

# १४ औं वार्षिक प्रतिवेदन (आर्थिक वर्ष २०७६/०७७)



**Agricultural Development Bank Ltd.**

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सम्पूर्ण बैंकिङ्ग सुविधा सहितको तपाईं हाम्रो घर आँगनको बैंक

**चौधौं**  
**वार्षिक प्रतिवेदन**  
(आर्थिक वर्ष २०७६/०७७)



**कृषि विकास बैंक लिमिटेड**

मुख्य कार्यालय, रामशाहपथ, काठमाडौं

फोन: ०१-४२५२३५९, ०१-४२६२६२०, फ्याक्स: ०१-४२६२९२९

**२०७७**

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अब कृषि विकास बैंकबाट...



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अध्यक्ष



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डा. हरिबहादुर के.सी.  
सञ्चालक  
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डा. इन्दिरा श्रेष्ठ (मास्के)  
स्वतन्त्र सञ्चालक



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पैसा पठाउन (भारतबाट बैंक)	पैसा पाउन (कृषि विकास बैंक लि.)
<ul style="list-style-type: none"> <li>भारतको सबैभन्दा ठूलो बैंक हो</li> <li>असली धोखाधडी र बलात्कार मुक्तले कारोबार चलाउँछ</li> <li>पैसा पठाउने गर्दा खासै</li> <li>व्युत्पन्न गर्दा खासै</li> </ul>	<ul style="list-style-type: none"> <li>आफूलाई खासै खासै बैंकको पठाउनु पर्दैन</li> <li>खासै खासै खासै खासै हुने</li> <li>सुखद भएर खासै खासै</li> </ul>

अब घर आउदा लुटिने ठाउँले दिनु गम्  
आफूले कलापको पैसा सजिलै पठाउन भारतमा एक्सिस  
बैंकमा जाऊ, नेपालमा कृषि विकास बैंक लि. बाट पाऊ

ल कुनै ठूलो कट, ल कुनै डर,  
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भारतमा कलापको पैसा अब पुग्छ तपाईंको घर घर

**विशेषताहरू**

- ♦ प्रति महिना रु. ५००००/- सम्म पठाउन सकिने
- ♦ १ वर्षमा १२ पटकसम्म मात्र पठाउन सकिने
- ♦ व्युत्पन्न शुल्क
- ♦ सरल, सहज र सुरक्षित
- ♦ खातामा जम्मा हुने

विशेष जानकारीको लागि:

नेपालमा कृषि विकास बैंक लि. को कारोबार तथा भारतमा एक्सिस बैंकको कारोबारमा आधारित गर्नुपर्नेछ ।



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# विषय सूची

क्र.सं.	विषय	पृष्ठ संख्या
१.	वार्षिक साधारणसभा सम्बन्धी सूचना (Notice Related to AGM)	१
२.	वार्षिक साधारण सभा सम्बन्धी अन्य जानकारी (Other Information Related to AGM)	२-३
३.	सञ्चालक समितिको प्रतिवेदन (Board of Directors' Report)	५-९
४.	कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरण (Information under Section 109 of Company Act, 2063)	१०-२१
५.	अनुपालना अधिकृतको प्रतिवेदनको सारसंक्षेप (Compliance Officer's Summary Report)	२२
६.	लेखापरीक्षकको लेखापरीक्षण प्रतिवेदन (Auditors' Report)	२३-२६
७.	वासलात (Consolidated Statement of Financial Position)	२७
८.	नाफा / नोक्सान हिसाब (Consolidated Statement of Profit or Loss)	२८
९.	अन्य विस्तृत आम्दानीको विवरण (Consolidated Statement of Comprehensive Income)	२९
१०.	इक्वीटीमा भएको परिवर्तन (Statement of changes in Equity)	३०-३१
११.	नगद प्रवाह विवरण (Consolidated Statement of Cash Flows)	३२
१२.	लेखा सम्बन्धी टिप्पणीहरू (Notes to the Consolidated Financial Statements)	३३-६९
१३.	वितरण योग्य नाफा वा नोक्सानको विवरण (Statement of Distributable Profit or Loss)	७०
१४.	थप जानकारीका खुलाशाहरू (Disclosures and Additional Information)	७१-७८
१५.	अपरिष्कृत वित्तीय विवरण (Un-audited Financial Statement)	७९-८२
१६.	अपरिष्कृत र लेखा परीक्षण भएको वित्तीय विवरणको तुलना (Comparison of Un-audited and Audited Financial Statements)	८३-८४
१७.	प्रमुख सूचकाङ्क (Major Indicators)	८५
१८.	नेपाल राष्ट्र बैंकको स्वीकृति पत्र (NRB Approval Letter)	८६
१९.	नेपाल राष्ट्र बैंकबाट प्राप्त पत्र सम्बन्धमा सञ्चालक समितिको जवाफ (Response of Board of Directors to NRB Letter)	८७
२०.	धितोपत्र दर्ता तथा निष्काशन सम्बन्धी (Related with Securities Issuance by Laws, 2073)	८८-९२
२१.	लेखापरीक्षक नियुक्ति (Appointment of Auditors)	९३
२२.	प्रबन्ध पत्र र नियमावलीमा संशोधन सम्बन्धी विवरण (Proposal Related to Amendment of MOA & AOA)	९४-९५



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## चौधौं वार्षिक साधारणसभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति २०७७/०९/०८ गते)

आदरणीय शेयरधनी महानुभावहरू,

यस बैंकको मिति २०७७/०९/०८ गते बेलुका ७:१५ बजे बसेको सञ्चालक समितिको बैठक नं ८५५ को निर्णयानुसार यस बैंकको चौधौं वार्षिक साधारण सभा देहायका विषयहरूमा छलफल तथा निर्णय गर्न देहायको मिति, समय र स्थानमा बस्ने भएकोले सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपस्थिति/सहभागिताको लागि कम्पनी ऐन, २०६३ को दफा ६७ बमोजिम यो सूचना प्रकाशित गरिएको छ।

**सभा बस्ने मिति, समय र स्थान:**

(१) मिति : २०७७/०९/२९ गते बुधवार (Jan 13, 2021)

(२) समय : बिहान ११:०० बजे

(३) स्थान : कृषि विकास बैंक लि. केन्द्रीय तालिम प्रतिष्ठान बोडे, भक्तपुर। (हाल महामारीको रुपमा रहेको कोभिड-१९ का कारण नेपाल सरकारले जारी गरेको सुरक्षा मापदण्डको पूर्णपालना गरी सभा सम्पन्न गर्नुपर्ने विशेष परिस्थितिका कारण Virtual माध्यमबाट उपस्थितिको निमित्त आग्रह गरिएको छ।)

**छलफलका विषयहरू:**

**(क) सामान्य प्रस्तावहरू :**

- (१) संचालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्ने आर्थिक वर्ष २०७६/०७७ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- (२) लेखापरीक्षकको प्रतिवेदन सहितको आर्थिक वर्ष २०७६/०७७ को वासलात, सोही अवधिको नाफा नोक्सान हिसाव, ईक्विटिमा भएको परिवर्तन, नगद प्रवाह विवरण र सो सम्बन्धी अनुसूचीहरू लगायत वार्षिक आर्थिक विवरणहरू छलफल गरी पारित गर्ने।
- (३) यस बैंकका सहायक कम्पनीहरू कोष व्यवस्थापन कम्पनी लि. तथा गोबर ग्याँस कम्पनी र सम्बद्ध कम्पनी साना किसान विकास लघुवित्त वित्तीय संस्था को आ.व. २०७६/०७७ को वित्तीय विवरण सहितको एकीकृत वित्तीय विवरण स्वीकृत गर्ने।
- (४) संचालक समितिको प्रस्ताव बमोजिम साधारण चुक्ता पूँजीमा बोनस प्रदान गर्दा बोनस शेयरमा लाग्ने कर वापत प्रति शेयर ०.७८९५ प्रतिशत नगद लाभांश र अविमोच्य असंचित अग्राधिकार (Non Convertible Irredeemable Preference Share) शेयरधनीलाई चुक्ता पूँजीको ६ प्रतिशत नगद लाभांश वितरण गर्न स्वीकृत गर्ने।
- (५) आर्थिक वर्ष २०७७/०७८ को लागि महालेखा परीक्षकको कार्यालयबाट लेखापरीक्षक नियुक्तिको लागि परामर्श प्राप्त भएका लेखापरीक्षकलाई यस बैंकको लेखापरीक्षकमा नियुक्ति गर्ने तथा पारिश्रमिक र सेवा शर्त तोक्ने।

**(ख) विशेष प्रस्तावहरू :**

- (१) साधारण शेयरधनीहरूलाई साधारण चुक्ता पूँजीको १५ प्रतिशत बोनस शेयर प्रदान गर्ने सम्बन्धी संचालक समितिको प्रस्ताव पारित गर्ने।
- (२) विशेष प्रस्ताव नं. (१) बमोजिमको बोनस शेयर प्रस्ताव गरिएकोमा सो हदसम्म बैंकको जारी तथा चुक्तापूँजी बृद्धि गर्ने विषयहरू समावेश गरिएको बैंकको प्रबन्धपत्र र नियमावलीको तत्सम्बन्धी दफा/नियम एवं उप-दफा/उप-नियमहरू संशोधन तथा थप गर्ने सम्बन्धी प्रस्ताव पारित गर्ने।
- (३) बैंकको प्रबन्धपत्रको दफा ५ को उप-दफा (२) र (३) तथा दफा ७ को उप-दफा (२) को खण्ड (क) र (ख) मा संशोधन तथा थप गर्ने सम्बन्धी संचालक समितिको प्रस्ताव स्वीकृत गर्ने।
- (४) बैंकको नियमावलीको नियम ५ को उप-नियम (२) र (३), नियम ७ को उप-नियम (१) को (क) र (ख) मा संशोधन तथा थप गर्ने सम्बन्धी संचालक समितिको प्रस्ताव स्वीकृत गर्ने।
- (५) बैंकको प्रबन्धपत्रको दफा (४) मा संशोधन गर्ने सम्बन्धी प्रस्ताव स्वीकृत गर्ने।
- (६) प्रबन्धपत्र तथा नियमावलीमा प्रचलित कानून बमोजिम संशोधन गर्नु पर्ने भएमा वा नियमनकारी निकायबाट संशोधन गर्न निर्देशन भएमा आवश्यकता अनुसार सोमा थपघट, परिमार्जन तथा संशोधनका लागि सञ्चालक समितिलाई अख्तियारी दिने।

**(ग) विविध :**

नेपाल राष्ट्र बैंकको निर्देशन अनुसार बैंकले जारी गरेको २ अर्ब ५० करोड बराबरको 'ADBL कृषि बैंक ऋणपत्र-२०८३' र बैंकले आर्थिक वर्ष २०७७/०७८ को बजेट तथा कार्यक्रम अनुसार २४ अर्बको कृषि ऋणपत्र जारी गर्ने सञ्चालक समितिको निर्णय अनुमोदन गर्ने।



## वार्षिक साधारणसभा सम्बन्धी अन्य जानकारी

- (१) बैंकको चौधौं वार्षिक साधारणसभा तथा नगद/स्टक बोनस प्रयोजनका लागि मिति २०७७/०९/१५ देखि २०७७/०९/२९ गतेसम्म बैंकको शेयरधनी दर्ता किताब बन्द रहने छ। नेपाल स्टक एक्सचेन्ज लिमिटेडमा सो मितिभन्दा अघिल्लो कार्य दिनसम्म कारोबार भई मिति २०७७/०९/२९ गतेभित्र यस बैंकको शेयर रजिष्ट्रार एनआईबिएल एस क्यापिटल लिमिटेड, लाजिम्पाट काठमाडौंमा प्राप्त शेयर नामसारीको लिखतको आधारमा शेयरधनी दर्ता किताबमा कायम शेयरधनीहरूले मात्र यो सभामा भागलिन पाउनेछन्।
- (२) हाल देशभरी महामारीको रुपमा फैलिएको कोभिड -१९ को कारण नेपाल सरकारले जारी गरेको सुरक्षा मापदण्डको पूर्ण पालना गरी सभा सम्पन्न गर्नुपर्ने विशेष परिस्थितिका कारण Virtual माध्यमबाट उपस्थिति/सहभागिताको लागि हार्दिक अनुरोध छ।
- (३) Virtual माध्यमबाट उपस्थित/सहभागी शेयरधनीहरूलाई सभाहलमा उपस्थित भए सरह मान्यता दिइने छ। उपस्थित गणपूरक संख्या सभा संचालनको निमित्त निर्दिष्ट संख्या अनुसार पर्याप्त भएमा मात्र सभा संचालन हुनेछ।
- (३) Virtual माध्यमबाट उपस्थित शेयरधनीहरूको हाजिर निजहरूले गरेको Login मार्फत सबैको Login भएको देखिनेगरी प्रमाणको निमित्त फोटो खिचेर राखिने छ साथै सभा संचालन अवधिभरिको भिडियो रेकर्डिङ गरिनेछ।
- (४) Meeting ID/ Password को निमित्त आफ्नो परिचय, शेयरधनीनम्बर, शेयर संख्या सहित उल्लेख गरी कम्पनीको Email:cs@adbl.gov.np मार्फत समयमै सम्पर्क गरी प्राप्तगर्न सकिने व्यवस्था गरिएको जानकारी गराउँदछौ। साथै अन्तिम समयमा सम्पर्क गर्दा शेयरधनीको पहिचान Verification गरी ID/Password समयमै पठाउन आइपर्न सक्ने प्राविधिक कठिनाइबाट बच्न कम्तिमा २ दिन अगावै ID/Password लिन समेत अनुरोध छ। साथै सोही Email/Address मा साधारण सभाको प्रतिवेदन समेत पठाइनेछ।
- (५) Virtual माध्यमबाट साधारणसभामा आफ्नो मन्तव्य राख्न चाहनु हुने शेयरधनी महानुभावहरूले कम्तिमा दुई दिन अगावै कम्पनी सचिव वा कम्पनीको आधिकारिक Email:cs@adbl.gov.np मा सम्पर्क गरी नाम टिपोट गराउनु हुन अनुरोध गर्दछौ।
- (६) शेयरधनी महानुभावहरूको सुविधाका लागि कम्पनी ऐन, २०६३ अनुसारको लेखापरीक्षकको प्रतिवेदन सहितको वार्षिक आर्थिक विवरण, सञ्चालक समितिको प्रतिवेदन तथा वार्षिक साधारणसभा सम्बन्धी अन्य जानकारीहरू यस बैंकको Website:www.adbl.gov.np मा समेत उपलब्धछ। साथै, यस सम्बन्धी विवरणहरू बैंकको मुख्य कार्यालय, रामशाहपथ काठमाडौं तथा शेयर रजिष्ट्रार NIBL ACE CAPITAL LIMITED, लाजिम्पाट, काठमाडौंबाट समेत शेयरधनी परिचयपत्र प्रस्तुत गरी अवलोकन गर्न र प्राप्त गर्न सक्नुहुनेछ।
- (७) शेयरधनी महानुभावहरूले व्यक्त गरेका मन्तव्य वा प्रश्नहरूका सम्बन्धमा संचालक समितिका अध्यक्ष वा नीजले तोकेको पदाधिकारीबाट उत्तर दिइनेछ।
- (८) शेयरधनी महानुभावहरूलाई छलफलका विषयहरूमध्ये विविध शीर्षक अन्तरगत छलफल गर्न इच्छुक शेयरधनी महानुभावहरूले छलफललाई व्यवस्थित गर्ने प्रयोजनका लागि सभा हुनुभन्दा कम्तिमा सात दिन अगावै कम्पनीको Email:cs@adbl.gov.np मार्फत सञ्चालक समितिका अध्यक्षलाई लिखित रुपमा जानकारी दिनु हुन अनुरोधछ।
- (९) सभा शुरु हुने भनी तोकिएको दिनभन्दा कम्तीमा ४ (चार) दिन अर्थात ९६ घण्टा अगावै बैंकको कम्पनी सचिवालयमा कार्यालय समयभित्र प्रतिनिधिपत्र (प्रोक्सी) फारम दर्ता गरीसक्नु पर्नेछ। एक शेयरधनीले एक भन्दा बढी प्रतिनिधिपत्र (प्रोक्सी) नियुक्त गरेको अवस्थामा मैले यस अधि दिएको सबै प्रतिनिधि पत्र (प्रोक्सी) बदर गरी यो प्रतिनिधि पत्र (प्रोक्सी) लाई मान्यता दिईयोस् भनी छुट्टै पत्र समेत लेखी पठाइएको रहेछ भने अरु सबै प्रतिनिधि पत्र (प्रोक्सी) बदर भई सोही पत्र साथ दर्ता भएको प्रतिनिधिपत्र (प्रोक्सी) मात्र मान्य हुनेछ। तर एक शेयरधनीले एकभन्दा बढी व्यक्तिलाई प्रतिनिधि (प्रोक्सी) नियुक्त गरी पठाइएको पाईएमा त्यस्ता प्रतिनिधिपत्र (प्रोक्सी) समयमै प्राप्त भएतापनि सबै प्रतिनिधि पत्र (प्रोक्सी) बदर हुनेछ। एक भन्दा बढी व्यक्तिलाई आफ्नो शेयर विभाजन गरी वा अन्य किसिमबाट छुट्ट्याई प्रतिनिधिपत्र (प्रोक्सी) दिन पाईनेछैन।
- (१०) नाबालक वा विक्षिप्त अवस्थाका शेयरधनीका तर्फबाट बैंकको शेयर लगत किताबमा संरक्षकको रुपमा नाम दर्ता भइरहेको व्यक्तिले Virtual माध्यमबाट सभामा भाग लिन वा प्रतिनिधि तोक्न पाउनेछन्।
- (११) प्रतिनिधि (प्रोक्सी) मुकरर गरी सक्नुभएका शेयरधनी आफै सभामा Virtual माध्यमबाट उपस्थित भई हाजिर जनाएमा प्रतिनिधि मुकरर गरिसकेको भएता पनि प्रोक्सी स्वतः बदर हुनेछ।
- (१२) कुनै बैंक, वित्त कम्पनी, गुठी, संघ संस्था वा कम्पनीले यस बैंकको शेयर खरिद गरेको अवस्थामा बैंकको प्रवन्धपत्र तथा नियमावलीको अधीनमा रही त्यस्तो संगठित संस्थाको आधिकारिक पदाधिकारीले खटाएको वा मनोनित गरेको प्रतिनिधिले Virtual माध्यमबाट सभामा भाग लिन पाउनेछ।
- (१३) शेयरधनी महानुभावहरूको हाजिरीको लागि सभा हुने दिन बिहान १०:०० बजेदेखि Virtual माध्यमबाट खुला रहनेछ।
- (१४) यस सम्बन्धमा अन्य कुनै जानकारी आवश्यक परेमा कार्यालय समय भित्र बैंकको मुख्य कार्यालय रामशाहपथ, काठमाडौं स्थित कम्पनी सचिवालयमा सम्पर्क राख्न समेत अनुरोध गरिन्छ।

संचालक समितिको आज्ञाले

कम्पनी सचिव

कृषि विकास बैंक लि.

मुख्य कार्यालय, रामशाहपथ, काठमाडौं।

फोन नं. ०१-४२६४०९६



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

**कृषि विकास बैंक लिमिटेड****प्रोक्सी फारम**

श्री सञ्चालक समिति

कृषि विकास बैंक लि.

मुख्य कार्यालय, रामशाहपथ, काठमाडौं ।

**विषय: प्रतिनिधि नियुक्त गरेको बारे ।**

.....जिल्ला .....न.पा./गा.पा. वडा नं.....बस्ने म/हामी.....ले त्यस कम्पनीको शेयरधनीको हैसियतले संवत् २०७७ साल पौष २९ गतेका दिन हुने चौधौं वार्षिक साधारणसभामा म/हामी स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागि..... जिल्ला..... न.पा./गा.पा. वडा नं.....बस्ने श्री.....लाई मेरो /हाम्रो प्रतिनिधि नियुक्त गरी पठाएकोछु/पठाएकाछौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको नाम :

हस्ताक्षरको नमुना :

शेयरधनी भए शेयर प्रमाणपत्र नं./ BOID No :

शेयरधनी नभए नागरिकताको प्रमाणपत्र नं. :

मिति :

निवेदक

दस्तखत :

नाम :

ठेगाना :

शेयरधनी परिचय नं./ BOID No :

शेयर प्रमाणपत्र नं. :

शेयर संख्या :

**द्रष्टव्य :** (१) एक भन्दा बढी प्रोक्सीको नाम उल्लेख गरेमा प्रोक्सी फारम रद्द हुनेछ ।

(२) प्रोक्सी नियुक्त गरिएको दरखास्त बैंकको मुख्य कार्यालयमा साधारणसभा हुनुभन्दा कम्तीमा ९६ घण्टा अघि दर्ता गरीसक्नु पर्नेछ ।

**कृषि विकास बैंक लि.**

(बैंकको २०७७/०९/२९ गते हुने चौधौं वार्षिक साधारणसभामा उपस्थित हुनका लागि जारी गरिएको प्रवेश-पत्र)

**प्रवेश-पत्र**

शेयरधनी परिचय नं./ BOID No :.....

शेयर प्रमाणपत्र नं. :.....

शेयरधनीको नाम : .....

शेयरधनीको हस्ताक्षर (सही) :.....

बैंकको छाप

कम्पनी सचिव

**द्रष्टव्य:** (१) शेयरधनीहरू आफैले खाली ठाँउहरूमा भर्नु हुन अनुरोध छ ।

(२) सभाकक्षमा प्रवेश गर्न प्रवेश-पत्र अनिवार्य रूपमा लिई आउनु हुन अनुरोध छ ।







## सञ्चालक समितिको प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

यस बैंकको चौधौँ वार्षिक साधारण सभामा उपस्थित तथा सहभागी सम्पूर्ण आदरणीय शेयरधनी महानुभावहरू, विभिन्न नियमनकारी निकायबाट सहभागी हुनु भएका प्रतिनिधिज्यूहरू, आमन्त्रित महानुभावहरू तथा यस साधारणसभामा स्वयम् तथा Virtual माध्यमबाट उपस्थित सबैलाई बैंक सञ्चालक समितिको तर्फबाट र मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा अभिवादन गर्दछु।

नेपाल राष्ट्र बैंकले 'क' वर्गका बैंकहरूलाई आर्थिक वर्ष २०७४/०७५ देखि आफ्नो वित्तीय विवरणहरू Nepal Financial Reporting Standards (NFRSs) बमोजिम तयार पार्नु पर्ने निर्देशन अनुसार यस बैंकले आर्थिक वर्ष २०७६/०७७ को वित्तीय विवरणहरू यस बैंकको Subsidiary कम्पनी र Associate कम्पनीको कारोबार समेटी NFRS बमोजिम प्रस्तुत गरिएको छ। आजको यस सम्मानित साधारण सभामा बैंक सञ्चालक समितिको तर्फबाट म यहाँहरू समक्ष आर्थिक वर्ष २०७६/०७७ को Statement of Financial Position, Profit or Loss, Changes in Equity, Cash Flows, Notes to Financial Statements and Disclosures सहितको सञ्चालक समितिको वार्षिक प्रतिवेदन स्वीकृतिका लागि प्रस्तुत गर्ने अनुमति चाहन्छु।

### १. देशको आर्थिक तथा बैकिङ्ग क्षेत्रको अवस्था:

समग्र देशको आर्थिक वर्ष २०७५/०७६ मा ७ प्रतिशत आर्थिक वृद्धि हासिल भएकोमा आर्थिक वर्ष २०७६/०७७ मा २.२८ प्रतिशत, कृषि क्षेत्रको वृद्धिदर २.६ प्रतिशत, उद्योग क्षेत्रको वृद्धिदर ३.२ प्रतिशत तथा सेवा क्षेत्रको वृद्धिदर २ प्रतिशत रहने केन्द्रीय तथ्याङ्क विभागको प्रक्षेपण रहेको छ। आर्थिक वर्ष २०७६/०७७ मा कुल गार्हस्थ्य उत्पादनसँगको कुल गार्हस्थ्य बचतको अनुपात १८.१ प्रतिशत र कुल राष्ट्रिय बचतको अनुपात ४६ प्रतिशत रहेको अनुमान छ। अघिल्लो वर्ष यी अनुपातहरू क्रमशः १९ प्रतिशत र ४८.९ प्रतिशत रहेका थिए। आर्थिक वर्ष २०७६/०७७ मा कुल गार्हस्थ्य उत्पादनमा कुल स्थिर पूँजी निर्माणको अनुपात २८.१ प्रतिशत र कुल पूँजी निर्माणको अनुपात ५०.२ प्रतिशत रहेको अनुमान छ। अघिल्लो वर्ष यी अनुपातहरू क्रमशः ३३.७ प्रतिशत र ५६.६ प्रतिशत रहेका थिए।

आर्थिक वर्ष २०७६/०७७ को वार्षिक औसत उपभोक्ता मुद्रास्फीति ६.१५ प्रतिशत रहेको छ। अघिल्लो वर्षको सोही अवधिमा यस्तो मुद्रास्फीति ४.६४ प्रतिशत रहेको थियो। २०७७ असारमा वार्षिक बिन्दुगत उपभोक्ता मुद्रास्फीति ४.७८ प्रतिशत रहेको छ। २०७६ असारमा यस्तो मुद्रास्फीति ६.०२ प्रतिशत रहेको थियो। आर्थिक वर्ष २०७६/०७७ मा खाद्य तथा पेय पदार्थ समूहको वार्षिक औसत मुद्रास्फीति ८.१६ प्रतिशत रहेको छ। अघिल्लो आर्थिक वर्षमा उक्त समूहको मुद्रास्फीति ३.०९ प्रतिशत रहेको थियो। आर्थिक वर्ष २०७६/०७७ मा गैर-खाद्य तथा सेवा समूहको वार्षिक औसत मुद्रास्फीति ४.६१ प्रतिशत रहेको छ। अघिल्लो आर्थिक वर्ष उक्त समूहको मुद्रास्फीति ५.८६ प्रतिशत रहेको थियो।

