केन्द्रीय कार्यालयमा अनुपालन अधिकृत तोकिएको छ ।
- ग्राहक पहिचान पद्धतीलाई व्यवस्थित गरिनुका साथै जोखिममा आधारित ग्राहक बर्गिकरण पद्धती अवलम्बन गरिएको छ ।
- नियमनकारी निकायको निर्देशनमा भएको व्यवस्था बमोजिमका विवरणहरू नियमित रूपमा तोकिएको समयावधि भित्र वित्तीय जानकारी इकाई समक्ष पेश गर्ने व्यवस्था मिलाईएको छ ।
- बैंकमा हुनसक्ने सभावित शंकास्पद कारोवारको अनुगमन गर्ने पद्धती अवलम्बन गरिएको छ तथा आवश्यकता अनुसार यस सम्बन्धी प्रतिवेदन वित्तीय जानकारी इकाई समक्ष पेश गर्ने गरिएको छ ।
- कारोवारको स्वचालित अनुगमन पद्धती तथा अनलाईन रिपोर्टिंग (GoAML) अनुसार प्रतिवेदन पेश गर्ने व्यवस्था गरिएको छ ।
- शाखाहरूमा कार्यरत कर्मचारीहरूलाई सम्पत्ति शुद्धिकरण निवारण सम्बन्धी कानूनी व्यवस्था तथा बैंकले गर्नुपर्ने कार्य तथा प्रकृया बारे जानकारी गराउन नियमित रूपमा तालिम प्रदान गर्ने गरिएको छ ।

१४) आन्तरिक नियन्त्रण प्रणाली

बैंकिङ्ग व्यवसायमा निहित कर्जा, बजार तथा सञ्चालन लगायतका जोखिमहरूलाई दृष्टिगत गरी बैंकले आन्तरिक नियन्त्रण प्रणालीलाई मजबुत बनाउने नीति लिएको छ । यस सम्बन्धमा बैंकिङ्ग कारोवारका सबै क्षेत्रमा आवश्यक नीति, नियमहरू बनाई कार्यान्वयनमा ल्याइएको छ । त्यसै गरी बैंकका कामकारवाहीहरू प्रचलित कानून बमोजिम भए गरेको छ/छैन त्यसको यकिन गर्ने उद्देश्यले बैंकमा एउटा स्वतन्त्र आन्तरिक लेखापरीक्षण विभाग गठन गरी त्यस विभागलाई सञ्चालक समिति अन्तर्गतको लेखापरीक्षण समिति मातहत राखिएको छ । बैंकिङ्ग कारोवारहरूमा निहित जोखिमहरूलाई निरन्तर रूपमा अनुगमन गरी सञ्चालक समितिलाई उपयुक्त राय सुझाव दिनका लागि सञ्चालक समितिको जवाफदेहीतामा जोखिम व्यवस्थापन समिति गठन गरी उक्त समितिले त्यस सम्बन्धमा प्रभावकारी रूपमा कार्य गर्दै आइरहेको छ । साथै, कर्जामा निहित जोखिमलाई न्यूनीकरण गर्न छुट्टै जोखिम विभाग गठन गरी संचालनमा ल्याइएको छ । त्यस्तै बैंकमा रहेका सम्पूर्ण ग्राहकको जोखिम स्तर निर्धारण गर्ने तथा अन्य अनुपालनको क्रममा देखिने कमिकमजोरीको उपयुक्त तरिकाले अनुगमन तथा समाधान गर्न सम्पत्ति शुद्धिकरण निवारण सम्बन्धी समिति गठन गरि त्यस अन्तर्गत सम्पत्ति शुद्धिकरण विभाग संचालनमा रहेको छ ।

साथै विभिन्न विभागहरूसँग सम्बन्धित कार्य सञ्चालनलाई व्यवस्थित गर्न आन्तरिक नीति, नियम तथा निर्देशिकाहरू जारी गरी लागु गरिएको छ । निर्णय प्रकृत्यालाई छिटो-छरितो तथा चुस्त बनाउन व्यवस्थापन तहमा व्यवस्थापन समिति (Executive Committee), जोखिम र आम्दानीको (Risk and Return) दृष्टिकोणबाट वासलात व्यवस्थापन गर्ने, ब्याजदर तथा तरलता जोखिमको रणनीतिक व्यवस्थापन गर्न व्यवस्थापन तहका पदाधिकारीहरू सम्मिलित सम्पत्ति दायित्व व्यवस्थापन समिति (ALCO), बैंकको दैनिक काम कारवाही, लगानी, सञ्चालन तथा रणनीतिक योजनाको कार्यान्वयनका लागि चाहिने सूचना तथा प्रविधि प्रणालीको विकास गर्ने, समयानुसार अद्यावधिक गर्ने र अग्रसर भई काम गर्न बैंकका पदाधिकारीहरू सम्मिलित IT Steering Committee र बैंकको दैनिक काम कारवाहीका लागि चाहिने Logistics को व्यवस्था गर्न बोलपत्रको आव्हान गर्न, Logistics खरिदका लागि प्रमुख कार्यकारी अधिकृतलाई सिफारिस गर्ने र बोलपत्र कबोल गर्ने जस्ता कामका लागि खरिद समिति लगायतका समितिहरू क्रियाशील रहेका छन् ।

१५) राजश्वमा बैंकको योगदान

बैंकले प्रत्यक्ष र अप्रत्यक्ष रूपमा राष्ट्रिय अर्थतन्त्रमा योगदान गर्दै आएको छ । नेपाल सरकारको राष्ट्रिय ढुकुटीमा, आ.व. २०७८/७९ मा बैंकले अग्रिम आयकर बापत रु. ३७ करोड ९८ लाख ५८ हजार र विभिन्न भुक्तानीमा कर कट्टी गरे बापत रु. ३ करोड ७० लाख ७३ हजार गरी कुल रु.४१ करोड ६९ लाख ३१ हजार ठूला करदाता कार्यालयमा दाखिला गरेको छ ।

१६) सञ्चालक समिति

प्रचलित बैंक तथा वित्तीय संस्था सम्बन्धी ऐन र कम्पनी ऐनको परिधिभित्र रही बैंकको नीतिगत निर्णय गर्ने उच्च निकायको भूमिका निर्वाह गर्ने क्रममा बैंकलाई आवश्यक सबै नीति, नियमहरू निर्माण तथा अनुगमनमा सञ्चालक समितिको सक्रिय भूमिका रहेको छ । साथै, यस समितिले बैंकको प्रमुख सूचकाङ्कहरूको अनुगमन गरी व्यवस्थापनलाई आवश्यक निर्देशनहरू जारी गर्ने, बैंकको व्यवसायिक योजना (Business Plan) एवं बजेट स्वीकृत गर्ने, सञ्चालक समितिको बैठकलाई व्यवस्थित गर्न तथा सञ्चालकहरूलाई नियम निर्देशनको दायरामा राख्न सञ्चालक समितिले आफ्नो आचारसंहिता लागू गरेको छ । सञ्चालक समितिमा श्री राजेश उपाध्यायज्यूको अध्यक्षतामा ७ सदस्यीय सञ्चालक समिति रहेको छ । मिति २०७८/११/१३ मा सम्पन्न २० औं वार्षिक साधारण सभाबाट श्री राजेश कुमार रौनियार संचालकबाट बाहिरिनु भएको हुँदा उहाँले आफ्नो कार्यकालमा बैंकलाई पुर्‍याउनु भएको योगदानको कदर गर्दै धन्यवाद ज्ञापन गरिएको छ । उक्त साधारण सभाबाट ग्रीडङ्ग प्रा.लि.को तर्फबाट श्री दिपक कुमार रौनियार संस्थापक संचालकमा निर्वाचित हुनु भएको छ र अन्य सञ्चालकमा साविककै सञ्चालकहरू पुनः निर्वाचित हुनुभएको छ ।



आर्थिक वर्ष २०७८/७९ मा यस समितिको जम्मा ४४ वटा बैठक बसेको थियो । बैंकको सञ्चालक समितिका सम्पूर्ण सदस्यहरूले नेपाल राष्ट्र बैंकको निर्देशनमा तोकिएका आचरणहरू पालना गर्नुभएको छ । सञ्चालक समितिको बैठक वापत अध्यक्षलाई प्रति बैठक रु. १०,००० र सञ्चालक सदस्यलाई प्रति बैठक रु.९,००० दरले प्रदान गर्ने गरिएको छ ।

१७) अन्य समितिहरू

१७.१ लेखापरीक्षण समिति:

कम्पनी ऐन २०६३ को दफा १६४ तथा ने.रा.बैंक को निर्देशन बमोजिम बैंकको वाह्य लेखापरीक्षक नियुक्तीको लागि सिफारिश गर्ने, बैंकको आन्तरिक लेखापरीक्षणको कार्यक्षेत्र निर्धारण गर्ने, आन्तरिक, बाह्य तथा केन्द्रीय बैंकबाट भएको लेखापरीक्षणको सिलसिलामा प्राप्त भएका कैफियतहरूको समीक्षा गर्ने र बैंकको आन्तरिक लेखापरीक्षण विभागले पेश गरेको आन्तरिक लेखापरीक्षण प्रतिवेदनमा उल्लिखित कैफियतहरू उपर समीक्षा गर्नको लागि सञ्चालक श्री राजेश कुमार रौनियारको संयोजकत्वमा सञ्चालक श्री श्याम सुन्दर रुगंटा सदस्य र सदस्य सचिव आन्तरिक लेखापरीक्षण विभाग रहने गरी लेखापरीक्षण समिति गठन गरिएकोमा मिति २०७८/११/१३ मा सम्पन्न निर्वाचनबाट नयाँ सञ्चालक समिति गठन भै सञ्चालक श्री दिपक कुमार रौनियार को संयोजकमा निम्न बमोजिम लेखापरीक्षण समिति गठन गरिएको छ । समितिले कम्पनी ऐन २०६३ को दफा १६४ र बैंक तथा वित्तीय संस्था सम्बन्धि ऐन २०७३ बमोजिम अन्य कार्यहरु पनि गर्ने गर्दछ ।

नाम	पद	
दिपक कुमार रौनियार	सञ्चालक	संयोजक
राहुल अग्रवाल	सञ्चालक	सदस्य
संसार शर्मा	आन्तरिक लेखापरीक्षण विभाग प्रमुख	सदस्य सचिव

समिक्षा अवधिमा यस समितिको कुल २३ वटा बैठकहरु बसेको थियो । लेखापरीक्षण समितिको बैठक वापत संयोजकलाई प्रति बैठक रु. ९,००० र सञ्चालक सदस्यलाई प्रति बैठक रु.८,५०० दरले प्रदान गर्ने गरिएको छ । समितिको सदस्य सचिव तथा आन्तरिक लेखापरीक्षण विभाग प्रमुखलाई भत्ताको व्यवस्था गरिएको छैन ।

१७.२ जोखिम व्यवस्थापन समिति:

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम बैंकिङ्ग प्रणालीमा आइपर्ने विभिन्न जोखिमहरूलाई समयमै पहिचान गरी तिनको न्यूनीकरण गरी उचित व्यवस्थापन सहित राय सुझाव सञ्चालक समितिमा पेश गर्नका लागि सञ्चालक श्री रुपेन्द्र पौडेल संयोजक रहने गरी ४ सदस्यीय जोखिम व्यवस्थापन समिति गठन गरिएको छ । जोखिम न्यूनीकरण गर्ने प्रणालीको विकास एवं सोको प्रभावकारिता आदिका सम्बन्धमा तोकिएको अवधिमा व्यवस्थापनले यस समितिमा प्रतिवेदन पेश गर्ने व्यवस्था समेत मिलाईएको छ । समितिले बैंकको काम कारवाहीको सिलसिलामा अन्तर्निहित हुने कर्जा जोखिम, बजार जोखिम, सञ्चालन जोखिम, तरलता, पुंजी पर्याप्तता अनुपात लगायतका विभिन्न जोखिमहरूको मापन गर्ने, उक्त जोखिमहरूलाई न्यूनीकरण गर्न व्यवस्थापनलाई मार्गदर्शन तथा निर्देशन दिने कार्य यस समितिबाट भइरहेको छ । सञ्चालक श्री संजय गिरीको संयोजकत्वमा लेखापरीक्षण समितिको संयोजक पदेन सदस्य संचालन विभाग प्रमुख सदस्य र जोखिम विभाग प्रमुख सदस्य सचिव रहने गरी जोखिम व्यवस्थापन समिति गठन भएकोमा मिति २०७८/११/१३ मा सम्पन्न निर्वाचनबाट नयाँ समिति गठन भै सञ्चालक समितिको मिति २०७८/११/१६ को बैठकबाट सञ्चालक श्री रुपेन्द्र पौडेलको संयोजकत्वमा निम्न बमोजिम समिति गठन गरिएको छ ।

नाम	पद	
रुपेन्द्र पौडेल	सञ्चालक	संयोजक
दिपक कुमार रौनियार	लेखापरीक्षण समिति संयोजक	सदस्य
रमेश कुमार शाह	संचालन विभाग प्रमुख	सदस्य
सजिव पन्त	जोखिम विभाग प्रमुख	सदस्य सचिव

समीक्षा अवधिमा यस समितिको कुल ८ वटा बैठकहरु बसेको थियो । सो समितिको बैठक वापत संयोजकलाई प्रति बैठक रु. ९,००० र सञ्चालक सदस्यलाई प्रति बैठक रु.८,५०० का दरले प्रदान गर्ने गरिएको छ ।

१७.३ सम्पत्ति शुद्धिकरण निवारण सम्बन्धी समिति:

नेपाल राष्ट्र बैंकले बैंक तथा वित्तीय संस्थालाई जारी गरेको निर्देशन नं. ६ मा भएको व्यवस्था बमोजिम सञ्चालक स्तरीय सम्पत्ति शुद्धिकरण निवारण सम्बन्धी समिति गठन गरिएको छ । सञ्चालक श्री संजय गिरी संयोजक रहने गरी ३ सदस्यीय समिति गठन गरिएको छ । सम्पत्ति शुद्धिकरण निवारण सम्बन्धमा नेपाल राष्ट्र बैंकले जारी गरेको निर्देशन बमोजिम संस्थामा भए गरेका कामहरूको अनुगमन गर्ने प्रणालीको विकास गरिएको छ भने यस समितिले सञ्चालक समिति समक्ष आवश्यक राय सुझाव सहितको प्रतिवेदन पेश गर्ने व्यवस्था समेत मिलाईएको छ । सञ्चालक श्री राहुल अग्रवालको संयोजकत्वमा संचालन विभाग प्रमुख र अनुपालन विभाग प्रमुख सदस्य सचिव रहने गरी समिति गठन भएकोमा मिति २०७८/११/१३ मा सम्पन्न निर्वाचनबाट नयाँ सञ्चालक समिति गठन पश्चात सञ्चालक श्री संजय गिरीको संयोजकत्वमा निम्न बमोजिम सदस्य रहने गरी समिति गठन गरिएको छ ।

नाम	पद	
संजय गिरी	सञ्चालक	संयोजक
सजिव पन्त	जोखिम विभाग प्रमुख	सदस्य
सन्तोष कुमार गौतम	अनुपालन विभाग प्रमुख	सदस्य सचिव

समीक्षा अवधिमा यस समितिको कुल ५ वटा बैठकहरु बसेको थियो । सो समितिको बैठक वापत संयोजकलाई प्रति बैठक रु. ९,००० र सञ्चालक सदस्यलाई प्रति बैठक रु ८,५०० का दरले बैठक भत्ता प्रदान गर्ने गरिएको छ ।

१७.४ कर्मचारी व्यवस्थापन तथा सेवा सुबिधा समिति :

बैंकमा कर्मचारी व्यवस्थापन तथा सेवा सुबिधा समिति गठन भई कार्य सम्पादन गर्दै आइरहेको छ । सो समितिको काम कर्तव्य अधिकार सोहि निर्देशनको अनुसूची (१) बमोजिम कर्मचारीहरूको पारिश्रमिक सम्बन्धी अध्ययन तथा विश्लेषण गर्ने, कर्मचारीहरूले सम्पादन गर्नु पर्ने कार्य, लक्ष्य तथा प्रगति मूल्याङ्कनका परिसूचकहरु विकास गरी सो बमोजिम निजहरूको कार्यसम्पादन मूल्याङ्कन प्रणालीको पुनरावलोकन गर्ने, जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरु भर्ना, छनौट, नियुक्ति, पदस्थापना, सरुवा, बढुवा, श्रम सम्बन्धी योजना, नीति तथा मापदण्डहरु तयार गरी सञ्चालक समिति समक्ष सुझाव पेश गर्ने र कर्मचारी नीति तथा कार्यरत कर्मचारी संरचनाको समीक्षा गर्ने र Succession Planning तयार गरी कर्मचारीको वृत्ति विकास लगायत सेवा संग सम्बन्धित विषयमा व्यवस्थापनलाई मार्गदर्शन दिने कार्य गर्दछ । सञ्चालक श्री रुपेन्द्र पौडेलको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत सदस्य, लेखा सम्बन्धी विभाग प्रमुख सदस्य र मानव संशाधन विभाग प्रमुख सदस्य सचिव रहने गरी समिति गठन भएकोमा मिति २०७८/११/१३ देखि सञ्चालक श्रीमती अम्बिका श्रेष्ठको संयोजकत्वमा निम्न बमोजिम सदस्य रहने गरी समिति गठन गरिएको छ ।

नाम	पद	
अम्बिका श्रेष्ठ	सञ्चालक	संयोजक
बोधराज देवकोटा	प्रमुख कार्यकारी अधिकृत	सदस्य
प्रदिप पुडासैनी	लेखा, वित्तिय तथा कोष प्रमुख	सदस्य
विशाल राज कार्की	मानव संशाधन प्रमुख	सदस्य सचिव

समिक्षा अवधिमा यस समितिको कुल ८ वटा बैठकहरु बसेको थियो । सो समितिको बैठक वापत संयोजकलाई प्रति बैठक रु. ९,००० र सञ्चालक सदस्यलाई प्रति बैठक रु.८,५०० का दरले प्रदान गर्ने गरिएको छ ।

साथै बैंकको कार्य सञ्चालन दक्षतापूर्वक चुस्त रुपमा सम्पन्न गर्न सहज होस् भन्ने अभिप्रायले बैंकको सेवामा योग्य व्यक्ति छनौट गरी नयाँ नियुक्ति एवं पदपूर्ति सम्बन्धी कार्य सम्पादन गर्नको लागि नेपाल राष्ट्र बैंकको निर्देशन बमोजिम व्यवस्थापन तहको पदपूर्ति समिति समेत गठन गरिएको छ ।



१८) व्यवस्थापन, व्यवस्थापकिय जिम्मेवारी तथा व्यवस्थापकिय समिति

आ.व. २०७८/७९ मा व्यवस्थापन तथा व्यवस्थापकिय जिम्मेवारीमा कुनै पनि हेरफेर भएको छैन । बैंकले विभिन्न काम कारबाहीलाई सरल, सहज तथा पारदर्शी बनाउन तथा अन्य व्यवस्थापकिय कार्य गर्न विभिन्न व्यस्थापन स्तरीय समितिहरु गठन गरिएको छ ।

१८.१ सम्पत्ति तथा दायित्व व्यवस्थापन समिति

बैंकको सम्पत्ति तथा दायित्वको उचित व्यवस्थापन, तरलता व्यवस्थापन, कर्जा तथा निक्षपको ब्याजदर निर्धारण तथा परिवर्तन, विभिन्न लगानी योग्य लगानीको आवश्यक मुल्याङ्कन गरि लगानी गर्ने, GAAP Analysis, गर्ने प्रयोजनार्थ प्रमुख कार्यकारी अधिकृतको अध्यक्षतामा नायब प्रमुख कार्यकारी अधिकृत, सहायक प्रमुख कार्यकारी अधिकृत, कर्जा विभाग प्रमुख, बजार व्यवस्थापन प्रमुख तथा वित्त विभाग प्रमुख सदस्य सचिव सहितको सम्पत्ति तथा दायित्व व्यवस्थापन समिति (ALCO) रहेको छ । समितिको समीक्षा अवधिमा २० वटा बैठक बसेको थियो । उक्त बैठक वापत भत्ता दिने गरिएको छैन ।

१८.२ मानव संसाधन पदपूर्ती समिति

विद्यमान प्रतिस्पर्धात्मक बैकिङ्ग क्षेत्रमा सफलता हासिल गर्नका लागि दक्ष जनशक्तिलाई भर्ती गरी विभिन्न शाखा, प्रादेशिक कार्यालय, इकाइ, विभागहरुमा नियुक्ति दिने, सरुवा, बढुवा, पदोन्नती लगायत कर्मचारी सम्बन्धित काम कारबाही गर्न, नीति नियमहरुमा आवश्यक सल्लाह सुझाव दिन, कर्मचारी क्षमता अभिवृद्धि, Succession Plan तयारी लागु गर्ने प्रयोजनार्थ वरिष्ठ नायब प्रमुख कार्यकारी अधिकृतको अध्यक्षतामा, कर्जा विभाग प्रमुख तथा मानव विभाग प्रमुख सदस्य सचिव सहितको मानव संसाधन पदपूर्ती समिति कार्यरत रहेको छ । समितिको समीक्षा अवधिमा ३७ वटा बैठक बसेको थियो । उक्त बैठक वापत भत्ता दिने गरिएको छैन ।

१८.३ आर्थिक निर्देशन समिति

बैंकलाई आवश्यक पर्ने विभिन्न मालसामान, निर्माण/पुननिर्माण, परामर्श सेवा तथा अन्य आवश्यक वस्तु तथा सेवाहरु खरिद प्रक्रियामा प्रतिस्पर्धा, स्वच्छता इमान्दारीता, जवाफदेहीता र विश्वनीयता प्रवर्द्धन गरी मितव्ययी तथा विवेकपूर्ण ढङ्गबाट खर्चको अधिकतम प्रतिफल हासिल गर्न र बैंकले निर्माण कार्य गर्दा गराउँदा, मालसामान, परामर्श सेवा तथा अन्य सेवा खरिद गर्दा त्यस्तो खरिदको व्यवस्थापन क्षमता अभिवृद्धि गरी उत्पादक, बिक्रेता, आपूर्तिकर्ता, निर्माण व्यवसायी वा सेवा प्रदायकलाई बिना भेदभाव बैंकको खरिद प्रक्रियामा सहभागी गराई समान अवसर सुनिश्चत गरी न्युनतम लागतमा गुणस्तरीय खरिद कार्य गर्ने गरी प्रमुख कार्यकारी अधिकृतको अध्यक्षतामा वरिष्ठ नायब प्रमुख कार्यकारी अधिकृत, संचालन विभाग प्रमुख, वित्त तथा लेखा विभाग प्रमुख र सामान्य सेवा विभाग प्रमुख सदस्य सचिव सहितको आर्थिक निर्देशन समिति रहेको छ । समितिको समीक्षा अवधिमा ७९ वटा बैठक बसेको थियो । उक्त बैठक वापत भत्ता दिने गरिएको छैन ।

१९) लेखापरीक्षण प्रतिवेदनमा उल्लेखित कैफियत र सो उपर सञ्चालक समितिको प्रतिक्रिया

लेखापरीक्षण प्रतिवेदनमा नियमित व्यावसायीक कारोबारमा देखिएका विषयहरुमा दिइएका सुझावहरु वाहेक उल्लेख्य कैफियतहरु रहेका छैनन् । लेखापरीक्षकबाट प्राप्त सुझावहरु अनुरूप सुधार गर्न सञ्चालक समिति सदैव क्रियाशील र प्रतिवद्ध रहेको छ ।

नेपाल वित्तीय प्रतिवेदन मान (NFRS) अनुसारको २०७९ आषाढमसान्तको वासलात, आ.व. २०७८/७९ को नाफा-नोक्सान हिसाब, नाफा नोक्सान बाँडफाँड हिसाब, नगद प्रवाह विवरण, सम्बन्धित अनुसूचीहरु र लेखापरीक्षकको प्रतिवेदन यसै प्रतिवेदनको अंगको रूपमा राखिएको छ ।

२०) आन्तरिक नियन्त्रण प्रणाली उपर सञ्चालक समितिको प्रतिक्रिया

आन्तरिक नियन्त्रण प्रणालीको पर्याप्तता र प्रभावकारिता राख्नको लागि सञ्चालक समिति जिम्मेवार छ । त्यस्तो पर्याप्तता र प्रभावकारितालाई ध्यानमा राख्दै सञ्चालक समितिले बैंकको व्यवसायलाई व्यवस्थित आधारमा सञ्चालन गर्न जोखिमलाई सन्तुलित बनाउनु पर्छ र आन्तरिक नियन्त्रण प्रणालीहरु मुख्यतय बैंकको जोखिम बहन गर्न सक्ने सीमाहरु र सूचकहरुबाट हुने कुनै विचलनलाई हाइलाईट गर्नका लागि डिजाइन गरिएको हुनुपर्छ । आन्तरिक नियन्त्रण प्रणालीले केवल वित्तीय जानकारी र अभिलेखमा भएको गल्ती वा धोखाधडीको बिरूद्ध उचित जानकारी प्रदान गर्न सक्दछ, तर पूर्ण आश्वासन दिन सक्दैन । सञ्चालक समितिले आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउन अन्य समितिहरु गठन गरेको छ । लेखापरिक्षण समितिले बैंकको आन्तरिक नियन्त्रण प्रणालीको पर्याप्तता र निष्ठाको समिक्षा गरि सञ्चालक समितिलाई प्रतिवेदन पेश गर्छ । आन्तरिक लेखापरिक्षण विभागले बैंकले निती र प्रक्यालाई अनुपालन गरे नगरेको यकिन गरि आन्तरिक नियन्त्रण प्रणालीको प्रभावकारिताको समिक्षा गरि लेखापरिक्षण समितिलाई प्रतिवेदन पेश गर्दछ जुन पछि सञ्चालक समितिले समिक्षा गर्दछ । विभिन्न व्यवस्थापनस्तरीय समितिहरु गठन गरिएको छ । बैंकले आन्तरिक नियन्त्रण प्रणालीलाई

प्रभावकारी बनाउन नीति, नियम र निर्देशनहरु जारि गरेको छ । नेपाल राष्ट्र बैंकको निर्देशन २०७८ को आवश्यकता बमोजिम आन्तरिक नियन्त्रण प्रणाली अझ प्रभावकारी बनाउन बैंकले थप नितिहरु बनाउने प्रक्यामा छ ।

२१) बैंकको कारोवारलाई असर पार्ने मुख्य कारकहरु

बैंकको कारोवारलाई असर पार्न सक्ने विभिन्न किसिमका जोखिमहरुलाई तल प्रस्तुत गरिएको छ :

- * देशको आर्थिक अवस्थामा आउने परिवर्तनबाट पर्न सक्ने जोखिमहरु ।
- * राष्ट्रको आर्थिक, मौद्रिक तथा वित्तीय नीति परिवर्तनबाट हुन सक्ने सम्भावित जोखिमहरु ।
- * नेपाल सरकार र नेपाल राष्ट्र बैंकले बैंक तथा वित्तीय संस्था सम्बन्धी नीतिमा परिवर्तन गर्दा सिर्जना हुनसक्ने सम्भावित जोखिमहरु ।
- * विदेशी विनिमय कारोवार गर्दा विनिमय दरमा हुने परिवर्तनबाट हुन सक्ने जोखिमहरु ।
- * तरलतामा हुने उतार चढावका कारणले निक्षेप तथा कर्जा लगानीको ब्याजदरमा हुने परिवर्तन तथा लगानी योग्य तरलताको अभावबाट व्यवसाय वृद्धिमा आउन सक्ने जोखिमहरु ।
- * निक्षेप संकलन, लगानी, तथा कर्जा सापटीको दायरा साँघुरिएर उत्पन्न हुन सक्ने जोखिमहरु ।
- * कर्जा असुली नभई उत्पन्न हुने जोखिमहरु ।
- * अन्तर्राष्ट्रिय बजारमा हुने मन्दी तथा अन्य विश्व घटनाबाट नेपाली बजारमा पर्नसक्ने असरबाट हुनसक्ने आर्थिक जोखिमहरु ।
- * पूँजी बजारमा आउन सक्ने उतारचढावबाट हुनसक्ने जोखिमहरु ।
- * वैकल्पिक लगानी क्षेत्रको अभाव ।
- * विप्रेषण आयमा आउन सक्ने उतार चढावबाट अर्थ व्यवस्थामा नकारात्मक प्रभाव परी सिर्जना हुनसक्ने जोखिमहरु ।
- * देशको राजनीतिक अस्थिरताले पर्न सक्ने असरहरु ।
- * तीब्र बैकिङ्ग प्रतिस्पर्धाका कारण पर्न सक्ने असरहरु ।
- * सम्पत्ति शुद्धीकरणलाई रोक्नका लागि देशमा केन्द्रीकृत तथ्याकहरु तथा पर्याप्त प्रविधिहरुको अभावका कारण हुनसक्ने जोखिम ।
- * सूचना प्रविधिको विकास सँगै जोडिएका सञ्चालन जोखिम सम्बन्धी चुनौतीहरु ।
- * आन्तरिक नियन्त्रण प्रणालीमा हुन सक्ने कमजोरीबाट श्रृजना हुनसक्ने जोखिमहरु ।

२२) भावी कार्यक्रमहरु

भावी कार्यक्रम अन्तर्गत बैंकले चार वर्षीय रणनितिक योजना तयार गरि सोही अनुसार अगाडि बढेको छ । बैंकले आगामी वर्षमा गर्ने प्रमुख कामहरु निम्नानुसार रहेका छन् :

- * डिजिटल बैकिङ्गको क्षेत्रमा विकसित नविनतम प्रविधिलाई यस क्षेत्रमा बढ्दो जोखिमको पक्षलाई समेत विचार गरी आवश्यकता अनुसार लागू गर्ने र बैंकको आन्तरिक कार्य प्रणाली लगायत सेवा सुविधालाई Digital Transformation माध्यमबाट थप गतिसिल बनाउने ।
- * बैंकलाई थप प्रतिष्पर्धी र सबल बनाउन उपयुक्त विदेशी बैंक तथा वित्तिय संस्थालाई रणनीतिक साझेदार लगानीकर्ताको रुपमा भित्र्याउने कार्यलाई अगाडि बढाइने ।
- * आन्तरिक सूचना प्रणाली Automation गर्ने ।
- * संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत विभिन्न थप कार्यक्रमहरु सञ्चालन गर्ने र बैंकलाई समाजको जिम्मेवार संस्थाको रुपमा परिचित गराउँदै बैंकको Brand लाई थप सबल बनाउने ।
- * बैंकको सेवाहरु तथा ग्राहकहरुको कारोवारलाई छिटो छरितो र सुरक्षित बनाउनका लागि बैकिङ्ग सफ्टवेयरलाई अझै प्रभावकारी बनाउँदै Business Process Automation गर्दै जाने ।
- * निक्षेपको औसत ब्याजदरमा कमी ल्याउने किसिमले निक्षेपका नयाँ योजनाहरु तर्जुमा गरी कार्यान्वयन गर्ने र व्यक्तिगत निक्षेपकर्ताहरुको संख्या वृद्धि गर्दै संस्थागत निक्षेपतर्फको निर्भरता कम गर्दै लैजाने ।
- * बैकिङ्ग क्षेत्रमा जोखिमको रुपमा विशेष रुपले हेरिएको AML, KYC, ATM Card Fraud, लगायतका कार्यहरुलाई दुरुस्त राख्नका लागि विशेष सावधानीका उपायहरु अवलम्बन गर्ने ।
- * कर्जाको गुणस्तर सुधार गर्ने र कर्जा विस्तार गर्दा नेपाली श्रोत र साधनमा, कृषि, उर्जा, पर्यटन लगायत साना तथा घरेलु उद्योग, उत्पादनमुलक क्षेत्रमा लगानी वृद्धि गर्ने ।
- * बैंकले लगानी विविधिकरण गर्ने नीति अनुरूप उपयुक्त सहायक कम्पनी खोल्ने तथा अन्य लगानीको श्रोतहरुको पहिचान गर्ने ।
- * बैंकले प्रदेशगत क्षेत्रको आधारमा आफ्नो सेवा विस्तार गर्न देशका विभिन्न ८ स्थानमा प्रादेशिक कार्यालयहरु स्थापना गर्ने ।
- * बैंकको समग्र व्यवसाय बृद्धि गर्न र पूँजीकोष आधारलाई बलियो बनाउन १ अर्ब बराबरको “महालक्ष्मी डिबेन्चर-२०८९” ऋणपत्र जारी गर्ने निर्णय स्वीकृतिका लागि अगाडि बढाइएको ।

- * बैंकको केन्द्रीय कार्यालयको लागि आफ्नै भवन बनाउनको लागि जग्गा तथा भवन खरिद गर्ने कार्य तथा ज्ञानेश्वर स्थित बैंकको जग्गामा आफ्नै भवन बनाउने कार्य अगाडि बढाइने ।
- “To be the most trusted bank” भन्ने Vision प्राप्त गर्ने दिशामा बैंकलाई अगाडि बढाउन विभिन्न कार्यहरु चरणबद्ध रुपमा अगाडि बढाइने ।

२३) कम्पनी ऐन २०६३ को दफा १०९ उपदफा ४ अनुसारको अतिरिक्त विवरणहरूलाई यसै प्रतिवेदनको अंगको रुपमा अनुसूची “क” मा राखिएको छ ।

२४) धितोपत्र दर्ता तथा निष्कासन नियमावली २०७३ को नियम २६ को उपनियम (२) सँग सम्बद्ध विवरण यसै प्रतिवेदनको अंगको रुपमा अनुसूची “ख” मा राखिएको छ ।

२५) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम :

बैंकले २०७९ आषाढ मसान्तमा कायम रहेको चुक्ता पूँजी रु. ४,०१०,८८३,२६८ (अक्षरेपी रु. चार अर्ब एक करोड आठ लाख त्रियासी हजार दुई सय अठसठी मात्र) को ६.४७ प्रतिशत अर्थात रु.२५९,५०४,१४७/- (अक्षरेपी रु. पच्चिस करोड पंचानब्बे लाख चार हजार एक सय सत्तचालिस मात्र) बराबरको नगद लाभांश र ४ प्रतिशत रु. १६०,४३५,३३१/- (अक्षरेपी सोढ्र करोड चार लाख पैतिस हजार तीन सय एकतिस मात्र) बराबरको बोनस शेयर वितरण गर्न प्रस्ताव गरिएको छ ।

२६) धन्यवाद ज्ञापन

यस बैंक प्रति निरन्तर रुपमा विश्वास गरी सौहार्दपूर्ण वातावरणमा कारोवार गर्दै आउनु भएका हाम्रा आदरणीय सम्पूर्ण ग्राहकवर्गहरू प्रति हार्दिक कृतज्ञता ज्ञापन गर्दछौं । ग्राहक महानुभावहरूबाट बैंकलाई प्राप्त हुँदै आएको सकृय सहयोगको उच्च मुल्यांकन गर्दै आउँदा दिनहरूमा आफ्नो ग्राहकवर्गहरूलाई थप स्तरीय सेवा प्रदान गर्न हामी कटिबद्ध रहेका छौं ।

बैंक सञ्चालनका लागि आदरणीय शेयरधनी महानुभावहरूले हामीलाई सुम्पनु भएको गहनतम अभिभारालाई इमान्दारीपूर्वक वहन गर्न कटिवद्ध रहेको व्यहोरा अवगत गराउँदै यस बैंकको उन्नति र प्रगतिको लागि शेयरधनीहरूबाट प्राप्त निरन्तर सहयोग, समर्थन र प्रेरणा प्रति कृतज्ञता व्यक्त गर्दै यहाँहरूबाट निरन्तर सहयोग र सद्भाव पाउने विश्वास सहित बैंकको चौतर्फी प्रगतिका निमित्त प्रतिवद्ध रहेको विश्वास दिलाउन चाहन्छौं । बैंकको निरन्तर उन्नति एवं उत्तरोत्तर प्रगति तथा सम्वृद्धिका लागि अभिभावकको रुपमा निरन्तर मार्गदर्शन तथा सदा साथ दिनुहुने आदरणीय शेयरधनी महानुभावहरू तथा नियमनकारी निकायहरू नेपाल सरकार, नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्ट्रारको कार्यालयका साथै नेपाल स्टक एक्स्चेन्ज लि., आन्तरिक तथा बाह्य लेखापरिक्षक र अन्य प्रत्यक्ष वा अप्रत्यक्ष सहयोग पुर्‍याउँदै आउनु भएका हाम्रा सहयोगी सम्पूर्ण निकाय तथा महानुभावहरू प्रति हार्दिक कृतज्ञता ज्ञापन गर्दै भविष्यमा पनि यसै गरी यहाँहरूको साथ पाईरहने विश्वास लिएका छौं ।

अन्त्यमा, बैंकको हितको लागि निरन्तर क्रियाशील भई ग्राहकवर्गको सेवामा संलग्न सम्पूर्ण कर्मचारीहरूले यस बैंकको प्रगति हासिल गर्नको लागि गरेको मेहनत र लगनशिलताको लागि विशेष धन्यवाद दिदै यस सञ्चालक समिति आउँदा वर्षहरूमा सबैसँग यस्तै सहयोगको अपेक्षा राख्दछ ।

सञ्चालक समितिको तर्फबाट

राजेश उपाध्याय

अध्यक्ष

मिति : २०७९/०९/२९

संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन (सूचीकृत संगठित संस्थाहरुको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम)

सूचीकृत संगठित संस्थाको नाम	महालक्ष्मी विकास बैंक लिमिटेड
ठेगाना, इमेल र वेभसाइट सहित	अन्नपुर्ण आर्केड-२, दरबारमार्ग, काठमाडौं Email:info@mahalaxmibank.com.np Website: www.mahalaxmibank.com
फोन नं.	०१-५३६८७१९
प्रतिवेदन पेश गरिएको आ.व.	२०७८/७९

१) सञ्चालक समिति सम्बन्धी विवरण

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति : श्री राजेश उपाध्याय, २०७८/११/१३

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

क्र.सं.	शेयर संरचना	शेयर संख्या
१	संस्थापक	२,०४,५५,५०४.६७
२	सर्वसाधारण	१,९६,५३,३२८.०१
३	अन्य	-
	जम्मा	४,०१,०८,८३२.६८

(ग) सञ्चालक समिति सम्बन्धी विवरण :

क्र.सं.	सञ्चालकहरुको नाम तथा ठेगाना	प्रतिनिधित्व भएको समुह	शेयर संख्या	नियुक्ति भएको मिति	पद, तथा गोपनियताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरीका	बोर्डलाई जानकारी गराएको मिति
१	श्री राजेश उपाध्याय	संस्थापक	५३,७०७ (संस्थापक) २२,४३४ (साधारण)	२०७८/११/१३	२०७८/११/१६	निर्वाचित	२०७८/११/१५
२	श्री सञ्जय गिरी	संस्थापक	५,३५,३४९ (संस्थापक) १,३१,२९० (साधारण)	२०७८/११/१३	२०७८/११/१६		२०७८/११/१५
३	गोइङ्ग प्रा.लि. को तर्फबाट श्री दिपक कुमार रौनियार	संस्थापक	२,०८२ (संस्थापक) १२२ (साधारण)	२०७८/११/१३	२०७८/११/१६		२०७८/११/१५
४	श्री श्याम सुन्दर रुङ्गटा	सर्वसाधारण	३,५३४ (साधारण)	२०७८/११/१३	२०७८/११/१६		२०७८/११/१५
५	श्री रुपेन्द्र पौडेल	सर्वसाधारण	४,७६१ (साधारण)	२०७८/११/१३	२०७८/११/१६		२०७८/११/१५
६	श्री राहुल अग्रवाल	सर्वसाधारण	७४७ (साधारण)	२०७८/११/१३	२०७८/११/१६		२०७८/११/१५
७	श्रीमति अम्बिका श्रेष्ठ	स्वतन्त्र सञ्चालक	नभएको	२०७८/०३/२१	२०७८/०३/२४	मनोनित	२०७८/०३/२०



(घ) सञ्चालक समितिको बैठक

► सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

क्र.सं.	यस आ.व. मा बसेको सञ्चालक समितिको बैठकको मिति	उपस्थित सञ्चालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व. मा बसेको बैठकको मिति
१	२०७८/०४/०५	७	छैन	२०७७/०४/०१
२	२०७८/०४/१५	७	छैन	२०७७/०४/०४
३	२०७८/०५/१५	६	छैन	२०७७/०४/१२
४	२०७८/०५/१७	७	छैन	२०७७/०४/२९
५	२०७८/०५/२३	७	छैन	२०७७/०६/०४
६	२०७८/०५/२४	७	छैन	२०७७/०६/१३
७	२०७८/०६/०१	६	छैन	२०७७/०७/०५
८	२०७८/०६/१८	७	छैन	२०७७/०७/२६
९	२०७८/०६/२०	७	छैन	२०७७/०८/११
१०	२०७८/०७/०५	७	छैन	२०७७/०८/१५
११	२०७८/०७/१४	७	छैन	२०७७/०८/२४
१२	२०७८/०७/२६	७	छैन	२०७७/०९/०९
१३	२०७८/०८/१२	७	छैन	२०७७/०९/१५
१४	२०७८/०८/२४	७	छैन	२०७७/१०/०८
१५	२०७८/०९/०२	७	छैन	२०७७/१०/१४
१६	२०७८/०९/०६	७	छैन	२०७७/१०/२०
१७	२०७८/०९/०९	७	छैन	२०७७/१०/२३
१८	२०७८/०९/१८	७	छैन	२०७७/१०/२९
१९	२०७८/०९/२३	७	छैन	२०७७/११/०६
२०	२०७८/०९/२३	७	छैन	२०७७/११/१३
२१	२०७८/०९/२५	७	छैन	२०७७/११/२०
२२	२०७८/१०/०२	७	छैन	२०७७/१२/०१
२३	२०७८/१०/०६	७	छैन	२०७७/१२/०२
२४	२०७८/१०/१६	७	छैन	२०७७/१२/१३
२५	२०७८/११/०५	७	छैन	२०७७/१२/२०
२६	२०७८/११/१२	७	छैन	२०७७/१२/२५
२७	२०७८/११/१३	७	छैन	२०७७/१२/३१
२८	२०७८/११/१६	७	छैन	२०७८/०१/०६
२९	२०७८/१२/०४	७	छैन	२०७८/०१/१५
३०	२०७८/१२/१६	७	छैन	२०७८/०१/३१
३१	२०७८/१२/२८	७	छैन	२०७८/०२/२८
३२	२०७८/१२/२९	७	छैन	२०७८/०२/३०
३३	२०७९/०१/०५	६	छैन	२०७८/०३/१८

३४	२०७९/०१/१२	६	छैन	२०७८/०३/२४
३५	२०७९/०१/२६	७	छैन	
३६	२०७९/०२/११	७	छैन	
३७	२०७९/०२/१६	७	छैन	
३८	२०७९/०२/२७	६	छैन	
३९	२०७९/०२/३०	६	छैन	
४०	२०७९/०२/३१	६	छैन	
४१	२०७९/०३/२२	६	छैन	
४२	२०७९/०३/२६	७	छैन	
४३	२०७९/०३/२८	७	छैन	
४४	२०७९/०३/२९	७	छैन	

► कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक 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 सञ्चालकहरु, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट)को छुट्टै अभिलेख राखे नराखेको	निर्णयको छुट्टै अभिलेख राखेको
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा)	३० दिन
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति	२०७८/११/१३
सञ्चालक समितिको प्रति बैठक भत्ता रु.	अध्यक्ष रु १०,०००।- सञ्चालक रु ९,०००।-
आ.व.को सञ्चालक समितिको कुल बैठक खर्च रु.	२८,१४,०००/-

२) सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको:	भएको
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :	नभएको

सञ्चालकहरुको वार्षिक रुपमा सिकाई तथा पूर्णताजगी कार्यक्रम सम्बन्धी विवरण :

क्र.सं.	विषय	मिति	सहभागी सञ्चालकको संख्या	तालिम संचालन भएको स्थान
१.	Orientation Program Corporate Governance, AML/ CFT	२०७८/०७/२६	७	Hotel Radisson Lazimpat, Kathmandu

प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण :	
संस्थासाग निज वा निजको एकाघरको परिवारको कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण,	जानकारी गराएको
निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण,	जानकारी गराएको
निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण,	व्यक्तिगत फाईल अनुसार श्री राजेश उपाध्यायको ICFPO मा संस्थापक शेयर रहेको
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 सूचिकृत संस्थाको सञ्चालक, तलबी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण:	नभएको
संचालकहरुलाई नियमन निकाय तथा अन्य निकायहरुबाट कुनै कारवाही गरिएको भए सोको विवरण:	जानकारी नभएको ।

३) संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

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

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी :

(अ) समितिको संरचना (संयोजक तथा सदस्यहरुको नाम तथा पद)		
क्र.सं.	नाम	पद
१.	श्री रुपेन्द्र पौडेल, सञ्चालक	संयोजक
२.	श्री दिपक कुमार रौनियार, सञ्चालक (लेखापरीक्षण समितिका संयोजक)	पदेन सदस्य
३.	केन्द्रीय कार्यसञ्चालन विभागका प्रमुख	सदस्य
४.	प्रमुख जोखिम अधिकृत	सदस्य सचिव

(आ) समितिको बैठक संख्या : ८

(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 जोखिमको स्तर, जोखिम बहन क्षमता, जोखिम व्यवस्थापनका लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको पुनरावलोकन तथा पर्याप्तता एवम् व्यवस्थापनबाट प्राप्त हुने जोखिम व्यवस्थापन प्रतिवेदनको विश्लेषण गरी सञ्चालक समितिमा आवश्यक सुझाव पेश गर्ने गरिएको छ । त्यस्तै, देशको विद्यमान अर्थतन्त्रको अवस्थाको कारणले संस्थामा पर्नसक्ने असर को सम्बन्धमा सञ्चालक समितिमा राय सुझाव पेश गर्ने गरिएको छ ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको:

आन्तरिक नियन्त्रण पद्धतीलाई व्यवस्थित बनाउन संस्थाले विभिन्न कार्यविधीहरु बनाई लागु गरेको छ ।

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

आन्तरिक नियन्त्रण पद्धतीलाई सुदृढ गर्न सस्थामा संचालक तथा व्यवस्थापन स्तरीय विभिन्न समितिहरुको गठन गरिएको छ ।

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण:

(अ) संचालक स्तरीय समितिको संरचना (संयोजक तथा सदस्यहरुको नाम तथा पद)

१. लेखापरीक्षण समिति (सञ्चालक स्तरीय)

क्र.सं.	नाम	पद
१.	श्री दिपक कुमार रौनियार, सञ्चालक	संयोजक
२.	श्री राहुल अग्रवाल, सञ्चालक	सदस्य
३.	आन्तरिक लेखा परीक्षण विभागका प्रमुख	सदस्य सचिव

► समितिको बैठक संख्या : २३

► समितिको कार्य सम्बन्धी छोटो विवरण :

संस्थाको समग्र वित्तीय अवस्था, आन्तरिक नियन्त्रण, लेखापरीक्षण योजना र आन्तरिक लेखापरीक्षणमा औल्याइएका विषयहरुमा आवधिक रुपमा समीक्षा गरी आवश्यक सुधारको लागि व्यवस्थापनलाई निर्देशन प्रदान गरेको । बाह्य लेखापरीक्षकले पेश गरेको लेखापरीक्षण प्रतिवेदनमा औल्याइएका बुँदा/कैफियतहरु उपर समीक्षा गरी सुधारात्मक कदम चाल्न व्यवस्थापनलाई निर्देशन प्रदान गरिएको ।

२. कर्मचारी सेवा सुविधा समिति (सञ्चालक स्तरीय)

क्र.सं.	नाम	पद
१	श्री अम्बिका श्रेष्ठ, सञ्चालक	संयोजक
२	श्री बोधराज देवकोटा, प्रमुख कार्यकारी अधिकृत	सदस्य
३	लेखा, वित्तीय तथा कोष प्रमुख	सदस्य
४	मानव संशाधन विभाग प्रमुख	सदस्य सचिव

► समितिको बैठक संख्या : ८

► समितिको कार्य सम्बन्धी छोटो विवरण :

कर्मचारीको उत्पादकत्व बढाउन कर्मचारीहरुको सेवा सुविधा वृद्धि गर्न कर्मचारी सेवा सुविधा सम्बन्धी व्यवस्था, २०७५ मा संशोधन गरिएको । ट्यालेन्ट हन्ट तथा नयाँ भर्ना प्रक्रियामार्फत् कर्मचारीहरुको भर्ना गरिएको ।

३. सम्पत्ति शुद्धीकरण निवारण समबन्धी समिति (सञ्चालक स्तरीय)

क्र.सं.	नाम	पद
१.	श्री सञ्जय गिरी, सञ्चालक	संयोजक
२.	जोखिम व्यवस्थापन विभाग प्रमुख	सदस्य
३.	अनुपालन विभाग प्रमुख	सदस्य सचिव

► समितिको बैठक संख्या : ५

► समितिको कार्य सम्बन्धी छोटो विवरण :

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

(आ) व्यवस्थापनस्तरीय समितिको संरचना (संयोजक तथा सदस्यहरुको नाम तथा पद)

१. पदपूर्ति समिति (व्यवस्थापनस्तरीय)

क्र.सं.	नाम	पद
१.	श्री दिपेश लम्साल, वरिष्ठ नायब प्रमुख कार्यकारी अधिकृत	संयोजक
२.	श्री संजय कुमार श्रेष्ठ, कर्जा प्रमुख	सदस्य
३.	विशाल राज कार्की, मानव संशाधन विभाग प्रमुख	सदस्य सचिव

► समितिको बैठक संख्या : ३७

► समितिको कार्य सम्बन्धी छोटो विवरण : रिक्त पद पहिचान, भर्ना योजना विकास, उम्मेदवारको समिक्षा, अन्तरवार्ता/लिखित परीक्षा सञ्चालन, योग्य कर्मचारी छनौट, कर्मचारी भर्ना तथा कर्मचारीहरुको कार्यसम्पादन मूल्याकन सम्बन्धी व्यवस्थापन लगायतको कार्य यस समितिले गर्दै आएको छ ।

२. सम्पत्ति दायित्व व्यवस्थापन समिति (व्यवस्थापन स्तरीय)

क्र.सं.	नाम	पद
१	श्री बोधराज देवकोटा, प्रमुख कार्यकारी अधिकृत	संयोजक
२	श्री दिपेश लम्साल, वरिष्ठ नायब प्रमुख कार्यकारी अधिकृत	सदस्य
३	श्री ध्रुवराज तिवारी, नायब प्रमुख कार्यकारी अधिकृत	सदस्य
४	श्री जलजकुमार अधिकारी, सहायक प्रमुख कार्यकारी अधिकृत	सदस्य
५	श्री संजय कुमार श्रेष्ठ, कर्जा प्रमुख	सदस्य
६	श्री बसन्त बक्सी, बजार तथा व्यापार प्रवर्धन प्रमुख	सदस्य
७	श्री प्रदिप पुडासैनी, लेखा, वित्तीय तथा कोष प्रमुख	सदस्य सचिव

- समितिको बैठक संख्या : २०
- समितिको कार्य सम्बन्धी छोटो विवरण :
सम्पत्ति तथा दायित्वको उचित व्यवस्थापन, तरलता व्यवस्थापन, ब्याजदर मूल्यांकन र कर्जा तथा निक्षेप परिवर्तनको अध्ययन तथा आवश्यक व्यवस्थापन गर्ने गरेको छ । त्यस्तै राष्ट्रिय तथा अन्तराष्ट्रिय आर्थिक गतिविधिको विश्लेषण गरि बैंकको लगानीहरूको समिक्षा, लगानीसँग सम्बन्धित उचित निर्णय, अन्तराल विश्लेषण तथा तरलता योजनाको समिक्षा तथा बजारको माग अनुसार नयाँ वित्तिय वस्तु/सेवाहरूको सिफारिस समेत यस समितिले गर्दै आएको छ ।

३. खरिद समिति (व्यवस्थापन स्तरीय)

क्र.सं.	नाम	पद
१	बरिष्ठ नायब प्रमुख कार्यकारी अधिकृत	अध्यक्ष
२	लेखा, वित्तीय तथा कोष प्रमुख	सदस्य
३	सामान्य सेवा विभाग प्रमुख	सदस्य सचिव

- समितिको कार्य सम्बन्धी छोटो विवरण :
सम्पत्तिको गुणस्तर, मूल्य तथा आर्थिक प्रशासन विनियमावली २०७५ मा भएको व्यवस्था बमोजिम संस्थामा खरिद सम्बन्धी आवश्यक कार्यहरू यस समितिले गर्दै आएको छ ।

४. आर्थिक निर्देशन समिति

क्र.सं.	नाम	पद
१	प्रमुख कार्यकारी अधिकृत	संयोजक
२	बरिष्ठ नायब प्रमुख कार्यकारी अधिकृत	सदस्य
३	केन्द्रीय कार्य सञ्चालन प्रमुख	सदस्य
४	लेखा, वित्तीय तथा कोष प्रमुख	सदस्य
५	सामान्य सेवा विभाग प्रमुख	सदस्य सचिव

- समितिको बैठक संख्या : ७९
- समितिको कार्य सम्बन्धी छोटो विवरण :
यस समितिले सामान्य सेवा विभागले पहिचान गरेको विभिन्न आपूर्तिकर्ता वा सेवा प्रदायकको वस्तु वा सेवाका गुण, लागत प्रभावकारीता, दक्षता, जोखिमस्तर, तथा विश्वसनियताको मूल्यांकन गरी सबैभन्दा उपयुक्त आपूर्तिकर्ता वा सेवा प्रदायकको नाम सिफारिश गर्दछ । वस्तु वा सेवाहरूको प्रभावकारिता, दक्षता र अर्थ व्यवस्था सम्बन्धी मापदण्ड पुरा गरी खरिद भएको सुनिश्चित गर्नका लागि यस समिति सक्रिय रहेको छ ।

(च) आर्थिक प्रशासन विनियमावली भए/नभएको: भएको

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण

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

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	राष्ट्रिय दैनिक पत्रिका	२०७८/०९/०४ अन्नपूर्णपोस्ट दैनिक
		२०७८/०९/०९ कारोबार दैनिक
		२०७८/०९/२४ अन्नपूर्णपोस्ट दैनिक
		२०७८/०९/२६ अन्नपूर्णपोस्ट दैनिक
		२०७८/११/०६ अन्नपूर्णपोस्ट दैनिक
विशेष साधारण सभाको सूचना		आ.व. २०७८/०७९ मा विशेष साधारण सभा भएको छैन ।
वार्षिक प्रतिवेदन	राष्ट्रिय दैनिक पत्रिका	२०७८/०९/०४ अन्नपूर्ण पोष्ट
त्रैमासिक प्रतिवेदन	राष्ट्रिय दैनिक पत्रिका	प्रथम त्रैमास २०७८/०७/१५, कारोबार दैनिक
		दोश्रो त्रैमास २०७८/१०/०७, कारोबार दैनिक
		तेस्रो त्रैमास २०७९/०१/०६, कारोबार दैनिक
		चौथो त्रैमास २०७९/०४/२२, नाया पत्रिका दैनिक
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	पत्राचार (तुरुन्तै)	२१.०५२६ प्रतिशत बोनश सेयर (कर सहित) प्रदान गर्ने बारे संचालक समितिको मिति २०७८/०८/१२ को निर्णय सोहि मितिमा नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज तथा सि.डि.एस.सि. लगाएत लाई जानकारी गराएको ।
अन्य	छैन	

- (ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहीमा परेको भए सो सम्बन्धी जानकारी : नपरेको
- (ग) पछिल्लो बार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति : बैंकको २० औं वार्षिक साधारण सभा मिति २०७८/११/१३ मा सम्पन्न भएको तथा विशेष साधारण सभा नभएको ।

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

- (क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकाश, तालिम, तलब, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचार सहिता लगायतका कुराहरु समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए/नभएको: भएको
- (ख) सांगठनिक संरचना संलग्न गर्ने : यसैसाथ संलग्न रहेको छ ।
- (ग) उच्च व्यवस्थापन तहका कर्मचारीहरूको नाम, शैक्षिक योग्यता तथा अनुभव सम्बन्धी विवरण :

क्र.सं.	नाम	पद	शैक्षिक योग्यता	अनुभव
१	श्री बोधराज देवकोटा	प्रमुख कार्यकारी अधिकृत	एम. फिल.	२६ वर्ष
२	श्री दिपेश लम्साल	बरिष्ठ नायब प्रमुख कार्यकारी अधिकृत	स्नातकोत्तर	२५ वर्ष
३	श्री ध्रुवराज तिवारी	नायब प्रमुख कार्यकारी अधिकृत	स्नातकोत्तर	२५ वर्ष
४	श्री जलज कुमार अधिकारी	सहायक प्रमुख कार्यकारी अधिकृत	स्नातकोत्तर	२६ वर्ष



(घ) कर्मचारी सम्बन्धी अन्य विवरण :

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको	गरेको
नयाँ कर्मचारीहरुको पदपूर्ति गर्दा अपनाएको प्रकृया	यस बैंकको कर्मचारी सेवा विनियमावलीमा भएको व्यवस्था बमोजिम प्रकृया अपनाई विज्ञापन प्रकाशित गरी वा ट्यालेन्ट हन्ट गरी पदपूर्ति गर्ने गरीएको ।
व्यवस्थापन स्तरका कर्मचारीहरुको संख्या :	३२
कुल कर्मचारीको संख्या	८५३
कर्मचारीहरुको सक्सेसन प्लान भए/नभएका	तालिम संख्या ७६ सम्मिलित कर्मचारी संख्या १,७१२
आ.व. कर्मचारीहरुलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या	१,७१२
आ.व. को कर्मचारी तालिम खर्च रु	१,१९,११,९२३/-
कुल खर्चमा कर्मचारी खर्चको प्रतिशत	१६.२०%
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत	१.८०%

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 को आधारमा तयार गरिएको ।
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति :	२०७८/०८/१२
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	प्रथम त्रैमास २०७८/०७/०५, कारोबार दैनिक दोश्रो त्रैमास २०७८/१०/०७, कारोबार दैनिक तेस्रो त्रैमास २०७९/०१/०६, कारोबार दैनिक चौथो त्रैमास २०७९/०४/२२, नयाँ पत्रिका दैनिक
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०७८/०८/१२
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति :	२०७८/११/१३
संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण :	
(अ) आन्तरिक रुपमा लेखापरीक्षण गर्ने गरिएको वा बाह्य विज्ञ नियुक्त गर्ने गरिएको	(अ) बाह्य विज्ञ नियुक्त गर्ने गरिएको
(आ) बाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण	(आ) श्री पि.एण्ड बि. एशोसिएट्स रहेको
(इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	(इ) त्रैमासिक

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण

	क्र.सं.	नाम	पद	योग्यता
संयोजक तथा सदस्यहरुको नाम, पद तथा योग्यता :	१	श्री दिपक कुमार रौनियार	संयोजक	स्नातकोत्तर
	२	श्री राहुल अग्रवाल	सदस्य	स्नातकोत्तर
	३	विभागीय प्रमुख, आन्तरिक लेखा परीक्षण विभाग	सदस्य सचिव	एसिसिए

बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :

क्र.सं.	मिति	उपस्थित सदस्य संख्या
१	२०७८/०४/०५	३
२	२०७८/०५/२०	३
३	२०७८/०७/०१	३
४	२०७८/०७/०४	३
५	२०७८/०७/११	३
६	२०७८/०८/०२	३
७	२०७८/०८/१२	३
८	२०७८/०८/२२	३
९	२०७८/०८/२९	३
१०	२०७८/०९/२२	२
११	२०७८/०९/२९	२
१२	२०७८/१०/०६	३
१३	२०७८/११/११	२
१४	२०७८/११/२६	२
१५	२०७८/१२/१५	३
१६	२०७८/१२/३०	३
१७	२०७९/०१/०५	३
१८	२०७९/०१/१५	३
१९	२०७९/०१/२१	३
२०	२०७९/०१/२२	३
२१	२०७९/०३/०९	३
२२	२०७९/०३/१२	३
२३	२०७९/०३/२७	३

प्रति बैठक भत्ता रु. :	संयोजक- रु. ९,०००/- सदस्य - रु. ८,५००/-
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लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति:

लेखापरीक्षण समितिको बैठकबाट भएको प्रत्येक निर्णयको प्रतिवेदन सञ्चालक समितिमा प्रस्तुत गर्ने गरिएको ।

७) अन्य विवरण

संस्थाले सञ्चालक तथा निजको एकाघरको परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैक्र तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रुपमा रकम लिए/नलिएको	नलिएको
प्रचलित कानून बमोजिम कम्पनीको संचालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सूचिकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगचलन गरे/नगरेको	नगरेको
नियमकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको	भएको
नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको	भएको

संस्था वा सञ्चालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सोको विवरण

बैंकका सञ्चालकहरू विरुद्ध यस बैंकको काम कारवाहीका सम्बन्धमा कुनै मुद्दा चलिरहेको जानकारी नभएको ।

यस बैंक पक्ष विपक्ष भई २०७९/०३/३२ सम्म निम्न अदालतमा विभिन्न मुद्दाहरू चलिरहेका छन् ।

क्र.सं.	अदालतको नाम	मुद्दा संख्या
१	सर्वोच्च अदालत	९
२	उच्च अदालत	८
३	जिल्ला अदालत (उपत्यका भित्र)	१५
४	ऋण असुलि न्यायाधिकरण	९
५	ऋण असुलि पुनरावेदन न्यायाधिकरण	१
६	जिल्ला अदालत (उपत्यका बाहिर)	२६

परिपालन अधिकृतको नाम : श्री सन्तोष कुमार गौतम

पद : वरिष्ठ प्रबन्धक

मिति : २०७९/०९/०३

संस्थाको छाप :

प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति : २०७९/०९/०७

लेखा परीक्षकबाट प्रमाणित

सि.ए. किरण डंगोल

जे.बि.राजभण्डारी एण्ड डिविन्स

चार्टर्ड एकाउण्टेन्ट्स

मिति : २०७९/०९/०७

लेखापरीक्षकको छाप :

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को नियम २६(२) सँग सम्बन्धित थप विवरणहरू:

१. सञ्चालक समितिको प्रतिवेदन

यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

२. लेखापरीक्षकको प्रतिवेदन

यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

३. लेखापरीक्षण भएको वित्तीय विवरण

यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

४. कानूनी कारवाही सम्बन्धी विवरण :

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

व्यावसायिक कारोवारको सिलसिलामा दायर भएका मुद्दा बाहेक अन्य कुनै मुद्दा नरहेको ।

(ख) संगठित संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको बिरुद्ध प्रचलित नियमको अवज्ञा वा

फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए :

प्रतिवेदन अवधिमा यस सम्बन्धमा कम्पनीलाई कुनै सूचना तथा जानकारी प्राप्त नभएको ।

(ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए

प्रतिवेदन अवधिमा यस सम्बन्धमा कम्पनीलाई कुनै सूचना तथा जानकारी प्राप्त नभएको ।

५. वित्तीय संस्थाको शेयर कारोवार सम्बन्धी विश्लेषण

(क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोवार सम्बन्धमा व्यवस्थापनको धारणा:

नेपाल धितोपत्र बोर्ड र नेपाल स्टक एक्सचेन्जको सुपरिवेक्षणमा सञ्चालित शेयर कारोवारको मूल्य माग र आपूर्तिको सिद्धान्तमा आधारित हुने भएकोले यस सम्बन्धमा कम्पनीको कुनै धारणा नरहेको ।

(ख) गत वर्षको प्रत्येक त्रैमासिक अवधिमा बैंकको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोवार

शेयर सङ्ख्या तथा कारोवार सङ्ख्या :

आ.व २०७८/७९ मा कम्पनीको शेयरको अधिकतम, न्यूनतम, अन्तिम मूल्य, कारोवार भएको कुल दिन तथा कारोवार सङ्ख्याको विवरण देहाय बमोजिम रहेको छ ।

विवरण	२०७८ आश्विन मसान्त	२०७८ पौष मसान्त	२०७८ चैत्र मसान्त	२०७९ असार मसान्त
अधिकतम मूल्य	८८३	८८३	५८०	४४३
न्यूनतम मूल्य	४५०	४४२	४०१	३०५
अन्तिम मूल्य	५८३	५३५	४१०	३७८
कुल कारोवार भएको शेयर संख्या	१३,५९३,१५३	१४,७११,०४७	३,८९६,५७२	३,२५९,४८९
कुल कारोवार दिन	५७	५९	५८	६४



६. समस्या र चुनौती

(क) आन्तरिक समस्या तथा चुनौती :

- ▶ नेपाल राष्ट्र बैंकको निर्देशन अनुरूप ब्याजदर अन्तर कायम गर्नु ।
- ▶ शाखा सञ्जाल बिस्तार गर्न चुनौतिपूर्ण हुनु ।
- ▶ सञ्चालन जोखिम तथा सुचना प्रविधिको प्रयोगबाट हुने जोखिम व्यवस्थापन चुनौतिपूर्ण हुनु ।
- ▶ बैंक बाट प्रदान गरिने दीर्घकालीन, मध्यकालीन, चालु पूँजी जस्ता कोषमा आधारित कर्जा तथा गैरकोषीय सेवाहरू उपलब्ध गराउदा हुन सक्ने सम्भावित जोखिमहरू ।
- ▶ बढ्दो सञ्चालन लागत र जनशक्ति व्यवस्थापन ।
- ▶ बढ्दो प्रतिस्पर्धाका कारण दक्ष जनशक्तिको अभाव तथा बैंकका विद्यमान जनशक्तिलाई समेत Retain गर्ने चुनौती ।
- ▶ गैर-ब्याज आम्दानी बढाउन चुनौती ।
- ▶ निक्षेप तथा कर्जा लगानी व्याज दरमा हुने परिवर्तनबाट असर पर्ने जोखिमहरू ।
- ▶ समयमा कर्जा असुली नभै उत्पन्न हुने आर्थिक जोखिमहरू ।
- ▶ Banking Software मा प्राविधिक गडबडीले हुन सक्ने समस्या एवम् जोखिम ।