आर्थिक वर्ष २०७६/०७७ मा कुल वस्तु निर्यात ०.६ प्रतिशतले वृद्धि भई रु.९७ अर्ब ७१ करोड पुगेको छ। अघिल्लो वर्ष यस्तो निर्यात १९.४ प्रतिशतले वृद्धि भएको थियो। गन्तव्यका आधारमा भारततर्फ ११.८ प्रतिशतले निर्यात वृद्धि भएको छ भने चीन तथा अन्य मुलुकतर्फ क्रमशः ४३.५ प्रतिशत र १८.२ प्रतिशतले घटेको छ। आर्थिक वर्ष २०७६/०७७ मा कुल वस्तु आयात १५.६ प्रतिशतले घटेर रु.११ खर्ब ९६ अर्ब ८० करोड कायम भएको छ। अघिल्लो वर्ष यस्तो आयात १३.९ प्रतिशतले बढेको थियो। आर्थिक वर्ष २०७६/०७७ मा विप्रेषण आप्रवाहमा ०.५ प्रतिशतले कमी आई रु.८७५ अर्ब ३ करोड कायम भएको छ। अघिल्लो वर्ष विप्रेषण आप्रवाह १६.५ प्रतिशतले बढेको थियो। अमेरिकी डलरमा विप्रेषण आप्रवाह ३.३ प्रतिशतले घटेको छ। अघिल्लो वर्ष यस्तो आप्रवाह ७.८ प्रतिशतले बढेको थियो। प्रस्तुत पृष्ठभूमिमा सन् २०२० को प्रारम्भदेखि नै कोभिड-१९ को कारण बैंकको व्यवसाय विस्तारमा असहजता रहँदाहँदै पनि आर्थिक वर्ष २०७६/०७७ मा निक्षेप रकम, कर्जा रकम, डिजिटल कारोबार रकममा वृद्धि गरी सन्तोषजनक प्रगति हासिल गर्न बैंक सफल भएको छ।

**२. बैंकको कारोबार तथा वित्तीय स्थिति:**

बैंकले आर्थिक वर्ष २०७६/०७७ को स्वीकृत बजेट तथा कार्यक्रम अनुसार निर्धारण गरिएका लक्ष्यहरू हासिल हुनेगरी कार्यक्रम संचालन गरी प्रगति उन्मुख रहेतापनि कोभिड-१९ का कारण अपेक्षित लक्ष्य हासिल हुन सकेको छैन। फलस्वरूप यस बैंकले आर्थिक वर्ष २०७६/०७७ मा रु. ३३३ करोड खुद मुनाफा आर्जन गर्न सफल भएको छ। अघिल्लो आर्थिक वर्ष २०७५/०७६ मा बैंकको खुद मुनाफा रु. ४१९ करोड रहेको थियो। यसरी खुद मुनाफामा रु. ८५ करोड ९८ लाख अर्थात् २०.५१ प्रतिशतले कमी हुन आएको छ।

अघिल्लो आर्थिक वर्षमा खुद व्याज आम्दानी रु. ७६१ करोड रहेकोमा आर्थिक वर्ष २०७६/०७७ मा उक्त आम्दानीमा रु. ८९ करोड ८८ लाख अर्थात् ११.८० प्रतिशतले कमी भई रु. ६७१ करोड रहन गएको छ। शुल्कमा आधारित व्यवसायमा उच्च प्रतिस्पर्धाको बावजुद पनि बैंकले सो आयमा वृद्धि गर्न सफल भएको छ। अघिल्लो आर्थिक वर्षमा रु. १०७ करोड रहेको खुद शुल्क तथा कमिशन आम्दानी आर्थिक वर्ष २०७६/०७७ मा रु. ८० करोड अर्थात् ७५.२३ प्रतिशतले वृद्धि भएको छ। त्यसैगरी विदेशी मुद्रा खुद कारोबार आम्दानी (Net FOREX Trading Gain) मा रु. ७ करोड ३३ लाख अर्थात् २२.९९ प्रतिशतले वृद्धि भएर रु. ३९ करोड २१ लाख पुगेको छ। अघिल्लो आर्थिक वर्षमा यो आम्दानी रु. ३१ करोड ८८ लाख थियो। त्यसैगरी कुल सञ्चालन आम्दानी रु. ३१ लाख अर्थात् ०.०४ प्रतिशतले कमी भई रु. ९०२ करोड रहन गएको छ।

आर्थिक वर्ष २०७६/०७७ मा बैंकको कर्मचारी खर्चमा रु. ९६६ लाख अर्थात् ३.३० प्रतिशतले वृद्धि भई रु. ३०२ करोड पुगेको छ। अघिल्लो वर्ष यो खर्च रु. २९२ करोड थियो। आर्थिक वर्ष २०७६/०७७ मा अन्य सञ्चालन खर्चमा रु. ६५८ लाख अर्थात् ७.५२ प्रतिशतले वृद्धि भई रु. ९४ करोड २१ लाख पुगेको छ। जुन अघिल्लो आर्थिक वर्षमा रु. ८७ करोड ६३ लाख थियो। त्यस्तैगरी यस अवधिमा ह्रासकट्टी खर्चमा रु. ५०४ लाखले वृद्धि भई रु. २१ करोड ६५ लाख रहेको छ। जुन अघिल्लो आर्थिक वर्षमा रु. १६ करोड ६१ लाख थियो। बैंकको सञ्चालन मुनाफा रु. १०२ करोड अर्थात् १९.१५ प्रतिशतले कमी भएर रु. ४३१ करोड रहन गएको छ। अघिल्लो आर्थिक वर्षमा भने यो मुनाफा रु. ५३४ करोड थियो।

समीक्षा वर्षमा बैंकको वासलात तर्फ कुल सम्पत्तिमा रु. २७७४ करोड अर्थात् १८.३० प्रतिशतले वृद्धि भई रु. १७९ अर्ब ३२ करोड पुगेको छ। अघिल्लो वर्ष कुल सम्पत्ति रु. १५१ अर्ब ५७ करोड थियो। त्यस्तैगरी बैंकको कुल निक्षेप र कुल कर्जा क्रमशः २०.४२ प्रतिशत र १०.४० प्रतिशतले वृद्धि भई रु. १४३ अर्ब ७३ करोड र रु. १२३ अर्ब ३७ करोड कायम भएको छ भने कुल लगानी ४४.८१ प्रतिशतले वृद्धि भई रु. २४५३ करोड कायम भएको छ। जुन अघिल्लो वर्षमा रु. १६९४ करोड रहेको थियो।

समीक्षा अवधिमा बैंकको निष्कृत्य कर्जा २.८४ प्रतिशत रहेको छ। चालु वर्षमा सो निष्कृत्य कर्जालाई घटाएर न्यूनतमस्तरमा लैजान निरन्तर प्रयासरत रही सोही अनुरूप कार्यक्रम सञ्चालन गरिएको छ। Basel III अनुसार न्यूनतम प्राथमिक पूँजी ६.० प्रतिशत आवश्यक भएता पनि २०७७ साल आषाढमसान्तमा यो अनुपात १६.५० प्रतिशत रहेको छ। त्यस्तैगरी, कुल पूँजी कोष अनुपात न्यूनतम ११.० प्रतिशत तोकिएकोमा बैंकको कुल पूँजी कोष १९.३३ प्रतिशत रहेको छ। त्यसैगरी नेपाल राष्ट्र बैंकको निर्देशन अनुसार कर्जा निक्षेप अनुपात ८० प्रतिशतभन्दा बढी नहुनेगरी कायम गर्नुपर्ने व्यवस्था भएकोमा बैंकको यो अनुपात ६६.३१ प्रतिशतमा कायम रहेको छ। २०७७ साल आषाढ मसान्तमा बैंकको Fair Valuation of Land रु. ७७१ करोड ५३ लाख र Fair Valuation of Building रु. १०६ करोड ३१ लाख रहेको छ।

**३. आयकर दायित्व:**

आर्थिक वर्ष २०६८/०६९ सम्मको बैंकको आयकर दायित्व फछ्यौट भइसकेको छ। बैंकले पेश गरेको आर्थिक वर्ष २०६९/७० र २०७०/७१ को आय विवरणका सम्बन्धमा कर कार्यालयबाट संशोधित कर निर्धारण आदेश प्राप्त भई केही बिषयहरूमा आन्तरिक राजस्व विभागमा पुनरावलोकनका लागि बैंकले निवेदन पेश गरिएकोमा आन्तरिक राजस्व विभागको पुनरावलोकनमा चित नबुझी





प्रचलित कानुनी व्यवस्था अनुसार राजस्व न्यायधिकरणमा पुनरावलोकनका लागि निवेदन दिएको छ। आर्थिक वर्ष २०७१/०७२ को आय विवरणको सम्बन्धमा ठूलाकरदाता कार्यालयको प्राप्त पुनरावलोकन अनुसार निर्धारित कर चुक्ता गरिएको छ। आर्थिक वर्ष २०७६/०७७ को आय विवरण आयकर ऐनले तोकेको समयभित्रै नै कर कार्यालयमा पेश गरिएको र आयकर वापत रु. १०२ करोड व्यवस्था गरिसकिएको छ।

#### ४. बैंकको पूँजी संरचना:

२०७७ साल आषाढ मसान्तमा बैंकको कुल चुक्ता पूँजी रु. १४९८ करोड ९१ लाख ७२ हजार ६९८ रहेको छ। जसमध्ये नेपाल सरकारको इरिडिमेवल नन्क्युमुलेटिभ ६ प्रतिशतको अग्राधिकार शेयर रु. ५४३ करोड २७ लाख १२ हजार रहेको छ। साधारण शेयर पूँजी रु. ९५५ करोड ६४ लाख ६० हजार ६९८ रहेको छ। साधारण शेयर पूँजी वापत नेपाल सरकारको रु. ४८७ करोड ३७ लाख ९४ हजार ९५६ (५१ प्रतिशत) तथा सर्वसाधारणको रु. ४६८ करोड २६ लाख ६५ हजार ७४२ (४९ प्रतिशत) रहेको छ। आर्थिक वर्ष २०७६/७७ मा प्रस्ताव गरिएको बोनस शेयर रु. १४३ करोड ३४ लाख ६९ हजार १०४ पैसा ६४ समावेश गर्दा यस बैंकको साधारण चुक्ता पूँजी रु. १०९८ करोड ९९ लाख २९ हजार ८०२ पैसा ६४ हुन आउँदछ।

#### ५. ऋणपत्र

वाणिज्य बैंकहरूले आफ्नो चुक्ता पूँजीको न्यूनतम २५ प्रतिशत बराबर ऋणपत्र जारी गर्नुपर्ने नेपाल राष्ट्र बैंकको निर्देशन अनुसार यस बैंकले मिति २०७६/१०/१४ मा २ अर्ब ५० करोडको अर्धवार्षिक रूपमा ब्याज भुक्तानी हुनेगरी वार्षिक १०.३५ प्रतिशत ब्याजदरमा 'ADBL कृषि बैंक ऋणपत्र-२०८३' निष्काशन गरेको व्यहोरा आदरणीय शेयरधनी महानुभावहरू समक्ष जानकारी गराउँदै सो अनुमोदनका लागि प्रस्तावको विविध खण्डमा समावेश गरिएको व्यहोरा अनुरोध गर्दछु।

#### ६. कृषि ऋणपत्र

कृषि कर्जालाई व्यापकरूपमा परिचालन गर्न दिगोश्रोत व्यवस्थापनका लागि आर्थिक वर्ष २०७७/०७८ को बजेट तथा कार्यक्रममार्फत रु. २४ अर्बसम्मको कृषि ऋणपत्र निष्काशन गर्न व्यवस्था भए बमोजिम २४ अर्बको कृषि ऋण निष्काशनका लागि नेपाल राष्ट्र बैंकसँग स्वीकृति माग गरेकोमा प्रथम पटक रु. ६ अर्बको ७ वर्षे वार्षिक ४ प्रतिशतको कृषि ऋणपत्र निष्काशनको लागि स्वीकृतिपत्र प्राप्त भएको छ। यसरी पहिलो चरणमा ६ अर्बको ७ वर्षे, तत्पश्चात ६ अर्बको ८ वर्षे, ६ अर्बको ९ वर्षे र ६ अर्बको १० वर्षे अवधिको कुल रकम २४ अर्बको कृषि ऋणपत्र निष्काशन गर्ने सञ्चालक समितिको निर्णय जानकारी गराउँदै सोको अनुमोदनका लागि प्रस्तावको विविध खण्डमा समावेश गरिएको व्यहोरा अनुरोध गर्दछु।

#### ७. वाणिज्य बैंकिङ्ग सेवा :

बैंकले वाणिज्य बैंकिङ्ग कारोबारलाई विस्तार गर्ने क्रममा विभिन्न किसिमका आधुनिक र प्रविधियुक्त बैंकिङ्ग प्रोडक्टहरूको विकास र विस्तार गरेको छ। बैंकले कर्जाको पोर्टफोलियो संरचनालाई क्रमशः परिवर्तन गर्दै कर्पोरेट व्यवसाय र एसएमइमा कर्जालाई अधिकेन्द्रित गर्दै जाने नीति लिएको छ। जसमध्ये मुख्यतः सहवित्तीयकरण कर्जा (होटल/हाइड्रो/व्यापारीक कृषि फर्म/सिमेन्ट उत्पादन), पर्यटन, होटल, होमस्टे, मार्जिन लेण्डिङ्ग, साना तथा मझौला व्यवसाय लगायतका विविध वाणिज्य क्षेत्रमा कर्जा प्रवाह गरेको छ। Non Funded Business तर्फ बैंक जमानतले पनि राम्रो बजार हिस्सा ओगटेको छ। ट्रेजरी व्यवसायबाट आम्दानीको ठूलो अंश आर्जन गर्न सफल भएको छ। प्रतित-पत्रसम्बन्धी कारोबारलाई विस्तार गरिदै लिएको छ। यसैगरी अत्याधुनिक प्रविधियुक्त QR Code Payment/Merchant, Online Account, Online KYC, ATM, RTGS, मार्फत बैंकिङ्ग सेवा उपलब्ध गराउँदै आएको छ।

**८. डिजिटल बैंकिंग सेवा:**

बैंकिंग सेवाहरूलाई अत्याधुनिक र ग्राहक मैत्री बनाउँदै लैजाने क्रममा आफ्ना सम्पूर्ण सेवाग्राहीलाई अत्याधुनिक प्रविधियुक्त बैंकिंग प्रणालीको प्रयोगबाट गुणस्तरीय सेवा प्रदान गर्न Digital Banking मार्फत सबै नेपालीको घरआँगनसम्म सहज बैंकिंग पहुँच भन्ने अभियानलाई तीव्रताका साथ अगाडि बढाउने अभिप्रायले आधुनिक बैंकिङका Product हरू जस्तै: IPS, Connect IPS, Visa Debit Card, Internet Banking, Mobile Banking, E-Sewa, Fonpay, C-ASBA, DMAT, Online Account Opening सेवा जस्ता आधुनिक Electronic Banking को Instruments को प्रयोगलाई तीव्रता दिइने तथा सेवालाई upgrade गर्ने कामलाई निरन्तरता दिइने छ ।

कर्जा प्रवाह, स्वीकृति र कागजात व्यवस्थापन प्रकृयालाई छिटोछरितो, सहज, गुणस्तर कायम गर्न तथा केन्द्रीय प्रादेशिक नियन्त्रण प्रणालीलाई व्यवस्थित बनाउन Document Management System(DMS) तथा Credit Processing System सम्बन्धी Software को व्यवस्था गरी कार्यान्वयन गरिने छ ।

यस बैंकलाई कृषि क्षेत्रको अगुवा बैंकको रूपमा विकासगरी लामो अवधिसम्म लगानी गर्न भरपर्दो स्रोत कृषि बन्ड र किसानलाई ऋण तथा अनुदानसँग आबद्ध गरी भुक्तानी प्रणालीलाई प्रविधियुक्त सुरक्षित बनाउन किसान क्रेडिट कार्ड प्रभावकारी रूपमा सञ्चालनमा ल्याइने छ । किसानहरूलाई जानकारीमूलक सूचना समेत दिन किसान एपलाई प्रभावकारी रूपमा विस्तार गरिने छ ।

बैंकका २७६ कार्यालयहरूमा Core Banking System जडान भई कारोबार संचालन भइरहेको छ । ग्राहकको सुविधालाई ध्यानमा राखी कर्जा प्रवाह छिटोछरितो ढंगबाट उपलब्ध गराउने अभिप्रायले T24 OD Module समेतको कार्यान्वयनमा तीव्रता दिइएको छ । बैंकिंग व्यवसाय विस्तार गर्ने क्रममा ३९ स्थानबाट लकर सुविधा प्रदान गरिएको, ८३ वटा स्थानबाट ATM सुविधा प्रदान भएको, २७६ वटा कार्यालयबाट C-ASBA, २७६ वटा कार्यालयहरूबाट Demat सुविधा उपलब्ध गराइएको, रेमिट सुविधा उपलब्ध गराइएको, Online बैंकिंग सेवा प्रदान गर्दै आएको छ । ५६ वटा कार्यालयहरूबाट सरकारी कारोबारको सेवा प्रदान हुँदै आइरहेको छ ।

**९. कृषि क्षेत्र विस्तार तथा कृषिमा लगानी बढाउनका लागि बैंकले गरेका थप कार्यहरू**

यस आर्थिक वर्षमा बैंकले कम लागतका दीर्घकालिन श्रोतहरूको पहिचानगरी सोको लागि विभिन्न दातृ निकायहरूसँग नेपाल सरकार अर्थ मन्त्रालय मार्फत सहकार्य गर्नेगरी सहमतिहरू भएका छन् । जस् अनुसार कृषि मुल्यश्रृंखला तथा वनजन्य उद्योग एवं व्यवसायहरूको विकास तथा विस्तार गर्ने योजना रहेको छ, भने बैंकले नेपाल सरकारको सहयोगमा संचालन गरिरहेको कृषि तथा पशु सुरक्षण कार्यक्रमलाई डिजिटलाईज्ड गरी अझ प्रभावकारी रूपमा संचालन गर्न र वैदेशिक रोजगारबाट फर्केका युवाहरूलाई कृषिमा आबद्ध गराउन विभिन्न दातृ निकायहरूसँग सहलियतकर्जा, क्षमता अभिवृद्धि एवं प्रविधि विकासका लागि सहकार्य गर्ने योजना रहेको छ । कृषिको रुपान्तरणका लागि समावेशी मुल्यश्रृंखला कार्यक्रम अन्तर्गत अनुदान सहयोगमा किसान कार्ड र किसान मोबाईल एप्स मार्फत बैंकको डिजिटल वित्तीय सेवाविस्तार गर्नुका साथै किसानहरूलाई आवश्यक कृषिज्ञान, परामर्श, कृषिप्रसार तथा कृषिबजारको पहुँचलाई विस्तार गर्दै लगिने योजना रहेको छ । यी कार्यक्रमहरूको माध्यमबाट बैंकले आगामी ६ वर्ष भित्र करिव १ लाख २५ हजार थप कृषक तथा कृषि व्यवसायीलाई सहलियतकर्जा सहितको सम्पूर्ण बैंकिंग सेवा प्रदान गर्ने अपेक्षा गरिएको छ भने बैंकको समेत क्षमता अभिवृद्धि गर्दै कृषकहरूको जोखिम न्यूनिकरणका लागि प्रविधि मैत्री कृषि प्रणालीमा जोडदिने, कृषकहरूको हितमा हुने गरी नविनतम् वस्तु र सेवाहरूको विकास र विस्तार गर्ने विषयहरूमा विभिन्न दातृ निकायहरूको ध्यानाकर्षण गर्न बैंक सफल भएको छ ।

**१०. प्रस्तावित लाभांश:**

आर्थिक वर्ष २०७६/०७७ मा Debenture Redemption Reserve बाट साधारण शेयरधनीहरूलाई साधारण चुक्तापूँजीको १५ प्रतिशतले हुने बोनस शेयर रकम रु. १,४३३,४६९,१०४/६४ र आर्थिक वर्ष २०७६/०७७ सम्मको सञ्चित नाफाबाट ०.७८९५ प्रतिशतले हुने नगद लाभांश रकम (कर प्रयोजनको लागि) रु. ७५,४४५,७४२/३५ तथा अग्राधिकार शेयर पूँजीमा तोकिएको दरमा वार्षिक ६ प्रतिशतले हुने नगद लाभांश रकम रु. ३२५,९६२,७२०/- वितरणको लागि प्रस्ताव प्रस्तुत गरिएको छ ।

**११. लेखापरीक्षकको नियुक्ति:**

आर्थिक वर्ष २०७६/०७७ को लेखापरीक्षण कार्य चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल र श्री सुजन कुमार काफ्लेले सम्पन्न गर्नुभएको छ । यस बैंकको यस आर्थिक वर्षको लेखापरीक्षण कार्य सम्पन्न गर्नुभएकोमा चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल र श्री सुजन कुमार काफ्ले लगायत उहाँहरूको टीमलाई हार्दिक धन्यवाद ज्ञापन गर्दछु । आर्थिक वर्ष २०७७/०७८ को लेखापरीक्षक नियुक्ति सम्बन्धमा महालेखा परीक्षकको कार्यालयसँग परामर्श माग गरिएकोमा परामर्श प्राप्त भएका चार्टर्ड एकाउन्टेन्टहरू श्री रजनीश दाहाल र श्री सुजन कुमार काफ्लेलाई आ.व. २०७७/०७८ को लागि लेखापरीक्षकमा नियुक्तिको लागि प्रस्ताव गरिएको छ ।

**१२. सञ्चालक समितिमा परिवर्तन:**

आर्थिक वर्ष २०७६/०७७ मा बहाल रहनुभएका सञ्चालक अध्यक्ष तथा सञ्चालकको विस्तृत विवरण कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरणमा उल्लेख गरिएको छ । बैंकका सञ्चालक समितिका पूर्व सञ्चालकहरूले बैंकको प्रगतिमा पुर्‍याउनु भएको योगदान प्रति हार्दिक धन्यवाद ज्ञापन गर्दछु ।

१३. कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरण यसै वार्षिक प्रतिवेदनमा प्रस्तुत गरिएको छ । साथै बैंकको प्रबन्धपत्र तथा नियमावलीमा समसामयिक संशोधनका लागि यस सभामा विशेष प्रस्ताव प्रस्तुत गरिएको छ ।

**आदरणीय शेयरधनी महानुभावहरू,**

यस बैंकको उत्तरोत्तर प्रगति तथा विकासको लागि प्रत्यक्ष वा परोक्षरूपले बैंकलाई महत्वपूर्ण सहयोग तथा सुझाव दिई बैंकको कार्यक्षमता तथा सेवावृद्धि गर्न मद्दत पुर्‍याउनु हुने सम्पूर्ण शेयरधनी महानुभावहरू, यस बैंक प्रति निरन्तर सहयोग, सहभागिता तथा अनवरत विश्वास राख्नु हुने समस्त सेवाग्राही महानुभावहरू, बैंकको हित तथा प्रगतिको लागि मार्ग निर्देशन दिने नेपाल सरकार अर्थ मन्त्रालय, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड, सहयोगी राष्ट्रिय तथा अन्तर्राष्ट्रिय संघ/संस्थाहरू लगायत सम्बद्ध निकाय र बैंकको लेखापरीक्षक लगायतलाई हार्दिक धन्यवाद व्यक्त गर्दै आगामी दिनहरूमा पनि सबैबाट सदा भैं सहयोग र सद्भाव पाउने विश्वास लिएको छु । आज यहाँहरूबाट प्राप्त हुने सल्लाह, सुझाव तथा मार्ग निर्देशनले बैंकको कार्ययोजना कार्यान्वयन तथा लक्ष्य प्राप्तिको थप सहयोग मिल्ने समेत विश्वास लिएको छु । अन्त्यमा, सञ्चालक समितिको वार्षिक प्रतिवेदनको साथै आर्थिक वर्ष २०७६/०७७ को Statement of Financial Position, Profit or Loss, Changes in Equity, Cash Flows, Notes to Financial Statement and Disclosures र उक्त वर्षमा बैंकले सम्पादन गरेका प्रमुख कार्यहरूको समीक्षा र भावी कार्यक्रमहरू सहितको वार्षिक प्रतिवेदनमा छलफल गरी अनुमोदन तथा स्वीकृत गरी दिनुहुन सहभागी सम्पूर्ण शेयरधनी महानुभावहरू समक्ष हार्दिक अनुरोध गर्दछु ।

धन्यवाद ।

सञ्चालक समितिको तर्फबाट

अध्यक्ष, लक्ष्मीप्रपन्न निरौला

मिति : २०७७/०९/२९



## कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरण

### (क) विगत वर्षको कारोबारको सिंहावलोकन:

१. आर्थिक वर्ष २०७६/०७७ मा यस बैंकको आर्थिक कारोबार तथा वित्तीय सूचाङ्क निम्नानुसार रहेको छ :

#### आर्थिक वर्ष २०७६/०७७ को प्रगति

रकम रु दश लाखमा

विवरण	आ.व. २०७५/०७६	आ.व. २०७६/०७७	फरक/वृद्धि	फरक/वृद्धि %
कुल सम्पत्ति	१५१,५७५.००	१७९,३२०.२१	२७,७४५.२२	१८.३
कुल निक्षेप	११९,३६३.३०	१४३,७३१.६६	२४,३६८.३६	२०.४२
कुल कर्जा तथा सापटी	१११,७५०.२०	१२३,३७७.११	११,६२६.९०	१०.४
कुल लगानी	१६,९४४.८३	२४,५३७.७१	७,५९२.८८	४४.८१
कुल संचालन मुनाफा	५,३४१.७२	४,३१८.६०	(१,०२३.१२)	(१९.१५)
खुद मुनाफा	४,१९१.५९१	३३३१.७४	(८५९.८५)	(२०.५१)
निष्कृत्य कर्जा/कुल कर्जा (प्रतिशतमा)	३.२९	२.८४	(०.४५)	(१३.६८)
पूँजी पर्याप्ततामा अनुपात (प्रतिशतमा)	२०.३७	१९.३३	(१.०४)	(५.११)
कर्जा निक्षेप अनुपात (प्रतिशतमा)	७८.७२	६६.३१	(१२.४१)	(१५.७६)
चुक्ता पूँजीमा प्राप्त प्रतिफल (प्रतिशतमा)	२९.०१	२२.२३	(६.७८)	(२३.३८)
शेयरधनी कोषमा प्राप्त प्रतिफल	१७.०१	१३.२३	(३.७७)	(२२.१८)

२. आर्थिक वर्ष २०७७/०७८ को कात्तिक मसान्तसम्मको यस बैंकको आर्थिक कारोबार तथा वित्तीय सूचकांक निम्नानुसार रहेको छ :