(ख) बाह्य समस्या तथा चुनौती :

- ▶ विश्वव्यापी महामारिको रूपमा फैलिएको कोभिड-१९ ले गर्दा अन्तराष्ट्रीय तथा राष्ट्रीय अर्थतन्त्रमा पर्न गएको प्रतिकूल असरका चुनौतीहरू ।
- ▶ व्याजदरको अस्वभाविक उतार चढाव, तरलता अवस्था र यसको नीतिगत अन्यालबाट उब्जिने बजार जोखिम तथा वित्त व्यवस्थापनका चुनौतीहरू ।
- ▶ नेपाल राष्ट्र बैंक तथा नेपाल सरकारले जारी गर्ने नीति, निर्देशन तथा कानूनहरूमा हुने परिवर्तनले उत्पन्न हुन सक्ने सम्भावित जोखिमबाट हुने चुनौती ।
- ▶ सीमित लगानी क्षेत्रमा भएको प्रतिस्पर्धा ।
- ▶ लगानी मैत्री वातावरणको अभाव ।
- ▶ देशको आर्थिक अवस्थामा आउने उतार चढावबाट उत्पन्न हुन सक्ने जोखिमबाट हुने चुनौती ।
- ▶ बैकिङ्ग क्षेत्रमा समय समयमा हुने तरलताको समस्या, कर्जा लगानीका अवसरहरू घट्दै जानु तथा बढ्दो जोखिमको अवस्था ।

(ग) समस्या तथा चुनौती समाधान गर्न व्यवस्थापनले अवलम्बन गरेको रणनीति :

- ▶ बैंकको नीति, नियम तथा आन्तरिक नियन्त्रण प्रणाली चुस्त दुरुस्त राखिएको ।
- ▶ कर्जा लगानी प्रदान गर्दा विस्तृत अध्ययन तथा विश्लेषण गर्ने गरिएको ।
- ▶ निक्षेपको लागत, मानव संसाधनको खर्च तथा सञ्चालन खर्चहरूमा वित्तीय विश्लेषण गरी त्यस अनुरूप कार्य गरिएको ।
- ▶ देशको बेरोजगारीको समस्यालाई केही हदसम्म समाधान गर्ने उद्देश्यले कृषि क्षेत्रमा लगानिको सम्भावनाको अध्ययन गरिएको ।
- ▶ बैंकको समग्र जोखिम व्यवस्थापनको आधारभूत पक्षहरूलाई मजबुत बनाई उल्लिखित चुनौतिको समाधान गर्ने गरिएको ।
- ▶ कर्जा लगानी प्रदान गर्दा विस्तृत अध्ययन गर्ने गरिएको ।
- ▶ भविष्यमा हुनसक्ने जोखिमबाट बच्न कर्मचारीहरूलाई आवश्यक तालिम दिने गरिएको ।
- ▶ बैंकले कोभिड-१९ ले निम्त्याएको जोखिम न्यूनीकरण गर्दै बैकिङ्ग सेवा सूचारु गर्ने नीति पनि अवलम्बन गर्ने गरेको ।
- ▶ आधुनिक प्रविधि तथा सफ्टवेयर प्रयोग गरी प्रत्यक्ष रूपमा ग्राहक बैंक समक्ष प्रस्तुत हुननपर्ने गरी बैकिङ्ग सुविधा प्रदान गर्ने ।
- ▶ लगानीका नयाँ स्रोतहरू पहिचान गर्ने र बजारको अवस्था अनुसार ब्याजदर अन्तर कायम गर्ने ।
- ▶ कर्जा तथा सापट र लगानी खराब भई हुन सक्ने जोखिमबाट बच्नका लागि आवश्यक जोखिम कोषको व्यवस्था गरिएको ।
- ▶ कम लागतको निक्षेप र बृहद सञ्जाल मार्फत व्यापार व्यवसाय वृद्धि गर्ने उद्देश्यले गरिएको शाखा विस्तार अभियान ।
- ▶ रेमिट्यान्स प्रबर्द्धन ।

- ▶ कम्पनीको Banking Software मा हुनसक्ने प्राविधिक गडबडीबाट बच्न आवश्यक Back-up राख्ने गरिएको ।
- ▶ जोखिम व्यवस्थापनमा सुदृढीकरण तथा लगानी व्यवस्थापन गर्ने ।
- ▶ चालु सेवाहरूका साथै नयाँ तथा आकर्षक सेवाहरूको सुरुवात गर्ने ।
- ▶ त्यस्का लागि अल्पकालीन एवम् दीर्घकालीन रणनीति तथा कर्जा लगानीको सुरक्षित क्षेत्र पहिचान गरी कर्जा लगानी तथा न्यून ब्याजदरमा निक्षेप परिचालन गर्नु ।
- ▶ सम्पत्ति तथा दायित्वको उचित व्यवस्थापन ।
- ▶ सञ्चालन खर्चको नियमित अनुगमन एवम् विश्लेषण गर्ने गरिएको ।
- ▶ नयाँ बैंक तथा वित्तीय संस्थाहरूको शाखा विस्तार सँगै दक्ष जनशक्तिको अभाव देखापरेको परिप्रेक्ष्यमा बैंकबाट त्यस्ता दक्ष तथा योग्य कर्मचारीहरूको वहिर्गमनलाई रोक्न आवश्यक नीति तर्जुमा गरिनेछ ।

७. संस्थागत सुशासन

- ▶ नियमनकारी निकायबाट दिइएका सुझाव तथा निर्देशनहरू व्यवस्थापन मार्फत कार्यान्वयन गराउन लेखापरीक्षण समिति सदैव क्रियाशील रहेको छ ।
- ▶ बैंकको समग्र जोखिम व्यवस्थापन कार्यलाई मजबुत पार्न, वर्तमान परिप्रेक्ष्यमा समग्र बजारमा देखापरेको सुचना प्रविधिसंग सम्बन्धीत जोखिम विश्लेषण गरि व्यवस्थापन गर्न, सञ्चालन जोखिम कम गर्न तथा आन्तरिक प्रक्रियाहरूलाई व्यवस्थित गर्न जोखिम व्यवस्थापन समिति गठन गरिएको ।
- ▶ ने.रा.बैंक तथा अन्य नियमन निकायबाट जारी गरीएको निर्देशन, परिपत्रको पुर्ण परिपालना गर्ने गरिएको ।
- ▶ कम्पनीको आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न आन्तरिक लेखापरीक्षक नियुक्त गर्नुको साथै लेखापरीक्षण विभागलाई समेत गठन गरिएको ।
- ▶ कम्पनीको आवश्यकताअनुसार विभिन्न समितिहरू गठन गरिएको ।
- ▶ सञ्चालक समितिको बैठक र विभिन्न समितिहरूको बैठक, व्यवस्थापन समितिको बैठक नियमित रूपमा हुने गरेको ।
- ▶ कम्पनीमा संस्थागत सुशासन कायम राख्न सञ्चालक समिति तथा व्यवस्थापन कटिबद्ध रहेको ।
- ▶ सम्पत्ति तथा दायित्व र जोखिम व्यवस्थापनलाई कडाईका साथ पालना गर्ने गरिएको ।
- ▶ Corporate Governance policy सञ्चालक समितिबाट पारित भइ लागु गरेको ।

८. धितोपत्र निष्काशन निर्देशिका २०६५ को दफा २८ अनुसार विवरणपत्रमा प्रक्षेपण गरिएका विवरणहरू मध्ये बीस प्रतिशत वा सो भन्दा बढीले फरक परेका विवरणहरू :

* यसै प्रतिवेदनमा संलग्न रहेको ।

९. नियम २६ को उपनियम (५) संग सम्बन्धित विशेष घटना वा परिस्थिति सम्बन्धी विवरण

- ▶ यस प्रकारको विशेष घटना वा परिस्थिति नभएको ।

कम्पनी ऐन २०६३ को दफा १०८ उपदफा ४ बमोजिमको अतिरिक्त विवरण

१. विगत वर्षको कारोबारको सिंहावलोकन :

सञ्चालक समितिको प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको छ ।

२. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सो असर

सञ्चालक समितिको प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको छ ।

३. प्रतिवेदन तयार भएको मितिसम्म चालू वर्षको उपलब्धि र भविष्यमा गर्नु पर्ने कुराको सम्बन्धमा सञ्चालक

समितिको धारणा:

प्रतिवेदन तयार भएको मिति सम्म चालु आर्थिक वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा यस आर्थिक वर्षको पहिलो ३ महिना सम्म बैंकको कारोवार स्थिति निम्न बमोजिम भएको अवगत गराउँदछु ।

सि.नं	शीर्षक	२०७९ असोज मसान्त सम्म
१	निक्षेप दायित्व	४७,८१०,२१५,०२९
२	कर्जा तथा सापटी (कुल)	४१,३६०,७६८,४४४

बैंकको उत्तरोत्तर प्रगतिका लागि भविष्यमा बैंकले गर्नुपर्ने कामको सम्बन्धमा सञ्चालक समितिको धारणा सञ्चालक समितिको प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको छ ।

४. कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध :

कम्पनीले आफ्नो कारोवारसँग सम्बन्धित ग्राहकहरु, व्यावसायिक एवं औद्योगिक प्रतिष्ठान, सङ्घ संस्थाहरु तथा विभिन्न निकायहरूसँग सुमधुर तथा व्यावसायिक सम्बन्ध कायम गर्दै आएको छ । यो बैंक डेभलपमेण्ट बैंकर्स एसोशियसन, नेपाल उद्योग वाणिज्य महासंघको सदस्य रहेको छ । कम्पनीको औद्योगिक, व्यावसायिक एवं सामाजिक सम्बन्धहरू आगामी दिनमा अझै विस्तार गर्दै लाने र यसलाई आफ्नो हित प्रवर्द्धन र कारोबार विस्तारको लागि समेत उपयोग गरिनेछ ।

५. सञ्चालक समितिमा भएको हेरफेर र सोको कारण सञ्चालक :

यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको छ ।

६. कारोबारलाई असर पार्ने मुख्य कुराहरू :

यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको छ ।

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

यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको छ । बैंक को आ.व.२०७८/७९ को वित्तीय विवरण नेपाल राष्ट्र बैंकबाट मिति २०७९/०९/०७ मा स्वीकृत हुँदा दिइएको निर्देशन यसै प्रतिवेदनको पछिल्लो पृष्ठमा समावेश गरिएको छ ।

८. लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम :

यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको छ ।

९. शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अकिंत मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयरबापत रकम फिर्ता गरेको भए सोको विवरण :

प्रतिवेदनको अवधिमा शेयर जफत गरिएको छैन ।

१०. विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन :

कम्पनीले गरेको प्रगतिका बारेमा यसै प्रतिवेदनको विभिन्न बुँदाहरूमा प्रस्तुत गरिसकेका छौं । कम्पनीको कुनै पनि सहायक कम्पनी रहेको छैन ।

११. कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरु र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन:

आ.व २०७८/७९ को अन्तमा बैंकले सम्पन्न गरेको प्रमुख कारोबार र कारोबारमा आएको परिवर्तन संलग्न वासलात, नाफा/नोक्सान हिसाब, नगद प्रवाह विवरण तथा लेखा सम्बन्धी विवरणले प्रष्ट पार्दछन् ।

१२. विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी

यस्तो कुनै जानकारी प्राप्त नभएको साथै आधारभूत शेयरधनीहरूको विवरण पछाडि पृष्ठमा उल्लेख गरिएको छ ।

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

सञ्चालकहरूले लिएको शेयर स्वामित्वको विवरण निम्न बमोजिम रहेको छ । शेयर कारोबारमा सञ्चालक तथा व्यवस्थापन संलग्न छैनन् । कर्मचारीहरूलाई छुट्टाइएको शेयर बाहेक पदाधिकारीले यस कम्पनीको शेयर लिएका छैनन् ।

सञ्चालकहरूको नाम	ठेगाना	प्रतिनिधित्व भएको समुह	शेयर संख्या	समुह
श्री राजेश उपाध्याय	चण्डोल, काठमाडौं	संस्थापक	५३,७०७	संस्थापक
			२२,४३४	साधारण
श्री सञ्जय गिरी	बीरगंज १२, पर्सा	संस्थापक	५,३५,३४९	संस्थापक
			१,३१,२९०	साधारण
श्री दिपक कुमार रौनियार (गोइङ्ग प्रा.लि.को तर्फबाट)	का.म.ना-३०, काठमाडौं	संस्थापक	२,०८२	संस्थापक
			१२२	साधारण
श्री श्याम सुन्दर रुङ्गटा	पर्सा ४, बिरगंज	सर्वसाधारण	३,५३४	साधारण
श्री रुपेन्द्र पौडेल	किर्तीपुर १, काठमाडौं	सर्वसाधारण	४,७६१	साधारण
श्री राहुल अग्रवाल	सिद्धार्थनगर ४, रुपन्देही	सर्वसाधारण	७४७	साधारण
श्रीमती अम्बिका श्रेष्ठ	ढोलाहिटी, ललितपुर	स्वतन्त्र सञ्चालक	नभएको	

१४. विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्झौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :

यस्तो कुनै कारोबारका बारेमा जानकारी प्राप्त नभएको ।

१५. कम्पनीले आफ्नो शेयर आफैँले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको सङ्ख्या र अकिंत मूल्य तथा त्यसरी शेयर खरिद गरेबापत कम्पनीले भुक्तानी गरेको रकम :

कम्पनीले आफ्नो शेयर आफैँले खरिद गरेको छैन ।

१६. आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण

यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनमा विस्तृत विवरण उल्लेख गरिएको छ ।

१७. विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण:

बैंकको आर्थिक वर्ष २०७८/७९ को कर्मचारी खर्च (कर्मचारी बोनस समेत) रु. ६४८,५९१,०८५ र कार्यालय संचालन खर्च रु. ३६१,८९१,३५०



गरी कुल व्यवस्थापन खर्च रु. १,०१०,४८२,४३५ रहेको छ । बैंकको कुल व्यवस्थापन खर्चको विस्तृत विवरण बैंकको आर्थिक विवरणको अनुसूची ४.३६, ४.३७ र ४.३८ मा उल्लेख गरिएको छ ।

१८. लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारबाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण:
देहाय बमोजिमका पदाधिकारी रहेको लेखापरीक्षण समिति क्रियाशील रहेको छ ।

नाम		पद
दिपक कुमार रौनियार	सञ्चालक	संयोजक
राहुल अग्रवाल	सञ्चालक	सदस्य
संसार शर्मा	आन्तरिक लेखापरीक्षण विभागीय प्रमुख	सदस्य सचिव

पारिश्रमिक : समितिको संयोजकलाई रु. ९,००० र सदस्यलाई रु.८,५०० भत्ता मात्र प्रदान गरिएको र सो बाहेक अन्य कुनै पनि सुविधा प्रदान गरिएको छैन । आन्तरिक लेखापरीक्षणको कार्य गर्ने सदस्य सचिवलाई भत्ता तथा कुनै सुविधा प्रदान गरिएको छैन ।
सुझाव: समितिले बैंक को वित्तीय स्थिति, आन्तरिक नियन्त्रण प्रणाली, विभिन्न कानुनी निर्देशिकाहरूको अनुपालन तथा जोखीम न्यूनीकरणका सम्बन्धमा व्यवस्थापनलाई निर्देशन र सुझाव दिनुका साथै सञ्चालक समितिलाई जानकारी प्रदान गरेको छ ।

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

२०. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम :

(क)अध्यक्ष तथा सञ्चालक :

सञ्चालक समितिका अध्यक्ष तथा सञ्चालकहरूलाई प्रबन्धपत्र तथा नियमावलीमा उल्लेख भए बमोजिम अध्यक्षलाई रु. १०,००० र सञ्चालकलाई रु.९,००० (कर सहित) प्रति बैठक भत्ता प्रदान गरिएको र सो बाहेक मासिक टेलिफोन सेवा र पत्र पत्रिका सुबिधा प्रदान गरिएको छ ।

आ.व. २०७८/७९ मा बैठक भत्ता बापत सञ्चालकहरूलाई जम्मा रु. २,८१४,००० खर्च भएको छ ।

(ख)कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम

रु. ०००

क्र.सं	सुविधा विवरण	प्रमुख कार्यकारी अधिकृत	व्यवस्थापनका अन्य पदाधिकारीहरू
१	तलब	४,६८०	६,१०१
२	संचय कोष	४६८	६१०
३	दर्शै भत्ता	६५०	८१७
४	भत्ता	५,०९३	८,९९३
जम्मा		१०,८९१	१६,५२२

तलब, भत्ता बाहेक प्रमुख कार्यकारी अधिकृतलाई निम्न बमोजिमका सेवा तथा सुविधा प्रदान गरिएको थियो :-

क) सञ्चय कोष, र बोनस ऐन अनुसारको बोनस सुविधा ।

ख) बैंकको नियमानुसारको औषधि खर्च ।

ग) बैंकको नियमानुसार सवारी साधन, इन्धन खर्च तथा मोबाइल खर्च सुविधा ।

२१. शेयरधनीहरूले बुझिलिन बाकी रहेको लाभांशको रकम

संस्थाको नाम	रकम (रु.हजारमा)
साबिक यती फाइनान्स लि.	१०८
साबिक भ्याली फाइनान्स लि.	४५३
साबिक महालक्ष्मी फाइनान्स लि.	४,२२५
साबिक सिद्धार्थ फाइनान्स लि.	७२२
साबिक मालीका विकास बैंक लि.	३,४६५
महालक्ष्मी विकास बैंक लि.	८७,६२७
जम्मा	९६,५९९

२२. दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण :

प्रतिवेदन अवधिमा कम्पनीलाई आवश्यक पर्ने आफ्नो सम्पत्तिहरू (परिवहन, कार्यालय सामान, पुँजिगत निर्माण, लिजहोल्ड सम्पत्ति) तथा बिक्रीको विवरण संलग्न वासलातको अनुसूचि १३ र १४ रहेको छ ।

२३. दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोबारको विवरण:

यस बैंकको कुनै सहायक, मुख्य, अन्य सम्बद्ध कम्पनी नभएको ।

२४. यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा

यस विषयसंग सम्बन्धित सञ्चालक समितिको प्रतिवेदनमा विस्तृत रुपमा खुलाई सकिएको छ ।

२५. अन्य आवश्यक कुराहरू :

नभएको ।



J. B. Rajbhandary & DiBins

CHARTERED ACCOUNTANTS

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INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF MAHALAXMI BIKAS BANK LIMITED

Report on the Audit of the Financial Statements

Opinion

We have audited the Financial Statements of Mahalaxmi Bikas Bank Limited (MBBL), which comprise of the Statement of Financial Position as at 32nd Ashad 2079 (16th July 2022) and the Statement of Profit or Loss (including Statement of Other Comprehensive Income), Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and Notes to the Financial Statements, including a summary of Significant Accounting Policies.

In our opinion, the accompanying Financial Statements present fairly, in all material respects, the financial position of MBBL as at 32nd Ashad 2079 (16th July 2022), its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS).

Basis for Opinion

We conducted our audit in accordance with Nepal Standard on Auditing (NSAs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the Audit of the Financial Statements section of our audit report. We are independent of MBBL in accordance with the ICAN's Handbook of Code of Ethics for Professional Accountants, and we have fulfilled our other ethical responsibilities in accordance with the 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. 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.	Description of Key Audit Matters	How the matter was addressed in our audit
1.	Interest Income Recognition Interest income of the bank is recognized on accrual basis subject to the Interest Income Recognition Guidelines 2019 issued by NRB. The guidelines requires suspension of interest income recognition on accrual basis for loans and advances which are more than 3 months in arrears and where the "net realizable value" of security is insufficient to cover payment of principal and accrued interest and for loans and advances where contractual payments of principal and/or interest are more than 12 months in arrears, irrespective of the net realizable value of collateral; In absence of system capability to suspend recognition of income on the basis of overdue status of loans and net realizable value of collateral, manual calculations are required to suspend interest income recognition. This creates risk of improper application of the guidelines and determination of the Net Realizable Value of the collateral. This may, in turn, have effect on recognition of interest income of the bank. Thus, we have considered it as a key audit matter.	Our audit approach included: 1. Obtaining clear understanding of the process of accrual calculations of interest income on loans and advances in the Core Banking Software (CBS) of the bank. 2. For net realizable value of collateral on the sample loan files, we relied on the latest available engineer's valuation of the collateral. 3. Test check of the interest income accrued in the CBS and booked in the financial statements in line with the Guidelines issued by NRB. Our Results: We considered the interest income recognition to be acceptable.



2.	Valuation of investments at amortized cost and measured at fair value Investment of the bank comprises of investment in government bonds, T- bills, development bonds and investment in quoted and unquoted equity instruments. Valuation of the aforesaid securities has been done in accordance with NFRS and NRB Directive no. 8. The investment in the government and NRB bonds and T-bills is recognized at Amortized cost whereas investments in equity instruments, other than those held for trading, is valued at Fair Value through Other Comprehensive Income on the reporting date. The classification of the investments is based on business model adopted by the management, nature of cash flows, complexity of calculations and significance of amount involved in such investments. Thus, we have considered it as a Key Audit Matter in our audit.	Our audit approach included: 1. Review of investments of the bank and its valuation in accordance with related NFRS and NRB Directives. 2. Assessment of the business model adopted by the management and the nature of expected cash flow of the investments on the basis of available evidences/circumstances and ensured that classification of investment commensurate with nature of cash flows and management intention of holding the investments. 3. For the valuation of investments at amortized cost, we reviewed the Accrued Interest yet to be collected. 4. For investments valued through OCI, we reviewed the fair value considering the closing price in NEPSE as on the reporting date. Our Results: We considered the valuation of investments at amortized cost and measured at fair value to be acceptable.
3.	Impairment of Loans and Advances Bank measures impairment allowance on loans and advances at the higher of: <ul style="list-style-type: none"> Amount derived as per the provisions set forth in the Unified Directives issued by Nepal Rastra Bank along with circulars issued for loan loss provisioning; and Amount determined adopting Incurred Loss Model as per the Carve out provided on NFRS 9 Financial Instrument - Impairment NRB Directives sets provision on loans and advances at prescribed rates based on overdue status of loans and advances as well as utilization status of the facility, status of security, borrower's whereabouts and so on. Hence impairment of loans and advances under incurred loss model requires assessment of future cash flows as well as historical loss experiences of portfolios whereas impairment of loans and advances under NRB norms requires assessment of overdue status of loans and advances and proper utilization of loan for intended purpose. Hence, assessment of availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as NRB provisioning norms is regarded as a key audit matter.	Our audit approach included: 1. Review of the overdue status of loans and advances based on data extracted from the system and reports submitted to NRB. 2. Sample credit files were reviewed in regards to utilization of loans and advances for intended purpose by way of scrutiny of financial statements, accounts movement, account turnover and so on. Our Results: We considered the impairment of loans and advances to be acceptable.



4.	<p>Information Technology Controls</p> <p>IT controls include recording of transactions, generating reports in compliance with NRB directives and guidelines and other applicable regulations. Hence, the bank's financial and reporting processes are highly dependent on the effective working of Core Banking Software and other allied systems.</p> <p>We have considered this as a key audit matter as any control lapses, validation failures, incorrect input data and wrong extraction of data may result in incorrect reporting to the management, shareholders, regulators and stakeholders.</p>	<p>Our audit approach included:</p> <ol style="list-style-type: none"> 1. Understanding the CBS and other allied systems used by the bank for accounting and reporting purposes. 2. Understanding the process of feeding data in the system and conducting a walkthrough of the extraction of the financial information and statements from the IT systems existing in the bank. 3. Checking of the user requirements for any changes in the regulations/ policy of the bank. 4. Reviewing 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. 5. We have reviewed the IS audit report provided by an independent IS Auditor. 6. We verified the provisioning of the loan and advances based on ageing on the test check basis as on the reporting date. <p>Our Results: We considered the controls in the information technology to be acceptable.</p>
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Information other than the Financial Statements and Auditor's Report Thereon

Management is responsible for the presentation of the other information. The other information comprises the information included in MBBL's Annual Report, including Report of Board of Directors but does not include the financial statements and our auditor's report thereon. We have not received the Annual Report prior to the date of this Auditor's Report but is expected to be received for review after the date of this Auditor's Report.

Our opinion on the financial statements does not cover the other information and we do 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 and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

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

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

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



[Signature]

In preparing the Financial Statements, management is responsible for assessing the MBBL'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 MBBL or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the MBBL'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 it is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements.

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

- Identify and assess the risks of material misstatement of the Financial Statements whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting 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 the internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the MBBL's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on MBBL's ability to continue as a going concern. If we conclude that 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 auditors' report. However, future events or conditions may cause the MBBL 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 of MBBL to express an opinion on the Financial Statements. We are responsible for the direction, supervision and performance of MBBL 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 the relevant ethical requirement regarding independence, and to communicate with them all relationship and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



[Signature]

Report on Other Legal and Regulatory Requirements

To the best of our knowledge and according to explanations given to us and from our examination of the books of account of **MBBL** necessary for the purpose of our audit to the extent for the scope of our audit:

- We have obtained all the information and explanations along with replies to our queries, which to the best of our knowledge and understanding, were necessary for the purpose of the audit.
- In our opinion, the financial statements comprising of Statements of Financial Position, Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash flows, prepared in accordance with the requirements of Company Act, 2063 and format prescribed by Nepal Rastra Bank are in agreements with the Books of Accounts.
- In our opinion, books of accounts, records, books and ledgers have been maintained accurately in accordance with prevailing laws.
- To the best of our information and according to the explanations provided to us and as so far appeared from the examination of the books of accounts, we have not come across cases where board of directors or any official has committed any act contrary to the prevailing laws or committed any irregularity or caused any loss or damage to the **MBBL** and/or violated directives of Nepal Rastra Bank or acted in a manner to jeopardize the interest and security of the **MBBL**, its depositors, clients and investors.
- In our opinion, loans written off are in line with the Loan Write-Off Bye laws of **MBBL** and the directives issued by NRB.
- In our opinion, transactions of **MBBL** have been carried on in a satisfactory manner as prescribed by Nepal Rastra Bank.

CA Kiran Dongol
Partner



Place: Kathmandu
Date: 1st Poush 2079 (16th December 2022)
UDIN: 221216CA00249w0DuG



निरन्तर सुधार तर्फ..

Mahalaxmi Bikas Bank Ltd.
Statement of Financial Position
As on 32 Ashad 2079

Amount in NPR			
	Notes	Current Year	Previous Year
Assets			
Cash and Cash Equivalent	4.1	5,598,851,255	2,932,488,811
Due from Nepal Rastra Bank	4.2	1,394,561,542	1,098,204,335
Placement with Bank and Financial Institutions	4.3	-	-
Derivative Financial Instruments	4.4	-	-
Other Trading Assets	4.5	-	-
Loan and Advances to B/FIs	4.6	4,623,133,619	4,371,225,022
Loans and Advances to Customers	4.7	34,913,405,606	30,150,719,786
Investment Securities	4.8	6,942,411,044	7,301,479,792
Current Tax Assets	4.9	33,256,731	58,008,166
Investment in Susidiaries	4.10	-	-
Investment in Associates	4.11	4,733,900	2,500,000
Investment Property	4.12	482,389,565	306,499,095
Property and Equipment	4.13	339,093,057	328,924,088
Goodwill and Intangible Assets	4.14	2,766,214	2,938,112
Deferred Tax Assets	4.15	72,079,767	-
Other Assets	4.16	460,346,835	908,599,542
Total Assets		54,867,029,134	47,461,586,749
Liabilities			
Due to Bank and Financial Institutions	4.17	3,050,579,147	1,195,071,922
Due to Nepal Rastra Bank	4.18	1,605,404,862	1,230,698,405
Derivative Financial Instruments	4.19	-	-
Deposits from Customers	4.20	42,847,745,435	38,686,162,116
Borrowing	4.21	-	-
Current Tax Liabilities	4.9	-	-
Provisions	4.22	79,702,741	66,761,632
Deferred Tax Liabilities	4.15	-	32,700,900
Other Liabilities	4.23	975,568,945	670,862,710
Debt Securities Issued	4.24	-	-
Subordinated Liabilities	4.25	-	-
Total Liabilities		48,559,001,129	41,882,257,685
Equity			
Share Capital	4.26	4,010,883,268	3,342,402,724
Share Premium		-	-
Retained Earnings		420,088,583	706,869,130
Reserves	4.27	1,877,056,153	1,530,057,210
Total equity attributable to equity holders		6,308,028,005	5,579,329,064
Non-controlling interest		-	-
Total Equity		6,308,028,005	5,579,329,064
Total Liabilities and Equity		54,867,029,134	47,461,586,749
Contingent Liabilities and Commitment	4.28	1,965,553,859	1,934,192,949
Net assets value per share		157.27	166.93

Rajesh Upadhyay Chairman	Sanjay Giri Director	Deepak Kumar Rauniar Director	Shyam Sundar Rungta Director	Rupendra Poudel Director	As per our report of event date CA Kiran Dongol For and on behalf of J. B. Rajbhandary & DiBins Chartered Accountants
Rahul Agrawal Director	Ambika Shrestha Director	Bodh Raj Devkota Chief Executive Officer	Pradip Pudasaini Head: Account, Finance Department		

Date: Poush 01, 2079
Place: Kathmandu

Mahalaxmi Bikas Bank Ltd.
Statement of Profit or Loss
For the year ended 32 Ashad 2079

Amount in NPR			
	Note	Current Year	Previous Year
Interest income	4.29	5,002,995,698	3,813,468,472
Interest expense	4.30	3,109,813,717	2,211,061,066
Net interest income		1,893,181,981	1,602,407,406
Fee and commission income	4.31	217,397,954	215,130,896
Fee and commission expense	4.32	11,655,160	6,255,329
Net fee and commission income		205,742,795	208,875,567
Net interest, fee and commission income		2,098,924,775	1,811,282,973
Net trading income	4.33	956,005	-
Other operating income	4.34	193,081,334	190,793,098
Total operating income		2,292,962,115	2,002,076,072
Impairment charge/(reversal) for loans and other losses	4.35	36,113,347	225,750,830
Net operating income		2,256,848,768	1,776,325,241
Operating expense		1,010,482,435	850,905,624
Personnel expenses	4.36	648,591,085	542,535,042
Other operating expenses	4.37	305,320,710	251,317,429
Depreciation & Amortisation	4.38	56,570,640	57,053,154
Operating Profit		1,246,366,333	925,419,617
Non operating income	4.39	40,565,110	35,802,233
Non operating expense	4.40	29,975,214	9,831,152
Profit before income tax		1,256,956,228	951,390,698
Income tax expense	4.41	352,159,777	291,291,002
Current Tax		386,197,969	277,599,006
Deferred Tax Income / Expenses		(34,038,192)	13,691,996
Profit for the year		904,796,451	660,099,696
Profit attributable to:			
Equity holders of the Bank		904,796,451	660,099,696
Non-controlling interest		-	-
Profit for the year		904,796,451	660,099,696
Earnings per share			
Basic earnings per share		22.56	19.75
Diluted earnings per share		22.56	19.75

Rajesh Upadhyay Chairman	Sanjay Giri Director	Deepak Kumar Rauniar Director	Shyam Sundar Rungta Director	Rupendra Poudel Director	As per our report of event date CA Kiran Dongol For and on behalf of J. B. Rajbhandary & DiBins Chartered Accountants
Rahul Agrawal Director	Ambika Shrestha Director	Bodh Raj Devkota Chief Executive Officer	Pradip Pudasaini Head: Account, Finance Department		

Date: Poush 01, 2079
Place: Kathmandu



Mahalaxmi Bikas Bank Ltd.
Statement of Comprehensive Income
For the year ended 32 Ashad 2079

Amount in NPR		
	Current Year	Previous Year
Profit for the year	904,796,451	660,099,696
Other comprehensive income	-	-
a) Items that will not be reclassified to profit or loss	-	-
Gains/(losses) from investments in equity instruments measured at fair value	(220,707,698)	217,962,489
Gain/(loss) on revaluation	-	-
Acturial gain/(loss) on defined benefit plans	(15,100,550)	(9,959,110)
Income tax relating to above items	70,742,475	(62,401,014)
Net other comprehensive income that will not be reclassified to profit or loss	(165,065,774)	145,602,365
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	-	-
Net other comprehensive income that are or may be reclassified to profit or loss	-	-
c) Share of other comprehensive income of associate accounted as per equited method	-	-
Other comprehensive income for the period, net of income tax	(165,065,774)	145,602,365
Total comprehensive income for the year	739,730,677	805,702,062
Total comprehensive income attributable to:		
Equity holders of the Bank	739,730,677	805,702,062
Non-controlling interest	-	-
Total comprehensive income for the year	739,730,677	805,702,062

Rajesh Upadhyay Chairman	Sanjay Giri Director	Deepak Kumar Rauniar Director	Shyam Sundar Rungta Director	Rupendra Poudel Director
Rahul Agrawal Director	Ambika Shrestha Director	Bodh Raj Devkota Chief Executive Officer	Pradip Pudasaini Head: Account, Finance Department	

Date: Poush 01, 2079
Place: Kathmandu

As per our report
of event date

CA Kiran Dongol
For and on behalf of
J. B. Rajbhandary & DiBins
Chartered Accountants

Mahalaxmi Bikas Bank Ltd.
Statement of Changes in Equity
For the year ended 32 Ashad 2079

	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Employee Capability Enhancement Fund	Investment Adjustment Reserve	Acturial Gain/Loss Reserve	CSR Fund	Deferred Tax Reserve	Total	Non-controlling interest	Total equity
Balance at Shrawan 1, 2077	3,072,061,328	-	990,983,973	1,674,086	366,499,236	24,398,051	-	288,352,258	-	-	-	(3,541,230)	4,035,685	43,392,110	4,787,855,498	-	4,787,855,498
Adjustment/Restatement	3,072,061,328	-	990,983,973	1,674,086	366,499,236	24,398,051	-	288,352,258	-	-	-	(3,541,230)	4,035,685	43,392,110	4,787,855,498	-	4,787,855,498
Adjusted/Restated balance at Shrawan 1, 2077																	
Comprehensive income for the year	-	-	-	-	-	-	-	660,099,696	-	-	-	-	-	-	660,099,696	-	660,099,696
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gain/(loss) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gain/loss on defined benefit plans	-	-	-	-	-	6,971,377.00	-	-	-	-	-	(6,971,377.00)	-	-	(6,971,377)	-	(6,971,377)
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to reserve during the year	-	-	132,019,939.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to General Reserve	-	-	-	-	-	-	-	(132,019,939)	-	-	-	-	-	-	-	-	-
Non Banking Assets	-	-	-	-	31,146,360	-	-	(31,146,360)	-	-	-	-	-	-	-	-	-
Interest Receivable	-	-	-	-	61,969,460	-	-	(61,969,460)	-	-	-	-	-	-	-	-	-
Exchange Fluctuation Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fair Value Reserve	-	-	-	-	-	152,573,742	-	-	-	-	-	-	-	-	152,573,742	-	152,573,742
Institution CSR Fund	-	-	-	-	-	-	-	(6,600,997)	-	-	-	-	6,600,997	-	-	-	-
Deferred Tax Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment in fair value reserve (FVTPL to FVTOCI)	-	-	-	-	-	3,796,893	-	(3,796,893)	-	-	-	-	-	-	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest Receivable	-	-	-	-	(162,566,361)	-	-	162,566,361	-	-	-	-	-	-	-	-	-



Mahalaxmi Bikas Bank Ltd.
Statement of Cash Flow
For the year ended 32 Ashad 2079

		Amount in NPR	
		Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES			
Interest received		4,849,420,952	4,130,527,129
Fees and other income received		217,397,954	215,130,896
Dividend received		-	27,100,889
Receipts from other operating activities		232,808,986	201,264,617
Interest paid		(3,108,099,787)	(2,209,662,109)
Commission and fees paid		(11,655,160)	(6,255,329)
Cash payment to employees		(470,915,367)	(384,757,478)
Other expense paid		(335,295,924)	(229,739,986)
Operating cash flows before changes in operating assets and liabilities		1,373,661,655	1,743,608,628
(Increase)/Decrease in operating assets			
Due from Nepal Rastra Bank		(296,357,207)	944,014,399
Placement with bank and financial institutions		-	-
Other trading assets		-	662,855,440
Loan and advances to bank and financial institutions		(191,209,156)	(3,599,375,034)
Loans and advances to customers		(4,614,222,922)	(720,012,548)
Other assets		234,200,902	(1,288,116,987)
Increase/(Decrease) in operating liabilities			
Due to bank and financial institutions		1,855,507,225	506,105,587
Due to Nepal Rastra Bank		374,706,457	1,230,698,405
Deposit from customers		4,161,583,319	1,708,993,089
Borrowings		-	-
Other liabilities		127,658,261	(145,906,822)
Net cash flow from operating activities before tax paid		3,025,528,533	1,042,864,157
Income taxes paid		352,159,777	291,291,002
Net cash flow from operating activities		2,673,368,755	751,573,155
CASH FLOWS FROM INVESTING ACTIVITIES			
Purchase of investment securities		268,841,592	(4,248,317,343)
Receipts from sale of investment securities		-	-
Purchase of property and equipment		(65,381,776)	(34,668,935)
Receipt from the sale of property and equipment		-	-
Purchase of intangible assets		(1,185,935)	-
Receipt from the sale of intangible assets		-	68,781
Purchase of investment properties		(175,890,470)	(4,343,678)
Receipt from the sale of investment properties		-	-
Interest received		-	-
Dividend received		-	-
Net cash used in investing activities		26,383,412	(4,287,261,175)
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		-	-
Dividends paid		(35,183,187)	(14,228,495)
Interest paid		-	-
Other receipt/payment		-	-
Net cash from financing activities		(35,183,187)	(14,228,495)
Net increase (decrease) in cash and cash equivalents		2,664,568,980	(3,549,916,515)
Cash and cash equivalents at Shrawan, 01, 2078		2,932,488,811	6,484,175,500
Effect of exchange rate fluctuations on cash and cash equivalents held		1,793,463	(1,770,174)
Cash and cash equivalents at 31 Ashad, 2079		5,598,851,255	2,932,488,811

Rajesh Upadhyay Chairman	Sanjay Giri Director	Deepak Kumar Rauniar Director	Shyam Sundar Rungta Director	Rupendra Poudel Director	As per our report of event date
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Rahul Agrawal Director	Ambika Shrestha Director	Bodh Raj Devkota Chief Executive Officer	Pradip Pudasaini Head: Account, Finance Department	CA Kiran Dongol For and on behalf of J. B. Rajbhandary & DiBins Chartered Accountants
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Date: Poush 01, 2079 | Place: Kathmandu

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Notes to the financial statements for the year ended 32nd Ashad, 2079

1. General Information

1.1 Reporting Entity

Reporting Entity Mahalaxmi Bikas Bank Limited ('The Bank') is domiciled and incorporated in Nepal under the Companies Act, 2063 on 7th Poush 2056. The bank received the license to commence banking operations as a 'B Class' National level financial institution from Nepal Rastra Bank on 17th Jestha 2058. The bank is a limited liability company having its shares listed on Nepal Stock Exchange. The registered office of the Bank is situated at Annapurna Arcade-Durbar Marg G.P.O. Box 12711, Kathmandu, Nepal.

The bank's principal offerings include comprehensive range of financial services encompassing accepting of deposits, corporate and retail credit, project financing, hire purchase financing, micro credit, trade financing, personal and corporate banking, foreign currency operations, digital products such as debit cards, internet banking, mobile banking, QR services, demat service, remittance facilities including dealing in government securities and treasury related products, agency services and others ancillary services permitted by the Banking and Financial Regulation Act, 2073.

2. Basis of Preparation

The financial statements of the bank have been prepared on accrual basis of accounting in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in line with format issued by Nepal Rastra Bank as per Directive No.4.

The financial statements comprise the Statement of Financial Position, Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows and Notes to the Accounts.

2.1 Going Concern

The financial statements are prepared on a going concern basis, as the Bank has the resources to continue its 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, cashflows and capital resources.

2.2 Statement of Compliance

The financial statements have been prepared on going concern basis and under historical cost conventions except where the standards require otherwise. The financial statements of the bank have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) developed by the Accounting Standards Board, Nepal (ASB, Nepal) and pronounced for implementation by the Institute of Chartered Accountants of Nepal (ICAN). The financial statements comprise of Statement of Financial Position, Statement of Profit or Loss and Statement of Other Comprehensive Income, Statement in Changes in Equity, Statement of Cashflows and Notes to the Accounts on the format and structure prescribed by NRB Directive No. 4.

2.3 Reporting Period and Approval of Financial Statements Reporting Period:

The Bank follows the Nepalese financial year based on Nepali calendar starting from 1st Shrawan 2078 and ending on 32nd Ashad 2079. (16th July 2021 to 16th July 2022).

The accompanied financial statements have been approved and authorized for issue by the Board of Directors in its meeting held on Poush 01, 2079 and have been recommended for approval by shareholders in the upcoming Annual General Meeting.

2.4 Functional and Presentation Currency

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

2.5 Use of Estimates, Assumptions and Judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions in the application of accounting policies that affect the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Continuous evaluation is done on the estimation and judgments based on historical experience and other factors, including expectations of future events that are believed to be reasonable. Revisions to accounting estimates are recognized prospectively.

Disclosures of the accounting estimates have been included in the relevant sections 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 13 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 10 November 2020 has resolved the Carve-outs in NFRS with Alternative Treatment and effective period shall be provided to the Banks and Financial Institutions regulated by NRB on the specific recommendation of Accounting Standard Board (ASB).

2.6 Changes in Accounting Policies

The accounting policies are applied consistently to all the periods presented in the financial statements, including the preparation of the opening NFRS compliant Statement of Financial Position as at 1st Shrawan, 2074 being the date of transition to NFRS.

2.7 New Standards Issued but not yet effective

For the reporting of financial instruments, NAS 32 Financial Instruments- Presentation, NAS 39 Financial Instruments - Recognition and Measurement and NFRS 7 Financial Instruments – Disclosures have been applied. NFRS 9 has been complied for the classification of Financial Instruments.



A number of new standards and amendments to the existing standards and interpretations have been issued by IASB after the pronouncements of NFRS with varying effective dates. Those become applicable when ASB Nepal incorporates them within NFRS.

2.8 Discounting

The bank determines amortized cost of a financial asset or a financial liability using the effective interest rate. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts throughout the expected life of a financial asset or a financial liability to the net carrying amount of the financial asset or liability. If expected life cannot be determined reliably, then the contractual life is used.

3. Significant Accounting Policies

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

3.1 Basis of Measurement

The Financial Statements have been prepared on the historical cost basis, except for the following material items: Investment in Securities through SOCI- Fair Value, Employees Defined Benefit Obligation- Present value of defined benefit obligation less the fair value of the plan assets, lease – right to use in present value.

3.2 Basis of Consolidation

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 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 acquiree and equity interests issued by the group in exchange for control of the acquiree. Acquisition-related costs are generally recognized in the profit or loss as incurred. Bank doesn't possess any control to govern the financial and operating policies of any entities in the reporting period.

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 Bank. For each business combination, the bank elects to measure any non-controlling interests in the acquiree either:

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

c) Subsidiaries

Subsidiaries are entities controlled by the Bank. The Bank 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 Bank 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 bank does not have any subsidiaries in the reporting date.

d) Loss of Control

When the bank loses control of a subsidiary, it derecognizes the assets and liabilities of the former subsidiary from the consolidated statement of financial position. The 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.

The bank does not have any loss of control upto the reporting date.

e) Special Purpose Entity (SPE)

Special purpose entities (SPEs) are entities that are created to accomplish a narrow and well-defined objective. An SPE is consolidated if, based on an evaluation of the substance of its relationship with the Bank and the SPE's risks and rewards, The bank concludes that it controls the SPE. The 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 bank has significant influences but not control or joint control. This is generally the case where the bank holds between 20% to 50% of the voting rights or the bank has power to participate in the financial and operating policy decision of the investee.

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

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

An investment in an associate or joint venture is accounted for using the equity method from the date on which the investee becomes an associate or joint venture. Under the equity method, an investment in an associate is initially recognized in the consolidated statement of Financial Position at cost and adjusted thereafter to recognize the group's share of the profit or loss and other comprehensive income of the associates or joint ventures. When the group's share of losses of an associates or joint ventures exceeds the group's interest in that associate (which includes any long-term interests that, in substance, form part of the group's net investment in the associate), the group discontinues recognizing its share of further losses. Additional losses are recognized only to the extent that the group has incurred legal or constructive obligations or made payments on behalf of the associates or joint ventures. The bank does not have control over any other entity for consolidation of Financial Statements.

3.3 Cash & Cash Equivalent

Cash and cash equivalent comprise short-term and highly liquid investments that are readily convertible to known amounts of cash and are subject to an insignificant risk of change in value and carried at amortized cost.

The cash and cash equivalents for the purpose of cash flow statement include cash in hand, balances with banks, money at call and money market funds and financial assets with original maturity less than 3 months from the date of acquisition.

3.4 Financial Assets and Financial Liabilities

3.4.1 Recognition

The bank recognizes financial assets and financial liabilities when it becomes a party to the contractual provisions of the instrument. All financial assets and liabilities are measured at fair value on initial recognition. Transaction costs in relation to financial assets and financial liabilities, other than those carried at fair value through profit or loss (FVTPL), are added to the fair value on initial recognition. Transaction costs in relation to financial assets and financial liabilities which are carried at fair value through profit or loss (FVTPL), are charged to the statement of profit and loss.

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 the contractual cash flow characteristics of the financial assets.

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

- Financial Assets measured at amortized cost: Financial assets that are held within a business model whose objective is to hold financial assets in order to collect contractual cash flows that are solely payments of principal and interest, are subsequently measured at amortized cost using the effective interest rate ('EIR') method less impairment, if any. The amortization of EIR and loss arising from impairment, if any is recognized in the Statement of Profit and Loss.
- Financial Assets measured at fair value through other comprehensive income: Financial assets that are held within a business model whose objective is achieved by both, selling financial assets and collecting contractual cash flows that are solely payments of principal and interest, are subsequently measured at fair value through other comprehensive income. Fair value movements are recognized in the other comprehensive income (OCI).
- Financial Assets measured at fair value through profit or loss: The bank classifies the financials assets as fair value through profit or loss if they are held for trading or designated at fair value through profit or loss.

Any other financial asset not classified as either amortized cost or FVTOCI, is classified as FVTPL.

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

- Financial liabilities at fair value through profit or loss: Financial liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition as at fair value through profit or loss. Upon initial recognition, transaction cost directly attributable to the acquisition are recognized in Statement of Profit or Loss as incurred. Subsequent changes in fair value are recognized at profit or loss.
- Financial liabilities measured at amortized cost: All financial liabilities other than measured at fair value though profit or loss are classified as subsequently measured at amortized cost using effective interest method.

3.4.3 De-recognition

- Derecognition of Financial Assets
The bank derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred or in which the Bank neither transfers nor retains substantially all the risks and rewards of ownership and it does not retain control of the financial asset.
- De-recognition of Financial Liabilities

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

3.4.4 Determination of Fair Value

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

The Bank follow three levels of the fair-value-hierarchy are described below:

Level 1: Quoted (unadjusted) prices for identical assets or liabilities in active markets;

Level 2: Significant inputs to the fair value measurement are directly or indirectly observable or valuations of quoted for similar instrument in active markets or quoted prices for identical or similar instrument in inactive markets; and

Level 3: Significant inputs to the fair value measurement are unobservable.

Investment in Unquoted Equity Instrument are carried cost as the market price of such shares could not be ascertained with certainty at the reporting date.

3.4.5 Impairment

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

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

- Whether the counterparty is in default of principal or interest payments.
- When a counterparty files for bankruptcy and this would avoid or delay discharge of its obligation.
- Where the bank initiates legal recourse of recovery in respect of a credit obligation of the counterpart.
- Where the bank consents to a restructuring of the obligation, resulting in a diminished financial obligation, demonstrated by a material forgiveness of debt or postponement of scheduled payments.
- Where there is observable data indicating that there is a measurable decrease in the estimated future cash flows of a group of financial assets, although the decrease cannot yet be identified with specific individual financial assets.

The bank considers evidence of impairment for loans and advances and held-to-maturity investment securities at both specific and collective level. All individually significant loans and advances and held-to-maturity investment securities are assessed for specific impairment. Those not found to be specifically impaired are then collectively assessed for any impairment that has been incurred but not yet identified. Loans and advances and held-to-maturity investment securities that are not individually significant are collectively assessed for impairment by grouping together loans and advances and held-to-maturity investment securities with similar risk characteristics. Impairment test is done on annual basis for trade receivables and other financial assets based on the internal and external indication observed. In assessing collective impairment, the bank uses historic trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for management’s judgment as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical trends. Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate.

Impairment losses on Assets measured at Amortized Cost as per NAS: 39
Financial assets carried at amortized cost such as amounts due from banks, loans and advances to customers as well as held-to maturity investments is impaired, and impairment losses are recognized, only if there is objective evidence as a result of one or more events that occurred after the initial recognition of the asset. The amount of the loss is measured as the difference between the asset’s carrying amount and the deemed recoverable value of loan.

Individually assessed loans and advances

Loans and advances to customers with outstanding loan of Rs.25,000,000 or more are assessed for individual impairment test. The recoverable value of loan is estimated on the basis of realizable value of collateral and the conduct of the borrower/past experience of the bank. Loans that are determined to be individually significant based on the above and other relevant factors are individually assessed for impairment except when volumes of defaults and losses are sufficient to justify treatment under collective methodology. For these loans, bank considers on a case-by-case basis whether that loan is objectively impaired. These criterions are summed as:

- Significant Financial Difficulties of the borrower such as significantly adverse ratios and adverse future outlook
 - Adverse statutory indicators
 - Default or delinquency in interest or principal payments
 - Breach of contract
 - Downfall of quality of collateral
- Impairment losses are calculated by comparing the discounted expected future value of the cash flow from the loan at original effective interest rate with the carrying value.
Collectively Assessed loans and advances
Collective impairment on loans and advances are carried out to cover losses, which have been incurred but have not yet been identified on loans subject to individual assessment or for homogeneous groups of loans that are not considered significant individually. Also, assets that are individually assessed and for which no impairment exists are grouped

with financial assets with similar credit risk characteristics and collectively assessed for impairment. The credit risk statistics for each group of the loan and advances are determined by management prudently being based on the past experience. For the collective assessment of impairment of loan, the Bank has categorized on the basis of following product.

- Agriculture Loan
- Business Overdraft Loan
- Business Term Loan
- Deprive Sector Individual Loan
- Education Loan (Term)
- Gold & Silver Loan
- Hire Purchase Loan
- Housing Loan (Term)
- Loan against Fixed deposit
- Margin Lending Loan
- Personal Loan (Overdraft)
- Personal Loan (Term)

Loan Loss Provision as per Nepal Rastra Bank

Loan loss provisions in respect of non-performing loans and advances are based on management’s assessment of the degree of impairment of the loans and advances, subject to the minimum provisioning level prescribed in relevant NRB guidelines. Provision is made for possible losses on loans and advances including bills purchased at 1% to 100% on the basis of classification of loans and advances, overdraft and bills purchased in accordance with NRB directives.

Policy

As per the Carve out notice issued by ICAN, the bank has measured impairment loss on loans and advances as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per paragraph 63 of NAS 39.

Reversal of impairment

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

3.5 Trading Assets

Financial assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent pattern of short- term profit taking. They are recognized on trade date, when the bank enters into contractual arrangements with counterparties, and are normally derecognized when sold. They are initially measured at fair value, with transaction costs taken to profit or loss. Subsequent changes in their fair values are recognized in profit or loss. The bank has not classified any of its assets as trading assets.

3.6 Derivative Assets and Derivative Liabilities

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

3.7 Property and Equipment

3.7.1 Recognition and measurement:

The Bank applies the cost model to all property and equipment and recognize these at the cost of acquisition plus expenditures directly attributable to the acquisition of the asset, less accumulated depreciation and any accumulated impairment losses, if any. Cost also includes the cost of replacing part of the equipment when the recognition criteria are met.

3.7.2 Depreciation:

The bank depreciates property, plant and equipment over the estimated useful life on a straight-line basis from the date the assets are ready for intended use. Assets acquired under finance lease and leasehold improvements are amortized over the lower of estimated useful life and lease term. The estimated useful lives of assets for the current and comparative period of significant items of property, plant and equipment are as follows:

S. No.	Asset	Estimated Useful Life
1.	Building	50 Years
2.	Vehicle Office	7 Years
3.	Machinery	8 Years
4.	Metal Furniture	10 Years
5.	Wooden Furniture	8 Years
6.	Office Equipment	7 Years
7.	Computer Hardware	5 Years
8.	Leasehold Expenditure	Over the leasehold period
9.	Computer Software	5 Years



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. 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 having acquisition cost less than or equal NPR 5,000 have been written off as an expense in the Statement of Profit or Loss.

3.7.3 Derecognition

An item of property, plant and equipment and any significant part initially recognized is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset [calculated as the difference between the net disposal proceeds and the carrying amount of the asset] is included in the statement of profit and loss when the asset is derecognized.

3.8 Goodwill/Intangible Assets

3.8.1 Goodwill

Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired in Business Combination is recognized as goodwill. Goodwill is measured at cost less any accumulated impairment losses. The Bank follows partial goodwill method for computation of goodwill in business combinations. Goodwill is reviewed for impairment annually, or more frequently, if events or changes in circumstances indicate that the carrying value may be impaired. The Bank has no any goodwill up to the reporting period.

3.8.2 Intangible Assets:

Intangible assets are recognized when the cost of the asset can be measured reliably, there is control over the asset as a result of past events, future economic benefits are expected from the asset. These intangible assets are recognized at historical cost less impairment less amortization over their estimated useful life. Amortization of the intangible assets is calculated using straight-line method over the useful life of 5 years.

3.9 Investment Property

Investment properties are land or building or both other than those classified as property and equipment under NAS 16 – “Property, Plant and Equipment”; and assets classified as non-current assets held for sale under NFRS 5 – “Non-Current Assets Held for Sale and Discontinued Operations”. Land and Building acquired as non-banking assets are recognized as investment property. Investment properties are initially measured at cost, including transaction costs. Subsequently all investment properties are reported at fair value with any gains or losses in fair value reported in the statement of profit and loss as they arise. No depreciation is charged in investment property as they are not intended for owner-occupied use.

3.10 Income Tax

Tax expenses comprises of current tax and deferred tax.

3.10.1 Current Tax

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

3.10.2 Deferred Tax

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

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

3.11 Deposit, debt securities issued and subordinated liabilities

3.11.1 Deposits

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

3.11.2 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.

3.11.3 Subordinated 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 issued, borrowings etc.

3.12 Provisions

A provision is recognized 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. Provisions are reviewed at each reporting date and adjusted to reflect the current best estimates and are reversed if there is not the probability of outflow of resources.

The contingent liability are the liabilities for which it is uncertain as to whether it will become an obligation as it depends on the occurrence of an uncertain future event. These amounts are off-balance sheet items and are disclosed when there is a possible obligation that may but probably will not require an outflow of resources.

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.

3.13 Revenue Recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to bank and the consideration can be reliably measured. The following specific recognition criteria shall also be met for revenue recognition:

3.13.1 Interest Income

For all financial instruments measured at amortized cost and interest-bearing financial assets through other comprehensive income interest income or expense is recorded using the Effective Interest Rate (EIR). EIR is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation of effective interest rate includes all charges and fee paid or received that are integral part of the effective interest only if considered necessary. Such a charges are not amortized over the life of the loan and advances as the income so recognized closely approximates the income that would have derived under effective interest method and are recognized directly in statement of profit and loss. The Bank recognizes the interest income on loans and advances as per Guideline on Recognition of Interest Income, 2019.

The interest income recognized in the statement of profit and loss includes the following:

- Interest income on financial assets measured at amortized cost calculated on an effective interest rate method, except for impaired loans and advances. These financial assets include investment in government securities, investment in NRB Bond and deposit instruments, reverse repos, interbank lending, etc.
- As per carve out on NAS 39 Para 9, the bank has not included the fees and paid or received in loans and advances that are immaterial or impracticable to determine reliably the effective interest rate and have recognized them directly as revenue in the Statement of Profit or Loss.
- As per carve out on NAS 39 AG 93, the bank has applied the effective interest rate to the gross carrying amount of a financial asset unless the financial asset is written off either partially or fully.
- Interest on investment securities is calculated on effective interest rate.
- Income on discounted instruments like bills purchased, documents negotiation is recognized over the period of discounting on accrual basis using effective interest rate.
- Interest income on all trading assets is considered to be incidental to the bank's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

3.13.2 Fee and Commission Income

Fees and commissions income are recognized on an accrual basis when the service has been provided or significant act performed whenever the benefit exceeds cost in determining such value. Whenever, the cost of recognizing fees and commissions on an accrual basis exceeds the benefit in determining such value, the fees and commissions are charged off during the year. Generally, income less than five thousand is recognized under cash basis.

3.13.3 Dividend Income

Dividend income received other than cash dividend from equity shares and mutual funds are recognized in the books when the bank's right to receive the dividend is established.

3.13.4 Net Trading Income

Net Trading Income includes all gains and losses from changes in fair value, related capital gain/loss and dividend from financial assets through profit and loss. Trading expenses are deducted from the trading income and the amount net of trading expenses are disclosed in statement of profit and loss if any.

3.13.5 Net Income from Other Financial Instrument at Fair Value Through Profit or Loss

Net income from other financial instrument measured at fair value through Profit or Loss includes all gains/(losses) arises from the revaluation of financial instrument at fair value.

3.14 Interest Expenses

Interest Expenses include interest on deposits from customers, deposits from banks and financial institutions and other interest-bearing financial liabilities. Interest expense is recognized in the profit or loss using effective interest rate for all the financial liabilities measured at amortized cost.

3.15 Employee Benefits

3.15.1 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 Bonuses
- 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.

3.15.2 Long term employee benefits

- Defined Contribution Plans

The contributions to defined contribution plans are recognized in profit or loss as and when the services are rendered by employees which the bank contributes fixed percentage of the salary to the Employee’s Provident Fund. The bank has no further obligations under these plans beyond its periodic contributions.

- Defined Benefit Plans

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The 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 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 discount rate is the yield at the reporting date on corporate bonds, that have maturity dates approximating the terms of the bank’s obligation and that are denominated in the currency in which the benefits are expected to be paid.

The defined benefit obligation is recognized on the basis of the report of qualified actuary using the projected unit credit method. The bank recognizes all actuarial gains and losses arising from defined benefit plans immediately in other comprehensive income and all expenses related to defined benefits plans in employee benefit are expensed in profit and loss account.

Measurements of the net defined benefit liability comprise actuarial gains and losses. The return on plan assets (excluding interest income) and the effect of the assets ceiling (if any excluding interest) are recognized immediately in Other Comprehensive Income. The bank determines the net interest expense (income) on the net defined liability (assets) for the period by applying the discount rate used to measure the defined benefit obligation at the beginning of the annual period to the then net defined benefits liability (assets), taking into account any changes in the net defined benefit liability (asset) during the period as a result of contribution and benefits payments. Net interest expenses and other expenses related to defined benefit plans are recognized as personnel expenses in Statement of profit and Loss.

The Bank provides gratuity, leave encashment and medical allowance as the defined benefits plans to its employees and has obligation up to contributed amount.

3.16 Leases

As per NFRS 16, Lease expense shall be recognized at the commencement date, a lessee shall recognize a right-to-use asset and a lease liability. At the commencement date, a lessee shall measure the lease liability at the present value of the lease payments that are not paid at that date. The lease payments shall be discounted using the interest rate implicit in the lease, if that rate can be readily determined. If that rate cannot be readily determined, the lessee shall use the lessee’s incremental borrowing rate

For a lessee, a lease that is accounted for under NFRS 16 results in the recognition of:

- a right-to-use asset and lease liability
- interest expense (on the lease liability)
- depreciation expense (on the right-of-use asset).

After the commencement date, a lessee shall measure the lease liability by:
(a) Increasing the carrying amount to reflect interest on the lease liability;
(b) Reducing the carrying amount to reflect the lease payments made; and
(c) Re-measuring the carrying amount to reflect any reassessment or lease modifications to reflect revised in-substance fixed lease payments

3.17 Foreign Currency Translation

The financial statements are presented in Nepalese Rupees which is the functional and presentation currency of the bank.

Transactions in foreign currencies are initially recorded in the relevant functional currency at the rates prevailing at the date of the transaction.

Monetary assets and liabilities denominated in foreign currencies are translated into the functional currency at the closing exchange rate prevailing as at the reporting date with the resulting foreign exchange differences, on subsequent re-statement/settlement, recognized in the statement of profit and loss as the gain/losses on the revaluation of foreign currencies. Non-monetary assets and liabilities denominated in foreign currencies are translated into the functional currency using the exchange rate prevalent, at the date of initial recognition (in case they are measured at historical cost) or at the date when the fair value is determined (in case they are measured at fair value) – the resulting foreign exchange difference, on subsequent re-statement / settlement, recognized in the statement of profit and loss, except to the extent that it relates to items recognized in the other comprehensive income or directly in equity. An amount equivalent to the net exchange gain /loss during the year is transferred to/other operating Income.

3.18 Financial Guarantee and Loan Commitments

Financial Guarantees are contingent liabilities that arise out of the contract that the bank might make specified payments to reimburse the holder for loss that it incurs because a specified debtor fails to make payment when it is due in accordance with terms of debt instrument. Guarantee liabilities being the off-balance items are disclosed if the outflow of economic resources is probable. Loan commitment is the commitment where the bank has confirmed its intention to provide funds to a customer or on behalf of a customer in the form of loans, overdrafts, future guarantees, whether cancellable or not, or letters of credit and the bank has not made payments at the reporting date, those instruments are included in these financial statements as commitments.

3.19 Share Capital and Reserves

Equity is the residual interest in the total assets of the bank after deducting all of its liability. Shares are classified as equity when the bank has an unconditional right to avoid delivery of cash or another financial asset, that is, when the dividend and repayment of capital are at the sole and absolute discretion of the bank and there is no contractual obligation whatsoever to that effect. Incremental costs directly attributable to the issue of an equity instrument are deducted from the initial measurement of the equity instruments considering the tax benefits achieved thereon. Dividends on ordinary shares and preference shares classified as equity are recognized in equity in the period in which they are declared. Reserves are the allocation out of profit or retained earnings. These are created as statutory requirement, accounting standard requirement and bank’s own requirement.

3.20 Earnings per Share (EPS) including diluted EPS

Bank presents basic and diluted Earnings per share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit and loss attributable to ordinary equity holders of bank by the weighted average number of ordinary shares outstanding during the period. Diluted EPS is determined by adjusting both the profit and loss attributable to the ordinary equity holders and the weighted average number of ordinary shares outstanding, for the effects of all dilutive potential ordinary shares.

3.21 Segment Reporting

The bank’s operating segments are organized and managed separately through the respective department/business managers according to the nature of products and services provided with each segment representing a strategic business unit. These business units are reviewed by executives of the bank. The bank has identified three segments namely: Business Banking, Treasury, Card and remittance. Segment report include items directly attributable to a segment as well as those that can be allocated on a reasonable basis. The income, expenses, assets & liabilities that cannot be allocated to aforesaid segment or those related to head office are unallocated are included in Banking. The unallocated items generally comprise of head office assets, head office expenses, and tax assets and liabilities.



4.1 Cash and cash equivalent

Amount in NPR

	Current Year	Previous Year
Cash in hand	486,036,005	664,058,713
Balances with B/FIs	1,455,267,380	463,416,156
Money at call and short notice	3,657,547,870	1,805,013,942
Other	-	-
Total	5,598,851,255	2,932,488,811

The fair value of cash and cash equivalent is its carrying value. Cash at vault is adequately insured for physical and financial risks. Cash balance at vault is maintained on the basis of the availability and regular business requirements. Balance with BFIs includes balance held at various local banks and financial institutions. Cash held in foreign currency is subject to risk of changes in the foreign exchange rates which are closely monitored, if any risk identified then are promptly managed. Money at call and short notice includes the amount deposited in call account of various bank and financial institution.

4.2 Due from Nepal Rastra Bank

Amount in NPR

	Current Year	Previous Year
Statutory balances with NRB	1,394,559,364	1,098,202,306
Securities purchased under resale agreement	-	-
Other deposit and receivable from NRB	2,177	2,029
Total	1,394,561,542	1,098,204,335

Statutory balance with NRB represents the balance maintained for regulatory cash reserve ratio required by the NRB. Other deposit and receivable from NRB includes the FCY deposit due from NRB.

4.3 Placements with Bank and Financial Institutions

Amount in NPR

	Current Year	Previous Year
Placement with domestic B/FIs	-	-
Placement with foreign B/FIs	-	-
Less: Allowances for impairment	-	-
Total	-	-

As of 31 Ashad 2079, Bank does not have placement with bank and financial institutions.

4.4 Derivative financial instruments

Amount in NPR

	Current Year	Previous Year
Held for trading	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Held for risk management	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Other	-	-
Total	-	-

As of 31 Ashad 2079, Bank does not have Derivative Financial Instruments.

4.5 Other trading assets

Amount in NPR

	Current Year	Previous Year
Treasury bills	-	-
Government bonds	-	-
NRB Bonds	-	-
Domestic Corporate bonds	-	-
Equities	-	-
Other	-	-
Total	-	-
Pledged	-	-
Non-pledged	-	-

Trading assets are those assets that the bank has acquired for the purpose of selling in the near term, or holds as part of a portfolio that is managed together for short-term profit are presented under this head. The bank has presented the equity held for trading under this head.