बैंकको वित्तीय अवस्थाको विश्लेषण गर्दा बैंकको कुल निक्षेप २०७७ साल आषाढ मसान्तमा रु. १४३ अर्ब ७३ करोड रहेकोमा २०७७ साल कात्तिक मसान्तमा उक्त रकममा रु. २८४ करोडले कमी भई रु. १४० अर्ब ८९ करोड पुगेको छ। कर्जा तर्फ २०७७ आषाढ मसान्तमा बैंकको लगानीमा रहेको कर्जा रु. १ खर्ब २३ अर्ब रहेकोमा २०७७ कात्तिक मसान्तमा उक्त रकममा २११ करोड अर्थात् १.७१ प्रतिशतले वृद्धि भई रु. १२५ अर्ब ४८ करोड कायम रहेको छ। बैंकले चालु आर्थिक वर्षको स्वीकृत बजेट तथा कार्यक्रम अनुसार निर्धारण गरिएका लक्ष्यहरू हासिल हुने गरी कार्यक्रम संचालन गरी प्रगति उन्मुख रहेतापनि विद्यमान कोभिड १९ का कारण लक्ष्य हासिल हुन सकेको छैन। बजेट तथा कार्यक्रमले तोकेको लक्ष्य २०७८ आषाढ मसान्तसम्ममा हासिल गर्ने गरी थप कार्यक्रम प्रभावकारी रूपमा संचालन गरिएको छ।



## आर्थिक वर्ष २०७७/०७८ को कात्तिक मसान्तसम्मको प्रगति विवरण :

रकम रु दश लाखमा

विवरण	कात्तिक मसान्त २०७७
कुल सम्पत्ति	१८६,५१६.१५
कुल निक्षेप	१४०,८९०.३९
कुल कर्जा तथा सापटी	१२५,४८७.४७
कुल लगानी	२३,९०७.३७
कुल संचालन मुनाफा	८३९.८५
खुद मुनाफा	६६७.६२
पूँजी पर्याप्ततामा अनुपात (प्रतिशतमा)	१९.७८
कर्जा निक्षेप अनुपात (प्रतिशतमा)	७२.०१
चुक्ता पूँजीमा प्राप्त प्रतिफल (प्रतिशतमा)	१३.३६
शेयरधनी कोषमा प्राप्त प्रतिफल (प्रतिशतमा)	७.३९

## ३. निक्षेप, कर्जा सेवा तथा गैर कोषमा आधारित कारोबार:

यस बैंकले निक्षेप कारोबार अन्तर्गत चल्ती खाता, कल निक्षेप खाता, मुद्दती निक्षेप तथा अक्षयकोष निक्षेप खाता, साधारण बचत, समृद्धि बचत, बा-आमा बचत, चेतनशील नारी बचत, कृषक बचत, छोराछोरी जिवन समुन्नत बचत खाता, सामाजिक सुरक्षा विशेष बचत खाता, तलबी खाता लगायतका बचत खाताहरू संचालनमा ल्याएको छ। बैंकका निक्षेपकर्ताहरू पलायन हुन नदिन एडिभिएल रिकरेन्ट मुद्दती खाता लगायतका विशेष मुद्दती निक्षेप खाता कार्यान्वयनमा निरन्तरता दिएको छ। कर्जा कारोबार अन्तर्गत नियमित कर्जा कारोबारको साथसाथै सरल कृषि कर्जा, नेपाल सरकारको ब्याज अनुदान सहितको व्यावसायिक कृषि कर्जा, Margin lending, सुनचाँदी कर्जा लगायतका शीर्षकमा कर्जा प्रदान गर्दै आईरहेको छ भने बैंक जमानत, वैदेशिक मुद्रा कारोबार, प्रतीतपत्र कारोबार, विप्रेषण कारोबार, थोक सुन खरीद बिक्री लगायतका गैर कोषमा आधारित कारोबार समेत संचालन गर्दै आइरहेको छ।

## ४. साना तथा लघु उद्यम कार्यक्रम:

यस बैंकले आफ्ना शाखा कार्यालयहरू, साना किसान विकास लघुवित्त वित्तीय संस्था, डिप्रोक्स लघुवित्त वित्तीय संस्था र सहकारी संस्थाहरू मार्फत् साना किसान तथा लघु उद्यमीहरूलाई कर्जा प्रवाह गर्दै आइरहेको छ भने राहत कार्यक्रम अन्तर्गत न्यून आय भएका किसानहरूलाई नगदेबाली, तरकारी, फलफूलखेती र पशुपंक्षी पालनको लागि लघुकर्जा प्रदान गरिरहेको छ। त्यसैगरी युवा तथा साना व्यवसायी स्वरोजगार कार्यक्रम, नेपाल सरकारको अनुदान कार्यक्रम अन्तर्गत पशुपालन, तरकारी तथा फलफूलखेती गर्ने कृषकहरूको जोखिमलाई न्यूनिकरण गरी उक्त व्यवसायमा आकर्षण गर्न बाली तथा पशु बीमा मार्फत सुरक्षण कार्यक्रम समेत संचालन गर्दै आइरहेको छ। Lease Financing सम्बन्धमा आवश्यक कार्य अघि बढाइएको छ। साथै यस बैंकको केन्द्रीय तालिम प्रतिष्ठान र प्रादेशिक तालिम केन्द्रहरूबाट व्यावसायिक रुपमा व्यवसाय संचालन गर्ने उद्यमीहरूलाई



सिप विकास सम्बन्धी तालिम र स्थानीय आवश्यकता अनुसार अन्य तालिम समेत संचालन गर्ने गरिएको छ । यसका साथै कृषि मूल्य श्रृंखला (Agricultural Value Chain), कृषि उत्पादन, प्रशोधन तथा वितरणका लागि संघीय, प्रादेशिक तथा स्थानीय निकायहरूसँग समेत सहकार्य गरेर प्रभावकारीरूपमा कर्जा प्रवाह गर्ने नीति तथा कार्यक्रम रहेको छ ।

#### ५. प्रविधि विकास

आवश्यक पूर्वाधार नपुगेका २ वटा कार्यालय बाहेक सम्पूर्ण कार्यालयहरूमा Core Banking System जडान गरिसकेको छ । Core Banking System version R16 मा रहेकोमा R20 मा upgrade गर्ने कार्य सम्पन्न भई UAT भइरहेको छ । यसले बैंकबाट प्रदान गरिने सेवाको गुणस्तरमा अभिवृद्धि भएको छ । बैंकको अधिकांश शाखाहरूमा उक्त प्रविधि जडान कार्य सम्पन्न भइसकेकोले बैंकिङ सुविधा ग्रामीण क्षेत्रसम्म पुर्‍याउन बैंक सफल भएको छ । कारोबार संचालनको सन्दर्भमा उत्पन्न हुनसक्ने सम्भावित प्रविधिजन्य जोखिमहरूको पहिचानगरी सोको न्यूनीकरणको लागि आवश्यक व्यवस्था गर्दै आएको छ । IPS, Connect IPS, RTGS, VISA DEBIT Card, Internet Banking, ATM, C-ASBA, DEMAT सेवा जस्ता आधुनिक Electronic Banking को उपकरणहरूको प्रयोगलाई तीव्रता दिइएको छ ।

#### ६. जनशक्ति व्यवस्थापन तथा विकास

बैंकले आफ्नो जनशक्तिलाई प्रभावकारी परिचालन गरी उत्पादकत्व अभिवृद्धि गर्न Human Resource Information System लाई प्रभावकारी कार्यान्वयनमा ल्याउने कार्य भइरहेको छ । जस अनुसार जनशक्ति व्यवस्थापनका कार्यहरू जस्तै: हाजिर, बिदाको विवरण, तलब भत्ता, सापटी तथा कर्मचारीसँग सम्बन्धित अन्य आवश्यक विषयहरूलाई क्रमिकरूपमा केन्द्रिकृत गर्दै लैजाने व्यवस्थाको शुरुवात भइसकेको छ । कर्मचारीहरूको क्षमता अभिवृद्धि गर्न आन्तरिक तथा बाह्य तालिमको व्यवस्था गर्ने कार्यलाई निरन्तरता दिइएको छ । साथै लोक सेवा आयोगसँग समन्वय तथा सहकार्य गर्दै कर्मचारी भर्ना, पदोन्नति लगायतका कार्य सम्पादन गर्दै लिएको छ ।

#### ७. भविष्यका योजनाहरू :

यस बैंकको भविष्यका योजनाहरू निम्नानुसार रहेका छन्:

- (१) बैंकले प्रवाह गर्ने सेवालाई छिटो, छरितो र ग्राहकमुखी बनाउन विशिष्टीकृत सेवाको लागि कार्यालयहरू किटान गरी क्रमिक रूपमा सेवा विस्तार गरिने छ ।
- (२) कर्जा प्रवाह, स्वीकृति र कागजात व्यवस्थापन प्रकृयालाई छिटो, छरितो, सहज, गुणस्तर कायम गर्न तथा केन्द्रीय प्रादेशिक नियन्त्रण प्रणालीलाई व्यवस्थित बनाउन Document Management System(DMS) तथा Credit Processing System सम्बन्धी Software को व्यवस्था गरी कार्यान्वयन गरिने छ ।
- (३) सम्भाव्यताको आधारमा कृषि, जलविद्युत, पर्यटन तथा अन्य क्षेत्रका ठुला परियोजनाहरूमा लगानी विस्तार गर्ने नीतिलाई निरन्तरता दिइनेछ ।
- (४) कुल निक्षेपमा स्थायी प्रकृतिको न्यून लागतको निक्षेप भार वृद्धि गर्दै निक्षेपको मिश्रणलाई भरपर्दो तथा दिगो बनाउने नीति लिई कार्यक्रम संचालन गरिने छ ।
- (५) दीर्घकालीन न्यून लागतको स्रोत परिचालनका लागि कृषि बन्ड निष्कासन गरिने छ ।





- (६) भारत लगायत तेस्रो मुलुकबाट विप्रेषण आप्रवाहलाई प्रभावकारीरूपमा बैकिङ्ग प्रणाली मार्फत कारोबार बढाउने कार्यलाई निरन्तरता दिईनेछ ।
- (७) यस बैंकलाई कृषि क्षेत्रको अगुवा बैंकको रूपमा विकास गरी लामो अवधिसम्म लगानी गर्न भरपर्दो स्रोत कृषि बन्ड र किसानलाई ऋण तथा अनुदानसँग आबद्ध गरी भुक्तानी प्रणालीलाई प्रविधि सुरक्षित किसान क्रेडिट कार्ड प्रभावकारी रूपमा संचालनमा ल्याइने छ । किसानहरूलाई जानकारीमूलक सूचना समेत दिन किसान एप थप प्रभावकारी रूपमा विस्तार गरिने छ ।
- (८) बैकिङ्ग व्यवसायको दृष्टिकोणले उपयोगी हुने विषयमा बैंकले विभिन्न दातृ निकाय तथा एजेन्सीसँग समन्वय, सहकार्य तथा सम्झौतागरी कम लागतको दीर्घकालीन पूँजी स्रोत परिचालन गर्ने वातावरण सिर्जना गरिने छ ।
- (९) संघीय, प्रादेशिक तथा स्थानीय सरकारहरूसँग समन्वय, सहकार्य तथा सम्झौता गरी कार्यक्रमहरू सञ्चालन गर्ने कार्यलाई निरन्तरता दिदै जानेछ ।
- (१०) NPR Prepaid Card, Credit Card, Co-Branding Card तथा Dollar Card को शुरुवात गरी Digital Banking Product लाई थप विस्तार गरिने छ ।
- (११) बैंकले प्रयोग गरिरहेको Core Banking System(CBS) लाई Additional AAA Module सहित Upgradation गर्दै MIS लाई थप प्रभावकारी बनाउन तदनुसरूप कार्य गरिनेछ ।
- (१२) नियमहरूको परिपालना गरी दीगो रूपमा प्रतिस्पर्धात्मक आधुनिक बैकिङ्ग सेवा प्रदान गर्ने सम्बन्धमा बैंकले प्रयोग गर्दै आएको Core Banking System (CBS) लाई थप सुरक्षित बनाउन Cyber Security का राष्ट्रिय तथा अन्तर्राष्ट्रिय Best Practices अपनाई भरपर्दो, सवल, विश्वसनीय र जोखिम रहित गराउने कार्यलाई प्राथमिकता दिई तदनुसरूपका कार्यहरूको थप प्रभावकारीरूपमा कार्यान्वयन गर्ने ।
- (१३) नेपाल सरकारले कार्यान्वयनमा ल्याएको डिजिटल नेपाल फ्रेमवर्कको मर्म अनुरूप सबै प्रकारका भुक्तानी वित्तीय कारोबार विद्युतीय माध्यमबाट गर्न प्रोत्साहित गर्ने ।
- (१४) भुक्तानी प्रणालीको विकास सम्बन्धी सूचकहरू (Payment System Indicator- PSID) प्रयोग थप प्रभावकारी बनाउने ।

#### द. संस्थागत सुशासन, आन्तरिक नियन्त्रण प्रणाली तथा जोखिम व्यवस्थापन :

- (क) **संस्थागत सुशासन :** संस्थागत सुशासनको स्तर निरन्तर कायम राख्दै आफ्ना बैकिङ्ग कृयाकलापहरूलाई सकृय र पारदर्शी रूपमा संचालन गर्ने तर्फ बैंक सदैव सजग रहेको छ । नेपाल राष्ट्र बैंकबाट जारी भएका विवेकशिल नियमनको परिपालनामा बैंकले सचेतताका साथ कार्य गर्दै आएको छ । त्यसैगरी नेपाल धितोपत्र बोर्ड लगायतका नियमनकारी निकायहरूबाट जारी भएका नीति नियम र निर्देशनहरूको पूर्ण कार्यान्वयन गरिएको छ । एउटा असल संस्थागत नागरिकको हैसियतले यस बैंकले संस्थागत सुशासनलाई जोड दिएको छ ।
- (ख) **आन्तरिक नियन्त्रण प्रणाली :** बैंक सञ्चालनको सिलसिलामा उत्पन्न हुनसक्ने सम्भावित जोखिम न्यूनीकरणको लागि विभिन्न क्षेत्रमा आन्तरिक नियन्त्रणका उपायहरू अवलम्बन गर्न पर्याप्त संयन्त्रको व्यवस्था गरिएको छ । बैंकमा गैह्र कार्यकारी सञ्चालकको संयोजकत्वमा अर्को एक गैह्र कार्यकारी संचालक सदस्य रहने



गरी लेखापरीक्षण समिति रहेको छ। यस समितिले बैंकको वित्तीय अवस्था, आन्तरिक नियन्त्रण प्रणालीको पर्याप्तता तथा प्रभावकारिता, आन्तरिक तथा बाह्य लेखापरीक्षण प्रतिवेदनबाट प्राप्त सुझावहरूको समीक्षा, नेपाल राष्ट्र बैंकको निर्देशनहरूको पालना भए/नभएको सम्बन्धमा समीक्षा, लेखापरीक्षकको नियुक्तिको लागि सिफारिस तथा आवश्यक सुधारका लागि मार्ग निर्देशन गर्ने कार्यहरू गर्दै आएको छ। त्यसैगरी जोखिम व्यवस्थापन समितिमा उल्लेखित विषयहरूको समीक्षाबाट प्राप्त नतिजालाई विश्लेषण गरी सञ्चालक समितिमा आवश्यक राय पेश गर्ने र व्यवस्थापनलाई आवश्यक निर्देशन दिने गरिएको छ। फलस्वरूप जोखिमलाई न्यूनीकरण र व्यवस्थापन गर्न सहज भएको छ। साथै निरीक्षण कार्यलाई अझ बढी प्रभावकारी बनाउन बैंकले छुट्टै आन्तरिक निरीक्षण तथा अनुगमन विभागको स्थापना गरी तदनुसूचक कार्यहरू अघि बढाएको छ।

(ग) **जोखिम व्यवस्थापन** : बैंकले कर्जा, तरलता, सञ्चालन र बजार सम्बन्धी जोखिमहरूलाई प्रभावकारिरूपमा व्यवस्थापन गर्ने उद्देश्यले बैंकको नीति, नियम, कार्यविधि, परिपत्र, पद्धति, सीमा आदिलाई समय समयमा पुनरावलोकनगरी आवश्यकता अनुसार परिमार्जन गर्नेगरी उपयुक्त संयन्त्रको व्यवस्था गरेको छ। जोखिम व्यवस्थापन सम्बन्धी कार्यमा संचालक समितिलाई सुझाव दिन गैर कार्यकारी संचालकको संयोजकत्वमा जोखिम व्यवस्थापन समिति रहेको छ। यस समितिले विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता, उपयुक्तता, उपयुक्त प्रणालीको विकास र नेपाल राष्ट्र बैंकबाट जारी गरिएका निर्देशन अनुरूप जोखिम सम्बन्धी आवश्यक नीति एवं संरचना विकास गर्नका लागि संचालक समितिमा सुझाव पेश गर्ने र व्यवस्थापनलाई आवश्यक मार्ग निर्देशन दिने कार्यहरू गर्दै आएको छ। जोखिम विश्लेषण, व्यवस्थापन तथा यसको भूमिकालाई अझ सशक्त बनाउने, नियमनकारी निकायको निर्देशनहरूको पूर्ण परिपालनातर्फ थप सजगता अपनाइने छ। जोखिम व्यवस्थापन सम्बन्धी कार्यविधि तयार गरी प्रभावकारी रूपमा लागु गरिएको छ।

(घ) **सम्पत्ति शुद्धीकरण निवारण (AML) र ग्राहक पहिचान (KYC)**: सम्पत्ति शुद्धीकरण निवारण कार्यलाई प्रभावकारी रूपमा कार्यान्वयन र जोखिम नियन्त्रण गर्ने कार्यलाई प्राथमिकता दिदै आइएको छ। एक गैर कार्यकारी संचालकको संयोजकत्वमा नेपाल राष्ट्र बैंकको निर्देशन अनुसार सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरिएको छ। नेपाल राष्ट्र बैंकको निर्देशनको पालना गर्ने सन्दर्भमा ग्राहक पहिचान सम्बन्धी कार्यविधि र सम्पत्ति शुद्धीकरण निवारण नीति कार्यान्वयनमा ल्याइएको छ। साथै, नेपाल राष्ट्र बैंकमा रहेको वित्तीय जानकारी इकाईसँग आवश्यक समन्वय गरी यसको प्रभावकारी कार्यान्वयन गर्ने गरिएको छ। Online रूपमा KYC अध्यावधिक गर्न कार्य थालनी गरिएको छ। Swift Screening गर्ने कार्य थालनी गरिएको छ।

#### ९. सामाजिक तथा सामुदायिक कार्यक्रम:

यस बैंकले संस्थागत सामाजिक उत्तरदायित्व (Corporate Social Responsibility) लाई आफ्नो प्रमुख जिम्मेवारीको रूपमा अंगिकार गर्दै आएको छ। बैंकले बाढी, पहिरो आदिजस्ता प्राकृतिक विपत्तिका समयमा आर्थिक सहयोग, बृद्ध/बृद्धाका लागि लत्ता कपडा तथा खाद्यान्न वितरण, विद्यालयहरूमा भौतिक साधन प्रदान, यात्रु प्रतीक्षालय निर्माण, खानेपानी व्यवस्थाको लागि आर्थिक सहयोग लगायतका सामाजिक सामुदायिक विकास कार्यमा प्रत्यक्ष वा परोक्ष रूपमा सहयोग गर्दै आएको छ। साथै विभिन्न निकायहरूबाट प्राप्त अनुदान सहयोगमा बैंकले आफ्नो वित्तीय साखलाई कायम राख्दै सामाजिक दायित्वलाई समेत बोध गरी संघ/संस्था, क्लब मार्फत स्थानीय



समुदायको सहभागितामा संचालित सडक तथा बाटो निर्माण एवं मर्मत, खानेपानी, स्कूल, मन्दिर, ट्राफिक आइल्याण्ड निर्माण, यात्रु प्रतीक्षालय, उद्यान निर्माण, हाटबजार सेड, सामुदायिक भवन, चौतारो निर्माण तथा अस्पताल मर्मत जस्ता कार्यमा प्रादेशिक कार्यालयहरू मार्फत आर्थिक सहयोग प्रदान गर्दै आइरहेको छ। हाल कोभिड-१९ को लागि प्रदेश सरकारले खडा गरेको प्रदेशकोषमा प्रति प्रदेश ५ लाखको दरले र संघीय सरकारले खडा गरेको कोषमा १ करोड २५ लाख प्रदान गरेको छ। साथै चालु आर्थिक वर्षमा संघीय सरकारले खडा गरेको कोभिड-१९ कोषमा ४ करोड १० लाख ७५ हजार ७५ प्रदान गरेको छ। त्यसैगरी बैंकका विभिन्न कार्यालय मार्फत नेपाल सरकारबाट व्यवस्था गरिएको जेष्ठ नागरिक भत्ता वितरण लगायतका कार्य समेत प्रभावकारी रूपमा सम्पन्न गर्दै आएको छ। साथै संस्थागत सामाजिक उत्तरदायित्व कार्यक्रमलाई प्रदेश संरचना अनुसार नेपाल राष्ट्र बैंकले तोकेको क्षेत्रमा समानुपातिकरूपमा कार्यक्रम संचालन गर्ने कार्यलाई निरन्तरता दिईने छ।

**(ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट बैंकको कारोबारलाई कुनै असर परेको भए सो असर:**

कोभिड-१९ संक्रमण नियन्त्रण तथा रोकथामका लागि विश्वव्यापी रूपमा अवलम्बन गरिएका उपायहरूबाट उत्पादनदेखि आपूर्तिसम्मका श्रृंखला अवरुद्ध भई विश्व अर्थतन्त्र संकुचनमा गएको छ। अन्तर्राष्ट्रिय मुद्राकोषले जुन २०२० मा अद्यावधिक गरेको वर्ल्ड इकोनोमिक आउटलुक अनुसार सन् २०२० मा विश्व अर्थतन्त्र ४.९ प्रतिशतले संकुचन हुने प्रक्षेपण गरेको छ। विकसित मुलुकहरूको अर्थतन्त्र सन् २०१९ मा १.७ प्रतिशतले विस्तार भएकोमा सन् २०२० मा ८ प्रतिशतले संकुचन हुने अन्तर्राष्ट्रिय मुद्राकोषको प्रक्षेपण छ। उदीयमान तथा विकासशील अर्थतन्त्र सन् २०१९ मा ३.७ प्रतिशतले वृद्धि भएकोमा सन् २०२० मा ३ प्रतिशतले संकुचन हुने प्रक्षेपण छ। एशियाली अर्थतन्त्र सन् २०२० मा १.६ प्रतिशतले संकुचन हुने अन्तर्राष्ट्रिय मुद्राकोषको प्रक्षेपण छ। यसमध्ये भारतको अर्थतन्त्र ४.५ प्रतिशतले संकुचन हुने र चीनको अर्थतन्त्र १ प्रतिशतले विस्तार हुने प्रक्षेपण छ। नेपालको आर्थिक वृद्धि भने १ प्रतिशतमा सीमित हुने अन्तर्राष्ट्रिय मुद्राकोषको प्रक्षेपण छ। कोभिड-१९ का कारण समष्टिगत मागमा संकुचन आउनुका साथै पेट्रोलियम पदार्थको मूल्यमा समेत गिरावट आएकोले मुद्रास्फीति केही न्यून रहेको छ। अन्तर्राष्ट्रिय मुद्राकोषले विकसित अर्थतन्त्रहरूमा सन् २०१९ मा १.४ प्रतिशत मुद्रास्फीति रहेकोमा सन् २०२० मा ०.३ प्रतिशत हुने प्रक्षेपण गरेको छ। उदीयमान तथा विकासशील अर्थतन्त्रहरूमा उपभोक्ता मुद्रास्फीति सन् २०१९ को ५.१ प्रतिशतको तुलनामा सन् २०२० मा ४.४ प्रतिशत रहने प्रक्षेपण छ। विश्व अर्थतन्त्रमा देखिएका चुनौतीहरू सामना गर्न अधिकांश मुलुकहरूले विस्तारकारी मौद्रिक एवम् वित्त नीति अवलम्बन गरेका छन्। कोभिड-१९ संकटबाट सिर्जित अनिश्चितताका बाबजुद धेरै मुलुकहरूले आर्थिक क्रियाकलाप सहज बनाउन बन्दाबन्दी लगायतका व्यवस्थाहरू क्रमशः खुकुलो बनाउँदै लगेका छन्। तसर्थ बैंकको कारोबारमा समेत यसले प्रभाव पारेको छ। तथापी पछिल्ला दिनहरूमा देशको अर्थतन्त्र विस्तारै चलायमान हुँदै गइरहेको सन्दर्भमा आ.व. २०७६/०७७ को प्रभावभन्दा कम हुने अनुमान गर्न सकिन्छ।

**(ग) बैंकको औद्योगिक वा व्यावसायिक सम्बन्ध**

बैंकले आफ्ना ग्राहक, कर्मचारी तथा नियामक निकायसँग राम्रो व्यवसायिक सम्बन्ध कायम गरेको छ। बैंकले व्यवसाय संचालनमा सबै सरोकारवाला शेयरधनीहरू, नेपाल सरकार, नेपाल राष्ट्र बैंक लगायतका विभिन्न नियमनकारी निकायहरू, ग्राहकहरू, दातृ निकायहरू, अन्य सम्बन्धित पक्षहरूसँग व्यावसायिक, पारदर्शी र असल सम्बन्ध कायम गर्दै व्यावसायिक वातावरण कायम गर्दै आएको छ। बैंकको औद्योगिक वा व्यावसायिक सम्बन्धले बैंकको समग्र कारोबारलाई चुस्त, दुरुस्त, प्रतिस्पर्धी एवं नाफामूलक बनाउन सकारात्मक भूमिका निर्वाह गरिरहेको र आगामी दिनमा समेत यस दिशा तर्फ थप सुधार आउने विश्वास गरिएको छ।

**(घ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण****१. आर्थिक वर्ष २०७६/०७७ को सञ्चालक समितिको विवरण**

संस्थापक शेयरधनी नेपाल सरकारको तर्फबाट प्रतिनिधित्व गर्ने संचालक नेपाल सरकारको निर्णय अनुसार पटक पटक परिवर्तन हुने गरेकोले संस्थापक समूहबाट प्रतिनिधित्व गर्ने सञ्चालकमा परिवर्तन हुने गरेको छ । आर्थिक वर्ष २०७६/०७७ मा रहेका सञ्चालकहरूको विवरण निम्न बमोजिम रहेको छ :