4.5.1: Information relating to Other trading assets

Amount in NPR

	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
Investment in quoted equity				
Investment in mutual fund	-	-	-	-
Total		-		-
				Amount in NPR
Investment in quoted equity	-	-	-	-

4.6 Loans and advances to B/FIs

Amount in NPR

	Current Year	Previous Year
Loans to microfinance institutions	4,683,833,060	4,428,745,611
Other	-	-
Less: Allowances for impairment	60,699,440	57,520,589
Total	4,623,133,619	4,371,225,022

Impairment allowance on Loans and advances to BFIs have been considered as per NRB directive. All the loans outstanding with BFIs have been classified in pass category. The accrued interest receivable on loans and advances to BFIs amount to NPR 14,645,330

4.6.1: Allowances for impairment

Balance at Shrawan 1	57,520,589	8,377,481
Impairment loss for the year:		
Charge for the year	3,178,851	51,909,611
Recoveries/reversal		2,766,503
Amount written off	-	-
Balance at Ashad end	60,699,440	57,520,589

No individual loans to banks and micro finance has terms and conditions that significantly affect the amount, timing or certainty of cash flows of the Bank. These assets have been classified as loans and advances and are subsequently measured at amortized costs. Risks associated with these assets are regularly assessed. These are interest bearing advances and the income on these assets is credited to statement of profit or loss under interest income.

4.7 Loans and advances to customers

Amount in NPR

	Current Year	Previous Year
Loan and advances measured at amortized cost	36,161,332,186	31,365,711,870
Less: Impairment allowances	1,247,926,580	1,214,992,084
Collective impairment	1,155,508,036	1,018,606,703
Individual impairment	92,418,544	196,385,381
Net amount	34,913,405,606	30,150,719,786
Loan and advances measured at FVTPL	-	-
Total	34,913,405,606	30,150,719,786

Impairment in loans and advances to BFIs and loans and advances to customer are as per NRB directive no.2 NPR 1,308,626,021 which is higher than total impairment as per NAS 39. As per NAS 39 impairment are NPR 92,418,544 and NPR 196,385,381 for FY 2021/22 & FY 2020/21 respectively.



4.7.1: Analysis of loan and advances - By Product

Amount in NPR		
	Current Year	Previous Year
Product		
Term loans	11,561,809,646	9,018,996,796
Overdraft	8,561,241,615	7,931,617,032
Trust receipt/Import loans	1,186,773	-
Demand and other working capital loans	21,963,982	-
Personal residential loans	4,751,264,989	3,533,053,707
Real estate loans	848,319,034	1,978,591,507
Margin lending loans	1,811,131,967	2,002,041,233
Hire purchase loans	1,846,581,072	1,648,266,969
Deprived sector loans	376,181,195	1,532,955,866
Bills purchased	-	-
Staff loans	154,415,278	101,122,037
Other	5,975,766,759	3,435,588,642
Sub total	35,909,862,311	31,182,233,789
Interest receivable	251,469,875	183,478,082
Grand total	36,161,332,186	31,365,711,870

4.7.2: Analysis of loan and advances - By Currency

Amount in NPR		
Particulars	Current Year	Previous Year
Nepalese rupee	36,161,332,186	31,365,711,870
Indian rupee	-	-
United State dollar	-	-
Great Britain pound	-	-
Euro	-	-
Japenese yen	-	-
Chinese yuan	-	-
Other	-	-
Total	36,161,332,186	31,365,711,870

4.7.3: Analysis of loan and advances - By Collateral

Amount in NPR		
	Current Year	Previous Year
Secured		
Movable/immovable assets	31,818,910,394	27,856,100,648
Gold and silver	278,104,963	432,445,198
Guarantee of domestic B/FIs	252,968,478	459,209,640
Government guarantee		-
Guarantee of international rated bank		-
Collateral of export document		-
Collateral of fixed deposit receipt	1,262,048,565	353,930,026
Collateral of Governement securities	1,830,075	-
Counter guarantee		-
Personal guarantee	336,775,326	226,062,258
Other collateral	2,210,694,385	2,037,964,101
Subtotal	36,161,332,186	31,365,711,870
Unsecured	-	-
Grant Total	36,161,332,186	31,365,711,870

4.7.4: Allowances for impairment

Amount in NPR		
	Current Year	Previous Year
Specific allowances for impairment		
Balance at Shrawan 1 2078	196,385,381	133,039,888
Impairment loss for the year:		
Charge for the year		63,345,493
Recoveries/reversal during the year	103,966,837	-
Write-offs	-	-
Exchange rate variance on foreign currency impairment	-	-
Other movement	-	-
Balance at Ashad end 2079	92,418,544	196,385,381
Collective allowances for impairment		
Balance at Shrawan 1 2078	1,018,606,703	889,640,177
Impairment loss for the year:		
Charge/(reversal) for the year	136,901,332	128,966,527
Exchange rate variance on foreign currency impairment	-	-
Other movement	-	-
Balance at Ashad end 2079	1,155,508,036	1,018,606,703
Total allowances for impairment	1,247,926,580	1,214,992,084

4.8 Investment securities

Amount in NPR		
	Current Year	Previous Year
Investment securities measured at amortized cost	6,173,875,000	6,144,821,147
Investment in equity measured at FVTOCI	768,536,044	1,156,658,645
Total	6,942,411,044	7,301,479,792

Investment made by the Bank in financial instruments has been presented under this account head in two categories i.e. investment securities measured at amortized cost and investment in equity measured at fair value through other comprehensive income. Investment other than those measured at amortized cost is measured at fair value and changes in fair value has been recognized in other comprehensive income. Where income from the investment is received in the form of bonus shares, the valuation of investment is made by increasing the number of shares without changing the cost of investment.

4.8.1: Investment securities measured at amortized cost

Amount in NPR		
	Current Year	Previous Year
Debt securities		
Government bonds	4,213,875,000	3,551,496,147
Government treasury bills	1,960,000,000	2,593,325,000
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: specific allowances for impairment	-	-
Total	6,173,875,000	6,144,821,147

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

Amount in NPR		
	Current Year	Previous Year
Equity instruments		
Quoted equity securities	716,801,744	1,102,690,445
Unquoted equity securities	51,734,300	53,968,200
Total	768,536,044	1,156,658,645

The investment in unquoted equity has been presented as cost considering the effect that net worth of equity will not be less than cost of investment.

4.8.3: Information relating to investment in equities

Amount in NPR

	Current Year		Previous Year	
Investment in quoted equity	Cost	Fair Value	Cost	Fair Value
Api Power Company Ltd.(205 ordinary Share of 100 each)	19,100	50,123	180,000	725,400
Arun Valley Hydropower Development Co. Ltd.(11957 ordinary Share of 100 each)	1,064,200	4,257,888	1,638,823	6,314,400
Asian Life Insurance company Limited Promoter Share(813 promotor Share of 100 each)	58,110	257,721	58,110	287,660
Asian Life Insurance Company Limited (7010 ordinary Share of 100 each)	7,233,031	4,023,740	7,233,031	7,414,008
Butwal Power Company Limited(110 ordinary Share of 100 each)	42,387	35,420	74,177	88,550
Chandragiri Hills Limited	-	-	201,751	150,500
Chhimek Laghubitta Bittiya Sanstha Limited(1294 ordinary Share of 100 each)	-	1,423,400	8,673,747	8,942,010
Chilime Hydropower Company Limited(41408 ordinary Share of 100 each)	25,642,385	16,894,464	25,642,385	26,462,553
Citizen Investment Trust(3730 ordinary Share of 100 each)	13,892,400	9,380,950	17,163,734	15,610,670
Citizens Mutual Fund -1(1637046 mutual fund of 10 each)	16,370,460	14,406,005	20,000,000	25,160,000
CITIZENS MUTUAL FUND 2(10000 mutual fund of 10 each)	106,200	101,200	106,200	141,500
Deprosc Laghubitta Bittiya Sanstha Limited(1443.8 ordinary Share of 100 each)	-	1,357,172	18,391,173	17,495,622
Forward Microfinance Laghubitta Bittiya Sanstha Limited(643.95 ordinary Share of 100 each)	-	1,535,821	6,644,566	6,334,990
General Insurance Company Nepal Ltd (160 ordinary Share of 100 each)	135,202	59,200	135,202	110,880
Global IME Laghubitta Bittiya Sanstha Ltd.	-	-	6,173	8,445
Global IME Samunnat Scheme-1(4646633 mutual fund of 10 each)	52,412,135	46,466,330	49,972,423	99,401,710
Grameen Bikas Laghubitta Bittiya Sanstha Ltd.	-	-	536,058	551,250
Gurans Life Insurance Company Limited(8809.25 ordinary Share of 100 each)	6,358,164	4,272,486	4,812,397	4,667,850
Himalayan Distillery Limited(4229 ordinary Share of 100 each)	11,244,718	14,420,890	12,920,043	15,461,160
IME General Insurance Ltd.	-	-	-	121,444
Investment in quoted equity	Cost	Fair Value	Cost	Fair Value
Kumari Dhanabriddhi Yojana(3000000 mutual fund of 10 each)	30,000,000	27,000,000	-	-
Kumari Equity Fund(2406670 mutual fund of 10 each)	24,066,700	24,235,167	24,066,700	25,270,035
Laxmi Equity Fund(3008661 mutual fund of 10 each)	30,086,610	29,785,744	58,495,870	80,724,301
Laxmi Laghubitta Bittiya Sanstha Ltd.(1 ordinary Share of 100 each)	-	1,275	-	-
Life Insurance Corporation (Nepal) Limited(10870 ordinary Share of 100 each)	20,772,787	15,381,050	20,228,349	20,513,578
Lumbini General Insurance Limited (7307 ordinary Share of 100 each)	5,381,138	2,791,274	3,218,880	3,276,000
Mahila Lagubitta Bittiya Sanstha Limited	-	-	450,443	487,000
Mega Mutual Fund -1(436340 mutual fund of 10 each)	4,363,400	3,486,357	-	-
Mero Microfinance Bittiya Sanstha Ltd.	-	-	2,559,455	2,833,818
Mithila LaghuBitta Bittiya Sanstha Limited(386.25 ordinary Share of 100 each)	-	528,004	7,509,532	7,804,160
NABIL BALANCED FUND-2(10000 mutual fund of 10 each)	112,200	107,800	112,200	141,000
Nabil Equity Fund(338130 mutual fund of 10 each)	3,884,223	3,381,300	12,661,040	17,906,958
National Life Insurance Co. Ltd.(17369 ordinary Share of 100 each)	17,897,238	10,021,913	19,873,435	18,007,395
National Microfinance Laghubitta Bittiya Sanstha Limited	-	-	-	1,264,653
Neco Insurance Limited(20582.65 ordinary Share of 100 each)	25,018,129	14,284,359	25,615,671	24,232,888
Nepal Doorsanchar Company Limited(6006.4 ordinary Share of 100 each)	7,786,409	5,279,025	8,915,191	8,483,184
Nepal Infrastructure Bank Limited(3954 ordinary Share of 100 each)	2,017,542	948,960	2,017,542	1,801,704
Nepal Insurance Co. Ltd.(5550 ordinary Share of 100 each)	4,137,225	2,474,745	2,285,762	2,873,864
Nepal Life Insurance Co. Ltd.(8496 ordinary Share of 100 each)	14,223,398	6,346,512	15,997,016	15,689,744
Nepal Reinsurance Company Limited(4679 ordinary Share of 100 each)	8,540,153	3,439,065	2,794,402	2,869,200
Nerude Laghubitta Bittiya Sanstha Limited	-	-	-	192,000
NIBL Pragati Fund(107294 mutual fund of 10 each)	1,425,285	1,075,086	4,851,585	5,602,816
NIBL Sahabhagita Fund(500000 mutual fund of 10 each)	7,245,000	5,045,000	7,245,000	8,725,000
NIBL Samriddhi Fund 1(1738912 mutual fund of 10 each)	-	-	17,389,120	24,970,776
NIBL Samriddhi Fund -2(30000 mutual fund of 10 each)	300,000	260,100	300,000	324,300
NIC Asia Balanced Fund	-	-	20,000,000	27,460,000
NIC Asia Dynamic Debt Fund	6,648,300	7,100,384	6,648,300	6,648,300

NIC Asia Flexi CAP Fund(4000000 mutual fund of 10 each)	40,000,000	40,000,000	-	-
NIC Asia Growth Fund(2000000 mutual fund of 10 each)	20,000,000	22,300,000	20,000,000	30,000,000
NIC Asia Select Fund 30(4930605 mutual fund of 10 each)	49,306,050	43,241,406	49,306,050	49,306,050
Nirdhan Utthan Laghubitta Bittiya Sanstha Limited(933.68 ordinary Share of 100 each)	-	1,026,114	5,423,378	5,719,680
NLG Insurance Company Ltd.(6468 ordinary Share of 100 each)	5,938,610	3,091,704	3,936,850	4,026,000
NMB 50(2504357 mutual fund of 10 each)	23,364,312	32,306,205	20,384,900	30,348,500
NMB Hybrid Fund L- 1(994453 mutual fund of 10 each)	10,351,362	11,505,821	21,275,681	28,778,923
NMB Saral Bachat Fund-E(9490 mutual fund of 10 each)	94,900	87,688	-	-
Prabhu Insurance Ltd.(5740.62 ordinary Share of 100 each)	4,506,249	2,456,985	4,439,970	4,917,600
Prabhu Select Fund(1468090 mutual fund of 10 each)	14,680,900	14,108,345	14,680,900	14,886,433
Premier Insurance Company (Nepal) Limited(32839.44 ordinary Share of 100 each)	36,695,783	18,915,517	34,631,009	31,316,220
Prime Life Insurance Company Limited (13645.25 ordinary Share of 100 each)	10,541,705	7,764,147	8,778,527	9,378,774
Prudential Insurance Co. Ltd.(18102.58 ordinary Share of 100 each)	3,570,085	6,299,698	3,570,085	3,603,172
Prudential Insurance Company Limited Promoter Share(75616 promotor Share of 100 each)	5,941,586	27,199,075	5,941,586	20,015,320
RASUWAGADHI HYDROPOWER COMPANY LIMITED(500 ordinary Share of 100 each)	290,140	136,500	290,140	237,000
RBB Mutual Fund 1(2500000 mutual fund of 10 each)	25,000,000	23,175,000	-	-
Ridi Hydropower Development Company Limited(1 ordinary Share of 100 each)	-	838	-	576
RMDC Laghubitta Bittiya Sanstha Ltd.(600 ordinary Share of 100 each)	-	502,800	3,730,290	4,119,000
Investment in quoted equity	Cost	Fair Value	Cost	Fair Value
Sabaiko Laghubitta Bittiya Sanstha Limited	-	-	1,360,427	1,290,465
Sagarmatha Insurance Company Limited (2298 ordinary Share of 100 each)	2,977,583	1,999,260	4,688,669	4,089,469
Sahas Urja Limited(5000 ordinary Share of 100 each)	2,789,916	2,300,000	-	-
Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited(835 ordinary Share of 100 each)	-	889,275	8,003,712	7,806,400
Sanima Equity Fund(1919997 mutual fund of 10 each)	20,417,957	24,479,962	4,376,137	5,196,455
Sanima Large Cap Fund(4000000 mutual fund of 10 each)	40,000,000	37,280,000	64,000,000	82,296,000
SANJEN JALAVIDHYUT COMPANY LIMITED	-	-	2,851	3,143
Shikhar Insurance Co. Ltd.(5177 ordinary Share of 100 each)	7,244,346	4,177,839	7,124,846	7,772,864
SHIVAM CEMENTS LTD(4310 ordinary Share of 100 each)	6,518,120	3,275,600	5,004,155	4,891,590
Siddhartha Equity Fund(583874 mutual fund of 10 each)	6,051,740	5,768,675	12,503,616	17,166,683
Siddhartha Insurance Limited (5796 ordinary Share of 100 each)	5,208,783	3,151,285	5,632,140	5,332,320
Siddhartha Investment Growth Scheme - 2(3253400 ordinary Share of 100 each)	32,534,000	31,850,786	40,000,000	56,800,000
Sunrise Bluechip Fund(4605026 mutual fund of 10 each)	46,050,260	40,247,927	46,050,260	46,787,064
Sunrise First Mutual Fund(1520100 mutual fund of 10 each)	15,260,697	17,481,150	32,278,977	50,433,600
Surya Life Insurance Company Limited(17130.33 ordinary Share of 100 each)	12,861,753	6,629,438	12,748,151	13,784,822
Swabalamban Laghubitta Bittiya Sanstha Limited	-	-	9,964,882	8,975,190
Swabhimaan Laghubitta Bittiya Sanstha Limited(438.9 ordinary Share of 100 each)	-	685,211	3,058,378	2,964,456
Swarojgar Laghu Bitta Bikas Bank Ltd.	-	-	5,176	7,500
Unilever Nepal Limited	-	-	393,508	387,900
United Insurance Co. (Nepal) Ltd.(500 ordinary Share of 100 each)	366,650	175,000	3,052,060	2,860,000
Vijaya laghubitta Bittiya Sanstha Ltd.(400.6 ordinary Share of 100 each)	-	376,564	3,121,460	3,638,000
Total	797,047,715	716,801,744	897,384,258	1,102,690,445
Investment in unquoted equity				
"Nepal Clearing House Limited Ltd. (50,812 including bonus share, ordinary shares of Rs.100 each) "	4,234,300	4,234,300	4,234,300	4,234,300
"Mahalaxmi Life Insurance Co. Ltd. (475,000 shares of Rs. 100 each)"	47,500,000	47,500,000	47,500,000	47,500,000
Credit Information Center	-	-	2,233,900	2,233,900
Total	51,734,300	51,734,300	53,968,200	53,968,200



4.9 Current tax assets

Amount in NPR		
	Current Year	Previous Year
Current tax assets	955,773,133	870,177,267
Current year income tax assets	955,773,133	870,177,267
Tax assets of prior periods	-	-
Current tax liabilities	922,516,403	812,169,101
Current year income tax liabilities	922,516,403	812,169,101
Tax liabilities of prior periods	-	-
Total	33,256,731	58,008,166

Current Tax Assets includes advance income tax paid by the Bank under self assessment tax returns filed as per the Income Tax Act 2058 and tax deducted at source (TDS) by several parties on behalf of the Bank. Similarly, current income tax liabilities includes the tax payable to the Government computed as per the provision of the Income Tax Act 2058.

4.10 Investment in subsidiaries

Amount in NPR		
	Current Year	Previous Year
Investment in quoted subsidiaries	-	-
Investment in unquoted subsidiaries	-	-
Total investment	-	-
Less: Impairment allowances	-	-
Net carrying amount	-	-

4.10.1: Investment in quoted subsidiaries

Amount in NPR		
	Current Year	Previous Year
	Cost	Cost
"Ltd.shares of Rs.each"	-	-
"Ltd.shares of Rs.each"	-	-
.....	-	-
Total	-	-

4.10.2: Investment in unquoted subsidiaries

Amount in NPR		
	Current Year	Previous Year
	Cost	Cost
"Ltd.shares of Rs.each"	-	-
"Ltd.shares of Rs.each"	-	-
.....	-	-
Total		

4.10.3: Information relating to subsidiaries of the Bank

Amount in NPR		
Percentage of ownership held by the Bank		
	Current Year	Previous Year
..... Ltd	-	-
..... Ltd	-	-
..... Ltd	-	-
..... Ltd	-	-
..... Ltd	-	-

4.10.4: Non controlling interest of the subsidiaries

Amount in NPR		
	Current Year	Previous Year
Equity interest held by NCI (%)	-	-
Profit/(loss) allocated during the year	-	-
Accumulated balances of NCI as on Asar end.....	-	-
Dividend paid to NCI	-	-
Equity interest held by NCI (%)	-	-
Profit/(loss) allocated during the year	-	-
Accumulated balances of NCI as on Asar end.....	-	-
Dividend paid to NCI	-	-

4.11 Investment in associates

Amount in NPR		
	Current Year	Previous Year
Investment in quoted associates		
Investment in unquoted associates	4,733,900	2,500,000
Total investment		
Less: Impairment allowances	-	-
Net carrying amount	4,733,900	2,500,000

4.11.1: Investment in quoted associates

Amount in NPR		
	Current Year	Previous Year
	Cost	Cost
"Ltd.shares of Rs.each"	-	-
"Ltd.shares of Rs.each"	-	-
Total	-	-

4.11.2: Investment in unquoted associates

Amount in NPR				
	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
Credit Information Center (204,348 ordinary shares of Rs. 100 each includ- ing bonus share)	2,233,900	2,233,900	-	-
Banking Finance & Insurance Institute of Nepal (27,500 ordinary Share of Rs. 100 each including bonus share)	2,500,000	2,500,000	2,500,000	2,500,000
Total	4733900	4,733,900.00	2500000	2,500,000

The entity on which the bank has significant influence is classified as associate.The bank has significant influence evidenced by representation on board of directors of BFIN and CIC. The investment in associate is measured at cost. During the current year bank represents on board of directors in CIC and BFIN has been reclassified to Investment in Associates as per NFRS 10.

4.11.3: Information relating to associates of the Bank

Amount in NPR		
Percentage of ownership held by the Bank		
	Current Year	Previous Year
Credit Information Center Ltd.	5.56%	-
Banking Finance & Insurance Institute of Nepal Ltd.	4.68%	4.68%

4.11.4: Equity value of associates

.....Ltd.	-	-
.....Ltd.	-	-
Total	-	-

4.12 Investment properties

Amount in NPR		
	Current Year	Previous Year
Investment properties measured at fair value		
Balance as on Shrawan 1, 2076	-	-
Addition/disposal during the year	-	-
Net changes in fair value during the year	-	-
Adjustment/transfer	-	-
Net amount	-	-
Investment properties measured at cost		
Balance as on Shrawan 1, 2078	306,499,095	317,859,715
Addition During the year	265,706,795	49,438,667
Addition/disposal during the year	(89,816,325)	(60,799,286)
Accumulated Impairment Loss	-	-
Net Amount	482,389,565	306,499,095
Total	482,389,565	306,499,095



4.13 Property and Equipment

Amount in NPR											
Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixture	Machinery	Equipment & Others	Ashad End 2079	Ashad End 2078	
Cost											
As on Shrawan 1, 2077	73,566,517	39,534,844	192,288,563	69,667,282	120,989,799	56,263,058	64,155,689	179,410,164	795,875,917	708,852,679	
Addition during the Year	-	-	7,090,379	3,252,840	13,376,400	2,734,166	12,240	16,891,949	43,357,974	41,694,033	
Acquisition	-	-	7,090,379	3,252,840	13,376,400	2,734,166	12,240	16,891,949	43,357,974	41,694,033	
Capitalization	-	-	-	-	-	-	-	-	-	-	
Disposal during the year	-	-	9,573,385	48,432,630	31,137,760	11,293,883	37,178,669	79,795,461	217,411,787	5,301,046	
Adjustment/Revaluation										50,630,250	
Balance as on Ashad end 2078	73,566,517	39,534,844	189,805,556	24,487,493	103,228,439	47,703,342	26,989,260	116,506,652	621,822,103	795,875,917	
Addition during the Year	-	-	6,629,298	12,127,076	17,317,052	5,282,062	16,817,950	10,505,704	68,679,143	43,357,974	
Acquisition	-	-	6,629,298	12,127,076	17,317,052	5,282,062	16,817,950	10,505,704	68,679,143	43,357,974	
Capitalization	-	-	-	-	-	-	-	-	-	-	
Disposal during the year	-	-	-	-	9,153,400	7,100	49,682	864,701	10,074,883	217,411,787	
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-	
Balance as on Ashad end 2079	73,566,517	39,534,844	196,434,854	36,614,569	111,392,091	52,978,304	43,757,528	126,147,655	680,426,362	621,822,103	
Depreciation and Impairment											
As on Shrawan 1, 2077	-	16,292,840	102,287,314	58,185,817	61,075,193	37,569,909	56,427,145	112,729,391	444,567,610	390,315,620	
Impairment for the year	-	-	-	-	-	-	-	-	-	59,244,508	
Depreciation charge for the Year	-	591,773	17,214,018	4,146,865	12,477,650	3,987,508	1,835,025	15,299,779	55,552,619	-	
Disposals	-	-	9,565,102	48,405,151	21,385,535	11,250,631	37,177,735	79,438,060	207,222,214	4,992,518	
Adjustment	-	-	-	-	-	-	-	-	-	-	
As on Ashad end 2078	-	16,884,614	109,936,231	13,927,531	52,167,308	30,306,786	21,084,435	48,591,110	292,898,015	444,567,610	
Impairment for the year	-	-	-	-	-	-	-	-	-	-	
Depreciation charge for the Year	-	591,773	15,264,879	4,696,576	12,252,281	3,897,921	2,515,651	15,993,725	55,212,807	55,552,619	
Disposals	-	-	-	-	6,087,771	4,225	49,373	636,147	6,777,516	207,222,214	
Adjustment	-	-	-	-	-	-	-	-	-	-	
As on Ashad end 2079	-	17,476,387	125,201,109	18,624,107	58,331,819	34,200,482	23,550,713	63,948,688	341,333,305	292,898,015	
Capital Work in Progress											
Net Book Value											
As on Ashad end 2077	73,566,517	23,242,004	90,001,249	11,481,466	59,914,606	18,693,149	7,728,544	66,680,773	351,308,307	318,537,059	
As on Ashad end 2078	73,566,517	22,650,231	79,869,326	10,559,962	51,061,131	17,396,556	5,904,825	67,915,542	328,924,088	318,537,067	
As on Ashad end 2079	73,566,517	22,058,457	71,233,745	17,990,462	53,060,272	18,777,822	20,206,815	62,198,967	339,093,057	351,308,307	

The cost of an item of property and equipment has been recognized as an asset, initially recognized at cost. Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will flow to the Bank. Any gain or loss on disposal of an item of property and equipment (calculated as the difference between the net proceeds from disposal and the carrying amount of the item) is recognized in other income in profit or loss account.

4.14 Goodwill and Intangible Assets

Amount in NPR											
Particulars	Goodwill		Software		Other	Ashad End 2079	Ashad End 2078				
			Purchased	Developed							
Cost											
As on Shrawan 1, 2077	-	-	56,876,093	-	-	56,876,093	56,125,999				
Addition during the Year	-	-	1,371,820	-	-	1,371,820	768,400				
Acquisition	-	-	1,371,820	-	-	1,371,820	768,400				
Capitalization	-	-	-	-	-	-	-				
Disposal during the year		4,802,385				4,802,385	18,306				
Adjustment/Revaluation	-	-	-	-	-	-	-				
Balance as on Ashad end 2078	-	-	53,445,528	-	-	53,445,528	56,876,093				
Addition during the Year			1,185,935			1,185,935	1,371,820				
Acquisition			1,185,935			1,185,935	1,371,820				
Capitalization											
Disposal during the year											
Adjustment/Revaluation											
Balance as on Ashad end 2079			54,631,463			54,631,463	53,445,528				
Amortization and Impairment											
As on Shrawan 1, 2077	-	-	53,869,201	-	-	53,869,201	52,390,531				
Amortization charge for the Year			1,440,074			1,440,074	1,493,216				
Impairment for the year	-	-	-	-	-	-	-				
Disposals			4,801,858			4,801,858	14,546.20				
Adjustment	-	-	-	-	-	-	-				
As on Ashad end 2078	-	-	50,507,417	-	-	50,507,417	53,869,201				
Amortization charge for the Year			1,357,833			1,357,833	1,440,074				
Impairment for the year											
Disposals											
Adjustment											
As on Ashad end 2079	-	-	51,865,250	-	-	51,865,250	50,507,417				
Capital Work in Progress											
Net Book Value											
As on Ashad end 2077	-	-	3,006,892	-	-	3,006,892	3,735,468				
As on Ashad end 2078	-	-	2,938,112	-	-	2,938,112	3,006,893				
As on Ashad end 2079	-	-	2,766,214	-	-	2,766,214	2,938,112				

4.15 Deferred Tax

Amount in NPR			
Current Year			
	Carrying Amount	Tax Base	Temporary Difference
Deferred tax on temporary differences on following items			
Investment properties	-	-	-
Investment securities	{80,245,971}	-	{80,245,971}
Property & equipment	268,292,755	229,088,610	39,204,145
Gratuity Liability	13,854,710	-	{13,854,710}
Leave Liability	98,561,232	-	{98,561,232}
Medical Provision	65,012,412	-	{65,012,412}
Right To Use Assets (NFRS-16)	287,452,730	-	287,452,730
Lease liabilities	301,135,479	-	{301,135,479}
Deferred tax on temporary differences			{232,152,928}
Deferred tax on carry forward of unused tax losses			{8,112,961}
Deferred tax due to changes in tax rate			
Net Deferred tax (asset)/liabilities as on year end of Ashad 31,2079			{72,079,767}
Deferred tax (asset)/liabilities as on Shrawan 1, 2078			32,700,900
Origination/(Reversal) during the year			{104,780,666}
Deferred tax expense/(income) recognised in profit or loss			{34,038,192}
Deferred tax expense/(income) recognised in other comprehensive income			{70,742,475}
Deferred tax expense/(income) recognised in directly in equity			
Previous Year			
	Carrying Amount	Tax Base	Temporary Difference
Deferred tax on temporary differences on following items			
Investment properties	-	-	-
Investment securities	205,306,179	-	205,306,179
Property & equipment	225,678,555	221,345,232	4,333,322
Gratuity Liability	26,288,472	42,250,134	15,961,662
Leave Liability	88,991,750	34,892,425	{54,099,325}
Medical Provision	52,071,303	8,247,877	{43,823,426}
Lease liabilities	3,426,957	-	{3,426,957}
Deferred tax on temporary differences			124,251,456
Deferred tax on carry forward of unused tax losses			{15,248,457}
Deferred tax due to changes in tax rate			
Net Deferred tax (asset)/liabilities as on year end of Ashad 31,2078			32,700,900
Deferred tax (asset)/liabilities as on Shrawan 1, 2077			{43,392,110}
Origination/(Reversal) during the year			76,093,010
Deferred tax expense/(income) recognised in profit or loss			13,691,996
Deferred tax expense/(income) recognised in other comprehensive income			62,401,014
Deferred tax expense/(income) recognised in directly in equity			

4.16 Other assets

Amount in NPR		
	Current Year	Previous Year
Assets held for sale	-	-
Other non banking assets	-	-
Bills receivable	-	-
Accounts receivable	27,520,949	150,818,522
Accrued income	66,502,134	-
Prepayments and deposit	38,668,685	261,730,230
Income tax deposit	-	-
Deferred employee expenditure	22,589,665	9,781,634
Right of Use Assets	287,452,730	-
Stationery	3,488,661	4,620,059
Others	14,124,012	481,649,097
Total	460,346,835	908,599,542

4.17 Due to Bank and Financial Institutions

Amount in NPR		
	Current Year	Previous Year
Money market deposits	-	-
Interbank borrowing	-	-
Other deposits from BFls	3,050,579,147	1,195,071,922
Settlement and clearing accounts	-	-
Other deposits from BFls	-	-
Total	3,050,579,147	1,195,071,922

The balance in accounts maintained with the Bank by other local financial institution have been presented under this head. Interbank borrowing, interbank deposit, balances on settlement and clearing accounts as well as other amount due to bank and financial institution is presented under due to bank and financial institutions.

4.18 Due to Nepal Rastra Bank

Amount in NPR		
	Current Year	Previous Year
Refinance from NRB	1,245,404,862	1,230,698,405
Standing Liquidity Facility	360,000,000	-
Lender of last resort facility from NRB	-	-
Securities sold under repurchase agreements	-	-
Other payable to NRB	-	-
Total	1,605,404,862	1,230,698,405

4.19 Derivative financial instruments

Amount in NPR		
	Current Year	Previous Year
Held for trading	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Held for risk management	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Other	-	-
Total	-	-

As of 31 Ashad 2079 the bank does not have Derivative Financial Instruments.

4.20 Deposits from customers

Amount in NPR		
	Current Year	Previous Year
Institutions customers:	6,449,558,445	5,599,341,693
Term deposits	3,489,694,350	1,905,412,348
Call deposits	2,352,055,564	2,936,506,826
Current deposits	600,271,863	750,813,548
Other	7,536,669	6,608,971
Individual customers:	36,398,186,990	33,086,820,424
Term deposits	23,072,048,850	15,869,124,837
Saving deposits	12,776,375,413	16,500,176,649
Current deposits	295,526,719	472,106,340
Other	254,236,008	245,412,598
Total	42,847,745,435	38,686,162,116



4.20.1: Currency wise analysis of deposit from customers

Amount in NPR		
	Current Year	Previous Year
Nepalese rupee	42,843,250,617	38,683,339,982
Indian rupee		
United State dollar	4,494,817	2,822,134
Great Britain pound	-	-
Euro	-	-
Japenese yen	-	-
Chinese yuan	-	-
Other	-	-
Total	42,847,745,435	38,686,162,116

Currency wise include NPR converted value of deposit on different currencies as on reporting date converted at closing spot rate.

4.21 Borrowing

Amount in NPR		
	Current Year	Previous Year
Domestic Borrowing	-	-
Nepal Government	-	-
Other Institutions	-	-
Other	-	-
Sub total	-	-
Foreign Borrowing	-	-
Foreign Bank and Financial Institutions	-	-
Multilateral Development Banks	-	-
Other Institutions	-	-
Sub total	-	-
Total	-	-

4.22 Provisions

Amount in NPR		
	Current Year	Previous Year
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	13,300,000	13,300,000
Onerous contracts	-	-
Other	66,402,741	53,461,632
Total	79,702,741	66,761,632

Tax litigation includes the case against Large Tax Payer Office of former CSID for the additional tax liability at the time of full tax audit. Other provision includes the provision for medical allowance of NPR 65.02 million and provision for receivable and few long pending receivable of NPR 0.27 million. Provision for medical allowance is made each year on the basis of current year gross salary.

4.22.1: Movement in Provisions

Amount in NPR		
	Current Year	Previous Year
Balance at Shrawan 1	66,761,632	53,015,334
Provisions made during the year	22,304,719	22,723,061
Provisions used during the year	9,363,611	8,976,763
Provisions reversed during the year	-	-
Unwind of discount	-	-
Balance at Ashad end	79,702,741	66,761,632

4.23 Other Liabilities

Amount in NPR		
	Current Year	Previous Year
Liability for employees defined benefit obligations	13,854,710	26,288,472
Liability for long-service leave	98,561,232	88,991,750
Short-term employee benefits	32,470	32,470
Bills payable	5,411,012	4,239,811
Creditors and accruals	34,453,163	63,162,415
Interest payable on deposit	1,713,930	1,398,957
Interest payable on borrowing	-	-
Liabilities on defered grant income	-	-
Unpaid Dividend	96,599,449	102,831,255
Liabilities under Operating Lease	-	24,151,450
Liabilities under NFRS Lease	301,135,479	-
Employee bonus payable	140,846,969	106,878,124
Other Liabilities	282,960,532	252,888,008
Total	975,568,945	670,862,710

Liabilities relating to employees benefits like liabilities for defined benefit obligation on gratuity and pension fund, liabilities for long-service leave, short-term employee benefits etc., Creditors and accruals, unpaid dividend etc. are presented under this account head of other liabilities. Long service leave consists of sick leave and annual leave.

Actuarial breakup for defined benefit obligations have been disclosed in 4.23.1 to 4.23.7

4.23.1: Defined benefit obligations

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

Amount in NPR		
	Current Year	Previous Year
Present value of unfunded obligations	98,555,810	88,991,730
Present value of funded obligations	198,518,340	163,913,952
Total present value of obligations	297,074,150	252,905,682
Fair value of plan assets	184,663,633	150,830,106
Present value of net obligations	112,410,517	102,075,576
4.23.2: Plan assets		
		Amount in NPR
Plan assets comprise		
	Current Year	Previous Year
Equity securities	-	-
Government bonds	-	-
Global IME Retirement Fund	23,050,688	21,395,057
Citizen Investment Trust	161,612,945	129,435,048
Total	184,663,633	150,830,106

4.23.3: Movement in the present value of defined benefit obligations

Amount in NPR		
	Current Year	Previous Year
Defined benefit obligations at Shrawan 1	250,304,470	211,969,910
Actuarial losses	30,241,540	17,979,180
Benefits paid by the plan	(25,035,970)	(18,098,690)
Current service costs and interest	41,564,110	38,454,070
Defined benefit obligations at Ashad end	297,074,150	250,304,470

4.23.4: Movement in the fair value of plan assets

Amount in NPR		
	Current Year	Previous Year
Fair value of plan assets at Shrawan 1	150,830,100	106,003,470
Contributions paid into the plan	26,288,470	42,250,130
Benefits paid during the year	(9,873,860)	(5,067,580)
Actuarial (losses) gains	5,106,150	(2,534,620)
Expected return on plan assets	12,312,830	10,178,700
Fair value of plan assets at Ashad end	184,663,690	150,830,100



4.23.5: Amount recognised in profit or loss

Amount in NPR		
	Current Year	Previous Year
Current service costs	21,841,210	20,655,720
Interest on obligation	19,722,900	17,798,350
Expected return on plan assets	(6,974,879)	(5,696,960)
Total	34,589,231	32,757,110

4.23.6: Amount recognised in other comprehensive income

Amount in NPR		
	Current Year	Previous Year
Acturial (gain)/loss	15,100,550	9,959,110
Total	15,100,550	9,959,110

4.23.7: Actuarial assumptions

Amount in NPR		
	Current Year	Previous Year
Discount rate	8.00%	8.00%
Expected return on plan asset	8.50%	8.50%
Future salary increase	8.00%	8.0%
Withdrawal Rate		
"For Ages: -Less than 35 Years"	3.00%	3.00%
-More than and euqual to 35 Years	1.00%	1.00%

4.24 Debt securities issued

Amount in NPR		
	Current Year	Previous Year
Debt securities issued designated as at fair value through profit or loss	-	-
Debt securities issued at amortised cost	-	-
Total	-	-

4.25 Subordinated Liabilities

Amount in NPR		
	Current Year	Previous Year
Redeemable preference shares	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-
Other	-	-
Total	-	-

4.26 Share capital

Amount in NPR		
	Current Year	Previous Year
Ordinary shares	4,010,883,268	3,342,402,724
Convertible preference shares (equity component only)	-	-
Irredeemable preference shares (equity component only)	-	-
Perpetual debt (equity component only)	-	-
Total	4,010,883,268	3,342,402,724
Opening Share Capital	3,342,402,724	3,072,061,328
Addition : 20% Bonus Share	668,480,544	270,341,396
Closing Share Capital	4,010,883,268	3,342,402,724

4.26.1: Ordinary shares

Amount in NPR		
	Current Year	Previous Year
Authorized Capital		
80,000,000 Ordinary share of Rs. 100 each	8,000,000,000	4,000,000,000
Issued capital		
40,108,832.68 Ordinary share of Rs. 100 each	4,010,883,268	3,342,402,724
Subscribed and paid up capital		
40,108,832.68 Ordinary share of Rs. 100 each	4,010,883,268	3,342,402,724
Total	4,010,883,268	3,342,402,724

4.26.2: Ordinary share ownership

Amount in NPR				
	Current Year		Previous Year	
	Percent	Amount (NPR)	Percent	Amount (NPR)
Domestic ownership				
Nepal Government	-	-	-	-
"A" class licensed institutions	-	-	-	-
Other licensed intitutions	-	-	-	-
Other Institutions	3.38%	135,567,854	2.73%	91,247,594
Public	96.62%	3,875,315,414	97.27%	3,251,155,130
Other			-	-
Foreign ownership			-	-
Total	100%	4,010,883,268	100%	3,342,402,724
Promoter	51.00%	2,045,550,467	51.00%	1,704,625,389
Public	49.00%	1,965,332,801	49.00%	1,637,777,335
Total	100%	4,010,883,268	100%	3,342,402,724

List of Shareholders Holding Share Capital of 0.5% or more

Amount in NPR				
	Current Year			
Shareholders Name	No of share	Total Amount		Percentage (%)
Raj Bahadur Singh	1,052,236	105,223,600		2.62%
Samjhana Aryal	1,020,424	102,042,400		2.54%
Rohit Gupta	790,158	79,015,800		1.97%
Rajesh Kumar Rauniar	729,304	72,930,400		1.82%
Harish Chand	728,344	72,834,400		1.82%
Purushotam Lal Sanghai	708,307	70,830,700		1.77%
Anil Das Shrestha	656,293	65,629,300		1.64%
Sunil Ballav Pant	563,918	56,391,800		1.41%
Sanjay Giri	535,349	53,534,900		1.33%
Sita Ram Prasai	510,867	51,086,700		1.27%
Madhav Lal Shrestha	480,863	48,086,300		1.20%
Pramod Kumar Kabra	442,500	44,250,000		1.10%
Rajesh Babu Shrestha	402,314	40,231,400		1.00%
Dhana Kumari Shrestha	346,827	34,682,700		0.86%
Khuma Prasad Aryal	326,535	32,653,500		0.81%
Ram Gopal Goenka	298,359	29,835,900		0.74%
Arjun Prasad Sharma	293,903	29,390,300		0.73%
Dhruba Kumar Shrestha	288,847	28,884,700		0.72%
Employees Provident Fund	257,791	25,779,100		0.64%
Raj Kumar Agrawal	257,023	25,702,300		0.64%
Ramesh Kumar Agrawal	256,736	25,673,600		0.64%
Parasar Prasai	223,529	22,352,900		0.56%
Dileep Agrawal	214,825	21,482,500		0.54%
Shyam Krishna Shrestha	205,945	20,594,500		0.51%
Sunil Agarwal	204,000	20,400,000		0.51%
Shashi Ranjan Kalwar	203,832	20,383,200		0.51%
Rahul Ranjan	203,832	20,383,200		0.51%
Sandeep Kumar Agrawal	201,985	20,198,500		0.50%



4.27 Reserves

Amount in NPR		
	Current Year	Previous Year
Statutory general reserve	1,317,871,716	1,123,003,913
Exchange equilisation reserve	2,122,452	1,674,086
Corporate social responsibility reserve	10,812,579	6,600,997
Capital redemption reserve	-	-
Deferred Tax Reserve	-	-
Investment adjustment reserve	50,000,000	-
Capital reserve	-	-
Assets revaluation reserve	-	-
Regulatory Reserve	572,761,486	265,576,497
Dividend equalisation reserve	-	-
Actuarial gain	(21,082,992)	(10,512,607)
Fair Value Reserve	(56,172,179)	143,714,325
Other Reserve	743,093	-
Total	1,877,056,153	1,530,057,210

General Reserve

General Reserve maintained pertains to the regulatory requirement of the Bank and Financial Institutions Act, 2073. There is a regulatory requirement to set aside 20% of the net profit to the general reserve until the reserve is twice the paid up capital and thereafter minimum 10% of the net profit.

Exchange Equilization Reserve

Exchange equalization is maintained as per requirement of Nepal Rastra Bank Unified Directive. There is a regulatory requirement to set aside 25% of the foreign exchange revaluation gain on the translation of foreign currency to the reporting currency. The reserve is the accumulation of such gains over the years.

Corporate Social Responsibility Reserve

Corporate Social Responsibility reserve of 1% of net profit after tax is maintained as per Nepal Rastra Bank Directive.

Regulatory Reserve

Regulatory reserves includes any amount derived as a result of NFRS conversion and adoption with corresponding effect in retained earnings.

4.28 Contingent liabilities and commitments

Amount in NPR		
	Current Year	Previous Year
Contingent liabilities	131,689,669	106,732,091
Undrawn and undisbursed facilities	1,810,603,654	1,823,990,410
Capital commitment	-	-
Lease Commitment	-	-
Litigation	23,260,536	3,470,448
Total	1,965,553,859	1,934,192,949

4.28.1: Contingent liabilities

Amount in NPR		
	Current Year	Previous Year
Acceptance and documentary credit	-	-
Bills for collection	-	-
Forward exchange contracts	-	-
Guarantees	131,689,669	106,732,091
Underwriting commitment	-	-
Other commitments	-	-
Total	131,689,669	106,732,091

4.28.2: Undrawn and undisbursed facilities

Amount in NPR		
	Current Year	Previous Year
Undisbursed amount of loans	601,127,917	226,145,260
Undrawn limits of overdrafts	1,209,475,737	1,597,845,150
Undrawn limits of credit cards	-	-
Undrawn limits of letter of credit	-	-
Undrawn limits of guarantee	-	-
Total	1,810,603,654	1,823,990,410

4.28.3: Capital commitments

Amount in NPR		
	Current Year	Previous Year
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

Amount in NPR		
	Current Year	Previous Year
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

Litigation includes the disputed amount in lieu of tax assessment against which the Bank has filed an application for administrative review.

4.29 Interest income

Amount in NPR		
	Current Year	Previous Year
Cash and cash equivalent	69,195,327	43,762,352
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	-	-
Loan and advances to bank and financial institutions	122,403,978	42,826,208
Loans and advances to customers	4,482,047,985	3,556,533,405
Investment securities	304,398,409	152,867,380
Loan and advances to staff	15,395,203	10,081,867
Other	9,554,795	7,397,260
Total interest income	5,002,995,698	3,813,468,472

Interest Accrued on loan and advances has been recognized as per the income recognition guidelines issued by Nepal Rastra Bank through circular no. Bai.Bi.Ni.Bi./Niti/Paripatra/KaKhaGa/01/076/77 dated 2076/04/10 and Bai.Bi.Ni.Bi./Niti/Paripatra/KaKhaGa/01/078/79 dated 2078/04/11. .

4.30 Interest expense

Amount in NPR		
	Current Year	Previous Year
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	14,121,785	12,717,976
Deposits from customers	3,065,171,108	2,198,343,090
Borrowing	30,520,823	-
Debt securities issued	-	-
Subordinated liabilities	-	-
Other	-	-
Total interest expense	3,109,813,717	2,211,061,066

4.31 Fees and Commission Income

Amount in NPR		
	Current Year	Previous Year
Loan administration fees	53,530,294	57,699,386
Service fees	73,893,967	84,165,822
Consortium fees	-	-
Commitment fees	405,719	544,097
DD/TT/Swift fees	-	-
Credit card/ATM issuance and renewal fees	69,050,725	44,660,489
Prepayment and swap fees	2,686,806	5,816,345
Investment banking fees	-	-
Asset management fees	-	-
Brokerage fees	-	-
Remittance fees	4,400,282	5,475,985
Commission on letter of credit	-	-
Commission on guarantee contracts issued	528,254	637,052
Commission on share underwriting/issue	-	-
Locker rental	429,500	299,500
Other fees and commission income	12,472,407	15,832,222
Total fees and Commission Income	217,397,954	215,130,896

4.32 Fees and commission expense

Amount in NPR		
	Current Year	Previous Year
ATM management fees	9,699,507	4,405,274
VISA/Master card fees	1,685,114	1,730,439
Guarantee commission	-	-
Brokerage	-	-
DD/TT/Swift fees	-	-
Remittance fees and commission	-	-
Other fees and commission expense	270,539	119,616
Total fees and Commission Expense	11,655,160	6,255,329

Payments on account of fee and commission for services obtained by the bank are reported under this head. This head includes card related fees, guarantee commission, bank charges, brokerage expenses etc.

4.33 Net trading income

Amount in NPR		
	Current Year	Previous Year
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 transation	956,005	-
Other	-	-
Net trading income	956,005	-

4.34 Other operating income

Amount in NPR		
	Current Year	Previous Year
Foreign exchange revauation gain	1,793,463	[1,770,174]
Gain/loss on sale of investment securities	[17,935,390]	143,940,682
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	126,009,041	27,100,889
Gain/loss on sale of property and equipment	420,648	20,898
Gain/loss on sale of investment property	69,539,173	12,955,650
Operating lease income	2,603,000	2,742,504
Gain/loss on sale of gold and silver	-	-
Other	10,651,400	5,802,650
Total	193,081,334	190,793,098

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

Amount in NPR		
	Current Year	Previous Year
Impairment charge/(reversal) on loan and advances to B/FIs	3,178,851	0
Impairment charge/(reversal) on loan and advances to customer	32,934,496	241,455,128
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with banks and financial institutions	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	[15,704,298]
- Impairment charge	-	33,734,369
- Impairment reversal	-	[49,438,667]
Total	36,113,347	225,750,830

4.36 Personnel Expense

Amount in NPR		
	Current Year	Previous Year
Salary	198,826,915	176,658,873
Allowances	178,678,329	143,543,045
Gratuity expense	16,134,919	16,329,362
Provident fund	17,621,284	16,356,324
Uniform	5,830,000	-
Training & development expense	11,911,923	1,133,042
Leave encashment	47,846,132	46,963,233
Medical	22,928,077	21,983,015
Insurance	-	-
Employees incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRS	8,520,401	1,684,300
Other expenses related to staff	631,303	12,173,770
Subtotal	508,929,282	436,824,965
Employees bonus	139,661,803	105,710,078
Grand total	648,591,085	542,535,042

Provision for staff bonus is a mandatory requirement under the requirement of the Bonus Act, 2074. All expenses related to employees of a bank has been included under this head. Expenses covered under this head include employees' salary, allowances, pension, gratuity, contribution to provident fund, training expenses, uniform expenses, insurance, staff bonus, finance expense under NFRS, etc. Staff Loans are fair valued using the market rates.



4.37 Other operating expense

	Amount in NPR	
	Current Year	Previous Year
Directors' fee	3,582,500	2,754,000
Directors' expense	741,945	520,620
Auditors' remuneration	1,130,000	4,243,715
Other audit related expense	-	178,668
Professional and legal expense	2,904,008	2,626,279
Office administration expense	188,554,074	146,911,233
Operating lease expense	-	89,934,079
Operating expense of investment properties	-	-
Corporate social responsibility expense	4,836,383	4,148,835
Onerous lease provisions	-	-
Lease Expense Under NFRS	103,393,678	-
Other	178,122	-
Total	305,320,710	251,317,429

"All operating expenses other than those relating to personnel expense are recognized and presented under this account head. The expenses covered under this account head includes office administration expense, other operating and overhead expense, directors' emoluments, remuneration and non audit fee paid to auditors, professional and legal expense, impairment of non financial assets, etc. No individual operating lease has terms and conditions that significantly affect the amount, timing and certainty of the cash flows."

4.37.1 Office administration expense

	Amount in NPR	
	Current Year	Previous Year
Water and electricity	17,293,199	14,791,317
Repair and maintenance	-	
(a) Building	-	-
(b) Vehicle	3,345,232	2,661,501
(c) Computer and accessories	426,000	178,186
(d) Office equipment and furniture	3,371,990	1,689,531
(e) Other	235,236	105,950
Insurance	8,076,057	4,094,455
Postage, telex, telephone, fax	16,587,024	16,460,412
Printing and stationery	15,406,367	11,032,930
Newspaper, books and journals	210,834	202,560
Advertisement	7,634,834	2,715,058
Donation	17,690	-
Security expenses	31,652,901	34,028,994
Deposit and loan guarantee premium	15,087,502	14,491,671
Travel allowance and expense	2,206,664	775,332
Entertainment	865,074	540,510
Annual/ special general meeting expenses	1,573,930	259,676
Other		
(a) Technology Support Cost (Technical Services Fees)	6,899,547	1,764,000
(b) Transport expenses	8,570,726	5,344,895
(c) Customer & Public Relation Expenses	44,005	176,753
(d) Banking and Corporate Expenses	14,434,688	5,882,943
(e) Fees and Charges	12,083,075	10,810,890
(f) Miscellaneous	7,736,181	3,685,359
(g) Janitorial	2,840,303	2,572,926
(h) Amortization of Deferred Expenses & Software	-	-
(i) Fine & Penalties	-	-
(j) Low value Assets	351,168	357,173
(k) Internal Audit Fees & Expenses	5,824,273	-
(l) Annual Maintenance Charge	3,470,136	8,578,532
(m) Branch opening expenses	154,879	12,965
(n) Festival & Closing Exp	1,219,845	991,775
(o) Consultancy fee	750,253	713,242
(p) Budgeting & Planning Expenses	184,461	1,991,696
Total	188,554,074	146,911,233

4.38 Depreciation & Amortisation

	Amount in NPR	
	Current Year	Previous Year
Depreciation on property and equipment	55,212,807	55,613,079
Depreciation on investment property	-	-
Amortisation of intangible assets	1,357,833	1,440,074
Total	56,570,640	57,053,154

Depreciation is the systematic allocation of the depreciable amount of an asset over its useful life. Amortization is the systematic allocation of the depreciable amount of an intangible asset over its useful life. Depreciation measured and recognized as per NFRS on property and equipment, and amortization of intangible assets is presented under this account head.

4.39 Non operating income

	Amount in NPR	
	Current Year	Previous Year
Recovery of loan written off	40,565,110	26,533,803
Other income	-	9,268,430
Total	40,565,110	35,802,233

The income that have no direct relationship with the operation of transactions are presented under this head.The income covered under this head includes loan recovery from loan written off and other income etc.

4.40 Non operating expense

	Amount in NPR	
	Current Year	Previous Year
Loan written off	29,975,214	9,550,202
Redundancy provision	-	-
Expense of restructuring	-	-
Other expense	-	280,949
Total	29,975,214	9,831,152

The expenses that have no direct relationship with the operation of transactions are presented under this head.

4.41 Income tax expense

	Amount in NPR	
	Current Year	Previous Year
Current tax expense	386,197,969	277,599,006
Current year	386,197,969	275,850,668
Adjustments for prior years	-	1,748,339
Deferred tax expense	[34,038,192]	13,691,996
Origination and reversal of temporary differences	[34,038,192]	13,691,996
Changes in tax rate	-	-
Recognition of previously unrecognised tax losses	-	-
Total income tax expense	352,159,777	291,291,002

The amount of income tax on net taxable profit is recognized and presented under this head. This head includes current tax expense and deferred tax expense/deferred tax income.

4.41.1: Reconciliation of tax expense and accounting profit

	Amount in NPR	
	Current Year	Previous Year
Profit before tax	1,256,956,228	951,390,698
Tax amount at tax rate of 30%	377,086,869	285,417,210
Add: Tax effect of expenses that are not deductible for tax purpose	25,459,627	4,068,944
Less: Tax effect on exempt income	14,874,732	11,494,837
Add/less: Tax effect on other items	[2,140,649]	[2,140,649]
Total income tax expense	385,531,115	275,850,668
Effective tax rate	30.67%	28.99%



5. Disclosures and 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.

5.1.1 Risk Governance

The Bank has implemented various policies and procedures to mitigate the risk at enterprises level arising to the Bank and has trained risk culture among the employees by establishing ownership mentality, accountability, capacity building programs, well defined job responsibilities and inhabiting good ethical culture. The Risk Management Committee is responsible for the establishment of, and compliance with, policies relating to Operation risk & Credit risk.

The Bank’s risk governance structure is such that the responsibility for maintaining risk within the banks risk blanket is dropped down from the Board to the appropriate functional, client business, senior management and committees. The Board has set policies and procedures of risk identification, risk evaluation, risk mitigation, and control/ monitoring in line with NRB directives, and has effectively implemented the same at the bank. The effectiveness of the bank’s internal control system is reviewed regularly by the Board, its committees, senior management, and internal audit committee.

5.1.2 Board of Directors

The Board of Directors of the bank takes responsibility for managing the comprehensive risks faced by the bank. BOD approves the risk management policies and also sets limits by assessing the risk appetite, tolerance, skills available for managing risk and the risk bearing capacity. It supervises the implementation of the risk strategy. It guides the development of policies, procedures and systems for managing risk. It ensures that these are adequate and appropriate to changing business conditions, the structure and needs of the Bank and the risk appetite of the Bank. Sub-Committees of the Board of Directors have been constituted to oversee the various risk of management activities.

The BOD of the Bank has complied with all the code of conduct and corporate governance guidelines as per NRB Directives and applicable relevant policy and Acts.

5.1.3 Risk Management Committees

Pursuant to the NRB directive no 6, on Corporate Governance, the bank has established Risk Management Committee with well-defined terms of reference in line with the NRB directive. Risk Management Committee (RMC), chaired by the one of the members of BOD periodically examines Credit Risk, Market Risk, Liquidity Risk, and Operation Risk of the bank, oversee the sector portfolio/portfolio diversification and advise the management to review policy/process of the bank. The Committee review the current risk profile and assess potential impact on the activities of the bank or specific business, ensuring risks are identified, assessed, measured, mitigated, managed and monitored within acceptable parameters; where necessary, take appropriate remedial action.

5.1.4 CEO and Senior Management

The CEO and Senior management have ensured that Bank have a strong risk management culture with well-written policies, manuals and guidelines. Senior management review and reinforce the risk management system.

5.1.5 Risk Department

Risk Department has responsibility for high level Bank policy and procedures exposures including setting standards and reporting significant Risks and Corporate Governance issues to Senior management and BOD.

5.1.6 Internal Audit and Compliance Department

Audit Department reviews the implementation and adherence to the policy as part of its audit activities. It also works with the businesses and functions to prepare high-level risk maps to help identify and manage all aspects of risk, including Operational Risk and to help determine their Audit strategy. Compliance Department of the bank plays the vital roles on compliance of regulatory requirements. Internal policies, procedures and guidelines are closely monitored by the compliance of respective departments along with the compliance department.

5.1.7 Classification of Risk

1. Credit Risk

Credit risk management strategies include effectively managing the risk of financial losses arising out of booking an exposure on counterparty and also ensuring independence of the credit risk function from the origination, trading and sales function. Credit risk is managed through a defined framework which sets out policies, procedures and standards covering the measurement and management of credit risk. Clear segregation of duties has been established between transaction originator in the business and the approvers in the risk function.

Credit Risk Mitigation (CRM)

The Bank follows the well-defined procedures to manage and mitigate the credit related risk at the various level:

- The credit applications are initially reviewed at the branch where the branch assess the credit worthiness of the proposed borrower and the quality of the security offered.
- As a second level of defense the Cluster Head have been appointed at the regional level to independently oversee whether the proceeding of the loan approval, creditworthiness and collateral offered complies with the banks and central bank’s norms.
- The credit proposal, if exceeds the prescribed threshold are then reviewed by the Credit Head/Risk Management Department which evaluates the underlying risk of the proposal and decides whether the proposal is within the risk appetite of the bank. This department is

- independent of the business unit and reports directly to the Board level committee, Risk Management Committee.
- After due review and identification of the underlying risk by the Risk Management Department, the proposal passes through different approving authorities depending upon the type of the proposal (funded or unfunded), level of underlying risk and amount of the proposal.
- Once the proposal is approved by the prescribed approving authority, the execution of security documents, post approval proceeding is initiated and completed at the branch level. The Credit Administration Department reviews the security documents to ensure compliance with the Bank’s and Central Bank’s norms before disbursement of the credit facilities.
- As a measure to mitigate the risk after disbursal, the bank monitors and reviews on quarterly to annual basis depending upon the type of the facilities. The level of risk and early warning signals (EWS) are identified on every review and necessary actions are taken if required.
- The internal audit function of the bank on the periodic basis independently observes the compliance and the status of the borrowers and recommends the management with the best practices that has to be adopted. The internal audit department directly reports the Audit Committee which is a board level committee.
- On the portfolio level, the bank’s risk management strategies include diversifying the borrowing pool, risk-based pricing, establishing the suitable exposure limits for borrowers and bank of borrowers to ensure the risk exposure is under the risk appetite expressed by the Risk Management Policy of the bank.

2. Operational Risk

Operational risk is the risk of loss resulting from inadequate or failed internal process, people and system or from external events. Measuring the size and scope of a bank’s risk exposures is an integral part of risk management process. Bank has placed a process for regular monitoring and reporting of operational risk profiles and material exposures to losses. It offers the advantages of quickly detecting and correcting deficiencies in the policies, processes and procedures for managing operational risk

The monitoring has been undertaken with the following scopes:

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

3. Market Risk

Market risk refers to the risk to a bank resulting from movements in market prices, in particular, changes in interest rates, foreign exchange rates, and equity and commodity prices. Market risk is defined as the risk of losses in on and off-balance sheet positions arising from movements in market prices. The risks subject to this requirement are as follows:

- Interest Rate Risk:
Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

- Currency Risk:
Foreign exchange risk is the potential for the bank to experience volatility in the value of its assets, liabilities and solvency and to suffer actual financial losses as a result of changes in value between the currencies of its assets and liabilities and its reporting currency.

4. Liquidity Risk

Liquidity risk is the risk that a company or bank may be unable to meet short term financial demands. This usually occurs due to the inability to convert a security or hard asset to cash without a loss of capital and/or income in the process. Liquidity risk arises because of the possibility that the bank might be unable to meet its payment obligations when they fall due, as a result of mismatches in the timing of the cash flows under both normal and stress circumstances. Such scenarios could occur when funding needed for liquid asset positions is not available to the bank on acceptable terms.

The bank measures the liquidity by the various financial ratios. The favorable liquidity ratios are the outcome of the effective liquidity management policies of the bank. The bank monitors these ratios closely and determine whether the liquidity management strategies and policies adopted by are appropriate in circumstances. These ratios also function to fill the void that may exists between the changing economic environment vis-à-vis the bank liquidity management policies. The liquidity risk is daily monitored by the Treasury Department and the liquidity ratio is also maintained above the regulatory requirement. Liquidity Risk Profile as reported to NRB on 32nd Ashad 2079 is presented below. In ’000

Particulars	1-90 Days	91-180 Days	181-270 Days	271-365 Days	Over 1 Year	Total Amount
Assets						
Cash Balance	485,963					485,963
Balance with Banks & FIs	1,394,562					1,394,562
Investment in Foreign Banks						-
Call Money	5,061,915					5,061,915
Government Securities	6,173,875					6,173,875
Nepal Rastra Bank Bonds						-
Inter Bank & FI Lending						-
Loans & Advances	6,175,255	4,034,711	3,508,515	2,001,403	24,704,751	40,424,635
Interest Receivable						-
Reverse Repo						-
Others	267,291	961,399	1,877	53,338	2,307,697	3,591,603
Total Assets (A)	19,558,860	4,996,110	3,510,392	2,054,742	27,012,447	57,132,551
Liabilities						



Current Deposits	908,607					908,607
Saving Deposits	4,474,044	3,834,895	1,917,448	1,917,448	639,149	12,782,984
Fixed Deposits	5,445,312	3,071,317	121,665	14,280,510	3,921,306	26,840,110
Debentures						-
Borrowings:	5,360,223	-	-	-	1,245,405	6,605,628
Other Liabilities	1,585,277	5,411	-	-	1,007,317	2,598,005
Repo						-
Others	689,139	53,011	53,011	106,021	159,032	1,060,214
Total Liabilities (B)	18,462,603	6,964,634	2,092,123	16,303,979	6,972,209	50,795,549
Net Financial Assets (A-B)	1,096,257	(1,968,524)	1,418,268	(14,249,237)	20,040,238	6,337,003
Cumulative Financial Assets	1,096,257	(872,266)	546,002	(13,703,235)	6,337,003	-

5.2 Capital Management
5.2.1 Qualitative Disclosure

The Bank has formulated and implemented the “Internal Capital Adequacy Assessment Process 2021” which has been approved by the Board of Directors.

“ICAAP Policy 2021” provides the guidelines for the preparation of “Internal Capital Adequacy Assessment Process (ICAAP)” which set methodologies, techniques and procedures to assess the Capital adequacy requirements in relation to the bank’s risk profile and effectiveness of its risk management, control environment and strategic planning. The Bank has set the Internal Capital Adequacy Assessment Process (ICAAP) with the following fundamental purposes.

- Development of policy, practice, process and plan to meet the regulatory and economic capital under the BASEL-II Capital frameworks.
- Strengthen the governance and organizational effectiveness around risk and capital management.
- Inform the board about the ongoing assessment of Bank’s risk profile, mitigation technique being applied and estimated future capital requirement of the Bank.
- Bring transparency on the capital assessment process by understanding the key drivers of capital requirement including oversight for reviewing and validating capital requirements.
- Communicate and justify the regulatory authority about the procedure and methodology adopted for ICAAP based on present and future risk profile of the Bank.
- Support opportunities to identify sub-optimal usage of capital across the organization.
- Create the foundation and basis to have an informed view on capital requirements to state the Bank’s position on capital adequacy against regulatory capital requirements.
- Ensuring the management exercises sound judgment and set adequate required capital for material risk according with the overall risk.

Board and management shall jointly ensure that formality and sophistication of the risk management processes are appropriate in light of the bank’s risk profile and business plan and shall put in place credible and consistent policies and procedures to identify measure and report all material risks that the bank faces. Board shall ensure that the Policy Framework is comprehensive for key business and support functions, and establish a method for monitoring compliance of the same.

The bank has followed Stress Testing Guidelines issued by the central bank in order to assess vulnerability of the bank under various stress situations typically, application of “what if” scenarios, especially in the problematic identification of low frequency but high severity events and identifying expected and unexpected losses. It focuses on capturing the impact of large, but still plausible events and understanding the overall risk profile in a coherent and consistent framework, including impact analysis on earnings, solvency and liquidity. Board shall be primarily responsible for ensuring the current and future capital needs of the bank in relation to strategic objectives. Management shall review and understand the nature and level of various risks that the bank is confronting in the course of different business activities and how this risk relates to capital levels and accordingly implement sound risk management framework specifying control measures to tackle each risk factor.

Board shall ensure that the ICAAP does not become mere compliance activity only but ensure its integration into ongoing operations and planning.