क्र.सं.	नाम	पद	प्रतिनिधि	पदावधि
१	श्री क्षेत्र बहादुर सेजुवाल	अध्यक्ष	नेपाल सरकार,अर्थ मन्त्रालय	२०७४/०४/०९ देखि २०७६/११/२० सम्म
२.	श्री लक्ष्मीप्रपन्न निरौला	अध्यक्ष	नेपाल सरकार,अर्थ मन्त्रालय	२०७६/११/२१ देखि हालसम्म
३	श्री विष्णुप्रसाद नेपाल	सञ्चालक	नेपाल सरकार,अर्थ मन्त्रालय	२०७३/०७/१९ देखि २०७६/०५/२१ सम्म
४.	श्री भक्कप्रसाद आचार्य	सञ्चालक	नेपाल सरकार,अर्थ मन्त्रालय	२०७६/०५/२३ देखि हालसम्म
५.	श्री रघुराम विष्ट	सञ्चालक	नेपाल सरकार,कृषि तथा पशुपंक्षी विकास मन्त्रालय	२०७५/१२/२७ देखि २०७६/०९/२९ सम्म
६.	डा.राजेन्द्र प्रसाद मिश्र	सञ्चालक	नेपाल सरकार,कृषि तथा पशुपंक्षी विकास मन्त्रालय	२०७६/१०/०१ देखि २०७७/०६/१९ सम्म
७.	डा. इन्दिरा श्रेष्ठ (मास्के)	सञ्चालक	स्वतन्त्र सञ्चालक	२०७५/०९/२७ देखि हालसम्म
८.	श्री संजीव पौडेल	सञ्चालक	सर्वसाधारण	२०७५/१२/१५ देखि हालसम्म
९.	श्री हरिप्रसाद पराजुली	सञ्चालक	सर्वसाधारण	२०७५/१२/१५ देखि हालसम्म
१०	श्री विनोद कुमार गुरागाई	सञ्चालक	सर्वसाधारण	२०७५/१२/१५ देखि हालसम्म

**२. बहालवाला सञ्चालक समितिको विवरण :**

क्र.सं.	नाम	पद	प्रतिनिधि
१.	श्री लक्ष्मीप्रपन्न निरौला	अध्यक्ष	नेपाल सरकार,अर्थ मन्त्रालय
२.	श्री भक्कप्रसाद आचार्य	सञ्चालक	नेपाल सरकार,अर्थ मन्त्रालय
३.	डा.हरि बहादुर के.सी.	सञ्चालक	नेपाल सरकार,कृषि तथा पशुपंक्षी विकास मन्त्रालय
४.	डा. इन्दिरा श्रेष्ठ (मास्के)	सञ्चालक	स्वतन्त्र सञ्चालक
५.	श्री संजीव पौडेल	सञ्चालक	सर्वसाधारण समूहबाट निर्वाचित
६.	श्री हरिप्रसाद पराजुली	सञ्चालक	सर्वसाधारण समूहबाट निर्वाचित
७.	श्री विनोद कुमार गुरागाई	सञ्चालक	सर्वसाधारण समूहबाट निर्वाचित

अध्यक्ष श्री लक्ष्मीप्रपन्न निरौला नेपाल सरकार अर्थ मन्त्रालयको मिति २०७६/११/२० को पत्रानुसार सञ्चालक मनोनयन भई सञ्चालक समितिको मिति २०७६/११/२१ बैठकको सर्वसम्मत निर्णय अनुसार अध्यक्ष रहनु भएको । सञ्चालक श्री रघुराम विष्ट मिति २०७५/१२/२७ देखि कृषि तथा पशुपंक्षी विकास मन्त्रालयको मनोनयन अनुसार सञ्चालकमा नियुक्ति हुनु भएको थियो भने वहाँ २०७६/०९/२९ सम्म सञ्चालकको रुपमा रहनु भएको । सञ्चालक डा.राजेन्द्र प्रसाद मिश्र मिति



२०७६/१०/०१ देखि लागु हुने गरी नेपाल सरकार कृषि तथा पशुपंक्षी विकास मन्त्रालयको पत्रानुसार सञ्चालक रहनु भएको । सञ्चालक श्री भक्कप्रसाद आचार्य मिति २०७६/०५/२३ देखि नेपाल सरकार अर्थ मन्त्रालयको पत्र अनुसार संचालक रहनु भएको । सञ्चालक डा.हरि बहादुर के.सी. नेपाल सरकार कृषि तथा पशुपंक्षी विकास मन्त्रालयको मिति २०७७/०६/१४ को पत्रानुसार सञ्चालक रहनु भएको ।

#### (ड) बैंकको कारोबारलाई असर पार्ने मुख्य कुराहरू :

बैंकको कारोबारलाई असर पार्न सक्ने विभिन्न किसिमका जोखिमहरूलाई देहाय बमोजिम प्रस्तुत गरिएको छ :

- देशको आर्थिक अवस्थामा आउने परिवर्तनबाट पर्न सक्ने जोखिमहरू ।
- विद्यमान माहामारी, कोभिड १९ ले पार्ने असरहरू ।
- मुद्रा बजार तथा पूँजी बजारको उतार चढावबाट पर्नसक्ने सम्भावित जोखिमहरू ।
- विदेशी विनिमय कारोबार गर्दा विनिमय दरमा हुने परिवर्तनबाट हुनसक्ने जोखिमहरू ।
- निक्षेप तथा कर्जा लगानीको व्याजदरमा हुने परिवर्तनबाट हुनसक्ने जोखिमहरू ।
- नेपाल राष्ट्र बैंकले वाणिज्य बैंक सम्बन्धी नीति निर्देशनमा परिवर्तन गर्दा श्रृजना हुनसक्ने सम्भावित जोखिमहरू ।
- बैकिङ्ग व्यवसायमा हुने प्रतिस्पर्धाको कारण हुनसक्ने जोखिमहरू ।
- निर्धारित समयमा कर्जा असुली नभई उत्पन्न हुनसक्ने जोखिमहरू ।
- प्रतीतपत्र र जमानतपत्र जारी गर्ने जस्ता गैरकोष सेवा प्रदान गर्दा हुनसक्ने सम्भावित जोखिमहरू ।
- अन्तर्राष्ट्रिय बजारमा हुने मन्दीको असरबाट पर्नसक्ने आर्थिक जोखिमहरू ।
- मुद्रास्फीतिबाट पर्नसक्ने जोखिमहरू ।
- प्राकृतिक प्रकोपबाट हुनसक्ने आर्थिक तथा भौतिक जोखिमहरू ।

#### (च) लेखापरीक्षण प्रतिवेदनमा उल्लेखित कैफियतहरूको सम्बन्धमा संचालक समितिको प्रतिक्रिया :

यस बैंकको आर्थिक वर्ष २०७६/०७७ को लेखापरीक्षण प्रतिवेदनमा उल्लेखित कैफियतका सम्बन्धमा संचालक समितिको प्रतिक्रिया देहायबमोजिम रहेको छ :

१. स्थिर सम्पत्तिको प्रभावकारी व्यवस्थापनको लागि स्थिर सम्पत्ति व्यवस्थापन विभाग स्थापना गरी तदअनुरूपका कार्यहरू अघि बढाइएकोमा स्थिर सम्पत्ति व्यवस्थापनको लागि छुट्टै सफ्टवेयरको खरिद गरी शुरु मौज्जात, खरिद, बिक्री, शाखा स्थानान्तरण तथा अन्य आवश्यक विवरणहरू यथेष्ट रहने व्यवस्था गरी प्रत्येक वर्ष स्थिर सम्पत्तिको भौतिक परीक्षण गर्न व्यवस्थापनलाई निर्देशन दिइएको छ । साथै लामो समयदेखि प्रयोग विहिन भएका तथा अतिक्रमणमा परेका बैंकको स्थिर सम्पत्ति घर/जग्गा तथा भौतिक संरचनालाई बैकिङ्ग व्यवसायको लागि प्रयोगमा ल्याइएको र संरक्षण समेत गर्ने कार्यलाई प्रभावकारी बनाइने छ ।

#### (छ) लाभांश बाण्डफांड गर्न सिफारिस सम्बन्धमा

आर्थिक वर्ष २०७६/०७७ सम्मको Capital Debenture Redemption Reserve बाट साधारण शेयरधनीहरूलाई चुक्ता पूँजीको १५ प्रतिशतले हुने बोनस शेयर रकम १,४३३,४६९,१०४।६४ र आर्थिक वर्ष २०७६।७७ सम्मको सञ्चित नाफाबाट ०.७८९५ प्रतिशतले हुने नगद लाभांश (कर प्रयोजनको लागि) रकम रु. ७५,४४५,७४२।३५ तथा अग्राधिकार शेयर पूँजीमा तोकिए बमोजिम वार्षिक ६ प्रतिशतले हुने नगद लाभांश रकम रु. ३२५,९६२,७२०।- वितरण गर्न प्रस्ताव गरिएको छ ।

#### (ज) समीक्षा वर्षमा बैंकद्वारा कुनै शेयरहरू जफत भएको छैन ।





(भ) समीक्षा वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्त्यमा रहेको स्थितिको पुनरावलोकन:

(रकम रु.हजारमा)

विवरण	साना किसान लघुवित्त वित्तीय संस्था लि.		कोष व्यवस्थापन कम्पनी लि.		गोबर ग्याँस तथा कृ.य.वि. प्रा.लि.	
	२०७६/०७७	२०७५/०७६	२०७६/०७७	२०७५/०७६	२०७६/०७७	२०७५/०७६
शेयर पूँजी	१,०००,२२९	१,०००,२२९	३१,०४८	३१,०४८	-	-
कुल सम्पत्ति	२४,९९४,६०२	२१,९४०,२२६	५५,१२१	५१,८०१	-	-
खुद नाफा/ नोक्सान	५४८,२२१	४९१,५१६	३,३१६	१९,७८७	-	-
जगेडा तथा कोष	१,९७४,१३९	१,४२७,०७५	१९,७१७	१६,४०२	-	-
अन्तिम लेखापरीक्षण भएको	छ	छ	छैन	छ	छैन	छैन

(ञ) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन :

समीक्षा वर्षमा बैंकले नियमित बैकिङ्ग कारोबारहरू गरिरहेको छ । त्यस्तै बैंकको सहायक कम्पनी कोष व्यवस्थापन कम्पनीले समेत आफ्नो व्यवसायको प्रकृति अनुरूप नै नियमित कारोबारहरू गर्दै आएको छ । बैंकको अर्को सहायक कम्पनी गोबर ग्याँस कम्पनीको कारोबार नभई व्यवसाय संचालनमा नरहेकोले शतप्रतिशत नोक्सानी व्यवस्था गरी यसको उपयुक्त व्यवस्थापन गर्ने क्रममा रहेको छ । समीक्षा अवधिमा कुनै महत्वपूर्ण परिवर्तन नभएको ।

(ट) विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी :

विगत आर्थिक वर्षमा कुनै यस्तो जानकारी बैंकलाई प्राप्त भएको छैन ।

(ठ) 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 :

विगत आर्थिक वर्षमा यस्तो जानकारी बैंकलाई प्राप्त भएको छैन ।

(ड) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :

विगत आर्थिक वर्षमा यस्तो कुनै जानकारी बैंकलाई प्राप्त भएको छैन ।

(ढ) कम्पनीले आफ्नो शेयर आफैँले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित मूल्य तथा त्यसरी शेयर खरिद गरेबापत कम्पनीले भुक्तानी गरेको रकम :

बैंकले हालसम्म आफ्नो शेयर आफैँ खरिद गरेको छैन ।

(ण) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण :

आन्तरिक नियन्त्रण प्रणालीका सम्बन्धमा माथि (क) को बुँदा ८ मा उल्लेख गरिएको छ ।

(त) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

क्र.सं.	विवरण	आ.व. २०७६/०७७	आ.व. २०७५/०७६
१	कर्मचारी खर्च (रु.मा)	३,०२५,४७०,१४४	२,९२८,८६२,०६५
२	अन्य सञ्चालन खर्च (रु.मा)	९४२,१६१,०८९	८७६,३०५,५२४



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

यस बैंकले नेपाल राष्ट्र बैंकको निर्देशन र प्रचलित कानूनको प्रावधान अनुरूप सञ्चालक समितिले गैरकार्यकारी सञ्चालकको संयोजकत्वमा लेखापरीक्षण समिति (Audit Committee) को गठन गरेको छ। यस समितिको मुख्य उद्देश्य बैंकको आन्तरिक नियन्त्रण प्रणालीको मूल्याङ्कन, लेखापरीक्षण प्रकृयाको मूल्याङ्कन, आर्थिक प्रतिवेदनको र आर्थिक विवरण सम्प्रेषणको सुपरिवेक्षण गरी बैंकका आर्थिक विवरणहरू सही र पर्याप्त रहेको, बैंकका सम्पूर्ण विभागहरूले आन्तरिक प्रकृया, नीति नियमहरूको परिपालना गरे/नगरेको बारे सुनिश्चित गर्ने रहेको छ। यसका अतिरिक्त समितिले बाह्य लेखापरीक्षण प्रतिवेदनको पनि समीक्षा गरी सञ्चालक समितिलाई सुधारका लागि प्रस्ताव पेश गर्ने गरेको छ।

#### लेखापरीक्षण समिति :

आर्थिक वर्ष २०७६/०७७ मा रहेको लेखापरीक्षण समितिको विवरण

क्र.सं.	नाम	पद	प्रतिनिधि	कार्य अवधि
१.	श्री हरिप्रसाद पराजुली (सञ्चालक)	सदस्य	संयोजक	२०७६/०१/२७ देखि २०७७/०६/२९
२.	श्री संजीव पौडेल (सञ्चालक)	सदस्य	सञ्चालक	२०७६/०१/२७ देखि २०७७/०६/२९
३.	श्री प्रेम कुमार श्रेष्ठ (विभागीय प्रमुख)	सदस्य सचिव	आ.ले.प.विभाग	२०७५/०२/२१ देखि २०७७/०८/१६

#### वर्तमान लेखापरीक्षण समितिको विवरण

क्र.सं.	नाम	पद	प्रतिनिधि
१.	श्री संजीव पौडेल (सञ्चालक)	संयोजक	सञ्चालक
२.	श्री इन्दिरा मास्के (श्रेष्ठ) (सञ्चालक)	सदस्य	सञ्चालक
३.	श्री सुशील हुमागाँई (विभागीय प्रमुख)	सदस्य सचिव	आ.ले.प. विभाग

आर्थिक वर्ष २०७६/०७७ मा लेखापरीक्षण समितिका २२ (बाईस) वटा बैठक सम्पन्न भएको छ। लेखापरीक्षण समितिका पदाधिकारीहरूलाई प्रति बैठक भत्ता वापत रु. ४,०००/-, उपलब्ध गराउने गरिएको र आन्तरिक लेखा परीक्षण विभागको विभागीय प्रमुख सदस्य सचिव रहने व्यवस्था रहेको र निजलाई रु २,३०० /-उपलब्ध गराउने गरिएको छ। बैठक भत्ता तथा अन्य खर्च गरी उक्त अवधिमा जम्मा रु. ४०४,०००/- खर्च भएको छ।

#### लेखापरीक्षण समितिले गरेका प्रमुख कार्यहरू:

- (१) बैंकको समग्र वित्तीय अवस्था, आन्तरिक नियन्त्रण व्यवस्था, जोखिम व्यवस्थापन, आन्तरिक लेखापरीक्षण कार्यविधिको उपयुक्तता सम्बन्धी अनुगमन, सुपरिवेक्षण तथा आन्तरिक लेखापरीक्षणमा औल्याइएका विषयहरूमा आवधिक रूपमा समीक्षा गरी सो सम्बन्धमा अपनाउनु पर्ने कदमबारे व्यवस्थापनलाई आवश्यक निर्देशन दिने र सो सम्बन्धी सुझाव सञ्चालक समितिमा पेश गर्ने गरेको।
- (२) बैंकको काम कारवाहीमा नियमितता, मितव्ययिता, औचित्यता, प्रभावकारिता जस्ता कुराहरू अवलम्बन भए/नभएको बारे समीक्षा गरी सञ्चालक समितिलाई आवश्यक राय पेश गर्ने गरेको।
- (३) आन्तरिक लेखापरीक्षण सम्बन्धी कार्ययोजना स्वीकृत गरेको। वार्षिक कार्ययोजनामा तय गरिए अनुसार आन्तरिक लेखापरीक्षण विभागबाट बैंकको विभिन्न विभागको आन्तरिक लेखापरीक्षण गरी सो सम्बन्धी प्रतिवेदन तयार गरी सञ्चालक समितिमा पेश गरेको। आ.व. २०७६/०७७ को वार्षिक कार्ययोजना अनुसार चयन गरिएका शाखा कार्यालय मध्ये १५ वटा कार्यालयहरूको बाह्य परामर्शदाता (Outsourcing) द्वारा आन्तरिक लेखापरीक्षण कार्य गराइएको।
- (४) आन्तरिक लेखापरीक्षण सम्बन्धी स्वीकृत वार्षिक कार्यक्रममा तय गरिएको लक्ष्य अनुसार आन्तरिक लेखापरीक्षण भए/नभएको नियमित रूपमा अनुगमन गर्ने गरेको।



- (५) गत आर्थिक वर्ष २०७५/०७६ मा Information System Audit सम्पन्न गराई यस आर्थिक वर्ष २०७६/०७७ मा Vulnerability Assessment and Penetration Testing(VAPT) सम्पन्न गरी सो प्रतिवेदनमा औल्याइएका कैफियतहरू बारे व्यवस्थापनसँग छलफल तथा समीक्षा गरी प्रतिवेदनमा उल्लेख गरिएको कैफियतहरू सुधार गर्न निर्देशन दिइएको र अधिकांश कैफियतहरू सुधार भइसकेको ।
- (६) बाह्य लेखापरीक्षकको प्रतिवेदन र नेपाल राष्ट्र बैंक, बैंक सुपरिवेक्षण विभागबाट यस बैंकको समष्टिगत स्थलगत निरीक्षण गरी दिएको प्रतिवेदनमा औल्याइएको विषय तथा कैफियतहरूको सम्बन्धमा राय सहितको प्रतिवेदन सञ्चालक समितिमा पेश गरेको ।
- (७) बैंकको आन्तरिक लेखापरीक्षण विभागबाट पेश भएको त्रैमासिक प्रतिवेदन उपर संवेदनशीलता तथा गम्भीरताका आधारमा बुँदागतरूपमा छलफल/समीक्षा गरी प्रतिवेदनमा औल्याइएका प्रमुख कैफियतहरू सुधारका लागि व्यवस्थापनलाई निर्देशन दिएको ।
- (८) प्रत्येक त्रैमासिकमा बैंकको वित्तीय विवरणको विश्लेषण तथा समीक्षा सहितको लेखापरीक्षण समितिको त्रैमासिक प्रतिवेदन सञ्चालक समिति समक्ष पेश गर्ने गरेको ।
- (९) यस आर्थिक वर्ष २०७६/०७७ को अन्तिम त्रैमासिकमा कोभिड १९ ले देशव्यापी रूपमा भएको लकडाउनका कारण नियमित लेखापरीक्षण कार्य प्रभावित भई offsite audit को अवधारणा अनुरूप शाखाहरूको आन्तरिक लेखापरीक्षण कार्य गरिँदै आएको ।
- (१०) नेपाल राष्ट्र बैंकले जारी गरेको एकीकृत निर्देशिका २०७६, बैंकले समय समयमा जारी गरेको कार्यविधि, निर्देशिका तथा विनियमावली तथा प्रचलित कानून अनुसार बैंकलाई लागू हुने नीतिनियमको परिपालना भए/नभएको अनुगमन गरी सोको कार्यन्वयनका लागि राय सहित सञ्चालक समिति समक्ष पेश गर्ने गरेको ।
- (द) कुनै पनि सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, बैंकका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाको बैंकलाई कुनै पनि रकम बुझाउन बाँकी रहेको जानकारी हुन आएको छैन ।
- (ध) बैंकका सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम :

**सञ्चालक समितिका अध्यक्ष र सदस्यहरूको भत्ता तथा सुविधा :**

आर्थिक वर्ष २०७६/०७७ मा सञ्चालक समितिका जम्मा ६५ वटा बैठकहरू सम्पन्न भएका छन् । प्रति बैठक बैठक भत्ता वापत रु. ४,०००/-, प्रति महिना टेलिफोन सुविधा वापत रु. २,५००/-, प्रति महिना पत्रपत्रिका वापत रु. २०००/-, एकपटक १ थान मोवाईल सेट अधिकतम रु. १५,०००/- सम्मको (फिर्ता गर्न नपर्ने), बैठकमा आतेजाते सवारी साधन र सवारी साधन प्रयोग नगरेमा मासिक २० लिटर पेट्रोल ।

**सञ्चालक समितिका अध्यक्ष र सदस्यहरू संयोजक तथा सदस्य रहेको उपसमितिको खर्च विवरण सम्बन्धमा :**

नेपाल राष्ट्र बैंकको निर्देशन अनुसार आर्थिक वर्ष २०७६/०७७ मा बैंकमा लेखापरीक्षण समिति, कर्मचारी व्यवस्थापन तथा सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति र सम्पत्ति शुद्धीकरण निवारण समिति रहेका छन् । उपरोक्त समितिहरूमा सञ्चालकहरू संयोजक एवं सदस्यहरू रहने व्यवस्था छ । यी समितिहरूमा सञ्चालकहरूलाई प्रति बैठक रु. ४,०००/-बैठक भत्ता र बैठकमा भाग लिनका लागि आतेजाते सवारी साधन उपलब्ध गराइएको छ । आर्थिक वर्ष २०७६/०७७ मा लेखापरीक्षण समितिको २२, जोखिम व्यवस्थापन समितिको ११, कर्मचारी व्यवस्थापन तथा सेवा सुविधा समितिको ११ वटा र सम्पत्ति शुद्धीकरण निवारण समितिका ५ वटा बैठक भएका छन् भने बैठक भत्ता वापत क्रमशः रु. २,२६,६००/-, रु. १,७९,२००/-, १,८३,७००/- १,७९,६००/- खर्च भएको छ र अन्य खर्च वापत क्रमशः रु. १,७७,४००/- रु. ६३,२००/-, रु. ६२,७००/- र रु. १३,०५०/- खर्च भएको छ ।

**प्रमुख कार्यकारी अधिकृतको पारिश्रमिक, भत्ता तथा सुविधा:**

तलब रु. २,५०,०००/- प्रति महिना, दशैँ खर्च वापत रु. २,५०,०००/-, बैंक दिवस वापत सञ्चालक समितिको निर्णयानुसार उपलब्ध गराइने, औषधि उपचार खर्च वापत ५० दिनको तलब, मासिक टेलिफोन महसूल, एकपटक १ थान मोबाईल सेट अधिकतम रु. २५,०००/- सम्मको (फिर्ता गर्न नपर्ने) र संचयकोषमा १ महिनाको तलब थप ।

**(न) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :**

समीक्षा आर्थिक वर्षको अन्तसम्ममा शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम रु. १,०७२,८१४,४०८ रहेको छ । उक्त रकममध्ये पाँच वर्षभित्र पनि कुनै लगानीकर्ताको दाबी प्रस्तुत हुन नआएको रु. ६३,७६४,७००/०८ लाई कम्पनि ऐन २०६३ को दफा १८३ बमोजिम स्थापना भएको लगानीकर्ता संरक्षण कोषमा मिति २०७७/०६/१६ मा पठाइएको छ । साथै आर्थिक वर्ष २०६५/६६ मा बैंक संचिति नोक्सानमा भएको कारण नेपाल सरकार शेयरधनीमात्रले बुझिलिन बाँकी रकममा रहेको रु. २७,६०,००,०००/०० अग्राधिकार शेयरवापतको लाभांश हो । उक्त लाभांश रकम नेपाल सरकारलाई भुक्तानी उपलब्ध गराइने छ ।

**(प) कम्पनी ऐन, २०६३ को दफा १४१ मा व्यवस्था भए अनुरूप बैंकले समीक्षा वर्षमा खरिद गरेको सम्पत्तिको मूल्य गत आर्थिक वर्षको सम्पत्तिको मूल्यमा पन्ध्र प्रतिशतले वृद्धि भएको छैन ।****(फ) कम्पनी ऐन, २०६३ को दफा १७५ मा व्यवस्था भए अनुरूप बैंकको आफ्ना सम्बद्ध कम्पनीहरूसँगको कारोबार :**

आर्थिक वर्ष २०७६/०७७ मा यस बैंकको २२ प्रतिशत स्वामित्व रहेको साना किसान लघुवित्त वित्तीय संस्थालाई १० प्रतिशत वार्षिक ब्याजदरमा कर्जा प्रवाह गरेको छ र असार मसान्तमा सो कर्जा रु. ९४३,२३९,०८८/- रहेको छ । समीक्षा वर्षमा अन्य सम्बद्ध कम्पनीहरूसँग कुनै कारोबार गरेको छैन ।

**(ब) कम्पनी ऐन, २०६३ तथा प्रचलित कानून बमोजिम संचालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुराहरू :**  
सञ्चालक समितिको प्रतिवेदनमा खुलाउन पर्ने अन्य कुराहरू आवश्यक ठाउँमा खुलाइएको छ ।**(भ) अन्य कुराहरू :**

नेपाल राष्ट्र बैंकको ई.प्रा.नि. नं. ६ (८) (ख) बमोजिम संचालकको आफू वा आफ्नो परिवारका सदस्य तथा आफ्नो वा आफ्नो परिवारको स्वामित्व वा नियन्त्रणमा रहेको फर्म/कम्पनीको नाममा विभिन्न बैंक वा वित्तीय संस्थाहरूबाट लिएको कर्जा सम्बन्धी स्वघोषणा विवरण :

आर्थिक वर्ष २०७६/०७७

क्र. सं.	विवरण	यस बैंकबाट लिएको कर्जा			अन्य बैंकबाट लिएको कर्जा		
		आफ्नो नाममा	परिवारको नाममा	आफ्नो परिवारको स्वामित्व वा नियन्त्रणमा रहेको फर्म/कम्पनीको नाममा	आफ्नो नाममा	परिवारको नाममा	आफ्नो परिवारको स्वामित्व वा नियन्त्रणमा रहेको फर्म/कम्पनीको नाममा
१.	श्री क्षेत्र बहादुर सेजुवाल	-	-	-	-	-	-
२.	श्री लक्ष्मीप्रपन्न निरौला	-	-	-	-	भएको	-
३.	श्री विष्णुप्रसाद नेपाल	-	-	-	-	-	-
४.	श्री भक्कप्रसाद आचार्य	-	-	-	-	-	-
५.	श्री रघुराम विष्ट	-	-	-	-	-	-
६.	डा. राजेन्द्र प्रसाद मिश्र	-	-	-	-	-	-
७.	डा. इन्दिरा श्रेष्ठ (मास्के)	-	-	-	-	-	-
८.	श्री संजीव पौडेल	-	-	-	-	-	-
९.	श्री हरिप्रसाद पराजुली	-	-	-	-	-	-
१०.	श्री विनोद कुमार गुरागाई	-	-	-	भएको	-	-

**प्रमुख अनुपालना अधिकृतको प्रतिवेदनको सार-सङ्क्षेप**

समीक्षा अवधिमा मेरो मातहतमा रहेको बैंकको अनुपालना विभागले बैंकको काम कारवाहिहरूको सुक्ष्म अवलोकन र संपरिक्षण गर्ने गरेको थियो । यस्तो अनुगमन बैंकको आन्तरिक नीति, नियम, विनियम, निर्देशन एवं सम्बद्ध ऐन, नियम, नियमनकारी निकायको नीति, निर्देशन, परिपत्र, कार्यविधिको परिप्रेक्षमा गर्ने गरिएको छ । तद्आधारमा बैंकले बैंकको सञ्चालक समितिबाट व्यवस्थित तथा व्यवस्थापनको नीति निर्देशन पूर्ण रुपमा पालना गर्नुको अतिरिक्त :-

- (क) सम्पूर्ण सम्बद्ध ऐन, नियमावली तथा नियमनकारी निकायबाट समय समयमा जारी भएको नीति तथा निर्देशनका बमोजिम गर्नुपर्ने कुरा,
- (ख) नियमनकारी निकायले इजाजतपत्र जारी गर्दाका बखत तोकेका शर्तहरू,
- (ग) नियमनकारी निकायले संस्थाको नियमन, निरीक्षण वा सुपरिवेक्षण गर्दा संस्थालाई दिएको निर्देशन समेत अद्यावधिक रुपमा पूर्ण पालना भएको तथा समीक्षा अवधिमा गैरअनुपालना भएको भनी कुनै पनि नियमनकारी निकायबाट बैंक विरुद्ध कुनै अनुशास्ती (sanction) प्रयुक्त भएको छैन भनी प्रतिवेदन गर्दछु ।

सरीता दहाल

प्रमुख अनुपालना अधिकृत

**आ.व. २०७६/०७७ मा प्राप्त गुनासोका सम्बन्धमा**

आर्थिक वर्ष २०७६/०७७ मा लिखित तथा मौखिक/फोन मार्फत सेवा प्रवाह लगायतका विषयमा ७ (सात) जना सेवा ग्राहीहरूले ग्राहक गुनासो तथा सम्बन्ध व्यवस्थापन ईकाई समक्ष गुनासो गर्नु भएको र उक्त गुनासोका सम्बन्धमा गुनासोको प्रकृतिका आधारमा सम्भव भएसम्म तत्कालै तथा समयमा नै समाधान गर्ने व्यवस्थापन मिलाईएको ।





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**INDEPENDENT AUDITOR'S OPINION  
TO THE SHAREHOLDERS OF  
AGRICULTURAL DEVELOPMENT BANK LIMITED**

**Report on the Audit of Consolidated Financial Statements**

**Opinion**

We have audited the consolidated financial statements of Agricultural Development Bank Limited and its subsidiaries (collectively referred as the "Group") which comprise the consolidated statement of financial position as at Ashad 31, 2077 (corresponding to July 15, 2020) and the consolidated statement of profit or loss, the consolidated statement of other comprehensive income, the consolidated statement of changes in equity, the consolidated statement of cash flows for the year then ended and a summary of significant accounting policies and other explanatory information prepared in accordance with Nepal Financial Reporting Standards.