5.2.2 Quantitative disclosures

1. Capital Structure and Capital Adequacy as per audited financial statement

1.1 Tier 1 Capital and a breakdown of its components.

Rs.'000

Particulars		Amount (Rs.)
1	Paid up Equity Share Capital	4,010,883
2	Share Premium	-
3	Proposed Bonus Equity Shares	-
4	Statutory General Reserves	1,317,872
5	Retained Earnings	420,089
6	Un-audited current year cumulative profit/(loss)	-
7	Capital Adjustment Reserve	-
8	Other Free Reserve	-
	Less: Purchase of land & building in excess of limit and unutilized	55,625
Total core capital (Tier 1)		5,693,219

1.2 Tier 2 Capital and a breakdown of its components

Rs.'000

Particulars		Amount (Rs.)
1	Cumulative and/or Redeemable Preference Share	-
2	Subordinated Term Debt	-
3	Hybrid Capital Instruments	-
4	General loan loss provision	718,833
5	Exchange Equalization Reserve	2,122
6	Investment Adjustment Reserve	50,000
7	Asset Revaluation Reserve	-
8	Other Reserves	-
Total Capital Fund (Tier II)		770,995

1.3 Details of Subordinated Term Debt:

The bank has not issued any Subordinated Term Debt as on reporting date.

1.4 Deduction from Capital

Purchase of Land and building in excess of limit and unutilized in line with unified directive no 8 has been deducted from the Tier-I capital amounting to NPR 55,625,000.00

1.5 Total Qualifying Capital:

Rs.'000

Total capital fund (Tier 1 + Tier 2)		Amount (Rs.)
1	Core Capital (Tier 1 Capital)	5,693,219
2	Supplementary Capital (Tier 2)	770,995
Total Capital Fund (Tier I and Tier II)		6,464,174

1.6 Capital Adequacy Ratio:

S.N.	Particulars	Percent (%)
1.	Tier 1 Capital to Total Risk Weighted Exposures	10.26%
2.	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	11.65%

2. Risk Exposure

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

Rs.'000

Particulars		Amount (Rs.)
Risk Weighted Exposure for Credit Risk		50,735,518
Risk Weighted Exposure for Operational Risk		2,774,032
Risk Weighted Exposure for Market Risk		24,749
Total Risk Weighted Exposures (Before adjustments of Pillar II)		53,534,299
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	16,024
SRP 6.4a (6)	Add.... % Of the total deposit due to insufficient Liquid Assets	-
SRP 6.4a (7)	Add RWE equivalent to reciprocal of capital charge of 2 % of gross income.	323,310
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 3% of RWE	1,606,029
SRP 6.4a (10)	If desired level of disclosure requirement has not been achieved, Add.....% of RWE	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		55,479,661



2.2 Risk Weighted Exposures for Credit Risk under each of 15 categories of Credit Risk;

Rs.'000

Particulars		Amount (Rs.)
1	Claims on Government and Central Bank	-
2	Claims on Other Financial Entities	-
3	Claims on Banks	1,012,383
4	Claims on corporate & securities firms	3,723,772
5	Regulatory retail portfolio	6,242,062
6	Claims Secured by Residential Properties	4,222,240
9	Claims Secured by Commercial Real Estate	-
8	Lending Against Securities (Bonds)	-
9	Past Due Claims	25,100,084
10	High Risk Claims	7,289,050
14	Other Assets	2,798,378
15	Off Balance sheet items	347,548
	Total Risk Weighted Exposures for Credit Risk	50,735,518

2.3 Amount of Performing and Non-Performing Loans & Advances and Provisions

Rs.'000

Performing Loans			
Category	Gross Amount	Loss Provision	Net Amount
Good	36,767,998	544,359	36,223,638
Watchlist	2,674,179	186,140	2,488,038
Sub-Total	39,442,176	730,500	38,711,677
Non-Performing Loans			
Category	Gross Amount	Loss Provision	Net Amount
Sub-Standard	452,905	130,301	322,604
Doubtful	225,799	144,040	81,759
Loss	303,786	303,786	-
Sub-Total	982,489	578,126	404,363
Total	40,424,666	1,308,626	39,116,040

2.4 Non-Performing Assets Ratios:

Particulars	32nd Ashad, 2079
Gross NPA to Gross Loan and Advances	2.43%
Net NPA to Net Loan and Advances	1.48%

5.3 Classification of financial assets and financial liabilities

The financial assets and liabilities are classified in Amortized Cost, fair value through profit and loss and fair value through other comprehensive income.

5.4 Operating Segment Information

5.4.1 General information

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

Based on the nature of the business, transactions, products and services, the management have identified two reporting segments for the purpose of financial reporting:

i. General Banking

The modern banking of the Bank provides the customer with the services like personal and corporate banking, corporate and retail credit, project financing, hire purchase financing, trade financing, foreign currency operations, issuing of debit cards, internet banking, mobile banking, money remittance facilities and other incidental services. The income includes all the revenue generated for providing aforesaid services while expenses include interest income, personnel expenses and operating expenses including the impairment charges created on the assets of the segment.

ii. Treasury

Treasury function of the bank manages the liquidity on the branch level and of the banks as a whole. This segment encompasses the incomes derived from government securities, treasury bills, dividend on investment securities, forex trading and revaluation gain/loss. The interest cost of borrowing, personnel expenses, depreciation, provisions on the securities and other operating expenses are the cost included in this segment.

5.4.2 Information about profit or loss, assets and liabilities

Rs.'000

Particulars	Business	Treasury	Card	Remittance	All Other	Total
Revenues from external customers	4,893,411	493,381	73,017	4,402	3,111	5,467,324
Intersegment revenues	-	-	-	-	-	-
Net Revenue	4,893,411	493,381	73,017	4,402	3,111	5,467,324
Interest revenue	4,632,175	383,149	-	-	-	5,015,324
Interest expense	3,065,171	44,643	-	-	-	3,109,814
Net interest revenue	1,567,004	338,506	-	-	-	1,905,510
Depreciation and amortization	50,632	5,105	756	46	32	56,571
Segment profit (loss) before tax	857,471	357,551	48,138	3,589	2,536	1,269,284
Entity's interest in the P/L of associates	-	-	-	-	-	-
Other material non-cash items:	-	-	-	-	-	-
Impairment of assets	36,113	-	-	-	-	36,113
Segment assets	49,107,559	4,951,302	732,763	44,181	31,224	54,867,029
Segment liabilities	43,461,694	4,382,054	648,518	39,101	27,634	48,559,001

5.4.3 Measurement of operating segment profit or loss, assets and liabilities

a. Revenue

Rs.'000

Particular	Amount
Total revenues for reportable segments	5,464,213
Other revenues	3,111
Elimination of intersegment revenues	-
Entity's revenues	5,467,324

b. Profit or loss

Rs.'000

Particular	Amount
Total profit or loss for reportable segments	1,266,748
Other profit or loss	2,536
Elimination of intersegment profits	-
Profit before income tax	1,269,284

c. Assets

Rs.'000

Particular	Amount
Total assets for reportable segments	54,835,805
Other assets	31,224
Total assets	54,867,029

d. Liabilities

Rs.'000

Particular	Amount
Total liabilities for reportable segments	48,531,367
Other liabilities	27,634
Unallocated liabilities	-
Entity's liabilities	48,559,001



5.4.4 Revenue Information from products and services

Rs. '000

S.N.	Particulars	Amount
a.	Business-Loan and Advances	4,893,411
b.	Treasury Operation	493,381
c.	Card Operation	73,017
d.	Remittance Service	4,402
e.	Other Banking Service	3,111
	Total	5,467,324

5.4.5 Revenue Information form geographical areas

Geographical Area	Amount	Percentage (%)
Domestic Territory		
Province 1	223,210	4.08%
Madesh Province	826,231	15.11%
Bagmati Province	2,848,387	52.10%
Gandaki Province	330,415	6.04%
Lumbini Province	664,375	12.15%
Sudur-Paschim Province	549,117	10.04%
Karnali Province	25,589	0.47%
Total	5,467,324	100.00

5.4.6 Information about major customers

No revenue from a single customer accounted for more than 10% during the reporting period

5.4.7 Share options and share based payment

The bank does not have a policy for share options to its employees. Similarly, during the year the bank has not made any payments or settlements by issuing new shares that are to be accounted as per NFRS 2 "Share based payments".

5.5 Contingent liabilities and commitment

Comprehensive disclosure of the contingent liabilities and commitments are made on Note 4.28.
Income Tax Liability

The final income tax assessment up to FY 2073/74 has been completed. In the course of assessment by Inland Revenue Department (IRD), bank has filed appeal for administrative review and writ in supreme court as well against the assessment done by Inland Revenue Department. Details of same are presented below.

S. N.	Fiscal Year	Income Tax As per Bank's	Income tax as per IRD	Difference	Status
1	2062/63	198,739	9,815,573	9,616,834	Under Supreme Court trial
2	2063/64	134,610	2,348,401	2,213,791	
3	2065/66	2,004,582	11,866,501	9,861,919	
4	2066/67	9,445,511	12,186,279	2,740,768	Under Admin Review
5	2069/70	26,120,225	27,451,650	1,331,425	
6	2073/74	146,171,807	164,930,985	18,759,178	
	Total	184,075,474	228,599,389	44,523,915	

The Bank filed writ against Inland Revenue Office at Supreme Court regarding the above difference in income tax assessment for fiscal year 2062/63, 2063/64, 2065/66. Further, the bank has filed for the administrative review in IRD against the TDS deducted during tax assessment of erstwhile Yeti Finance Limited for the FY 2069/70 and against the tax assessment order of Siddhartha Finance Ltd for the FY 2066/67. The Bank has deposited one third of disputed amount of NPR 638,286.24 of Yeti Finance Ltd and NPR 518,530 of Siddhartha Finance Ltd, which has been presented in Contingent liability under schedule 28.
Pending decision: No provisions have been made against these additional demands and disclosed as contingent liabilities under Financial Statements.

The bank has filed tax returns to the Large Tax Office up to the FY 2078/79 under self-assessment procedures.
Other Contingent liabilities and commitments

Particulars	Amount
Contingent liabilities	131,689,669
Undrawn and undisbursed facilities	1,810,603,654
Total	1,942,293,323

5.6 Related Party Disclosures

5.6.1 List of related party

The following parties have been identified as the related party transaction as per NAS 24:

Name	Relationship
Mr. Rajesh Upadhyay	Chairman
Mr. Sanjay Giri	Director
Mr. Deepak Kumar Rauniar	Director
Mr. Shyam Sundar Rungta	Director
Mr. Rupendra Poudel	Director
Mr. Rahul Agrawal	Director
Mrs. Ambika Shrestha	Director
Mr. Bodh Raj Devkota	Chief Executive Officer
Mr. Dipesh Lamsal	Senior DCEO
Mr. Dhruva Raj Tiwari	DCEO
Mr. Jalaj Kumar Adhikari	ACEO

5.6.2 Related Party Transactions

Board of Directors Allowances and Facilities

The Board of Directors have been paid board meeting fees of NPR 2,814,000 (Including the board level committee fee) during the fiscal year. There were 43 Board Meetings conducted during the fiscal year.

As approved by the Nepal Rastra Bank on 2077/12/30, the Chairperson and other members of the Board are paid NPR 10,000 and NPR 9,000 per meeting, respectively for Board meeting and NPR 9,000 and NPR 8,500 per meeting, respectively Board Level Committees meetings.

Meeting fees paid to Board Level Committees are as follows:

NPR in '000

Board Level Committees	No of Meetings	Meeting Allowance
Audit Committee	23	377.00
Employee Service Facility Committee	8	72.00
Risk Management Committee	8	131.50
Anti-Money Laundering Committee	5	45.00
Bad Loan Recovery Committee	9	108.00
Sujhab Upa Samiti	6	207.00
Total	59	940.5

In addition to above meeting allowance, bank has provided telephone facility of NPR 2,500 to all Board members. Further, the bank has provided Newspaper and periodicals facility of NPR 1,500 and NPR 2,000 as internet facility to all Board members.

5.6.3 Key Managerial Personnel's Emoluments and Facilities

S.N.	Particulars	Amount (NPR)
1	Short Term Employee Benefits	11,543,007
2	Post-Employment Benefits	1,126,266
3	Other Long-Term Benefits	3,852,294
4	Share Based Payment	-
5	Termination Benefits	-
Total of Key Management Personnel Compensation		30,424,829

In addition to above, the key managerial personnel are entitled to other benefit as per the policy of the bank
The Salary and benefits paid to the Chief Executive Officer is as follow:



Particulars	Amount (NPR)
Total annual Salary of CEO including allowances	9,591,400
Work-based remuneration paid to CEO this financial year	1,300,000
a) Employee Bonus	-
b) Allowances as per prevailing law	1,300,000
c) Others	-
Total Personnel Expenses this financial year	10,891,400

5.6.4 Subsidiary and Associate Company

There is no any transaction with the subsidiary and associate company during the year.

5.7 Merger and Acquisition

The Bank has neither entered into merger nor acquired any bank and financial institutions during the reporting period.

5.8 Additional disclosure of non-consolidated entities

There are no such entities which are required to be consolidated but not done during the year.

5.9 Events after reporting date

There have been no material events after the reporting period affecting the financial status of the Bank as on Ashad end, 2079. The 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.

There are no material events that have occurred subsequent to Ashad End 2079 till the signing of this financial statement on 2079/09/01.

6. Other Explanatory Notes

6.1 Reserves & Surplus

i. Statutory General Reserve

General Reserve maintained pertains to the regulatory requirement of the Bank and Financial Institutions Act, 2073. There is a regulatory requirement to set aside 20% of the net profit to the general reserve until the reserve is twice the paid-up capital and thereafter minimum 10% of the net profit.

During the year the Bank has transferred Rs 194,867,803 to the statutory general reserve.

In Rs '000

Opening Balance	1,123,004
Transfer during the year	194,868
Closing Balance	1,317,872

ii. Exchange equalization Reserve

Exchange equalization is maintained as per requirement of Nepal Rastra Bank Unified Directive. There is a regulatory requirement to set aside 25% of the foreign exchange revaluation gain on the translation of foreign currency to the reporting currency. The reserve is the accumulation of such gains over the years.

During the year, bank has transferred NPR 448,366 to this exchange equalization reserve.

In Rs '000

Opening Balance	1,674
Transfer of 25% of revaluation gain	448
Closing Balance	2,122

iii. Regulatory Reserve

As per the NRB Directive 4/078 Clause (3), the bank is required to credit an amount equal to the adjustments made as per NFRS while preparing Opening Statement of Financial Position and NFRS compliant financial statements of succeeding years to the Regulatory Reserve. The amount shall be transferred from Retained Earning to the Regulatory Reserve through the Statement of Changes in Equity. Accordingly, the bank has credited the following amounts During the FY 2078/79.

In Rs '000

Particulars	Opening Balance	Transfer/(reversal)	Closing Balance
Accrued Interest Recognized as Income (net of staff bonus and tax)	61,969	57,552	119,521
Investment Properties (net of staff bonus and Income Tax)	193,094	110,811	303,905
Actuarial Loss (Net of tax)	10,513	10,570	21,083
Fair Value Loss adjustment reserve	-	56,172	56,172
Deferred tax reserve	-	72,080	72,080
Total	265,576	307,185	572,761

The movement on regulatory reserve over the reporting period including previous fiscal years disclosed in the "Changes in Regulatory Reserve" as a part of Financial Statements.

The description of each item of regulatory reserve created as per NRB Directive 4(3)/2078 and Guidelines for Publication of Financial Statement, Dividend declaration and Annual General Meeting 2077(updated 2078) has been presented as.

a. Accrued Interest

Interest income recognized in statement of Profit or Loss account on accrual basis has been transferred to Regulatory Reserve (net of staff Bonus & Tax) from retained earnings. However, interest income of NPR 76,399,138.91 recovered up to 15th Shrawan 2079 has not been transferred to regulatory reserve as per the NRB directive 4(3)(b)/2078.

Total regulatory reserve of NPR 119,521,122 has been created for the interest income recognized on accrual Basis (net of Bonus & Tax) up to the reporting period.

b. Investment Properties (Non-Banking Assets)

Regulatory reserve on Non-Banking Assets (net of Bonus & Tax) has been created as per NRB directives 4(3)(e)/2078. Regulatory reserve of NPR 303,905,426 (net of bonus and tax) has been created up to FY 2078/79.

c. Deferred Tax Assets

As per NRB Directives 4(3)(e)/2078, regulatory reserve shall be created from retained earnings for the amount equal to Deferred Tax Assets. Bank has Deferred Tax Assets (after netting off Deferred Tax Liability) in statement of financial Position.

Bank has created regulatory reserve of NPR 72,079,766.56 up to Ashad end 2079 for the amount equal to deferred tax assets charged through SOPL and SOCI.

d. Actuarial Gain/Loss

Bank has maintained reserve of actuarial loss on valuation of Defined Benefit Obligation (gratuity of staff) of NPR 10,570,385.00 (net of Deferred Tax) during the FY 2078/79.

e. Other Regulatory Reserve

Bank has created regulatory reserve of NPR 56,172,179.40 up to Ashad end 2079 for the amount equal to resultant negative value of fair value loss recognized.

The movement on regulatory reserve over the reporting period in line with guidelines for publication of Financial Statement, Dividend declaration and Annual General Meeting 2077 has been presented as:

Rs.'000

FY	Particular	Interest Receivable	Short LLP	Short Provision for Possible loss on Investment	Short Provision on NBA	Deferred Tax	Goodwill	Gain on Bargain Purchase	Actuarial Loss Recognized	Fair Value loss Recognized in OCI	Other	Total
2074/75	Opening Balance	-	-	-	-	-	-	-	-	-	-	-
	Transfer From RR to RE	-	-	-	-	-	-	-	-	-	-	-
	Transfer to RR from RE	118,882	-	-	322,535	-	-	-	-	-	-	441,416
	Closing Balance	118,882	-	-	322,535	-	-	-	-	-	-	441,416
2075/76	Opening Balance	118,882	-	-	322,535	-	-	-	-	-	-	441,416
	Transfer From RR to RE	82,018	-	-	-	-	-	-	-	-	-	82,018
	Transfer to RR from RE	-	-	-	13,832	-	-	-	-	-	-	13,832
	Closing Balance	36,864	-	-	336,367	-	-	-	-	-	-	373,230
2076/77	Opening Balance	36,864	-	-	336,367	-	-	-	-	-	-	373,230
	Transfer From RR to RE	-	-	-	135,975	-	-	-	-	-	-	135,975
	Transfer to RR from RE	125,703	-	-	-	-	-	-	3,541	-	-	129,244
	Closing Balance	162,566	-	-	200,392	-	-	-	3,541	-	-	366,499
2077/78	Opening Balance	162,566	-	-	200,392	-	-	-	3,541	-	-	366,499
	Transfer From RR to RE	100,597	-	-	7,297	-	-	-	-	-	-	107,894
	Transfer to RR from RE	-	-	-	-	-	-	-	6,971	-	-	6,971
	Closing Balance	61,969	-	-	193,094	-	-	-	10,513	-	-	265,576
2078/79	Opening Balance	61,969	-	-	193,094	-	-	-	10,513	-	-	265,576
	Transfer From RR to RE	-	-	-	-	-	-	-	-	-	-	-
	Transfer to RR from RE	57,552	-	-	110,811	72,080	-	-	10,570	-	56,172	307,185
	Closing Balance	119,521	-	-	303,905	72,080	-	-	21,083	-	56,172	572,761



iv. Fair Value Reserve

Fair Value Reserve of the Bank includes fair value gain on Investment in Equity through OCI (net of deferred Tax assets) up to Ashad end 2079. Bank has fair value reserve (net of deferred tax assets) that stood at NPR (56,172,179.40) up to Ashad end 2079. Bank has created regulatory adjustment reserve by equivalent amount.

v. Other Reserves

Staff Training Development Fund

As per the NRB Directives 2078, 6 (6), the Bank shall spend 3% of the total Personnel expenses (Salary & Allowances) of preceding year on Staff training and development. Further if such amount could not be spent, short amount shall be credited to Staff training and development fund which shall be spent in the next year.

During the year, the bank has transferred NPR 743,092.82 to Staff training and development fund.

In Rs '000

Particulars	FY 2078/79
Required Expenses to be incurred (3% of PY Salary and allowance)	12,655
Fund Utilized during the year	11,912
Excess/Shortfall	743
Transfer during the year	743

Investment Adjustment Reserve

As per the NRB directives, Investment adjustment reserve shall be created against the unquoted share investment if they did not get listed within 3 years of investment date. However, in case of holding of more than 50% in entities which don't require to get listed and investment in Karja Suchana Kendra, Nepal Clearing House Ltd, National Banking Institute, Nepal Electronic Payment System (NEPS), Nepal Stock Exchange, such adjustment reserve need not to be created.

Bank has investment in unlisted shares of Karja Suchana Kendra, Nepal Clearing House Ltd, Banking Finance and Insurance Institute of Nepal and Mahalaxmi Life Insurance Ltd. Bank has created investment adjustment reserve for Banking Finance and Insurance Institute of Nepal and Mahalaxmi Life Insurance Ltd.

Name of Entities	Investment	Reserve Created
Mahalaxmi Life Insurance Ltd	475,000,000	475,000,000
Banking Finance and Insurance Institute of Nepal	2,500,000	2,500,000
Total	50,000,000	50,000,000

Corporate Social Responsibility Reserve

Clause 13 of the NRB Directive No. 6. requires the Bank to allocate 1% of its net profit to the corporate social responsibility fund and spent the same for the social causes and benefits.

During the year, bank has transferred NPR 9,047,965 to Corporate Social Responsibility Fund. The details of the movement of the Corporate Social Responsibility Fund is presented below

In Rs '000

Particulars	FY 2078/79
Opening Balance as on Shrawan 1st 2078	6,601
Addition during the year	9,048
CSR fund utilized during the year	(4,836)
Closing Balance as on Ashad 31st 2079	10,813

6.2 Impairment

As per the Carve out notice issued by ICAN, the bank has measured impairment loss on loan and advances as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per paragraph 63 of NAS 39.

Particulars	FY 2078/79	FY 2077/78
LLP as per NRB Directives (a)	1,308,626,021	1,272,512,674
Individual Impairment as per NFRS	92,418,544	196,385,381
Collective Impairment as per NFRS	1,155,508,036	1,018,606,703
Total Impairment as per NFRS (b)	1,247,926,580	1,214,992,084
Impairment on Loan and Advances (Higher of a & b)	1,308,626,021	1,272,512,674

Loan Loss Provision as per Unified Directive 2078

Particulars	FY 2078/79	FY 2077/78		
	Loans and Advances	Loan Loss Provision	Loans and Advances	Loan Loss Provision
Pass	36,767,997,772	544,359,412	31,270,299,343	404,154,259
Watch List	2,674,178,589	186,140,235	3,240,228,542	161,775,412
Restructured	-	-	-	-
Substandard	452,904,773	130,300,785	287,471,523	71,867,881
Doubtful	225,798,868	144,040,001	146,115,844	73,057,922
Bad	303,785,587	303,785,587	561,657,200	561,657,200
Total	40,424,665,589	1,308,626,021	35,505,772,451	1,272,512,674

6.3 Lease

Bank has adopted NFRS-16 Lease for first time in current FY 2078/79. Bank has recognized 287,452,730 as Right to Use Asset and NPR 301,135,479 as Lease liability in statement of financial position.

During the year, bank has made NPR 89,710,930 actual lease payment. However, NPR 103,393,678 has been recognized as lease expenses in statement of profit and loss, as a result of implication of NFRS resulting in NPR 13,682,748 as additional interest expenses in SOPL. Operating Lease liability of NPR 24,151,450 has been adjusted in opening retained earnings due to implication of NFRS-16.

Particulars	FY 2078/79
Right of Use Asset	287,452,730
Lease Liability	301,135,479
Right of Use Asset Depreciation	83,097,427
Interest Expense	20,296,251
Total Lease Expenses	103,393,678
Leases expenses charged in PL	89,710,930
Additional Lease expenses as per NFRS	13,682,748
Total Lease Expenses	103,393,678

6.4 Investment Properties (Non-Banking Assets)

Non-Banking Assets are the assets obtained as security for loans & advances and subsequently taken over by the Bank in the course of loan recovery. Non-Banking Assets (NBA) has been shown under investment property. It has been recognized at lower of fair value or amount due at the time of assumption of NBA.

Movement in non-banking assets has been presented as

Particular	Amount
Balance as on Shrawan 1, 2078	306,499,095
Addition During the year	265,706,795
Addition/disposal during the year	(89,816,325)
Closing Balance as on Ashad 32, 2079	482,389,565

Details of Investment Properties (Non-Banking Assets) as on 32nd Ashad, 2079.

S. N.	Name	Date of Acquisition	Amount
1	Sharma Engineering Workers	29/05/2002	148,356
2	Kedar Prasad Teli	13/01/2008	252,025
3	Asian Baluwa Prasodhan Udhyog	10/11/2010	2,202,806
4	B.B.Nepal Treders Concern	18/09/2014	7,418,250
5	Laxmi Rice Mill	05/01/2015	10,500,000
6	Samjhana Hojiyari Udhyog	05/01/2015	12,586,159
7	Sajanta Saw Mill	05/01/2015	10,378,452
8	Kala Traders	25/03/2015	1,504,000
9	Chandeswoti Trade Link P.Ltd	16/07/2015	10,216,798
10	Rsa Exim	12/08/2015	44,730,000
11	Welmed Distributors	15/06/2016	1,162,000
12	South Asia Incorporation Pvt.Ltd	21/06/2016	6,518,704
13	Pandey Galla Tatha Kharid Bikri Kendra	17/10/2017	2,948,200
14	Shreemai Bajrabarahi Sanitaryware Pvt.Lrd	14/12/2017	12,868,473
15	Rupa Bohora	28/12/2017	2,372,338
16	A.R Nabin Traders	28/12/2017	3,875,780



17	Dharma Kadayat	18/09/2018	806,385
18	Menuka Kirana Pasal	08/04/2018	1,960,053
19	Devikala Kuwar	23/04/2019	35,237,133
20	Om Sai Ayush Trade & Kiran Kadayat	15/07/2019	17,821,311
21	New Biraj Mobile Sup	16/10/2019	1,395,368
22	Nagarik Internationa	15/07/2020	23,150,994
23	Prem Kamala Traders	24/12/2020	2,278,556
24	Prem Advertising	24/12/2020	4,693,042
25	Jaya Gorakh Jewelers	04/03/2021	14,632,093
26	Sachin Yub Raj Trade	13/07/2021	12,422,000
27	Khaira Wang Bhagawat	13/07/2021	5,211,543
28	Anu Thapa	10/10/2021	9,615,000
29	S.K Motor Parts	10/10/2021	5,259,541
30	Mahashakti International Pvt. Ltd.	08/12/2021	9,375,000
31	Jagga Bikash Company Pvt. Ltd.	09/12/2021	34,838,500
32	Aman Traders (Pro Bhupendra Singh Chaudhary)	16/12/2021	839,193
33	Amir Lama Moktan	26/12/2021	3,845,587
34	Rahul Cycle Store	11/01/2022	2,454,158
35	Kavita Kumari	11/01/2022	4,021,942
36	Kopila Furniture Udh yog	14/01/2022	211,929
37	Dev Jung Shahi	14/01/2022	483,394
38	Tirtha Kumar Shresth	14/03/2022	8,723,049
39	Gita Pashmina Udh yog	09/03/2022	41,254,511
40	Susmita Osti/ Asmita	07/03/2022	7,420,141
41	R.M.M. Store	04/03/2022	10,313,969
42	Samsher Bahadur Tama	28/02/2022	156,984
43	Shree Purna Jeweller	02/06/2022	53,735,302
44	Prince Fancy Collect	11/07/2022	6,586,696
45	Ram Kumar Rai	11/07/2022	24,125,361
46	Sher Bahadur Bk	14/07/2022	630,104
47	Khima Chanara	14/07/2022	957,997
48	Tilak Bahadur Gurung	14/07/2022	712,160
49	Madhab Prasad Gautam	14/07/2022	682,162
50	Dinesh Bk	14/07/2022	379,362
51	Dipika General Store	14/07/2022	440,885
52	Barun Singh Basnet	16/07/2022	6,035,820
TOTAL			482,389,565

6.5 Deferred Tax Asset/Liabilities

Deferred Tax Asset/Liabilities are those assets and liabilities that arise due to temporary differences arising out of accounting and tax base of assets and liabilities. Details of such is presented as:

Particulars	Carrying Amount	Income Tax Base	Temporary Difference
Investment securities	(80,245,971)	-	(80,245,971)
Property & equipment	268,292,755	229,088,610	39,204,145
Gratuity Liability	13,854,710	-	(13,854,710)
Leave Liability	98,561,232	-	(98,561,232)
Medical Provision	65,012,412	-	(65,012,412)
Right to use Assets	287,452,730	-	287,452,730
Lease liabilities	301,135,479	-	(301,135,479)
Deferred tax on temporary differences	(232,152,928)		
Deferred tax on carryforward of unused tax losses	(8,112,961)		
Tax Rate	30%		
Net Deferred tax (asset)/liabilities as on year-end of Ashad 31,2079	(72,079,767)		

Deferred Tax Assets/Liability (net of Deferred Tax Assets/Liability) has been presented in the Statements of Financial Position at the end of the reporting period.

6.6 Accrued Interest income

Under NFRS compliant financial statements, interest income of loan and advances is recognized on accrual basis. Accrued interest of loss loan and advances are suspended. Details of Accrued Interest Income for FY 2078/79 are as follow:

Particular	Amount
Accrued Interest Receivable	442,660,888
Interest Suspended/Not recognized	(176,545,683)
Total Accrued Interest Recognized	266,115,205
Accrued Interest Income up to Previous Year	(187,562,994)
Accrued Interest Income recognized this year	78,552,211

6.7 Earnings Per Share

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.

Particulars	FY 2078/79	FY 2077/78
Earning Attributable to Equity Holder	990,487,364	660,099,696
Weighted Number of Equity Share	40,108,833	33,424,027
Earnings Per Share	22.56	19.75

There is normal change in the EPS of the bank as it has increased by Rs 2.81 (14.22%) per share as compared to previous year. Bank has maintained its remarkable growth of profit despite of liquidity crunch, business crunch due to imposition of restriction in import and write back loan loss provision through its efficiency and effective mobilization of the resources of the bank has contributed for the growth of overall operating results & EPS of the Bank.

6.8 Proposed Distribution (Dividend and Bonus Share)

The Board of directors in its 548th meeting dated 2079/09/01 has passed a resolution recommending for distribution of dividend of 4% bonus shares (stock dividend) of NPR 160,435,331 and cash dividend of 6.47% of NPR 259,504,147 (including applicable taxes) from available Free Reserve.

Particulars	Amount NPR 2078/79
Cash Dividend 6.47%	259,504,147
Bonus Share (Stock Dividend) 4%	160,435,331
Total	419,939,478

6.9 Unclaimed Dividend

At the reporting date, unclaimed dividend over the years is as follow:

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Unclaimed Dividend for more than 5 years	8,972,917	9,182,878
Not Collected up to 5 years	87,626,532	93,648,380
Total	96,599,449	102,831,257

Due to some technical difficulties, the fund is yet to be transferred to Investor Protection Fund. However, bank is in communication with Company Registrar to transfer the fund.

6.10 Legal Cases

Bank has pending legal cases in different level of courts and offices as follows:

Court Name		Cases pending as of Ashad end 2079
1	Supreme Court	9
2	High Court Patan	8
3	District Court (Inside Valley)	15
4	District Court (Outside Valley)	26
5	Debt Recovery Tribunal	9
6	Debt Recovery Appellate Tribunal	1
Total		68

6.11 Interest Capitalization

As per Nepal Rastra Bank Directives 2(39)/2078, the interest accrued on moratorium period of loan provided to National Priorities sector like Hydro Electricity project is allowed to capitalize during the period with prior approval from the Nepal Rastra Bank. The Bank has capitalized the interest of Rs 3,593,915 during FY 2078/79 with the approval & as per the directives/circular issued from Nepal Rastra Bank on time to time.



6.12 Concentration of Deposits, Loans & Advances and Contingents

Particulars	Loans & Advances		Deposits	
	As at 32nd Ashad 2079	As at 31st Ashad 2078	As at 32nd Ashad 2079	As at 31st Ashad 2078
Total Amount Outstanding	40,424,634,763	35,505,772,451	45,898,324,581	39,881,234,038
Highest Exposure of Single Unit	361,717,695	195,591,934	753,506,757	263,125,110
Concentration of exposure	0.89%	0.55%	1.64%	0.66%

For the calculation of concentration, loans and advances is total loans extended to the customers except staff loans and interest accruals on loans and the deposits is total deposits from the customers excluding interest payables.
Single Obligor Limit and Sector-wise Limit (Directive No. 3) for both funded and non-funded are within the limit as prescribed by NRB directives.

6.13 Impact of Covid- 19 on the performance of the Bank throughout the FY 2021-22

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 activities. The Government of Nepal enforced nationwide lockdown along with prohibitory orders during different periods of the FY 2021-22. Several countries took unprecedented fiscal and monetary actions to help alleviate the impact of the crisis. The Nepal Rastra Bank (NRB) has announced several measures to ease the financial system stress, including enhancing system liquidity, asset classification standstill benefit to overdue accounts where a moratorium has been granted and relaxation in liquidity coverage requirement, among others. 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 business opportunities and revenues in the short to medium term. The impact of the Covid- 19 pandemic on bank’s results, including credit quality and provisions, remains uncertain and dependent on the spread of COVID- 19, further steps taken by the Government and the Central bank to mitigate the economic impact, steps taken by the Bank and the time it takes for economic activities to resume at normal levels. The Bank’s capital and liquidity position is strong and would continue to be the focus area for the Bank during this period.
In order to minimize the impact of COVID-19 in the Banking sectors as well to the borrowers, NRB has given directives to provide facilities such as extension/deferral of loan payment schedule, restructuring and rescheduling of loans to all professions, industry and businesses including tourism, manufacturing, education, health, communication and entertainment that have faced difficulties in repaying the debt as a result of the measures taken to control the spread of COVID-19. Our Bank has followed all the approaches as COVID-19 response taken by NRB during the period.
Table depicting Bank’s response to COVID-19 affected borrowers and its results are as below:

Table:1 (Forbearance/ Relaxation)

Particulars	As of Ashad end 2079	
	No. of Customers	Amount (NPR in ‘000)
Accrued Interest Received after Asadh end 2079 till 15 Shrawan 2079		
Additional 0.3% Loan Loss Provision created on Pass Loan Portfolio	18275	110,301
Extension of moratorium period of loan provided to Industry or Project under construction	N/A	N/A
Restructured/Rescheduled Loan with 5% Loan Loss Provision	242	787,651
Enhancement of Working Capital Loan by 20% to COVID affected borrowers	2	6,256
Enhancement of Term Loan by 10% to COVID affected borrowers	N/A	N/A
Expiry Date of Additional 20% Working Capital Loan (COVID Loan) extended for up to 1 year with 5% provisioning	N/A	N/A
Expiry Date of Additional 10% Term Loan (COVID Loan) extended for up to 1 year with 5% provisioning	N/A	N/A
Time Extension provided for repayment of Principal and Interest for up to two years as per clause 41 of NRB Directives 2	158	61,413

Table No: 2 (Business Continuity Loan)

Particulars	As of Ashad end 2079	
	No. of Customers	Amount
Refinance Loan	764	1,047,377
Business Continuity Loan	N/A	

Table No: 3 (Subsidized Loan)

Particulars	As of Ashad end 2079	
	No. of Customers	Amount
Subsidized Loan	548	700,835

6.14 Loan Written off and Recovery of Loan Written off

During the FY 2078/79 bank has recovered written off principal loan, accrued interest and other receivable relating to borrower amounting to NPR 40,565,110 and has written off principal loan, accrued interest and other receivable relating to borrower amounting to NPR 29,975,214

6.15 Comparative Figures

Previous year figures have been regrouped and reclassified wherever necessary to conform to the current year’s presentation.



Statement of distributable profit or loss
For the year ended 32 Ashad 2079
(As per NRB Regulation)

Amount in NPR

	Current Year	Previous Year
Opening Retained Earning	706,869,130	288,352,258
Add : NFRS -17 Lease adjustment	24,151,450	
Net profit or (loss) as per statement of profit or loss	904,796,451	660,099,696
Appropriations:		
a. General reserve	(194,867,803)	(132,019,939)
b. Foreign exchange fluctuation fund	(448,366)	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(9,047,965)	(6,600,997)
e. Employees' training fund	(743,093)	-
f. Other		
Investment Adjustment Reserve	(50,000,000)	
Bonus shares	(668,480,544)	(270,341,396)
Cash dividend	(35,183,187)	(14,228,495)
Fair value reserve	45,391,116	33,257,468
Deferred tax	-	43,392,110
CSR expense	4,836,383	4,035,685
Profit or (loss) before regulatory adjustment	727,273,573	605,946,391
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(57,551,662)	100,596,901
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 (-)/resersal (+)	(110,810,996)	7,297,215
e. Deferred tax assets recognised (-)/ reversal (+)	(72,079,767)	-
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	(10,570,385)	(6,971,377)
i. Other (+/-)		-
Fair Value Loss	(56,172,179)	
Distributable profit or (loss)	420,088,583	706,869,130

Mahalaxmi Bikas Bank Ltd.
Major Financial Indicator of last five years

Particulars	Indicators	F.Y	F.Y	F.Y	F.Y	F.Y
		2074/75	2075/76	2076/77	2077/78	2078/79
1. Net Profit/Total Income	%	15.20	16.12	15.64	17.45	16.71
2. Earnings Per Share						
Basic Earning Per Share	Rs.	19.78	23.12	13.14	19.75	22.56
Diluted Earning Per Share	Rs.	19.78	23.12	13.14	19.75	22.56
3. Market Value per Share	Rs.	171.00	195.00	183.00	445.00	374.00
4. Price Earning Ratio	Times	8.65	8.43	9.27	20.20	16.58
5. Dividend (including bonus) on share capital	%	15.00	17.89	8.80	21.05	10.47
6. Cash Dividend on share Capital	%	7.00	9.89	0.46	1.05	6.47
7. Interest Income/Loans & Advances	%	14.68	13.73	10.65	10.65	12.25
8. Employee Expenses/Total Operating Expenses	%	11.17	15.63	17.68	17.68	15.70
9. Interest Expenses on Total Deposit and Borrowings	%	7.78	7.31	7.75	5.38	6.55
10. Exchange Income/Total Income	%	0.00	0.04	(0.04)	(0.04)	0.03
11. Staff Bonus/ Total Employee Expenses	%	24.72	20.23	19.48	19.48	21.53
12. Net Profit/Loans & Advances	%	2.34	2.37	1.84	2.06	2.22
13. Net Profit/ Total Assets	%	1.59	1.73	1.39	1.55	1.65
14. Total Loans & Advances/Total Deposit	%	79.41	84.48	81.33	89.03	88.99
15. Total Operating Expenses/Total Assets	%	8.39	8.38	6.46	6.47	7.53
16. Capital Adequacy Ratio						
(a) Common Equity Tier I Capital						
(b) Core Capital	%	16.55	15.97	12.01	12.27	10.26
(c) Supplementary Capital	%	1.55	1.25	1.13	1.25	1.39
(d) Total Capital Fund	%	18.10	17.22	13.41	13.52	11.65
17. Cash Reserve Ratio (CRR)	%	5.09	4.07	5.22	4.29	3.42
18. NPAs/Total Loans & Advances	%	3.92	2.59	3.21	2.80	2.43
19. Base Rate	%	12.34	11.25	9.95	7.28	11.11
20. Weighted Average Interest Rate Spread	%	4.28	4.76	4.35	4.53	4.64
21. Book Net worth (Rs. In lakh)	Rs.	35,095	46,693	55,793	61,766	63,080
22. Total Shares	Number	26,337,974	28,445,012	30,720,613	33,424,027	40,108,833
23. Total Employees	Number	634	773	811	801	853
24. Others						
Per Employee Business (Rs. In Lakh)	Rs.	341.63	355.77	378.15	443.27	473.91
Employee Expenses / Total Income	%	10.87	12.16	12.86	12.86	11.98

* Change in previous year figure has not been considered for calculation of principal indicators.



Mahalaxmi Bikas Bank Ltd.

Comparison of Unaudited and Audited Financial Statements

FY 2078/79

Amount in '000'					
Statement of Financial Position	As per Audited Financial Statement	As per unaudited Financial Statement	Variance		Reasons for Variance
Assets			In amount	In %	
Cash and Cash Equivalent	5,598,851	5,539,331	59,520	1.07%	Year End Adjustment including PMS Share Adj.
Due from Nepal Rastra Bank	1,394,562	1,394,562	-	0.00%	
Placement with Bank and Financial Institutions	-	-	-		
Derivative Financial Instruments	-	-	-		
Other Trading Assets	-	-	-		
Loan and Advances to B/FIs	4,623,134	4,608,488	14,645	0.32%	AIR on Microfinance
Loans and Advances to Customers	34,913,406	35,051,882	(138,476)	-0.40%	AIR and PV of staff loan
Investment Securities	6,942,411	7,151,495	(209,083)	-2.92%	FV loss final adjustemt effects
Current Tax Assets	33,256,731	10,800	33,245,931	307839%	Effect of Deferred Tax income
Investment in Susidiaries	-	-	-		
Investment in Associates	4,734	4,984	(250)	-5.02%	
Investment Property	482,390	482,390	(0)	0.00%	
Property and Equipment	339,093	339,205	(112)	-0.03%	Year End Final Adjustment
Goodwill and Intangible Assets	2,766	2,766	0	0.00%	
Deferred Tax Assets	72,080	-	72,080		Deferred Tax Calculations effect
Other assets	460,347	216,594	243,753	112.54%	
Total Assets	88,090,503	54,802,496	33,288,007	60.74%	
Liabilities					
Due to Bank and Financial Institutions	3,050,579	3,526,134	(475,554)	-13.49%	Recalssified to Deposit form Customer
Due to Nepal Rastra Bank	1,605,405	1,605,405	-	0.00%	
Derivative Financial Instruments	-	-	-		
Deposits from Customers	42,847,745	42,372,222	475,524	1.12%	Recalssified to Deposit form Customer
Borrowing	-	-	-		
Current Tax Liabilities	33,257	-	33,257		
Provisions	79,703	79,619	84	0.11%	Year End Adjustment
Deferred Tax Liabilities	-	32,701	(32,701)	-100.00%	Deferred Tax adjustment
Other Liabilities	975,569	765,421	210,148	27.46%	Year End Adjustment
Debt Securities Issued	-	-	-		
Subordinated Liabilities	-	-	-		
Total Liabilities	48,592,258	48,381,502	210,756	0.44%	
Equity					
Share Capital	4,010,883	4,010,883	(0)	0.00%	
Share Premium	-	-	-		
Retained Earnings	420,089	589,344	(169,256)	-28.72%	DTA Adjustment
Reserves	1,877,056	1,820,766	56,290	3.09%	DTA Adjustment
Total Capital and Liabilities	54,900,286	54,802,496	97,790	0.18%	

Mahalaxmi Bikas Bank Ltd.

Comparison of Unaudited and Audited Financial Statements

FY 2078/79

Amount in '000'					
Statement of Profit or Loss	As per Audited Financial Statement	As per unaudited Financial Statement	Variance		Reasons for Variance
Particulars			In amount	In %	
Interest income	5,002,996	5,001,748	1,247	0.02%	Year End Final Adjustment
Interest expense	3,109,814	3,109,663	151	0.00%	Year End Final Adjustment
Net interest income	1,893,182	1,892,085	1,097	0.06%	
Fee and commission income	217,398	214,512	2,886	1.35%	Year End Final Adjustment
Fee and commission expense	11,655	11,650	6	0.05%	
Net fee and commission income	205,743	202,862	2,881	1.42%	
Net interest, fee and commission income	2,098,925	2,094,948	3,977	0.19%	
Net trading income	956	-	956		
Other operating income	193,081	208,741	(15,660)	-7.50%	
Total operating income	2,292,962	2,303,689	(10,726)	-0.47%	
Impairment charge/(reversal) for loans and other losses	36,113	(87,686)	123,800	-141.18%	
Net operating income	2,256,849	2,391,375	(134,526)	-5.63%	
Operating expense	1,010,482	1,042,095	(31,612)	-3.03%	
Personnel expenses	648,591	697,271	(48,680)	-6.98%	Acturial Adjustment
Other operating expenses	305,321	288,278	17,042	5.91%	Lease and Other Adjustment
Depreciation & Amortisation	56,571	56,546	25	0.04%	Year End Final Adjustment
Operating Profit	1,246,366	1,349,280	(102,914)	-7.63%	
Non operating income	40,565	40,565	-	0.00%	
Non operating expense	29,975	29,975	-	0.00%	
Profit before income tax	1,256,956	1,359,870	(102,914)	-7.57%	
Income tax expense	352,160	407,961	(55,801)	-13.68%	
Current Tax	386,198	407,961	(21,763)	-5.33%	Approximate Tax Calculation
Deferred Tax Income / Expenses	(34,038)	-	(34,038)		Deferred Tax
Profit for the year	904,796	951,909	(47,112)	-4.95%	





नेपाल राष्ट्र बैंक
वित्तीय संस्था सुपरिवेक्षण विभाग

पत्रसंख्या: वि.सं.सु.वि./गैरस्थलगत/महालक्ष्मी/०७९/८०

च.नं. १०६

महालक्ष्मी विकास बैंक लिमिटेड
दरबारमार्ग, काठमाडौं।



मिति: २०७९/०९/०७

केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
फोन नं.: ०१-४४९४९४३
Site: www.nrb.org.np
Email: nrbfsd@nrb.org.np
पोष्ट बक्स: ७३

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०७८/७९ 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 एवं कार्यान्वयन गर्ने गरी आ.व. २०७८/७९ को लेखापरीक्षण भएको वार्षिक वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा अनुरोध छ। साथै, संस्थाले प्रस्ताव गरे अनुसार आ.व. २०७८/७९ सम्मको सञ्चित मुनाफाबाट २०७९ असार मसान्तमा कायम रहेको चुक्ता पुँजी रु. ४,०९,०८,८३,२६८/- को ४.०० प्रतिशतले हुन आउने रकम रु. १६,०४,३५,३३९/- (अक्षरेपी सोढा करोड चार लाख पैँतीस हजार तीन सय एकतीस मात्र) बराबरको बोनस शेयर तथा सोही चुक्ता पुँजीको ६.४७ प्रतिशतले हुन आउने रकम रु. २५,९५,०४,९४७/- (अक्षरेपी पच्चीस करोड पन्चानब्बे लाख चार हजार एक सय सत्तालीस मात्र) नगद लाभांश (लाभांशमा लाग्ने कर प्रयोजनको लागि समेत) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना हुने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्र वितरण गर्न स्वीकृत प्रदान गरिएको व्यहोरा समेत निर्णयानुसार अनुरोध छ।

- संस्थाको सूचना प्रविधि सम्बन्धी नीति, पूर्वाधार तथा व्यवस्थापन कमजोर रहेको देखिएकोले यस बैंकबाट जारी सूचना प्रविधि सम्बन्धी मार्गदर्शन र निर्देशन बमोजिम सूचना प्रविधि पूर्वाधार तथा संयन्त्र चुस्त दुरुस्त राख्न हुन।
- कर्जा प्रवाह पश्चात अनिवार्य रूपमा कर्जा सदुपयोगिताको सुनिश्चितता गर्नुहुन।
- यस बैंकबाट जारी एकीकृत निर्देशन नं. १५/०७८ बमोजिम ब्याजदर सम्बन्धी व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन।
- यस बैंकबाट जारी एकीकृत निर्देशन नं. १९/०७८ बमोजिम सम्पत्ति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन।
- कर्जा प्रवाह र व्यवस्थापन, ग्राहक पहिचान (KYC), संस्थागत सुशासन, अनुपालना, सञ्चालन जोखिम लगायतका विषयमा आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा यस बैंकबाट औल्याएका कैफियतहरू पुनः नदोहोरिने व्यवस्था गर्नुहुन।

भवदीय,

(राजु पौडेल)
उप निर्देशक

बोधार्थ:

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



महालक्ष्मी विकास बैंक लि.
Mahalaxmi Bikas Bank Ltd.

001328

(नेपाल राष्ट्र बैंकबाट "ख" वर्गको राष्ट्रिय स्तरको इजाजत प्राप्त संस्था)

पत्र संख्या : MBL/FHS/2079/80/50

मिति: २०७९/०९/१७

श्री नेपाल राष्ट्र बैंक
वित्तीय संस्था सुपरिवेक्षण विभाग
केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं।



विषय: वित्तीय विवरण प्रकाशित गर्न स्वीकृत प्रदान गर्दा प्राप्त भएको निर्देशन सम्बन्धमा।

महाशय,

उपरोक्त विषयमा तहाँको मिति २०७९/९/७ को पत्र संख्या वि.सं.सु.वि./गैरस्थलगत/महालक्ष्मी/०७९/८० च.नं. १०७ को पत्रबाट यस संस्थाको आर्थिक वर्ष २०७८/७९ को वित्तीय विवरण प्रकाशन तथा लाभांश वितरण गर्न स्वीकृती प्रदान गर्ने क्रममा प्राप्त निर्देशनहरूको सन्दर्भमा देहाय बमोजिमको व्यहोरा अनुरोध गर्दछौं।

- सूचना प्रविधि पूर्वाधार तथा व्यवस्थापन सम्बन्धमा बैंकले थप लगानी गरी Data Center Co-location सम्बन्धी कार्य भैसकेको, बैंकको लागि Information Security Officer सहित थप आवश्यक जनशक्ती भर्ना गरि तालिम सम्बन्धी कार्य भइरहेको र सूचना प्रविधि सम्बन्धी नीति तर्जुमा गरि IT Security को लागि आवश्यक Hardware तथा Software को व्यवस्था गरिएको व्यहोरा अनुरोध गर्दछौं। साथै आगामी दिनमा तहाँको मार्गदर्शन र निर्देशन बमोजिम निरन्तर रूपमा सूचना प्रविधि पूर्वाधार तथा संयन्त्रलाई थप चुस्त दुरुस्त राखिने व्यहोरा अनुरोध गर्दछौं।
- प्रवाहित कर्जाको सदुपयोगिता विश्लेषण गर्ने व्यवस्था गरिएको तथा आगामी दिनमा यसको कार्यान्वयन पक्ष थप सुदृढ बनाउँदै लगिने व्यहोरा अनुरोध गर्दछौं।
- व्याजदर सम्बन्धी तहाँको निर्देशन नं. १५/०७८ मा भएको व्यवस्थाको पूर्ण पालना गरिने व्यहोरा अनुरोध गर्दछौं।
- सम्पत्ति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी तहाँको निर्देशन नं. १९/०७८ मा भएको व्यवस्थाको पूर्ण पालना गरिने व्यहोरा अनुरोध गर्दछौं।
- आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा त्यस बैंकबाट निरीक्षण तथा सुपरिवेक्षण क्रममा देखिएका कैफियतहरू दोहोरिने नदिने गरी कार्य गरिने व्यहोरा अनुरोध गर्दछौं।

भवदीय

(बोधराज दिव्यकोटा)
प्रमुख कार्यकारी अधिकृत

बोधार्थ:

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

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महालक्ष्मी विकास बैंक लिमिटेड
प्रबन्धपत्र संशोधनको तीन महले विवरण :

बिद्यमान व्यवस्था	प्रस्तावित संशोधन व्यवस्था	संशोधन गर्नुपर्ने कारण
५. विकास बैंकको पूँजीको संरचना : विकास बैंकको पूँजीको संरचना देहाय बमोजिम हुनेछ : दफा ५ (ख) विकास बैंकको जारी पूँजी रु. ४,०१,०८,८३,२६८/- (अक्षरेपी चार अर्ब एक करोड आठ लाख त्रियासी हजार दुई सय अठसठ्ठि मात्र) हुनेछ । सो पूँजी लाई प्रति शेयर रु. १००/- दरका ४,०१,०८,८३२.६८ (चार करोड एक लाख आठ हजार आठ सय बत्तीस दशमलव छ आठ) थान साधारण शेयरमा विभाजन गरिएको छ ।	५. विकास बैंकको पूँजीको संरचना : विकास बैंकको पूँजीको संरचना देहाय बमोजिम हुनेछ : दफा ५ (ख) विकास बैंकको जारी पूँजी रु. ४,१७,१३,१८,५९९/- (अक्षरेपी चार अर्ब सत्र करोड तेह्र लाख अठार हजार पाँच सय उनान्सय मात्र) हुनेछ । सो पूँजी लाई प्रति शेयर रु.१००/-दरका ४,१७,१३,१८५.९९ (चार करोड सत्र लाख तेह्र हजार एक सय पचासी दशमलव नौ नौ) थान साधारण शेयरमा विभाजन गरिएको छ ।	बोनस शेयर जारी गर्दा बैंकको विद्यमान पूँजी संरचनामा हेरफेर हुने हुँदा ।
दफा ५ (ग) विकास बैंकको चुक्ता पूँजी रु. ४,०१,०८,८३,२६८/- (अक्षरेपी चार अर्ब एक करोड आठ लाख त्रियासी हजार दुई सय अठसठ्ठि मात्र) हुनेछ	दफा ५ (ग) विकास बैंकको चुक्ता पूँजी रु. ४,१७,१३,१८,५९९/- (अक्षरेपी चार अर्ब सत्र करोड तेह्र लाख अठार हजार पाँच सय उनान्सय मात्र) हुनेछ ।	बोनस शेयर जारी गर्दा बैंकको विद्यमान पूँजी संरचनामा परिवर्तन हुने भएकोले
दफा ७ (फ) विदेशी व्यक्ति वा संस्थालाई शेयर बिक्री गर्न नेपाल राष्ट्र बैंकको पूर्व स्वीकृती लिनु पर्नेछ ।	दफा ७ (फ) बैंक तथा वित्तीय संस्था सम्बन्धी ऐन र अन्य प्रचलित कानून बमोजिम नेपाल राष्ट्र बैंकको पूर्व स्वीकृति लिई विदेशी बैंक वा वित्तीय संस्थालाई रणनीतिक साझेदारको रुपमा ल्याउने र विदेशी वा अन्य उपयुक्त संस्थालाई शेयर बिक्री वा हस्तान्तरण गर्न सकिनेछ ।	यस बैंकलाई सबल, सक्षम र प्रतिष्पर्धी बैंकको रुपमा बजारमा स्थापित गर्न उपयुक्त देखिएको ।
दफा १२. संस्थापकले तत्काल लिन कबुल गरेको शेयर संख्या: महालक्ष्मी विकास बैंक लिमिटेड (ख वर्गको राष्ट्रियस्तरको) का हामी संस्थापकहरुले देहाय बमोजिमको संख्यामा शेयर लिन कबुल गरी देहायका साक्षीको रोहबरमा यस प्रबन्धपत्रमा सहीछाप गरेका छौं।	दफा १२. संस्थापकले तत्काल लिन कबुल गरेको शेयर संख्या : महालक्ष्मी विकास बैंक लिमिटेड (ख वर्गको राष्ट्रियस्तरको) का हामी संस्थापकहरुले देहाय बमोजिमको संख्यामा शेयर लिन कबुल गरी देहायका साक्षीको रोहबरमा यस प्रबन्धपत्रमा सहीछाप गरेका छौं। (संस्थापकहरुको नाम, शेयर कित्ता, सहितको विवरण संलग्न बमोजिम हुनेछ ।	बोनस शेयर वितरण पश्चात संस्थापक शेयर संख्यामा परिवर्तन हुने भएकोले ।

महालक्ष्मी विकास बैंक लिमिटेड
नियमावली संशोधनको तीन महले विवरण

बिद्यमान व्यवस्था	प्रस्तावित संशोधन व्यवस्था	संशोधन गर्नुपर्ने कारण
नियम २९ (ख) समितिको बैठकमा उपस्थित भए वापत संचालकले पाउने बैठक भत्ता र सुविधा देहाय बमोजिम हुनेछ । (१) सञ्चालक समितिको बैठकमा उपस्थित भए वापत अध्यक्ष र सञ्चालकले पाउने बैठक भत्ता क्रमशः रु.१०,०००/- (अक्षरेपी दस हजार मात्र) र रु.९,०००/- (अक्षरेपी नौ हजार मात्र) हुनेछ । (२) अध्यक्ष र सञ्चालकले टेलिफोन सुविधा वापत मासीक रु.२,५००/- (अक्षरेपी दुई हजार पाँच सय मात्र), पत्रपत्रीका सुविधा वापत मासीक रु.१,५००/- (अक्षरेपी एक हजार पाँच सय मात्र) र इन्टरनेट सुविधा वापत मासीक रु.२,०००/- (दुई हजार मात्र) रकम प्रदान गरीनेछ ।	नियम २९ (ख) समितिको बैठकमा उपस्थित भए वापत संचालकले पाउने बैठक भत्ता र सुविधा देहाय बमोजिम हुनेछ । (१) सञ्चालक समितिको बैठकमा उपस्थित भए वापत अध्यक्ष र सञ्चालकले पाउने बैठक भत्ता क्रमशः रु.१५,०००/- (अक्षरेपी पन्ध्र हजार मात्र) र रु.१३,०००/- (अक्षरेपी तेह्र हजार मात्र) हुनेछ । (२) अध्यक्ष र सञ्चालकले टेलिफोन सुविधा वापत मासीक रु.४,०००/- (अक्षरेपी चार हजार मात्र), पत्रपत्रीका सुविधा वापत मासीक रु.३,०००/- (अक्षरेपी तिन हजार मात्र) र इन्टरनेट सुविधा वापत मासीक रु.४,०००/- (अक्षरेपी चार हजार मात्र) रकम प्रदान गरीनेछ ।	बैंकको अठारौँ वार्षिक साधारण सभा पश्चात सुविधा बृद्धि नभएकोले समयानुकूल विद्यमान सुविधाहरुमा संशोधन तथा परिमार्जन गरीएको।
नियम २९. (घ) विकास बैंकको कामको सिलसिलामा सञ्चालकलाई प्रदान गरिने दैनिक भत्ता तथा भ्रमण खर्च र अन्य सुविधा देहाय बमोजिम हुनेछ : (अ) स्वदेशमा दैनिक भत्ता रु.६,०००/- भारतमा दैनिक भत्ता भा रु. ५,०००/-, भारत बाहेकका अन्य विदेशी मुलुकमा दैनिक भत्ता अमेरिकी डलर २५०/- (आ) विकास बैंकको कामको सिलसिलामा अध्यक्ष तथा सञ्चालक स्वदेश तथा विदेश भ्रमणमा जानुपर्ने भएमा परिवहन खर्च, हवाई टिकट, भिषा शुल्क बिल बमोजिमको रकम हुनेछ ।	नियम २९. (घ) विकास बैंकको कामको सिलसिलामा सञ्चालकलाई प्रदान गरिने दैनिक भत्ता तथा भ्रमण खर्च र अन्य सुविधा देहाय बमोजिम हुनेछ : (अ) स्वदेशमा दैनिक भत्ता रु.१२,०००/- (अक्षरेपी बाह्र हजार मात्र) भारतमा दैनिक भत्ता भा रु.१२,०००/- (अक्षरेपी बाह्र हजार मात्र) भारत बाहेकका अन्य विदेशी मुलुकमा दैनिक भत्ता अमेरिकी डलर ३००/- (अक्षरेपी तीन शय मात्र) (आ) विकास बैंकको कामको सिलसिलामा अध्यक्ष तथा सञ्चालक स्वदेश तथा विदेश भ्रमणमा जानुपर्ने भएमा परिवहन खर्च, हवाई टिकट, भिषा शुल्क, र अन्य खर्च रकम बिल बमोजिमको हुनेछ ।	बैंकको अठारौँ वार्षिक साधारण सभा पश्चात सुविधा बृद्धि नभएकोले समयानुकूल विद्यमान सुविधाहरुमा संशोधन तथा परिमार्जन गरीएको।
नियम ४३. संस्थापकले तत्काल लिन कबुल गरेको शेयर संख्या : महालक्ष्मी विकास बैंक लिमिटेड (ख वर्गको राष्ट्रियस्तरको) का हामी संस्थापकहरुले देहाय बमोजिमको संख्यामा शेयर लिन कबुल गरी देहायका साक्षीको रोहबरमा यस नियमावलीमा सहीछाप गरेका छौं ।	नियम ४३. संस्थापकले तत्काल लिन कबुल गरेको शेयर संख्या : महालक्ष्मी विकास बैंक लिमिटेड (ख वर्गको राष्ट्रियस्तरको) का हामी संस्थापकहरुले देहाय बमोजिमको संख्यामा शेयर लिन कबुल गरी देहायका साक्षीको रोहबरमा यस नियमावलीमा सहीछाप गरेका छौं । (संस्थापकहरुको नाम, शेयर कित्ता, सहितको विवरण संलग्न बमोजिम हुनेछ ।	बोनस शेयर वितरण पश्चात संस्थापक शेयर संख्यामा परिवर्तन हुने भएकोले ।

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This image shows a blank sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

Province No. 1		Gandaki Province	
BIRATNAGAR BRANCH	023-534181/534916	ABU KHAIRENI BRANCH	065-540561, 065-540562
BIRTAMOD BRANCH	025-587217	BIJAYPUR(PKR)BRANCH	061-411711/22
DAMAK BRANCH	021-572010/11	CHIPLEDHUNGA(PKR)	061-534900/587900
DHARAN BRANCH	023-583560/61	DAMAULI BRANCH	065-563338, 563339
ITAHARI BRANCH	025-520976/77	KAWASOTI BRANCH	078-540832/540260
Madhesh Province		LAKESIDE(PKR)BRANCH	061-590155/590156
BARDIBAS BRANCH	044-550523/24	NAYABAZAR(PKR)BRANCH	061-573498/573898
BIRGUNJ BRANCH	051-524340	NEWROAD(PKR) BRANCH	061-570446, 520447
CHANDRANIGHAPUR BRAN	055-540042/540722	SHISHUWA BRANCH	061-564980
DHALKEBAR BRANCH	041-560186	Lumbini Province	
GOLBAZAR BRANCH	033-540611	AMARPATH BRANCH	071-541613, 071-541614
JANAKPUR BRANCH	041-590346/590347	BANSGADHI BRANCH	084-400009, 084-400008
KALAIYA BRANCH	053-551554	BETHARI BRANCH	071-425054
LAHAN BRANCH	033-564612/13	BHAIRAHAWA BRANCH	071-571478/576863
LALBANDI BRANCH	046-501722/23	CHANDRAUTA BRANCH	076-540351/540425
MALANGWA BRANCH	046-521438	DHAKDHAI BRANCH	071-411073/74
NIJGADH BRANCH	053-540464	GHORAH-DANG BRANCH	082-561782
PRASAUNI BRANCH	9845225057	KOHALPUR BRANCH	081-542074/75
RUPANI BRANCH	031-450010/11	LAMAHI BRANCH	082-540645/46
SHREEPUR(BRG)	051-527147/527380	MAHILWAR(LBN) BRANCH	071-580284, 580364
SIMRA BRANCH	053-521638	MANIGRAM BRANCH	071-562146/47
Bagmati Province		NEPALGUNJ BRANCH	081-415071/415324
BANESHWOR BRANCH	01-4464518/4469032	PAKADI BRANCH	076-620090
BASUNDHARA BRANCH	01-4989607/08	PARASI BRANCH	078-521021/18
BHAKTAPUR BRANCH	01-6614486	RAJAPUR BRANCH	084-460078/79
BHATBHATENI BRANCH	01-4443812/4426980	SURYAPURA BRANCH	071-590807/08
BICHBAZAR(DHD)BRANCH	010-521044/45/46	THUTIPAL BRANCH	071-429468/69
CHABAHIL BRANCH	01-4469150/60	TULSIPUR BRANCH	082-521823/24
CHARIKOT BRANCH	049-421916/17	Karnali Province	
DALLU BRANCH	01-4274045/47	RUKUM BRANCH	088-530224/25
DHARKE BRANCH	010-414140/414127	SURKHET BRANCH	083-524545/521667
DURBAR MARGH BRANCH	01-5368719/5368720	Sudurpashchim Province	
GONGABU BRANCH	01-4987982/83	ATTARIYA BRANCH	091-550779/550430
HAKIM-CHOWK BRANCH	056-595661/63	BAUNIYA BRANCH	091-404014, 091-404015
HETAUDA BRANCH	057-520822	BELAURI BRANCH	099-580343, 580342
JHAMSHIKHEL BRANCH	01-5455426	CHAINPUR-BAJANG BRAN	092-421461/62
KALIMATI BRANCH	01-5906843	DAELDHURA BRANCH	096-420405
KAMANE BRANCH	057-413181	DHANGADHI BRANCH	091-520782/527481
KHADICHOOR BRANCH	011-482150/51/52	GOKULESWOR-DARCHULLA	093-400095
KHURKHURE BRANCH	056-419132/53	HASULIYA BRANCH	091-545006/07
KOTESHWOR BRANCH	01-4610176/71	LAMKI BRANCH	091-540468/540469
KUMARIPATI BRANCH	01-5408606/5408510	MAHENDRANAGAR BRANCH	099-524550/60
MAHARAJGUNJ BRANCH	01-4721361	MANGALSEN BRANCH	097-620058/59
MAITIDEVI BRANCH	01-4534078/4532581	MARTADI-BAJURA BRANC	097-541294
MANAHARI BRANCH	057-414030/31	MASURIYA BRANCH	091-402065
NARAYANGARH BRANCH	056-596337/47/57	PATAN-BAITADI BRANCH	095-400086
NAYABAZAR BRANCH	01-4350282/4385611	PIPALLA BRANCH	094-412094/412126
NEWROAD(KTM) BRANCH	01-5342401/02	SANFEBAGAR BRANCH	097-625013
PALUNG BRANCH	057-400041/21	TIKAPUR BRANCH	091-560401/560990
POTALISADAK BRANCH	01-14224179/4230668		
SANO BHARYANG BRANCH	01-5249550/5249551		
SATDOBATO BRANCH	01-5152330/5152068		
SATUNGAL BRANCH	01-5108114/4316784		
SHANKHAMUL BRANCH	01-5242033/34		
SUKEDHARA BRANCH	01-4373875/4373803		
TANDI BRANCH	056-563078/79		
THAMEL BRANCH	01-5358609/29		
THAPATHALI BRANCH	01-4101517/4101518		
TINCHULI BRANCH	01-4917972/73		





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