In our opinion, the financial statements of the bank and the consolidated financial statements of the group present fairly, in all material respects, the financial position of the bank and the group as at Ashad 31, 2077 (corresponding to July 15, 2020) and its financial performance, the statement of comprehensive income, the statement of changes in equity and the statement of cash flow for the year then ended in accordance with the Nepal Financial Reporting Standards.

**Basis of Opinion**

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Group in accordance with the ICAN's *Handbook of Code of Ethics for Professional Accountants* together with the ethical requirements that are relevant to our audit of the financial statement in Nepal, and we have fulfilled our other ethical responsibilities in accordance with these requirements and 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.

**Other Matters**

1. We did not audit the financial statements and other financial information of subsidiary Kosh Byabasthapan Company Limited whose financial statements reflect the total assets of NPR 55.12 million and net assets of NPR 50.77 Million as at Ashad 31, 2077 (corresponding to July 15, 2020) and net profit of NPR 3.32 million and net cash outflow of NPR 1.08 Million for then year ended. The financial information of the subsidiary used





in preparation of this consolidated financial statement is certified by the management. The audit of the financial statement of the subsidiary is conducted by another auditor.

2. The Bank still needs proper reconciliation of fixed assets at head office, such as list of assets with opening balance, purchased during the year, disposed during the year and the closing balance. As such we were unable to verify the fixed assets without having proper list of assets and reconciliation at the head office. Written Down Value of fixed assets amounts to NPR 1,293.54 million as shown in Note 4.13 of financial statement.

Our opinion on the consolidated financial statements and our report on Other Legal and Regulatory Requirements below, is not modified in respect of the above matters and with respect to our reliance on the management certified financial statement of the subsidiary.

### Other Information

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

Our opinion on the financial statements does not cover the other information and we 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 in the audit or otherwise appears to be materially misstated. If based on the work we have performed, we conclude that there is material misstatement of the other information, we are required to report that fact.

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

### Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the current period. We have determined that there is no key audit matter to communicate in our report.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the prevailing accounting practices, 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.

In preparing the financial statements, the management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Group or to cease operations, or has realistic alternative but to do so.

The Audit committee composed of supervisory board of directors as members is responsible for overseeing the Group's financial reporting process.





### Auditor's Responsibility for the Audit of the Financial Statements

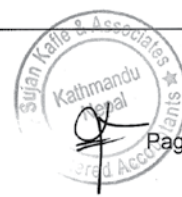
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the 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 a 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 financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the bank and its subsidiary's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the bank and its subsidiary's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank and its subsidiary's to cease to continue as a going concern.
- Evaluate the overall presentation, structure, content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair representation.

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

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







### Report on the requirements of Bank and Financial Institutions Act, 2073 and Companies Act, 2063

As per Section 66(3) of Bank and Financial Institutions Act, 2073 we declare that-

- replies to the queries as per the demand were provided,
- the balance sheet, off-balance sheet transactions, profit and loss account, cash flow statement and other financial statements, as well, have been prepared in such format and in accordance with such procedures as prescribed by the Rastra Bank, and whether or not they actually matched with the accounts, records, books and ledgers maintained by the bank and financial institution,
- the accounts, records, books and ledgers have been maintained accurately in accordance with prevailing laws,
- any official of the bank or financial institution has not committed any act contrary to the prevailing laws or committed any irregularity or caused any loss or damage to the bank or financial institution,
- credits have been written off as per the Credit Write-off Byelaws or directives of the Rastra Bank,
- the transactions of the financial institution have been carried on in a satisfactory manner as prescribed by the Rastra Bank,
- matters to be informed to the shareholders have been adequately provided in notes to accounts and other disclosure,

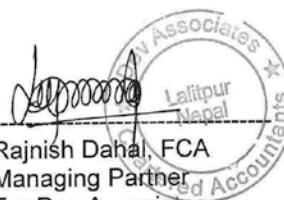
We did not come across cases of accounting related fraud and the cases where the board of directors or any director or any office bearer of the bank has acted contrary to the provisions of law or caused loss or damage to the bank or committed any misappropriation of the funds of bank and materially complied with the provisions of the Companies Act 2063 as well.



Sujan Kumar Kafle, FCA  
Managing Partner  
For Sujan Kafle & Associates  
Chartered Accountants

Place: Kathmandu  
Date: December 14, 2020

UDIN: 201215CA00275njWXR



Rajnish Dahal, FCA  
Managing Partner  
For Dev Associates  
Chartered Accountants

Lalitpur  
December 14, 2020

201215CA00323OZHnw

## Agricultural Development Bank Limited Consolidated Statement of Financial Position

As on year ended 31 Asar 2077

Particulars	Note	Group		Bank	
		Current Year	Previous Year	Current Year	Previous Year
<b>Assets</b>					
Cash and cash equivalent	4.1	8,489,989,813	11,502,866,721	8,489,432,167	11,500,752,523
Due from Nepal Rastra Bank	4.2	12,567,111,166	4,993,659,833	12,567,111,166	4,993,659,833
Placement with Bank and Financial Institutions	4.3	5,007,605,980	2,858,700,000	5,007,605,980	2,858,700,000
Derivative financial instruments	4.4	133,762,200	118,552,200	133,762,200	118,552,200
Other trading assets	4.5	17,422,939	-	17,422,939	-
Loan and advances to B/FIs	4.6	1,137,559,451	1,285,268,937	1,137,559,451	1,285,268,937
Loans and advances to customers	4.7	121,849,394,269	109,467,841,999	121,849,394,269	109,467,841,999
Investment securities	4.8	24,448,538,843	16,872,944,216	24,422,064,121	16,846,608,520
Current tax assets	4.9	306,385,557	-	897,717,791	206,423,340
Investment in subsidiaries	4.10	-	-	28,840,000	28,840,000
Investment in associates	4.11	590,701,797	497,286,347	69,384,000	69,384,000
Investment properties	4.12	220,925,902	258,423,496	220,925,902	258,423,496
Property and equipment	4.13	1,295,852,289	1,266,524,355	1,293,544,827	1,264,192,276
Goodwill and Intangible assets	4.14	289,802,789	69,398,746	289,802,789	69,398,746
Deferred tax assets	4.15	-	-	-	-
Other assets	4.16	2,897,418,941	2,612,175,753	2,895,650,624	2,606,951,001
<b>Total Assets</b>		<b>179,252,471,935</b>	<b>151,803,642,603</b>	<b>179,320,218,226</b>	<b>151,574,996,872</b>
<b>Liabilities</b>					
Due to Bank and Financial Institutions	4.17	103,132,518	478,369,715	103,132,518	478,369,715
Due to Nepal Rastra Bank	4.18	9,670,494	38,424,211	9,670,494	38,424,211
Derivative financial instruments	4.19	-	-	-	-
Deposits from customers	4.20	143,604,887,850	118,864,265,141	143,628,524,817	118,884,923,356
Borrowing	4.21	10,937,376	60,917,808	10,937,376	60,917,808
Current Tax Liabilities	4.9	-	62,413,045	-	-
Provisions	4.22	-	-	-	-
Deferred tax liabilities	4.15	177,084,440	113,614,715	177,084,440	113,614,715
Other liabilities	4.23	4,426,212,798	3,517,381,656	4,425,332,468	3,508,781,290
Debt securities issued	4.24	2,494,649,108	-	2,494,649,108	-
Subordinated Liabilities	4.25	-	-	-	-
<b>Total liabilities</b>		<b>150,826,574,584</b>	<b>123,135,386,290</b>	<b>150,849,331,221</b>	<b>123,085,031,095</b>
<b>Equity</b>					
Share capital	4.26	14,989,172,698	14,448,240,960	14,989,172,698	14,448,240,960
Share premium		-	-	-	-
Retained earnings		2,293,524,914	3,733,239,124	2,342,124,853	3,558,323,002
Reserves	4.27	11,139,589,454	10,483,401,815	11,139,589,454	10,483,401,815
Total equity attributable to equity holders		28,422,287,065	28,664,881,899	28,470,887,005	28,489,965,777
Non-controlling interest		3,610,286	3,374,413	-	-
<b>Total equity</b>		<b>28,425,897,351</b>	<b>28,668,256,312</b>	<b>28,470,887,005</b>	<b>28,489,965,777</b>
<b>Total liabilities and equity</b>		<b>179,252,471,935</b>	<b>151,803,642,603</b>	<b>179,320,218,226</b>	<b>151,574,996,872</b>
<b>Contingent liabilities and commitments</b>		<b>70,589,110,419</b>	<b>55,777,425,420</b>	<b>70,589,110,419</b>	<b>55,777,425,420</b>

**Laxmi Prapanna Niraula**  
Chairman

**Jhakka Prasad Acharya**  
Director

**Dr. Hari Bahadur K.C.**  
Director

As per our reports attached

**Dr. Indira Shrestha Maskey**  
Director

**Sanjeev Poudel**  
Director

**Hari Prasad Parajuli**  
Director

**Binod Kumar Guragain**  
Director

**Rajanish Dahal (FCA)**  
Dev Associates  
Chartered Accountants  
and

**Anil Kumar Upadhyay**  
Chief Executive Officer

**Yagya Prakash Neupane**  
Deputy General Manager

**Prem Kumar Shrestha**  
Department Chief  
Finance and Accounts Department

**Sujan Kumar Kafle (FCA)**  
Sujan Kafle and Associates  
Chartered Accountants

**Date: 14 December 2020**  
**Place: Kathmandu**



## Agricultural Development Bank Limited Consolidated Statement of Profit or Loss

For the year ended 31 Asar, 2077

Particulars	Note	Group		Bank	
		Current Year	Previous Year	Current Year	Previous Year
Interest income	4.29	15,800,203,613	15,467,736,213	15,821,701,198	15,480,122,105
Interest expense	4.30	9,104,179,739	7,863,475,564	9,105,579,926	7,865,130,446
<b>Net interest income</b>		<b>6,696,023,874</b>	<b>7,604,260,649</b>	<b>6,716,121,272</b>	<b>7,614,991,659</b>
Fees and commission income	4.31	1,901,633,659	1,081,919,463	1,901,633,659	1,081,481,421
Fees and commission expense	4.32	25,813,309	11,012,358	25,812,969	11,012,358
<b>Net fee and commission income</b>		<b>1,875,820,350</b>	<b>1,070,907,105</b>	<b>1,875,820,690</b>	<b>1,070,469,063</b>
<b>Net interest, fee and commission income</b>		<b>8,571,844,224</b>	<b>8,675,167,754</b>	<b>8,591,941,962</b>	<b>8,685,460,722</b>
Net trading income	4.33	392,175,906	318,873,266	392,175,906	318,873,266
Other operating income	4.34	35,931,079	18,897,949	35,931,079	18,897,949
<b>Total operating income</b>		<b>8,999,951,209</b>	<b>9,012,938,969</b>	<b>9,020,048,947</b>	<b>9,023,231,937</b>
Impairment charge/(reversal) for loan and other losses	4.35	517,221,877	(289,846,558)	517,221,877	(289,846,557.53)
<b>Net operating income</b>		<b>8,482,729,332</b>	<b>9,302,785,526</b>	<b>8,502,827,070</b>	<b>9,313,078,494</b>
<b>Operating expense</b>					
Personnel expenses	4.36	3,027,510,389	2,930,355,770	3,025,470,144	2,928,862,064.56
Other operating expenses	4.37	942,514,966	876,909,743	942,161,089	876,305,524
Depreciation & Amortisation	4.38	216,617,675	166,219,989	216,593,059	166,192,588.00
<b>Operating Profit</b>		<b>4,296,086,303</b>	<b>5,329,300,024</b>	<b>4,318,602,778</b>	<b>5,341,718,317</b>
Non operating income	4.39	203,014,750	486,638,169	81,282,615	382,280,672.47
Non operating expense	4.40	39,480	-	39,480	0
<b>Profit before income tax</b>		<b>4,499,061,573</b>	<b>5,815,938,193</b>	<b>4,399,845,914</b>	<b>5,723,998,990</b>
Income tax expense	4.41	1,390,604,187	1,711,463,148	1,068,108,339	1,532,408,354
Current Tax		1,349,718,472	1,744,781,458	1,027,222,623	1,565,726,664
Deferred Tax		40,885,715	(33,318,310)	40,885,715	(33,318,310)
<b>Profit/(loss) for the period</b>		<b>3,108,457,386</b>	<b>4,104,475,045</b>	<b>3,331,737,575</b>	<b>4,191,590,635</b>
<b>Profit attributable to:</b>					
Equity holders of the Bank		3,108,221,513	4,102,628,706	3,331,737,575	4,191,590,635
Non-controlling interest		235,873	1,846,339	-	-
<b>Total</b>		<b>3,108,457,386</b>	<b>4,104,475,045</b>	<b>3,331,737,575</b>	<b>4,191,590,635</b>
Earnings Per Share					
Basic earnings per share		29.11	39.52	31.45	40.45
Diluted earnings per share		29.11	39.52	31.45	40.45

**Laxmi Prapanna Niraula**  
Chairman

**Jhakka Prasad Acharya**  
Director

**Dr. Hari Bahadur K.C.**  
Director

As per our reports attached

**Dr. Indira Shrestha Maskey**  
Director

**Sanjeev Poudel**  
Director

**Hari Prasad Parajuli**  
Director

**Binod Kumar Guragain**  
Director

**Rajanish Dahal (FCA)**  
Dev Associates  
Chartered Accountants  
and

**Anil Kumar Upadhyay**  
Chief Executive Officer

**Yagya Prakash Neupane**  
Deputy General Manager

**Prem Kumar Shrestha**  
Department Chief  
Finance and Accounts Department

**Sujan Kumar Kafle (FCA)**  
Sujan Kafle and Associates  
Chartered Accountants

Date: 14 December 2020

Place: Kathmandu



## Agricultural Development Bank Limited

## Consolidated Statement of Comprehensive Income

For the year ended 31 Asar, 2077

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Profit For the Year	3,108,457,386	4,104,475,045	3,331,737,575	4,191,590,635
<b>Other comprehensive income, net of income tax</b>				
<b>a) Item that will not be reclassified to profit or loss</b>				
Gains/(losses) from investments in equity instruments measured at fair value	100,761,315	149,241,621	100,761,315	149,241,621
Gains/(losses) on revaluation				
Actuarial gains/(losses) on defined benefit plans	(939,303,981)	(304,289,319)	(939,303,981)	(304,289,319)
Income tax relating to above items	(30,228,394)	(44,772,486)	(30,228,394)	(44,772,486)
<b>Net other comprehensive income that will not be reclassified to profit or loss</b>	<b>(868,771,061)</b>	<b>(199,820,184)</b>	<b>(868,771,061)</b>	<b>(199,820,184)</b>
<b>b) Item that are or may be reclassified to profit or loss</b>				
Gains/(losses) on cash flow hedge				
Exchange gains/(losses) (arising from translating financial assets of foreign operation)				
Income tax relating to above items				
Reclassify to profit or loss				
<b>Net other comprehensive income that are or may be reclassified to profit or loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>c) Share of other comprehensive income of associate accounted as per equity method</b>				
<b>Other comprehensive income for the year, net of income tax</b>	<b>(868,771,061)</b>	<b>(199,820,184)</b>	<b>(868,771,061)</b>	<b>(199,820,184)</b>
<b>Total comprehensive income for the year</b>	<b>2,239,686,325</b>	<b>3,904,654,861</b>	<b>2,462,966,515</b>	<b>3,991,770,451</b>
<b>Total comprehensive income attributable to:</b>				
Equity holders of the Bank	2,239,450,453	3,902,808,521	2,462,966,515	3,991,770,451
Non-controlling interest	235,873	1,846,339	-	-
<b>Total comprehensive income for the year</b>	<b>2,239,686,325</b>	<b>3,904,654,861</b>	<b>2,462,966,515</b>	<b>3,991,770,451</b>

**Laxmi Prapanna Niraula**  
Chairman

**Jhakka Prasad Acharya**  
Director

**Dr. Hari Bahadur K.C.**  
Director

As per our reports attached

**Rajanish Dahal (FCA)**

Dev Associates

Chartered Accountants

and

**Sujan Kumar Kafle (FCA)**

Sujan Kafle and Associates  
Chartered Accountants

**Dr. Indira Shrestha Maskey**  
Director

**Sanjeev Poudel**  
Director

**Hari Prasad Parajuli**  
Director

**Binod Kumar Guragain**  
Director

**Anil Kumar Upadhyay**  
Chief Executive Officer

**Yagya Prakash Neupane**  
Deputy General Manager

**Prem Kumar Shrestha**  
Department Chief  
Finance and Accounts Department

**Date: 14 December 2020**

**Place: Kathmandu**

**Agricultural Development Bank Limited**  
**Statement of changes in equity**  
For the year ended 31 Asar, 2077  
**Attributable to equity holders of the Bank**

Particulars	Bank									
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation reserve	Retained earning	Other reserve	Total
Balance at Sawan 1, 2075	13,937,928,000	-	6,080,601,334	109,048,240	1,364,008,854	265,600,438	-	2,598,515,875	1,611,664,238	25,967,366,980
Profit for the period								4,191,590,635	-	4,191,590,635
Other comprehensive income	-	-	-	-	-	104,469,135	-	-	(304,289,319)	(199,820,184)
Gain/(Losses) from investment in equity instruments measured at Fair Value						104,469,135			-	104,469,135
Gain/(losses) on revaluation									-	-
Actuarial gain/(losses) on defined benefit plan									(304,289,319)	(304,289,319)
Gain/(losses) on cash flow hedge									-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)									-	-
Total comprehensive income for the year		-	-	-	-	313,407,405	-	4,191,590,635	(608,578,638)	3,896,419,402
Transfer to reserve during the year			838,318,127		340,285,882			(1,279,988,678)	101,384,669	-
Transfer from reserve during the year				(6,581,000)	-			28,454,204	(21,873,204)	-
Transactions with the owners, directly recognised in equity									-	-
Share issued									-	-
Share based payments									-	-
Dividends to equity holders									-	-
Bonus shares issued	510,312,960							(510,312,960)	-	-
Cash dividend paid								(1,606,221,550)	-	(1,606,221,550)
Other									-	-
Total contributions by and distributions	510,312,960	-	838,318,127	(6,581,000)	340,285,882	-	-	(3,368,068,984)	79,511,465	(1,606,221,550)
Balance at Asar End, 2076	14,448,240,960	-	6,918,919,461	102,467,240	1,704,294,736	370,069,573	-	3,422,037,527	1,386,886,384	28,352,915,882
Balance at Asar End, 2076	14,448,240,960	-	6,918,919,461	102,467,240	1,704,294,736	370,069,573	-	3,422,037,527	1,386,886,384	28,352,915,882
Adjustment						764,420		136,285,475	-	137,049,895
Adjusted balance as on Sawan 1, 2076	14,448,240,960	-	6,918,919,461	102,467,240	1,704,294,736	370,833,993	-	3,558,323,002	1,386,886,384	28,489,965,777
Profit for the period								3,331,737,575		3,331,737,575
Other comprehensive income	-	-	-	-	-	70,532,920	-	-	(939,303,981)	(868,771,061)
Gain/(Losses) from investment in equity instruments measured at Fair Value						70,532,920		-	-	70,532,920
Gain/(losses) on revaluation									-	-
Actuarial gain/(losses) on defined benefit plan									(939,303,981)	(939,303,981)
Gain/(losses) on cash flow hedge									-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)									-	-
Total comprehensive income for the year	-	-	-	-	-	70,532,920	-	3,331,737,575	(939,303,981)	2,462,966,515
Transfer to reserve during the year			666,347,515	1,545,095	905,272,063			(1,622,886,197)	49,721,524	0
Transfer from reserve during the year					(37,497,594)	(17,836,896)		105,571,881	(42,593,007)	7,644,384
Transactions with the owners, directly recognised in equity									-	-
Share issued									-	-
Share based payments									-	-
Dividends to equity holders									-	-
Bonus shares issued	540,931,738							(540,931,738)		-
Cash dividend paid								(2,489,689,670)		(2,489,689,670)
Other									-	-
Total contributions by and distributions	540,931,738	-	666,347,515	1,545,095	867,774,469	(17,836,896)	-	(4,547,935,724)	7,128,517	(2,482,045,286)
Balance at Asar end, 2077	14,989,172,698	-	7,585,266,976	104,012,335	2,572,069,204	423,530,018	-	2,342,124,853	454,710,920	28,470,887,005

**Laxmi Prapanna Niraula**  
Chairman

**Jhakka Prasad Acharya**  
Director

**Dr. Hari Bahadur K.C.**  
Director

As per our reports attached

**Dr. Indira Shrestha Maskey**  
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Deputy General Manager

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Department Chief  
Finance and Accounts Department

**Sujan Kumar Kafle (FCA)**  
Sujan Kafle and Associates  
Chartered Accountants

**Date: 14 December 2020**  
**Place: Kathmandu**

**Agricultural Development Bank Limited**  
**Consolidated Statement of changes in equity**  
For the year ended 31 Asar, 2077  
**Attributable to equity holders of the Bank**



Agricultural Development Bank Ltd.  
**कृषि विकास बैंक लि.**

**ADBL**

Particulars	Group									
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation reserve	Retained earning	Other reserve	Total
Balance at Sawan 1, 2075	13,937,926,000	-	6,080,601,334	109,048,240	1,364,008,854	265,600,438	-	2,862,393,927	1,611,664,238	26,231,245,032
Profit for the Period	-	-	-	-	-	-	-	4,102,628,706	-	4,102,628,706
Other comprehensive income	-	-	-	-	-	-	-	-	-	-
Gain/(Losses) from investment in equity instruments measured at Fair Value	-	-	-	-	-	-	-	-	-	-
Gain/(Losses) on revaluation	-	-	-	-	-	-	-	-	-	-
Actuarial gain/(losses) on defined benefit plan	-	-	-	-	-	-	-	-	-	-
Gain/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-
Total comprehensive income	-	-	-	-	-	-	-	-	-	-
Transfer to reserve during the year	-	-	838,318,127	-	-	-	-	4,102,628,706	(304,289,319)	3,902,808,521
Transfer from reserve during the year	-	-	-	(6,581,000)	340,285,882	-	-	(1,279,988,678)	101,384,669	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	28,454,204	(21,873,204)	-
Share issued	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	510,312,960	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	(510,312,960)	-	-
Total contributions by and distributions	510,312,960	-	838,318,127	(6,581,000)	340,285,882	-	-	(1,606,221,550)	-	-
Balance at Asar End, 2076	14,448,240,960	-	6,918,919,461	102,467,240	1,704,294,736	370,069,573	-	3,596,953,649	1,386,886,384	28,527,832,004
Balance at Asar End, 2076	14,448,240,960	-	6,918,919,461	102,467,240	1,704,294,736	370,069,573	-	3,596,953,649	1,386,886,384	28,527,832,004
Adjustment	-	-	-	-	-	-	-	-	-	-
Adjusted balance as on Sawan 1, 2076	14,448,240,960	-	6,918,919,461	102,467,240	1,704,294,736	370,069,573	-	3,596,953,649	1,386,886,384	28,527,832,004
Profit for the Period	-	-	-	-	-	-	-	136,285,475	-	137,049,895
Other comprehensive income	-	-	-	-	-	-	-	-	-	-
Gain/(Losses) from investment in equity instruments measured at Fair Value	-	-	-	-	-	-	-	-	-	-
Gain/(Losses) on revaluation	-	-	-	-	-	-	-	-	-	-
Actuarial gain/(losses) on defined benefit plan	-	-	-	-	-	-	-	-	-	-
Gain/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	-	-	-	-	-
Transfer to reserve during the year	-	-	666,347,515	1,545,095	905,272,063	764,420	-	3,108,221,513	(939,303,981)	2,239,450,433
Transfer from reserve during the year	-	-	-	-	(37,497,594)	(17,835,896)	-	105,571,881	(42,593,007)	0
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	540,931,738	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	540,931,738	-	666,347,515	1,545,095	867,774,469	(17,835,896)	-	(4,547,935,724)	7,128,517	(2,482,045,286)
Balance at Asar end, 2077	14,989,172,698	-	7,585,266,976	104,012,335	2,572,069,204	423,530,018	-	2,293,524,914	454,710,920	28,427,287,065
										3,610,286
										28,425,897,351

**Agricultural Development Bank Limited**  
**Consolidated Statement of cash flows**  
**For the year ended 31 Asar, 2077**

Particulars	Group		Bank	
	Up to This Quarter	Corresponding Previous Year Up to this Quarter	Up to This Quarter	Corresponding Previous Year Up to this Quarter
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>				
Interest received	15,088,059,696	15,413,895,380	15,086,779,691	15,413,895,380
Fees and other income received	2,294,269,182	1,081,919,463	2,294,269,182	1,081,481,421
Dividend received				
Receipts from other operating activities	92,891,436	704,856,643	90,641,553	704,568,643
Interest paid	(9,294,569,353)	(7,436,121,335)	(9,296,216,937)	(7,437,528,820)
Commission and fees paid	(25,813,309)	(11,012,358)	(25,812,969)	(11,012,358)
Cash payment to employees	(3,573,548,545)	(3,136,400,054)	(3,571,174,287)	(3,135,240,363)
Other expense paid	(947,272,367)	(856,822,031)	(946,918,490)	(856,217,812)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>3,634,016,741</b>	<b>5,760,315,707</b>	<b>3,631,567,743</b>	<b>5,759,946,090</b>
<b>(Increase)/Decrease in operating assets</b>				
Due from Nepal Rastra Bank	(7,573,451,332)	3,277,007,045	(7,573,451,332)	3,277,007,045
Placement with bank and financial institutions	(2,148,905,979)	(2,858,700,000)	(2,148,905,979)	(2,858,700,000)
Other trading assets	(17,882,556)	-	(17,882,556)	-
Loan and advances to bank and financial institutions	149,201,501	(798,251,451)	149,201,501	(798,251,451)
Loans and advances to customers	(12,658,332,790)	(10,392,194,779)	(12,658,332,790)	(10,392,194,779)
Other assets	(300,453,188)	(332,414,709)	(303,909,623)	(329,584,587)
	(22,549,824,345)	(11,104,553,895)	(22,553,280,780)	(11,101,723,773)
<b>Increase/(Decrease) in operating liabilities</b>				
Due to bank and financial institutions	(375,237,198)	(73,517,181)	(375,237,198)	(73,517,181)
Due to Nepal Rastra Bank	(28,753,717)	(156,731,893)	(28,753,717)	(156,731,893)
Deposit from customers	24,740,622,710	14,685,417,259	24,743,601,461	14,705,963,214
Borrowings	(49,980,432)	(299,529,805)	(49,980,432)	(299,529,805)
Other liabilities	845,001,132	1,650,547	850,151,089	20,943,714
Net cash flow from operating activities before tax paid	6,215,844,891	8,813,050,739	6,218,068,167	8,855,350,367
Income taxes paid	(1,718,517,074)	(1,928,380,262)	(1,718,517,074)	(1,928,380,262)
<b>Net cash flow from operating activities</b>	<b>4,497,327,816</b>	<b>6,884,670,476</b>	<b>4,499,551,092</b>	<b>6,926,970,104</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>				
Purchase of investment securities	(7,572,242,040)	(7,658,550,248)	(7,571,294,104)	(7,684,872,078)
Receipts from sale of investment securities	98,214,478	3,044,478,930	96,599,818	3,026,677,355
Purchase of property and equipment	(198,751,192)	(207,893,520)	(198,751,194)	(207,869,502)
Receipt from the sale of property and equipment	12,458,612	333,274	12,458,612	333,274
Purchase of intangible assets	(279,437,505)	(28,621,469)	(279,437,505)	(28,621,469)
Receipt from the sale of intangible assets				
Purchase of investment properties				
Receipt from the sale of investment properties	37,497,594	29,404,439	37,497,594	29,404,439
Interest received				
Dividend received	26,003,010	14,714,826	26,003,010	14,714,826
<b>Net cash used in investing activities</b>	<b>(7,876,257,043)</b>	<b>(4,806,133,767)</b>	<b>(7,876,923,769)</b>	<b>(4,850,233,154)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>				
Receipt from issue of debt securities	2,500,000,000		2,500,000,000	
Repayment of debt securities		(460,000,000)		(460,000,000)
Receipt from issue of subordinated liabilities				
Repayment of subordinated liabilities				
Receipt from issue of shares				
Dividends paid	(2,133,947,678)	(1,343,258,220)	(2,133,947,678)	(1,343,258,219)
Interest paid				
Other receipt/payment				-
<b>Net cash from financing activities</b>	<b>366,052,322</b>	<b>(1,803,258,220)</b>	<b>366,052,322</b>	<b>(1,803,258,219)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(3,012,876,908)</b>	<b>275,278,489</b>	<b>(3,011,320,356)</b>	<b>273,478,731</b>
Cash and cash equivalents at Sawan 1, 2076	11,502,866,721	11,227,588,232	11,500,752,523	11,227,273,792
Effect of exchange rate fluctuations on cash and cash equivalents held				
<b>Cash and cash equivalents at Asar end, 2077</b>	<b>8,489,989,813</b>	<b>11,502,866,721</b>	<b>8,489,432,167</b>	<b>11,500,752,523</b>





**Agricultural Development Bank Limited**  
**Notes to the Consolidated Financial Statements**  
**For the year ended 31<sup>st</sup> Asar 2077**

**1 Reporting Entity**

Agricultural Development Bank Limited 'here after called 'the bank', (then Agricultural Development Bank Nepal) was established as per the Agricultural Development Bank Act 2074 as a development bank, in accordance with government's financial sector reform program. It was incorporated under the Bank and Financial Ordinance 2062 (later as an Act) as an 'A' class financial institution licensed by the central bank of Nepal. Bank's registered office is in Ramshahpath Kathmandu Nepal. Majority (51%) of Ordinary Shares is owned by Government of Nepal and the bank is listed in Nepal Stock Exchange (NEPSE). The bank is operating as a commercial bank across the country with 259 Branches, 10 Extension counters, 7 Provincial offices, 2 Regional offices and 4 training centers including its head office.

The bank has two subsidiaries namely Gobar Gas tatha Krishi Yentra Bikash Pvt. Ltd (having 83.96% share ownership) and Kosh Byabasthapan Company (having 92.89%) share ownership and an associate (Sana Kisan Bikas Laghubitta Bittiya sanstha Ltd., 22% share ownership) which have been consolidated as required by the applicable Nepal Financial Reporting Standards.

The subsidiary Gobar Gas tatha Krishi Yentra Bikash Pvt. Ltd. was in the business of bio-gas inputs and now it is not in operation. The carrying amount in the book of the bank for investment in this subsidiary is 32,41,000 of which 100% provision has been maintained.

The subsidiary Kosh Byabasthapan Company was established with a motive of trading business of various assets such as securities and real estates. As of now, this subsidiary has a collection of few share investment in other entities. The carrying amount in the book of the bank for investment in this subsidiary is 28,840,000.

The bank has invested inequity shares (22% of total equity shares of the company) of Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited, a 'D' class financial institution licensed by central bank. This associate is in the business of microfinance and the parent has booked a sum of Rs. 69,384,000 as cost in its books of accounts.

**2 Basis of Preparation**

**2.1 Statement of Compliance**

These consolidated Financial Statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) issued by the Accounting Standards Board (ASB), Nepal. These financial statements will be published for public after the authorization of Nepal Rastra Bank. Details of Group's significant accounting policies are included in Note 3.

**2.2 Reporting Period and Approval of Financial Statements**

Reporting Period of the bank falls between beginnings of Shrawan to end of Asar each year (Mid July). Accompanied Financial Statements were approved by the bank's Board of Directors on 14<sup>th</sup> December 2070.

The bank's Financial Statements include two Statements of Financial Positions (SFPs), two statements of Profit or Loss and Other Comprehensive Income, two Statements of Cash Flows and two statements of changes in equity and related notes including comparative information.

**2.3 Functional and Presentation Currency**

These consolidated financial statements are presented in Nepalese Rupees (NPR), which is the bank's functional currency. All amounts have been rounded to the nearest rupee, except when otherwise indicated.

**2.4 Use of Estimates, Assumptions and Judgments**

While preparing these consolidated financial statements in conformity with NFRSs, management has made judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual result may differ from these estimates.

Estimated and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized prospectively.

Information about significant areas of estimates, uncertainty and critical judgment in applying accounting policies that have the most significant effect on the amounts recognized in the financial statements are:

- Key assumptions used in discounted cash flow projections
- Measurement of defined benefit obligations
- Provisions and contingencies
- Determination of net realizable value
- Determination of useful life of the property, plants and equipment
- Determination of capitalization value and useful life of the intangible assets

## 2.5 Changes in Accounting Policy

Bank has opted full implementation of NFRS effective from FY 2074/75. Major changes in accounting policies include recognition of interest income of loan and advances from cash to accrual basis, recognition, classification, measurement, de-recognition of financial Assets and liability and impairment on financial assets. Effect of each change in accounting policy has been disclosed separately in regulatory reserve/statement of distributable profit. Change in Accounting policy has been applied retrospectively to the extent possible and utilizing the exemption of related standards in applying so.

## 2.6 New Standards in Issue but not effective

There have been amendments to the existing standards and issuance of new by IASB and applicability of the new Standards has been notified for IFRS. But, the amendments and new standards become applicable only when ASB-Nepal pronounces them. The new Standards issued but not yet effective up to the date of issuance of the financial statements are set out below. The Bank will adopt these standards when they become effective.

### a. IFRS 9- Financial Instruments

IFRS 9 states a logical principle base to classify financial assets and financial liabilities which is driven by cash flow characteristics and the business model in which an assets or liability is held. Further this standard recommends the assessment of impairment based on more timely recognition of expected credit losses and entities are required to account for expected credit losses from the initial recognition of financial instruments and it lowers the threshold for recognition of full life time expected losses by aligning financial accounting treatment with risk management activities.

IFRS 9 has become effective from 1 January 2018 and has an effect on classification and measurement of the Bank's financial instruments. IFRS 9, as issued reflects the first phase of work on replacement of IAS 39 and applies to classification and measurement of financial assets and liabilities.

### b. IFRS 15- Revenue from contracts with customers

IFRS 15 replaces IAS 18 Revenue and IAS 11 Construction Contracts. Financial instruments, leases and insurance contracts are out of scope of this standard. Globally, IFRS 15 is effective for annual periods beginning on or after 1 January 2018.

### c. IFRS 16- Leases

The IASB issued IFRS 16- Leases to replace IAS 17- Leases. IFRS 16 requires lessees to recognize a right to use asset and a liability for future payments arising from a lease contract. Accounting requirements for lessor remain aligned to the current approach under IAS 17. Globally, IFRS 16 is effective for annual periods beginning on or after 1 January 2019.

### d. IFRS 17 Insurance Contracts

IFRS 17 establishes the principles for the recognition, measurement, presentation and disclosure of insurance contracts. Few un-funded facilities issued by bank, currently classified as contingent liabilities, may fall under insurance contract and have to measure, present and disclose accordingly in the financials after it becomes effective. Globally, IFRS 17 is effective for annual period beginning on or after 1 January 2021.

A number of new standards and amendments to the existing standards and interpretations issued by IASB will be applicable when ASB Nepal incorporates them within NFRS.

## 2.7 Adoption of Carve-outs

Accounting Standard Board Nepal has resolved carve-outs for implementation of NFRS on September 13, 2018 (Bhadra 28, 2075) and November 20, 2019 (Mangsir 04, 2076). Bank has opted to use carve outs with alternative treatment specified therein as below:

Carve- Out Number	Alternative treatment	Bank's Treatment
1(Sept 2018)	A parent company shall prepare consolidated financial statements using uniform accounting policy for like transaction and other events in similar circumstances unless it is impracticable to do so.	Bank has prepared consolidated financial statements of subsidiary based on existing Accounting Policy of Subsidiary which is not NFRS compliant.
3(Sept 2018)	The Entity's financial statements shall be prepared using uniform accounting policy for like transaction and other events in similar circumstances unless it is impracticable to do so	Bank' Financial statements for Investment in associate are prepared as per Equity method based on existing Accounting Policy of associate which is not NFRS compliant.



5(Sept 2018)	An entity shall assess at the end of each reporting period whether there is any objective evidence that a financial assets or group of financial assets measured at amortized cost is impaired. If any such evidence exists the entity shall apply paragraph 63 to determine the amount of any impairment loss unless the entity is bank and Financial institution registered as per Bank and Financial Institution Act 2073. Such entities shall measure impairment loss on loan and advance as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for Loan Loss provisioning and amount determined as per Para 63 of NAS39 and shall apply impairment Para 63 of NAS 39 to measure the impairment loss on Financial assets other than Loan and advances.	Bank has adopted NAS 39 for impairment of financial assets. For loan and advances to customers, impairment loss is taken as higher of regulatory requirement and NFRS requirement.
7 (Sept 2018)	Once a financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is thereafter recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. Interest income shall be calculated by applying effective interest rate to the gross carrying amount of a financial asset unless the financial asset is written off either partially or fully.	Bank has recognized interest income on gross carrying amount of Financial assets unless Financial assets are written off partially or fully.
3 (Nov 2019)	Lease payments under an operating lease shall be recognized as an expense on a straight-line basis over the lease term unless either: (a) Another systematic basis is more representative of the time pattern of the user's benefit even if the payments to the lessors are not on that basis; or (b) The payments to the lessor are structured to increase in line with expected general inflation to compensate for the lessor's expected inflationary cost increases. If payments to the lessor vary because of factors other than general inflation, then this condition is not met.	Lease payments under an operating lease over the lease term has been booked under straight line basis <i>except</i> for the incremental payments made to compensate the lessor's expected inflationary cost. Ten percentage increment in rental payment in every 2 years is considered as lessor's expected inflationary cost.
4 (Nov 2019)	The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, an entity shall estimate cash flows considering all contractual terms of the financial instrument (for example, prepayment, call and similar options) but shall not consider future credit losses. The calculation includes all fees and points paid or received, unless it is immaterial or impracticable to determine reliably, between parties to the contract that are an integral part of the effective interest rate (see NAS 18 Revenue), transaction costs and all other premiums or discounts. There is a presumption that the cash flows and the expected life of a group of similar financial instruments can be estimated reliably. However, in those rare cases when it is not possible to estimate reliably the cash flows or the expected life of a financial instrument (or group of financial instruments), the entity shall use the contractual cash flows over the full contractual term of the financial instrument (or group of financial instruments).	Bank uses coupon rate as effective interest rate on loan and advances.

## 2.8 Discounting

Discounting is applied where assets and liabilities are non-current and impact of discounting is material.

## 2.9 Limitation of NFRS Implementation

Exception to NFRS implementation has been disclosed in relevant section of notes.

## 3 Significant Accounting Policies

### 3.1 Basis of Measurement

Assets and Liabilities are measured at historic cost and income and expenses are recognized on accrual basis unless otherwise stated. Financial Assets and Liabilities are measured primarily at either amortized cost or Fair value. Basis of measurement further depends on classification of financial assets and liabilities. Details are provided under policy 3.4.



### 3.2 Basis of Consolidation

#### 3.2.1 Business Combination

During the reporting period, no business was acquired.

#### 3.2.2 Non-Controlling Interest

Non-Controlling interest are measured at their proportionate share of the subsidiary's identifiable net assets.

#### 3.2.3 Subsidiaries

Subsidiaries are the entities controlled by bank. Bank controls the entity if it has right to variable returns from its involvement with the entity and has ability to affect those returns through its power over the entity.

The financial statements of Subsidiary are included in the consolidated financial statements.

On consolidation Bank used ASB carve- outs as mentioned in 2.7 above

The bank's investment in two entities as mentioned in Note 4.10 is in excess of 50% of the paid up capital of those entities. These investments were made under the specific directives or policies of the Government and other relevant statutes.

#### 3.2.4 Loss of Control

Bank reassess whether it has control if there are changes to one or more elements of control. Changes in bank's interest in subsidiary that do not result in loss of control are accounted as equity transaction.

#### 3.2.5 Special Purpose Entity(SPE)

No such entities exist.

#### 3.2.6 Transaction elimination on consolidation

During the year bank has granted additional limit of Rs. 50 crore to its associate, Sana Kisan Bikas laghu Bitta Bittiya Sanstha Limited. Total loan limit and outstanding balance on Asar end 2077 is Rs. 150 crore and Rs. 94.32 crore respectively. Banks' share of interest is adjusted in consolidated financial statements.

### 3.3 Cash and Cash Equivalent

Cash and cash equivalents include bank notes and coins in hand, unrestricted balances held with banks and highly liquid financial assets with original maturities of three months or less from the acquisition date that are subject to an insignificant risk of changes in their fair value and are used by licensed institution in management of its short term commitments.

### 3.4 Financial assets and Financial Liabilities

#### 3.4.1 Recognition

All financial assets and liabilities are initially recognized on the trade date, i.e. the date on which the Bank becomes a party to the contractual provisions of the instrument. This includes 'regular way trades. Regular way trade means purchases or sales of financial assets that required delivery of assets within the time frame generally established by regulation or convention in the market place.

The classification of financial instruments at the initial recognition depends on their purpose and characteristics and the management's intention in acquiring them. All financial instruments are measured initially at their fair value plus transaction costs that are directly attributable to acquisition or issue of such financial instruments except in the case of such financial assets and liabilities at fair value through profit or loss, as per the Nepal Accounting Standard - NAS 39 (Financial Instruments: Recognition and Measurement). Transaction costs in relation to financial assets and financial liabilities at fair value through profit or loss are dealt with the Statement of Profit or Loss.

#### 3.4.2 Classification-Financial Assets

Bank classifies it based on its business model for managing the asset and the asset's contractual cash flow characteristics, as follows:

- a. **Amortized Cost**—a financial asset is measured at amortized cost if both of the following conditions are met:
  - i. The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows; and
  - ii. The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.
- b. **Fair Value through Other Comprehensive Income**—financial assets are classified and measured at fair value through other comprehensive income if they are held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets
- c. **Fair Value through Profit or Loss**—any financial assets that are not held in one of the two business models mentioned is measured at fair value through profit or loss.

When and only when, an entity changes its business model for managing financial assets it must reclassify all affected financial assets.

### 3.4.2 Classification-Financial liabilities

All financial liabilities are measured at amortized cost, except for financial liabilities at fair value through profit or loss. Such liabilities include derivatives (other than derivatives that are financial guarantee contracts or are designated and effective hedging instruments), other liabilities held for trading, and liabilities that an entity designates to be measured at fair value through profit or loss.

### 3.4.3 Measurement

#### Initial Measurement

A financial asset or financial liability is measured initially at fair value plus or minus, for an item not at fair value through profit or loss, transaction costs that are directly attributable to its acquisition or issue. Transaction cost in relation to financial assets and liabilities at fair value through profit or loss are recognized in Statement of Profit or Loss.

#### Subsequent Measurement

A financial asset or financial liability is subsequently measured either at fair value or at amortized cost based on the classification of the financial asset or liability. Financial asset or liability classified as measured at amortized cost is subsequently measured at amortized cost using effective interest rate method.

The amortized cost of a financial asset or financial liability is the amount at which the financial asset or financial liability is measured at initial recognition minus principal repayments, plus or minus the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or un-collectability.

Financial assets classified at fair value are subsequently measured at fair value. The subsequent changes in fair value of financial assets at fair value through profit or loss are recognized in Statement of Profit or Loss whereas of financial assets at fair value through other comprehensive income are recognized in other comprehensive income.

### 3.4.4 De-recognition- Financial Assets

The bank derecognizes a financial assets when the contractual rights to the cash flow from the financial assets expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risk and rewards of the ownership of the financial assets are transferred or in which the bank neither transfers nor retains substantially all of the risk and rewards of the ownership and it does not retain control of the financial assets.

On de-recognition of a financial assets, the difference between the carrying amount of the assets (or the carrying amount allocated to the portion of the assets derecognized) and the sum of (i) the consideration received (including any new assets obtained less any new liability assumed) and (ii) any cumulative gain or loss that had been recognized in OCI is recognized in income or expenditure. Any interest in transferred financial assets that qualify for de-recognition that is created or retained by the bank is recognized as a separate assets or liability.

### 3.4.5 De recognition- Financial Liabilities

A 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 de-recognition 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.

### 3.4.6 Determination of Fair Value

Fair value is the amount for which an asset could be exchanged, or a liability settled, between knowledgeable, willing parties in an arm's length transaction on the measurement date. The fair value of a liability reflects its non-performance risk

The fair values are determined according to the following hierarchy:

**Level 1** fair value measurements are those derived from unadjusted quoted prices in active markets for identical assets or liabilities.

**Level 2** valuations are those with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets and financial instruments valued using models where all significant inputs are observable.

**Level 3** portfolios are those where at least one input, which could have a significant effect on the instrument's valuation, is not based on observable market data.

When available, the Bank measures the fair value of an instrument using quoted prices in an active market for that instrument. A market is regarded as active if quoted prices are readily and regularly available and represent actual and regularly occurring market transactions on an arm's length basis. If a market for a financial instrument is not active, the Bank establishes fair value using a



valuation technique. Valuation techniques include using recent arm's length transactions between knowledgeable, willing parties (if available), reference to the current fair value of other instruments that are substantially the same, discounted cash flow analyses.

The best evidence of the fair value of a financial instrument at initial recognition is the transaction price — i.e. the fair value of the consideration given or received. However, in some cases, the fair value of a financial instrument on initial recognition may be different to its transaction price. If such fair value is evidenced by comparison with other observable current market transactions in the same instrument (without modification) or based on a valuation technique whose variables include only data from observable markets, then the difference is recognized in profit or loss on initial recognition of the instrument. In other cases the difference is not recognized in profit or loss immediately but is recognized over the life of the instrument on an appropriate basis or when the instrument is redeemed, transferred or sold, or the fair value becomes observable.

All unquoted equity investments are recorded at cost, considering the non-trading of promoter shares up to the date of balance sheet, the market price of such shares could not be ascertained with certainty. Hence, these investments are recognized at cost net of impairment, if any.

### 3.4.7 Impairment

#### Financial assets

At each reporting date the bank assesses the objective evidence that a financial asset or group of financial assets is impaired or not. A financial asset or a group of financial assets is impaired and impairment losses are incurred only if there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset and that loss event has an impact on the estimated future cash flows of the financial assets or group of financial assets that can be reliably estimated.

Bank has measured impairment loss on loan and advance to customer as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for Loan Loss provisioning and amount determined as per Para 63 of NAS39 and shall apply impairment Para 63 of NAS 39 to measure the impairment loss on Financial assets other than Loan and advances.

Additional details of disclosure regarding impairment is presented in 5.11

Bank uses carve- outs as mentioned in 2.7 above

Objective evidence that financial assets are impaired includes:

- significant financial difficulty of the borrower
- Default in making due on due date
- breach of contract, such as default or delinquency by a borrower
- the bank, for economic or legal reasons relating to the financial difficulties, grant to the borrower a concession that the lender would not otherwise consider
- indication that a borrower will enter bankruptcy;
- disappearance of an active market for a security; or
- Observable data relating to a group of assets such as adverse changes in the payment status of borrowers in the group or economic conditions that correlate with defaults in the group.

The amount of loss is measured as the difference between the asset's carrying amount and amount the management considers it as recoverable on the basis of financial position of the borrower or issuer and appropriate estimation made by the management. Appropriate provisions for possible losses on investments in shares, fixed deposits; and loans and advances have been made. Receivables considered as bad and irrecoverable are written off from the books of account and directly charged to Statement of comprehensive income. In addition, for an investment in an unquoted equity security, a significant or prolonged decline in its book value is objective evidence of impairment.

#### Individual Assessment of Impairment

Bank assess whether objective evidence of impairment exists individually that is significant. An individual measurement of impairment is based on management's best estimate of the present value of cash flows that are expected to be received. In estimating these cash flows, management made judgments about debtor's financial position and net realizable value of any underlying collateral. Bank considers individual impairment is not significant (Very low average loan size) and cost might exceed the benefit and so individual impairment was not done.

#### Collective Assessment of Impairment

Statistical methods are used to determine impairment losses on a collective basis for homogenous groups of financial assets.

Bank uses the following method to calculate historical loss experience on collective basis:

After grouping of loans on the basis of homogeneous risks, the Bank uses net flow rate method. Under this methodology the movement in



the outstanding balance of customers into default categories over the periods is used to estimate the amount of financial assets that will eventually be irrecoverable, as a result of the events occurring before the reporting date.

Under this methodology, loans are grouped into ranges according to the number of days in arrears and statistical analysis is used to estimate the likelihood that loans in each range will progress through the various stages of delinquency and ultimately prove irrecoverable.

### 3.4.8 Write off

Bank writes off loan or investment either partially or in full and related allowance for impairment losses when it determined that there will be no realistic prospect of recovery.

#### Non-financial assets

Non-financial assets are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognized for the amount by which the assets carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less cost and value in use. An impairment loss is recognized in Statement of profit and loss. Provisions against impairment are reviewed at each balance sheet date and adjusted to reflect the current best estimates. Changes in the provisions are recognized as income/expense in the statement of comprehensive income.

No impairment loss is recognized during this year.

## 3.5 Trading Assets

Trading assets are those assets that the bank acquires principally for the purpose of selling in the near term, or holds as part of a portfolio that is managed together for short-term profit. Trading assets are initially recognized and subsequently measured at fair value in the statement of financial position with transactions cost recognized in income and expenditure. All changes in the fair value are recognized as part of the net trading income in income and expenditure.

## 3.6 Derivative Assets and Derivative Liabilities

At reporting date, the bank's outstanding contract for a non-deliverable forward contract asset (NDF) was of Rs. 133,762,200.00. The bank has a policy to maintain a square-off position on such derivative contracts with exception a certain degree of risk tolerance.

## 3.7 Property Plant and Equipment

### 3.7.1 Recognition and measurement

Property, Plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses. Cost comprises purchase price including non-refundable duties and taxes; and any directly attributable cost incurred in bringing the asset to their present location and condition necessary for it to be capable of operating in the manner intended by the management but excluding trade discounts and rebates. Subsequent expenditure is capitalized only when it is probable that future economic benefits associated with the expenditure will flow in to the Bank. Ongoing repair and maintenance are expensed as incurred. If significant part of an item of property, Plant or equipment has different useful lives, then they are accounted for as separate items (major components) of property, Plant and equipment.

Any gain or loss on disposal of an item of property, Plant and equipment (calculated as the difference between the net proceeds from disposal and carrying amount of the items) is recognized within other income in Statement of profit and Loss Account.

### 3.7.2 Depreciation

Land is not depreciated. All other property, plant and equipment are depreciated from the date they are available for use or in respect of self-constructed assets, from the date that the construction is completed and ready for use. Depreciation is charged on straight-line method over the estimated useful life of property, plant and equipment. Useful lives and residual values are reviewed on each reporting date and adjusted if required.

#### Class of assets

#### Estimated useful life

Building	50 years
Office Equipment	10 years
Fixtures and fittings	10 years
Computers	5 years
Vehicles	above 6yrs
Others	10 years



### 3.7.3 Assets Received in Grant

In order to fair present the grant assets' economic benefits over its useful lives, non-current assets acquired under the government grant is recognized as "Grant Assets" and included under respective head of property, plant and equipment with corresponding credit to "Deferred Grant Income" under the head of Other Liabilities.

## 3.8 Goodwill and Intangible assets

### Banking Software

Intangible assets include software purchased by the bank. The intangible assets that are acquired by the bank and have definite useful lives are measured at cost less accumulated amortization and any impairment losses. Costs incurred in the ongoing maintenance of software are expensed immediately as incurred. Subsequent cost on software is capitalized only when it increases the future economic benefits embodied in the specific asset to which it relates. Bank has a policy to amortize banking software at 20% on straight line basis.

### Other Intangibles

Other Intangibles are recognized at cost and subsequently amortized at 20% on straight line basis.

## 3.9 Investment Property

Investment property is property held either to earn rental income or for capital appreciation or for both but not for sale in the ordinary course of business, used in the supply of services or for administrative purpose. Investment property is measured initially at cost. After initial recognition investment property shall be measured at its cost (NAS16 Property Plant and Equipment) less any accumulated depreciation and any accumulated impairment unless the investment property meets the criteria to be classified as held for sale as per (NFRS 5) Non-current Assets held for sale. Investment property includes land, land and building acquired as non-banking assets by bank but not sold. On reclassification into Property and Equipment, its carrying value or recoverable value whichever is lower is considered as its cost for subsequent accounting.

## 3.10 Income Tax

Income Tax expense comprises of current and deferred tax. It is recognized in Profit or loss except to the extent that relate to items recognized directly in equity or in other comprehensive income (OCI).

### 3.10.1 Current Tax

Current tax comprises of expected tax payable or receivable on the taxable income or loss for the year and any adjustment to the payable or receivable in respect to previous years. Current tax is measured using tax rate enacted or subsequently enacted at the reporting date.

### 3.10.2 Deferred Tax

Deferred tax is recognized in respect of temporary difference between the carrying amount of assets and liabilities in the financial statements and the tax base of these assets and liabilities as per the legislation. Deferred tax is measured using tax rate enacted or subsequently enacted at the reporting date.

## 3.11 Deposits, Debt Securities Issued and Subordinated Liabilities

Deposits and borrowings are the source of funds of the bank in addition to its reserves. These are initially measured at fair value minus direct transaction cost and subsequently measured at amortized cost using the effective interest method, except where the bank designates liabilities at fair value through profit or loss.

### 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 if as a result of a past event, the bank has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. Provisions are determined by discounting (in case of non-current) the expected future cash flows at the pre-tax rate that reflects current market assessment of the time value of money and the risks specific to the liability. The unwinding of the discount is recognized as finance cost.

## 3.13 Revenue Recognition

### 3.13.1 Interest income

Interest income/expenses are recognized in Profit or Loss using the effective interest method.

Bank uses Accounting Standard Board of Nepal carve- outs and treats coupon rate as effective interest rate.

However, interest accrual is suspended and is not recognized as Interest income in the Statement of Profit or Loss in following circumstances:

1. Loans where contractual payments of principal and/or interest 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.
2. Loans where contractual payments of principal and/or interest are more than 12 months in arrears, irrespective of the net realizable value of collateral.
3. Overdraft and other short-term facilities which have not been settled after the expiry of the loan and even not renewed within 3 months of the expiry, and where the net realizable value of security is insufficient to cover payment of principal and accrued interest.
4. Overdrafts and other short-term facilities which have not been settled after the expiry of the loan and even not renewed within 12 months of the expiry, irrespective of the net realizable value of collateral.

### 3.13.2 Fees and Commission Income

Fees and Commission income that are integral part on determining effective interest rate on a financial asset or liability are included in effective interest rate. Other Fees and commissions are recognized separately as the related service is performed or received.

### 3.13.3 Dividend Income

Dividend income is recognized when the right to receive is established. A right to receive is considered to have been established when the entity makes a formal announcement for dividend declaration.

### 3.13.4 Net Trading Income

Net trading income comprises gains less losses relating to trading assets and liabilities and includes all realized and unrealized fair value changes, and net income from financial instruments designated at fair value through profit or Loss. All gains and losses from the changes in the fair value of financial assets and liabilities designated at fair value are recognized through profit and loss. Interest income and expenses and dividend income arising on these financial instruments are also included, except for interest arising from debt securities issued by the bank, and derivatives managed in conjunction with those debt securities which is recognized in Interest expense.

### 3.13.5 Net income from other financial instrument at fair value through profit or loss

Net income from other financial instrument at fair value through profit and loss related to non-trading derivatives held for risk management purposes that do not form part of the qualifying hedge relationships are recognized through profit or loss. It includes realized and unrealized fair value changes, interest, and dividend income and foreign exchange differences.

## 3.14 Interest Expenses

Interest expense is recognized in Profit or Loss using the effective interest method. The effective interest rate is the rates that exactly discount estimated future cash payment through expected life of the financial instrument or where appropriate a shorter period, to the net carrying amount of the financial liability. While calculating the effective interest rate, the Bank estimates cash flows considering all contractual terms of the financial instrument but excluding future credit gains. The calculation includes all amount paid by the bank that are an integral part of the effective interest rate of the financial instrument, including the transaction costs and other premium or discounts.

Bank uses ASB carve- outs as mentioned in 2.7 above and treat coupon rate as effective interest rate.

## 3.15 Employee Benefits

### 3.15.1 Defined contribution plan and Defined Benefit Plan

A defined contribution plan is a post-employment benefit plan under which an entity pays a fixed contribution to a separate entity and has no legal or constructive obligation to pay future amounts. Obligations for contributions to defined contribution plans are recognized as employee benefit expense in profit or loss in the periods during which the related service are rendered by employees. Pre-paid contributions are recognized as an asset to the extent that cash refund or reduction in future payments is available. Contributions to a defined contribution plan being due for more than 12 months after the end of the period in which the employee render the service are discounted at their present value.

The following are the benefit plans provided by the bank to its employees:

- 1) **Defined Contribution Plan:** All permanent employees are entitled for participation in employee Provident Fund (Retirement Fund) wherein the employees contribute at 10 percent of their current basic salaries. The bank contributes 10% of basic salary to this fund, which is separately administered as a defined contribution plan as per Bank Staff By-Law. The bank's obligations for contributions to the above fund are recognized as an expense in Statement of profit or loss as the related services are rendered.



- 2) **Defined Benefit Plan:** 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 calculation of defined benefit obligation is performed annually by a 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. When the calculation results in a potential assets for the group, the recognized assets is limited to the present value of economic benefits available in the form of any future refunds from the plan or reductions in future contributions to the plan. To calculate the present value of economic benefits consideration is given to any applicable minimum funding requirements.

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 OCI. 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 benefits 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 in personal expenses in Statement of profit and Loss.

The following are the defined benefit plans provided by the bank to its employees:

- 1) Gratuity
- 2) Staff Security Fund
- 3) Leave Encashment
- 4) Medical Facilities

### 3.15.2 Other long term employee benefits

Other Long term benefit includes long term leave, long term disability facility. These benefits are recognized on actuarial valuation.

### 3.15.3 Termination Benefits

The termination benefits are expensed at the earlier of which the bank can no longer withdrawn the offer of those benefits and when the bank recognizes costs for restructuring. If benefits are not expected to be wholly settled within 12 months of the reporting date, then they are discounted.

### 3.15.4 Short term employee benefits

Short term employee benefits are expensed as the related services are provided. A liability is recognized for the amount expected to be paid if the Bank has a present legal or constructive obligation to pay this amount as a result of past service provided by the employees and obligation can be estimated reliably and settled within 12 month period.

## 3.16 Leases

The bank has a policy to conduct its business operations through having a short-term rental agreement with property-owners (operating leases) in those places where it lacks required infrastructure.

Bank has opted ASB carve outs as mentioned in 2.7 (#3; Nov 2019) and booked rental expenses in systematic basis by considering incremental rental as normal inflationary component.

## 3.17 Foreign currency Transaction

Foreign Currency differences arising on translation are recognized in profit and loss. Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated into the functional currency at the rate of exchange prevailing on that date. The foreign currency gain or loss on monetary items is the difference between the carrying amounts at the beginning of the year/origination date, adjusted for the foreign currency translated at the rate of exchange at the reporting date. Non-monetary assets and liabilities that measured at fair value in a foreign currency are translated into the functional currency at the rate of exchange prevailing at the date on which the fair value is determined. Non-monetary items that are measured based on historical cost in the foreign currency are translated using the rate of exchange on the date of transactions. An amount equivalent to the net exchange gain /loss during the year is transferred to/other operating Income.



### 3.18 Financial Guarantee and Loan Commitment

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.

Loan Commitments are firm commitment to provide credit under pre-specified terms and conditions. Liabilities arising from financial guarantee and loan commitments are included with in provisions.

### 3.19 Share capital and Reserves

Share capital and reserves are different classes of equity claims. Equity claims are claims on the residual interest in the assets of the entity after deducting all its liabilities. Changes in equity during the reporting period comprise income and expenses recognized in the statement of financial performance; plus contributions from holders of equity claims, minus distributions to holders of equity claims.

#### Share Issue Cost

Incremental cost directly attributable to issue of new shares is shown as deduction from equity.

#### Reserve

Reserves are the allocation out of profit or retained earnings. These are created as statutory requirement and bank's own policies.

Reserve due to change in measurement basis is transferred to regulatory reserve. It amounts to Rs. 867,774,469 in FY 2076/77.

### 3.20 Earnings per Share (EPS)

Bank presents basic and diluted EPS for its ordinary shares.

#### Basic Earnings per Share

Bank calculate basic earnings per share amounts for profit or loss attributable to ordinary equity holders of the bank and profit or loss from continuing operation attributable to those equity holders. It is calculated by dividing profit or loss attributable to equity holders of the bank by the weighted average number of ordinary share outstanding.

#### Diluted Earnings per Share

Bank calculate diluted earnings per share amounts for profit or loss attributable to ordinary equity holders of the bank and profit or loss from continuing operation attributable to those equity holders. It is calculated by dividing profit or loss attributable ordinary equity holders of the bank and weighted number shares outstanding for the effect of all dilutive potential ordinary shares.

### 3.21 Segment Reporting

Operating Segments identified as per NFRS 8 are reported as segment reporting as described in Para 5.4 as Disclosure and Additional Information.

### 3.22 Offsetting

The assets and liabilities are offset and the net amount presented in the statement of financial position when and only when the bank has a legal right to set off the amounts and it intends either to settle them on a net basis or to realize the asset and settle the liability simultaneously.

### 3.23 Inter-Office Transactions

The net debit balance of Rs. 200,957,150. inter-office transactions under reconciliation is presented as Other Assets.

#### 4.1 Cash and cash equivalent

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Cash in hand	3,914,283,855	3,361,608,828	3,914,278,855	3,361,603,828
Balances with B/FIs	3,525,283,840	4,361,022,892	3,524,731,195	4,358,913,695
Money at call and short notice	422,118	385,001	422,118	385,001
Other	1,049,999,999	3,779,849,999	1,049,999,999	3,779,849,999
<b>Total</b>	<b>8,489,989,813</b>	<b>11,502,866,721</b>	<b>8,489,432,167</b>	<b>11,500,752,523</b>

#### 4.2 Due from Nepal Rastra Bank

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Statutory balances with NRB	12,566,284,335	4,992,775,502	12,566,284,335	4,992,775,502
Securities purchased under resale agreement	-	-	-	-
Other deposit and receivable from NRB	826,831	884,331	826,831	884,331
<b>Total</b>	<b>12,567,111,166</b>	<b>4,993,659,833</b>	<b>12,567,111,166</b>	<b>4,993,659,833</b>

#### 4.3 Placement with Bank and Financial Institutions

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Placement with domestic B/FIs	3,982,930,980	2,528,850,000	3,982,930,980	2,528,850,000
Placement with foreign B/FIs	1,024,675,000	329,850,000	1,024,675,000	329,850,000
Less: Allowances for impairment	-	-	-	-
<b>Total</b>	<b>5,007,605,980</b>	<b>2,858,700,000</b>	<b>5,007,605,980</b>	<b>2,858,700,000</b>

#### 4.4 Derivative financial instruments

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
<b>Held for trading</b>	133,762,200	118,552,200	133,762,200	118,552,200
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	133,762,200	118,552,200	133,762,200	118,552,200
Others	-	-	-	-
<b>Held for risk management</b>	-	-	-	-
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>133,762,200</b>	<b>118,552,200</b>	<b>133,762,200</b>	<b>118,552,200</b>



**4.5 Other trading assets**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Treasury bills	-	-	-	-
Government bonds	-	-	-	-
NRB Bonds	-	-	-	-
Domestic Corporate bonds	-	-	-	-
Equities	17,422,939	-	17,422,939	-
Other	-	-	-	-
Total	17,422,939	-	17,422,939	-
Pledged	-	-	-	-
Non-pledged	17,422,939	-	17,422,939	-

**4.5.1 Equities**

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
<b>Investment in equity measured at FVPL</b>								
Chhimek Laghubitta Bittiya Sanstha Limited	3,472,341	3,619,890	-	-	3,472,341	3,619,890	-	-
Citizen Investment Trust	3,050,898	3,258,376	-	-	3,050,898	3,258,376	-	-
First Microfinance Laghubitta Bittiya Sanstha Limited	-	-	-	-	-	-	-	-
Gurans Life Insurance Company Limited	-	-	-	-	-	-	-	-
Himalayan Distillery Limited	6,586,427	6,396,000	-	-	6,586,427	6,396,000	-	-
Nepal Reinsurance Company Limited	20,005	25,200	-	-	20,005	25,200	-	-
Premier Insurance Company Limited	750,560	853,160	-	-	750,560	853,160	-	-
Rasuwigadhi Hydropower Company Ltd	1,025,648	750,000	-	-	1,025,648	750,000	-	-
Rural Microfinance Bi. Sanstha Ltd	1,646,569	1,551,313	-	-	1,646,569	1,551,313	-	-
Sanjen Jalvidhyut Company Ltd	1,100,708	670,000	-	-	1,100,708	670,000	-	-
Shivam Cement	229,400	299,000	-	-	229,400	299,000	-	-
<b>Total FVPL</b>	<b>17,882,556</b>	<b>17,422,939</b>	<b>-</b>	<b>-</b>	<b>17,882,556</b>	<b>17,422,939</b>	<b>-</b>	<b>-</b>

**4.6 Loan and advances to B/FIs**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loans to microfinance institutions	1,149,049,951	1,298,251,451	1,149,049,951	1,298,251,451
Other	-	-	-	-
Less: Allowances for impairment	(11,490,500)	(12,982,515)	(11,490,500)	(12,982,515)
<b>Total</b>	<b>1,137,559,451</b>	<b>1,285,268,937</b>	<b>1,137,559,451</b>	<b>1,285,268,937</b>
<b>4.6.1: Allowances for impairment</b>				
Balance at Sawan 1	12,982,515	5,000,000	12,982,515	5,000,000
Impairment loss for the year:				
Charge for the year		7,982,515		7,982,515
Recoveries/reversal	(1,492,015)	-	(1,492,015)	-
Amount written off	-	-	-	-
Balance at Asar end	<b>11,490,500</b>	<b>12,982,515</b>	<b>11,490,500</b>	<b>12,982,515</b>

#### 4.7 Loans and advances to customers

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan and advances measured at amortized cost	126,056,069,278	113,126,270,665	126,056,069,278	113,126,270,665
Less: Impairment allowances	(4,206,675,009)	(3,658,428,666)	(4,206,675,009)	(3,658,428,666)
Collective impairment	(1,078,965,881)	(1,042,554,512)	(1,078,965,881)	(1,042,554,512)
Individual impairment	(3,127,709,128)	(2,615,874,154)	(3,127,709,128)	(2,615,874,154)
<b>Net amount</b>	<b>121,849,394,269</b>	<b>109,467,841,999</b>	<b>121,849,394,269</b>	<b>109,467,841,999</b>
Loan and advances measured at FVTPL				
<b>Total</b>	<b>121,849,394,269</b>	<b>109,467,841,999</b>	<b>121,849,394,269</b>	<b>109,467,841,999</b>

##### 4.7.1: Analysis of loan and advances - By Product

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
<b>Product</b>				
Term Loans	4,329,872,549	4,093,588,061	4,329,872,549	4,093,588,061
Overdraft	7,226,020,000	7,151,490,000	7,226,020,000	7,151,490,000
Trust receipt/import loan	117,640,000	72,270,000	117,640,000	72,270,000
Demand and other working capital loan	94,332,295,610	86,011,993,234	94,332,295,610	86,011,993,234
Personal residential loans	5,443,010,000	5,490,100,000	5,443,010,000	5,490,100,000
Real estate loans	265,260,000	572,002,109	265,260,000	572,002,109
Margin lending loans	63,160,000	15,990,000	63,160,000	15,990,000
Hire Purchase Loans	1,059,820,000	860,520,000	1,059,820,000	860,520,000
Deprived Sector Loans	8,158,710,049	4,592,924,184	8,158,710,049	4,592,924,184
Bills purchased	-	-	-	-
Staff loans	3,275,890,776	2,393,658,607	3,275,890,776	2,393,658,607
Others	1,232,280,000	1,591,090,000	1,232,280,000	1,591,090,000
<b>Sub total</b>	<b>125,503,958,984</b>	<b>112,845,626,195</b>	<b>125,503,958,984</b>	<b>112,845,626,195</b>
Interest receivable	552,110,293	280,644,470	552,110,293	280,644,470
<b>Grand total</b>	<b>126,056,069,278</b>	<b>113,126,270,665</b>	<b>126,056,069,278</b>	<b>113,126,270,665</b>

##### 4.7.2: Analysis of loan and advances - By Currency

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Nepalese rupee	126,056,069,278	113,126,270,665	126,056,069,278	113,126,270,665
Indian rupee	-	-	-	-
United State dollar	-	-	-	-
Great Britain pound	-	-	-	-
Euro	-	-	-	-
Japanese yen	-	-	-	-
Chinese yuan	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>126,056,069,278</b>	<b>113,126,270,665</b>	<b>126,056,069,278</b>	<b>113,126,270,665</b>



## 4.7.3: Analysis of loan and advances - By Collateral

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
<b>Secured</b>				
Movable/immovable assets	123,414,191,755	111,323,019,728	123,414,191,755	111,323,019,728
Gold and silver	57,610,000	65,300,000	57,610,000	65,300,000
Guarantee of domestic B/FIs	-			
Government guarantee	-			
Guarantee of international rated bank	-			
Collateral of export document	-			
Collateral of fixed deposit receipt	393,890,000	642,540,000	393,890,000	642,540,000
Collateral of Government securities	-			
Counter guarantee	-			
Personal guarantee	-			
Other collateral	-			
<b>Subtotal</b>	<b>123,865,691,755</b>	<b>112,030,859,728</b>	<b>123,865,691,755</b>	<b>112,030,859,728</b>
Unsecured	2,190,377,522	1,095,410,937	2,190,377,522	1,095,410,937
<b>Grant Total</b>	<b>126,056,069,277</b>	<b>113,126,270,665</b>	<b>126,056,069,277</b>	<b>113,126,270,665</b>

## 4.7.4: Allowances for impairment

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
<b>Specific allowances for impairment</b>				
<b>Balance at Sawan 1</b>	2,615,874,154	3,015,635,207	2,615,874,154	3,015,635,207
Impairment loss for the year:				
Charge for the year	2,654,295,413	1,289,729,700	2,654,295,413	1,289,729,700
Recoveries/reversal during the year	(2,142,460,439)	(1,689,490,753)	(2,142,460,439)	(1,689,490,753)
Write-offs				
Exchange rate variance on foreign currency impairment				
Other movement				
<b>Balance at Asar end</b>	<b>3,127,709,128</b>	<b>2,615,874,154</b>	<b>3,127,709,128</b>	<b>2,615,874,154</b>
<b>Collective allowances for impairment</b>				
<b>Balance at Sawan 1</b>	1,042,554,512	941,481,801	1,042,554,512	941,481,801
Impairment loss for the year:				
Charge/(reversal) for the year	36,411,369	101,072,711	36,411,369	101,072,711
Exchange rate variance on foreign currency impairment				
Other movement				
<b>Balance at Asar end</b>	<b>1,078,965,881</b>	<b>1,042,554,512</b>	<b>1,078,965,881</b>	<b>1,042,554,512</b>
<b>Total allowances for impairment</b>	<b>4,206,675,009</b>	<b>3,658,428,666</b>	<b>4,206,675,009</b>	<b>3,658,428,666</b>

## 4.8 Investment securities

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Investment securities measured at amortized cost	23,144,997,157	15,895,540,451	23,144,291,157	15,895,540,451
Investment in equity measured at FVTOCI	1,303,541,686	977,403,765	1,277,772,964	951,068,069
<b>Total</b>	<b>24,448,538,843.36</b>	<b>16,872,944,216.45</b>	<b>24,422,064,120.96</b>	<b>16,846,608,519.85</b>

#### 4.8.1: Investment securities measured at amortized cost

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Debt securities	706,000		-	
Government bonds	10,823,412,205	7,133,482,367	10,823,412,205	7,133,482,367
Government treasury bills	12,321,380,702	8,762,559,834	12,321,380,702	8,762,559,834
Nepal Rastra Bank bonds	-	-	-	-
Nepal Rastra Bank deposits instruments	-		-	
Other	36,250	36,250	36,250	36,250
Less: specific allowances for impairment	(538,000)	(538,000)	(538,000)	(538,000)
<b>Total</b>	<b>23,144,997,157</b>	<b>15,895,540,451</b>	<b>23,144,291,157</b>	<b>15,895,540,451</b>

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

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Equity instruments				
Quoted equity securities	910,856,905	747,319,016	885,423,023	721,350,319
Unquoted equity securities	3,164,800	3,164,800	3,164,800	3,164,800
Mutual Fund	389,519,981	226,919,950	389,185,141	226,552,950
<b>Total</b>	<b>1,303,541,686</b>	<b>977,403,765</b>	<b>1,277,772,964</b>	<b>951,068,069</b>

#### 4.8.3: Information relating to investment in equities

Investment in equity measured at FVTOCI	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
<b>Investment in quoted equity</b>								
Asian Life Insurance Company Limited	4,369,160	4,576,780	3,602,445	1,911,936	4,369,160	4,576,780	3,602,445	1,911,936
7,540 shares of Rs. 100 each								
Chilime Hydropower Company Limited	6,534,230	5,549,314	5,936,780	4,517,070	6,534,230	5,549,314	5,936,780	4,517,070
13,943 shares of Rs. 100 each								
Deprosc Laghubitta Bikas Bank Limited	7,592,178	202,724,538	8,699,887	145,789,850	7,592,178	202,724,538	8,699,887	145,789,850
234,093 shares of Rs. 100 each								
Deprosc Laghubitta Bikas Bank Limited (Promoter Share)	23,439,738	424,350,000	23,439,738	392,795,436	23,439,738	424,350,000	23,439,738	392,795,436
707,250 shares of Rs. 100 each								
Grameen Bikas Laghubitta Bittiya Sanstha Limited(Pro)	3,034,900	104,700	3,034,900	104,700	3,034,900	104,700	3,034,900	104,700
1,047 shares of Rs. 100 each								
Himalayan General Insurance Company Limited	-	-	611,176	337,400	-	-	611,176	337,400
0 shares of Rs. 100 each								
Hydroelectricity Investment And Development Company Limited	14,481,800	21,186,767	14,481,800	25,647,139	14,481,800	21,186,767	14,481,800	25,647,139
159,299 shares of Rs. 100 each								
Lumbini General Insurance Company Limited	97,400	441,222	2,925,674	1,935,430	97,400	441,222	2,925,674	1,935,430
974 shares of Rs. 100 each								
National Life Insurance Company Limited	-	-	208,496	132,795	-	-	208,496	132,795
0 shares of Rs. 100 each								
Neco Insurance Company Limited	2,240,472	5,464,821	9,766,094	17,829,913	2,240,472	5,464,821	9,766,094	17,829,913
9,003 shares of Rs. 100 each								
Neco Insurance Company Limited (Promoter)	113,182,158	139,429,588	38,129,726	87,780,408	113,182,158	139,429,588	38,129,726	87,780,408
439,952 shares of Rs. 100 each								
Nepal Doorsanchar Company Limited	50,818,813	51,560,945	19,994,417	20,606,355	50,818,813	51,560,945	19,994,417	20,606,355
78,719 shares of Rs. 100 each								
Nepal Insurance Company Limited	3,045,202	3,106,364	3,142,709	2,427,024	3,045,202	3,106,364	3,142,709	2,427,024
7,076 shares of Rs. 100 each								
Nepal Life Insurance Company Limited	5,751,292	5,572,980	8,763,199	7,626,965	5,751,292	5,572,980	8,763,199	7,626,965



Investment in equity measured at FVTOCI	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
4,423 shares of Rs. 100 each								
Prime Life Insurance Company Limited	1,472,300	737,559	1,578,703	1,363,973	1,472,300	737,559	1,578,703	1,363,973
1,389 shares of Rs. 100 each								
Prudential Insurance Company Limited	85,048	1,055,020	6,862,172	3,671,325	85,048	1,055,020	6,862,172	3,671,325
2,140 shares of Rs. 100 each								
Siddhartha Insurance Company Limited	10,125,031	5,220,000	9,954,236	5,415,410	10,125,031	5,220,000	9,954,236	5,415,410
9,000 shares of Rs. 100 each								
Sikhar Insurance Company Limited	15,165,339	14,342,425	3,237,837	1,457,190	15,165,339	14,342,425	3,237,837	1,457,190
14,075 shares of Rs. 100 each								
<i>Investment from Subsidiary Company (Kosh Byabasthapan Company Limited)</i>								
Arun Kabeli Power Ltd	9,900	9,900	9,900	9,900				
99 shares of Rs. 100 each		-		-				
Barun Hydropower Company Limited	1,000	1,000	1,000	1,000				
10 shares of Rs. 100 each		-		-				
Central Finance Limited	43,300	43,300	43,300	43,300				
498 shares of Rs. 100 each		-		-				
Civil Laghubitta Bittiya Sanstha Limited	1,500	1,500	1,500	1,500				
16 shares of Rs. 100 each		-		-				
Citizen Bank Int'l. Limited	544,470	544,470	544,470	544,470				
1,396 shares of Rs. 100 each		-		-				
Deva Bikas Bank Limited	17,700	17,700	17,700	17,700				
177 shares of Rs. 100 each		-		-				
Deprosc Laghubitta Bittiya Sanstha Limited	124,726	124,726	124,726	124,726				
165 shares of Rs. 100 each		-		-				
Dibyawori Hydropower Limited	1,100	1,100	1,100	1,100				
11 shares of Rs. 100 each		-		-				
Forward Community Microfinance Bittiya Sanstha Limited	2,600	2,600	2,600	2,600				
49 shares of Rs. 100 each		-		-				
Global IME Bank Limited	41,100	41,100	41,100	41,100				
479 shares of Rs. 100 each		-		-				
Global IME Laghubitta Bittiya Sanstha Limited	3,700	3,700	1,600	1,600				
51 shares of Rs. 100 each		-		-				
Green Development Bank Limited	5,200	5,200	5,200	5,200				
52 shares of Rs. 100 each		-		-				
Hydroelectricity Investment and Development Company Limited	14,500	14,500	14,500	14,500				
159 shares of Rs. 100 each		-		-				
Janautthan Samudayic Laghubitta Bittiya Sanstha Limited	2,500	2,500	2,500	2,500				
32 shares of Rs. 100 each		-		-				
Kumari Bank Limited	52,400	52,400	52,400	52,400				
440 shares of Rs. 100 each		-		-				
Khanikhola Hydropower Company Limited	1,600	1,600	1,600	1,600				
16 shares of Rs. 100 each		-		-				
Kaliika Laghubitta Bittiya Sanstha Limited	1,000	1,000	1,000	1,000				
21 shares of Rs. 100 each		-		-				
NRN Laghubitta Bittiya Sanstha Limited	2,700	2,700	2,700	2,700				
33 shares of Rs. 100 each		-		-				
Mega Bank Nepal Limited	103,800	103,800	103,800	103,800				
1,344 shares of Rs. 100 each		-		-				
Mero Microfinance Laghubitta Bittiya Sanstha Limited	143,675	143,675	420,425	420,425				
559 shares of Rs. 100 each		-		-				





Investment in equity measured at FVTOCI	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Mithila Laghubitta Bittiya Sanstha Limited	3,800	3,800	3,800	3,800				
57 shares of Rs. 100 each		-		-				
Nepal Bangladesh Bank	66,700	66,700	66,700	66,700				
1,089 shares of Rs. 100 each		-		-				
Nepal Credit and Commerce Bank	255,936	255,936	22,600	22,600				
1,283 shares of Rs. 100 each		-		-				
Ngadi Group Power Limited	5,800	5,800	5,800	5,800				
63 shares of Rs. 100 each		-		-				
Nepal Investment Bank	205,271	205,271	205,271	205,271				
461 shares of Rs. 100 each		-		-				
NIC Asia Bank Limited	439,825	439,825	439,825	439,825				
1,052 shares of Rs. 100 each		-		-				
Neco Insurance Limited	3,473,270	3,473,270	3,503,205	3,503,205				
57,785 shares of Rs. 100 each		-		-				
Neco Insurance Limited (Promotor)	19,381,430	19,381,430	19,851,495	19,851,495				
322,450 shares of Rs. 100 each		-		-				
NLG Insurance Limited	5,000	5,000	2,000	2,000				
47 shares of Rs. 100 each		-		-				
Nepal Life Insurance Company Limited	28,500	28,500	28,500	28,500				
44 shares of Rs. 100 each		-		-				
NMB Microfinance Bittiya Sanstha Limited	1,000	1,000	1,000	1,000				
20 shares of Rs. 100 each		-		-				
National Microfinance Bittiya Sanstha Limited	1,000	1,000	1,000	1,000				
26 shares of Rs. 100 each		-		-				
Prime Commercial Bank Limited	301,400	301,400	301,400	301,400				
1,270 shares of Rs. 100 each		-		-				
Ridi Hydropower Development Company Limited	2,800	2,800	2,800	2,800				
33 shares of Rs. 100 each		-		-				
RMDC Laghubitta Bittiya Sanstha Limited	4,320	4,320	4,320	4,320				
40 shares of Rs. 100 each		-		-				
RSDC Laghubitta Bittiya Sanstha Limited	7,800	7,800	7,800	7,800				
95 shares of Rs. 100 each		-		-				
Shangrila Development Bank Limited	6,400	6,400	6,400	6,400				
82 shares of Rs. 100 each		-		-				
Saptakoshi Development Bank Limited	57,200	57,200	57,200	57,200				
648 shares of Rs. 100 each		-		-				
Standard Chartered Bank Limited	30,960	30,960	30,960	30,960				
48 shares of Rs. 100 each		-		-				
Swodeshi Laghubitta Bittiya Sanstha Limited	2,600	2,600	2,600	2,600				
33 shares of Rs. 100 each		-		-				
Sworoigari Laghubitta Bittiya Sanstha Limited	10,900	10,900	10,900	10,900				
188 shares of Rs. 100 each		-		-				
Suryodaya Laghubitta Bittiya Sanstha Limited	1,000	1,000	1,000	1,000				
24 shares of Rs. 100 each		-		-				
Synergy Power Development Limited	2,900	2,900	2,900	2,900				
29 shares of Rs. 100 each		-		-				
United Modi Hydropower Limited	11,300	11,300	11,300	11,300				
113 shares of Rs. 100 each		-		-				
Vijaya Laghubitta Bittiya Sanstha Limited	2,300	2,300	2,300	2,300				
32 shares of Rs. 100 each		-		-				
Womi Microfinance Laghubitta Bittiya Sanstha Limited	6,000	6,000	2,500	2,500				



Investment in equity measured at FVTOCI	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
75 shares of Rs. 100 each								
<b>Sub Total</b>	<b>286,868,944</b>	<b>910,856,905</b>	<b>190,338,685</b>	<b>747,319,016</b>	<b>261,435,061</b>	<b>885,423,023</b>	<b>164,369,988</b>	<b>721,350,319</b>
<b>Investment in unquoted equity</b>								
Jadibuti Utpadan Tatha Prashodhan Company Limited	1,116,000	1,116,000	1,116,000	1,116,000	1,116,000	1,116,000	1,116,000	1,116,000
1,116 shares of Rs. 1000 each								
Karja Suchana Kendra	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000
69,984 shares of Rs. 100 each								
Krishi Aayojana Sewa Kendra	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000
250 shares of Rs. 1000 each								
Nepal Byapar Company (Koshi) Limited	288,000	288,000	288,000	288,000	288,000	288,000	288,000	288,000
2,880 shares of Rs. 100 each								
Nepal Clearing House Limited	460,800	460,800	460,800	460,800	460,800	460,800	460,800	460,800
6,636 shares of Rs. 100 each								
<b>Sub Total</b>	<b>3,164,800</b>	<b>3,164,800</b>	<b>3,164,800</b>	<b>3,164,800</b>	<b>3,164,800</b>	<b>3,164,800</b>	<b>3,164,800</b>	<b>3,164,800</b>
<b>Investment in Mutual Fund</b>								
Citizen Mutual Fund-1	10,000,000	10,060,000	10,000,000	10,180,000	10,000,000	10,060,000	10,000,000	10,180,000
1,000,000 units of Rs. 10 each								
Citizen Mutual Fund-2	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000
2,000,000 units of Rs. 10 each								
Global Ime Samunnat Yojana	37,976,000	32,580,559	37,976,000	31,821,106	37,976,000	32,580,559	37,976,000	31,821,106
3,797,268 units of Rs. 10 each								
Laxmi Equity Fund	58,495,870	51,300,878	58,495,870	44,632,349	58,495,870	51,300,878	58,495,870	44,632,349
5,849,587 units of Rs. 10 each								
Laxmi Value Fund-1	-	-	9,980,233	7,235,880	-	-	9,980,233	7,235,880
0 units of Rs. 10 each								
Nabil Balanced Fund-2	20,000,000	19,800,000	20,000,000	20,000,000	20,000,000	19,800,000	20,000,000	20,000,000
2,000,000 units of Rs. 10 each								
Nabil Equity Fund	11,265,040	10,510,282	11,265,040	10,510,282	11,265,040	10,510,282	11,265,040	10,510,282
1,126,504 units of Rs. 10 each								
Nibl Pragati Fund	10,274,070	8,373,367	10,274,070	7,643,908	10,274,070	8,373,367	10,274,070	7,643,908
1,027,407 units of Rs. 10 each								
Nibl Samriddhi Fund-1	27,822,550	27,544,325	27,822,550	25,763,681	27,822,550	27,544,325	27,822,550	25,763,681
2,782,255 units of Rs. 10 each								
Nic Asia Balanced Fund	30,000,000	27,420,000	-	-	30,000,000	27,420,000	-	-
3,000,000 units of Rs. 10 each								
Nmb Hybrid Fund L-1	12,619,210	11,988,250	12,619,210	12,657,068	12,619,210	11,988,250	12,619,210	12,657,068
1,261,921 units of Rs. 10 each								
Nmb Sulav Investment Fund -1	-	-	15,659,980	16,944,098	-	-	15,659,980	16,944,098
0 units of Rs. 10 each								
Nmb50 Mutual Fund	50,000,000	50,000,000	-	-	50,000,000	50,000,000	-	-
5,000,000 units of Rs. 10 each								
Sanima Equity Fund	10,000,000	9,930,000	10,000,000	9,400,000	10,000,000	9,930,000	10,000,000	9,400,000
1,000,000 units of Rs. 10 each								
Siddhartha Equity Fund	9,677,480	9,677,480	9,677,480	9,764,577	9,677,480	9,677,480	9,677,480	9,764,577
967,748 units of Rs. 10 each								
Siddhartha Investment Growth Scheme-2	60,000,000	60,000,000	-	-	60,000,000	60,000,000	-	-
6,000,000 units of Rs. 10 each								
Sunrise First Mutual Fund	40,000,000	40,000,000	-	-	40,000,000	40,000,000	-	-
4,000,000 units of Rs. 10 each								
<i>Investment from Subsidiary Company (Kosh Byabasthapan Company Limited)</i>								
Global IME Samunnat Scheme 1	95,000	95,000	95,000	95,000				
9,493 units of Rs. 10 each		-		-				
Laxmi Value Fund-1	-	-	32,160	32,160				
0 units of Rs. 10 each		-		-				



Investment in equity measured at FVTOCI	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
NIBL Pragati Fund	34,400	34,400	34,400	34,400				
3,440 units of Rs. 10 each		-		-				
NIBL Sambridhi Fund -1	173,890	173,890	173,890	173,890				
17,389 units of Rs. 10 each		-		-				
NMB Hybrid Fund- 1	31,550	31,550	31,550	31,550				
3,155 units of Rs. 10 each								
<b>Sub Total</b>	<b>408,465,060</b>	<b>389,519,981</b>	<b>254,137,433</b>	<b>226,919,950</b>	<b>408,130,220</b>	<b>389,185,141</b>	<b>253,770,433</b>	<b>226,552,950</b>
<b>Total</b>	<b>698,498,804</b>	<b>1,303,541,686</b>	<b>447,640,918</b>	<b>977,403,765</b>	<b>672,730,081</b>	<b>1,277,772,964</b>	<b>421,305,221</b>	<b>951,068,069</b>

#### 4.9 Current tax assets

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
<b>Current tax assets</b>	9,208,455,478	7,489,938,404	9,208,455,478	7,489,938,404
Current year income tax assets	1,718,517,074	1,928,380,262	1,718,517,074	1,928,380,262
Tax assets of prior periods	7,489,938,404	5,561,558,141	7,489,938,404	5,561,558,141
<b>Current tax liabilities</b>	8,902,069,921	7,552,351,449	8,310,737,687	7,283,515,063
Current year income tax liabilities	1,349,718,472	1,744,781,458	1,027,222,623	1,565,726,664
Tax liabilities of prior periods	7,552,351,449	5,807,569,991	7,283,515,063	5,717,788,399
<b>Total</b>	<b>306,385,557</b>	<b>(62,413,045)</b>	<b>897,717,791</b>	<b>206,423,340</b>

#### 4.10 Investment in subsidiaries

Particulars	Bank	
	Current Year	Previous Year
Investment in quoted subsidiaries		
Investment in unquoted subsidiaries	32,081,000	32,081,000
Total investment	32,081,000	32,081,000
Less: Impairment allowances	3,241,000	3,241,000
Net carrying amount	28,840,000	28,840,000

##### 4.10.1: Investment in quoted subsidiaries

Particulars	Bank			
	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
.....Ltd. .....shares of Rs. ....each	-	-	-	-
.....Ltd. .....shares of Rs. ....each	-	-	-	-
.....	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4.10.2: Investment in unquoted subsidiaries**

Particulars	Bank			
	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
Gobar Gas Company Limited 3241 shares of Rs. 1000 each	3,241,000		3,241,000	
Kosh Byabasthapan Company Limited 288400 shares of Rs.100 each	28,840,000		28,840,000	
<b>Total</b>	<b>32,081,000</b>		<b>32,081,000</b>	

**4.10.3: Information relating to subsidiaries of the Bank**

Particulars	Bank	
	Percentage of ownership held by the Bank	
	Current Year	Previous Year
Kosh Byabasthapan Co.Ltd.	92.89%	92.89%
Gobar Gas Co. Ltd.	83.96%	83.96%
	<b>Group</b>	
	<b>Current Year</b>	
	Kosh Byabasthapan Co. Ltd.	Gobar Gas Co. Ltd.
Equity interest held by NCI (%)	7.11%	16.04%
Profit/(loss) allocated during the year	235,873	
Accumulated balances of NCI as on Asar end 2077.	3,374,413	
Dividend paid to NCI	-	
	<b>Previous Year</b>	
	Kosh Byabasthapan Co. Ltd.	Gobar Gas Co. Ltd.
Equity interest held by NCI (%)	7.11%	16.04%
Profit/(loss) allocated during the year	1,846,339	-
Accumulated balances of NCI as on Asar end 2076	1,528,074	-
Dividend paid to NCI	-	-

**4.11 Investment in associates**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Investment in quoted associates	590,701,797	497,286,347	69,384,000	69,384,000
Investment in unquoted associates			-	
Total investment	590,701,797	497,286,347	69,384,000	69,384,000
Less: Impairment allowances				
Net carrying amount	590,701,797	497,286,347	69,384,000	69,384,000

#### 4.11.1: Investment in quoted associates

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Sana Kisan Iughubitta Bittiya Sanstha Ltd. 2,203,446 shares of Rs.100 each (Promoter Share )					69,384,000		69,384,000	
<b>Total</b>	-		-		69,384,000		69,384,000	

#### 4.11.2: Investment in unquoted associates

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
.....Ltd.								
.....shares of Rs. ....each	-	-	-	-	-	-	-	-
.....Ltd.								
.....shares of Rs. ....each	-	-	-	-	-	-	-	-
.....	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-	-

#### 4.11.3: Information relating to associates of the Bank

Particulars	Group		Bank	
	Percentage of ownership held by the Bank		Percentage of ownership held by the Bank	
	Current Year	Previous Year	Current Year	Previous Year
Sana Kisan Laghubitta Bittiya Sanstha Ltd.	22%	22%	22%	22%

#### 4.11.4: Equity value of associates

Particulars	Group	
	Current Year	Previous Year
Sana Kisan Laghubitta Bittiya Sanstha Ltd.	590,701,797	497,286,347
<b>Total</b>	<b>590,701,797</b>	<b>497,286,347</b>

#### 4.12 Investment properties

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
<b>Investment properties measured at fair value</b>	-	-	-	-
Balance as on Sawan 1, .....	-	-	-	-
Addition/disposal during the year	-	-	-	-
Net changes in fair value during the year	-	-	-	-
Adjustment/transfer	-	-	-	-
Net amount	-	-	-	-
<b>Investment properties measured at cost</b>				
Balance as on Sawan 1, .....	258,423,496	240,313,081	258,423,496	240,313,081
Addition/disposal during the year	(37,497,594)	18,110,416	(37,497,594)	18,110,416
Adjustment/transfer	-	-	-	-
Accumulated depreciation	-	-	-	-
Accumulated impairment loss	-	-	-	-
<b>Net amount</b>	<b>220,925,902</b>	<b>258,423,496</b>	<b>220,925,902</b>	<b>258,423,496</b>
<b>Total</b>	<b>220,925,902</b>	<b>258,423,496</b>	<b>220,925,902</b>	<b>258,423,496</b>





## 4.13 Property and Equipment

Particulars	Group							Total Asar End 2077	Total Asar end 2076
	Land	Building	Computer & Accessories	Furnitures	Vehicles	Office Equipments	Others		
<b>Cost</b>									
As on Sawan 1, 2076	151,008,928	794,672,976	238,459,700	253,526,906	341,183,064	-	153,080,947	2,931,932,522	2,931,932,522
Addition during the Year	-	-	-	-	-	-	-	-	-
Acquisition	-	51,909,149	46,947,230	25,758,057	7,020,629	74,307,736	11,336,082	217,278,882	217,278,882
Capitalization	-	-	-	-	-	-	-	-	-
Disposal during the year	-	132,108	2,758,558	520,807	839,488	4,890,886	137,354	9,279,202	9,279,202
Adjustment/Revaluation	(4,861,451)	5,810,949	(160,196,251)	289,058	5,808,318	176,883,086	(10,634,421)	13,099,288	13,099,288
<b>Balance as on Asar end 2077</b>	<b>146,147,477</b>	<b>852,260,966</b>	<b>1,122,452,122</b>	<b>279,053,214</b>	<b>353,172,523</b>	<b>246,299,935</b>	<b>153,645,254</b>	<b>3,153,031,491</b>	<b>3,153,031,491</b>
Opening Adj	1,179,447	(1,944,445)	463,045,792	1,529,179	1,794,740	(471,143,433)	53,712,158	48,173,438	
Addition during the Year	-	-	-	-	-	-	-	-	-
Acquisition	-	20,530,373	21,647,541	27,527,315	12,831,822	83,017,261	10,806,474	176,360,786	-
Capitalization	-	-	-	-	-	-	-	-	-
Disposal during the year	-	(4,214,522)	(1,119,294)	(413,149)	(6,950,088)	(5,122,143)	(244,263)	(18,063,459)	-
Adjustment/Revaluation	-	9,084,445	(4,750,045)	5,106,522	495,957	1,162,433	1,035,845	12,135,156	-
<b>Balance as on Asar end 2077</b>	<b>146,147,477</b>	<b>877,661,263</b>	<b>1,138,230,324</b>	<b>311,273,902</b>	<b>359,550,213</b>	<b>325,357,486</b>	<b>165,243,310</b>	<b>3,323,463,974</b>	<b>3,153,031,491</b>
<b>Depreciation and Impairment</b>									
As on Sawan 1, 2076	-	284,471,293	965,186,050	162,184,033	235,100,141	-	100,589,182	1,747,530,699	1,747,530,699
Depreciation charge for the Year	-	-	-	-	-	-	-	-	-
Impairment for the year	-	16,999,940	40,186,472	17,394,997	26,725,480	44,234,814	7,928,210	153,469,912	153,469,912
Disposals	-	-	3,146,654	493,439	685,444	4,528,908	108,455	8,962,901	8,962,901
Adjustment	-	-	-	-	-	-	-	-	-
<b>As on Asar end 2077</b>	<b>-</b>	<b>301,471,234</b>	<b>1,002,225,868</b>	<b>179,085,591</b>	<b>261,140,176</b>	<b>39,705,905</b>	<b>108,408,936</b>	<b>1,892,037,710</b>	<b>1,892,037,710</b>
Opening Adj	-	12,452	299,806,398	354,436	1,926,260	(301,218,949)	41,466,641	42,347,238	42,347,238
Impairment for the year	-	-	-	-	-	-	-	-	-
Depreciation charge for the Year	-	17,536,524	35,797,939	18,894,080	23,364,435	53,304,672	8,686,563	157,584,213	-
Disposals	-	-	(1,029,946)	(310,452)	(2,101,377)	(2,698,657)	(83,980)	(6,224,412)	-
Adjustment	-	-	-	-	-	-	-	-	-
<b>As on Asar end 2077</b>	<b>-</b>	<b>319,007,758</b>	<b>1,036,993,862</b>	<b>197,669,219</b>	<b>282,403,234</b>	<b>90,311,920</b>	<b>117,011,519</b>	<b>2,043,397,512</b>	<b>1,892,037,710</b>
<b>Capital Work in Progress</b>		15,785,826						15,785,826	5,530,576
<b>Net Book Value</b>									-
<b>As on Asar end 2076</b>	<b>146,147,477</b>	<b>550,789,732</b>	<b>120,226,253</b>	<b>99,967,623</b>	<b>92,032,347</b>	<b>206,594,030</b>	<b>45,236,318</b>		<b>1,260,993,781</b>
<b>As on Asar end 2077</b>	<b>146,147,477</b>	<b>558,653,505</b>	<b>101,236,462</b>	<b>113,604,683</b>	<b>77,146,979</b>	<b>235,045,566</b>	<b>48,231,790</b>	<b>1,295,852,289</b>	

Particulars	Bank							Total Asar End 2077	Total Asar End 2076
	Land	Building	Computer & Accessories	Furnitures	Vehicles	Office Equipments	Others		
<b>Cost</b>									
As on Sawan 1, 2076	148,776,316	794,672,976	1,238,459,700	253,135,967	340,358,064	-	153,043,694	2,928,446,718	2,928,446,718
Addition during the Year									-
Acquisition	-	51,909,149	46,947,230	25,734,037	7,020,629	74,307,736	11,336,082	217,254,862	217,254,862
Capitalization								-	-
Disposal during the year	-	132,108	2,758,558	520,807	839,488	4,890,886	137,354	9,279,202	9,279,202
Adjustment/Revaluation	(4,861,451)	5,810,949	(160,196,251)	289,058	5,808,318	176,883,086	(10,634,421)	(6,550,314)	(6,550,314)
<b>Balance as on Asar end 2077</b>	<b>143,914,865</b>	<b>852,260,966</b>	<b>1,122,452,122</b>	<b>278,638,255</b>	<b>352,347,523</b>	<b>246,299,935</b>	<b>153,608,001</b>	<b>3,149,521,666</b>	<b>3,149,521,666</b>
Addition during the Year									
Acquisition	-	20,530,373	21,647,541	27,527,315	12,831,822	83,017,261	10,806,474	176,360,786	
Capitalization									
Disposal during the year	-	(4,214,522)	(1,119,294)	(413,149)	(6,950,088)	(5,122,143)	(244,263)	(18,063,459)	
Adjustment/Revaluation	-	9,084,445	(4,750,045)	5,106,524	495,957	1,162,433	1,035,845	12,135,158	



Bank									
Particulars	Land	Building	Computer & Accessories	Furnitures	Vehicles	Office Equipments	Others	Total Asar End 2077	Total Asar End 2076
Balance as on Asar end 2077	143,914,865	877,661,263	1,138,230,324	310,858,945	358,725,213	325,357,486	165,206,056	3,319,954,151	3,149,521,666
Depreciation and Impairment								-	
As on Sawan 1, 2076	-	284,471,293	965,186,050	161,885,484	234,281,391	-	100,556,137	1,746,380,356	1,746,380,356
Depreciation charge for the Year								-	-
Impairment for the year		16,999,940	40,186,472	17,390,377	26,724,230	44,214,334	7,927,157	153,442,320	153,442,320
Disposals		-	3,146,654	493,439	685,444	4,528,908	108,455	8,962,901	8,962,901
Adjustment									-
As on Asar end 2077	-	301,471,234	1,002,225,868	178,782,422	260,320,176	39,685,426	108,374,839	1,890,859,966	1,890,859,966
Impairment for the year									
Depreciation charge for the Year	-	17,536,524	35,797,939	18,886,612	23,363,435	53,289,313	8,685,774	157,559,597	
Disposals	-	-	(1,029,946)	(310,452)	(2,101,377)	(2,698,657)	(83,980)	(6,224,412)	
Adjustment	-							-	
As on Asar end 2077	-	319,007,758	1,036,993,862	197,358,582	281,582,234	90,276,082	116,976,633	2,042,195,151	1,890,859,966
Capital Work in Progress		15,785,826						15,785,826	5,530,576
Net Book Value									
As on Asar end 2076	143,914,865	550,789,732	120,226,253	99,855,833	92,027,346	206,614,510	45,233,162		1,264,192,276
As on Asar end 2077	143,914,865	558,653,505	101,236,462	113,500,362	77,142,979	235,081,405	48,229,423	1,293,544,827	

#### 4.14 Goodwill and Intangible Assets

Group					
Particulars	Goodwill	Software Purchased	others	Total Asar end 2077	Total Asar end 2076
Cost					
As on Sawan 1, 2076		61,848,887	-	61,848,887	61,848,887
Addition during the Year					
Acquisition		-	-	-	-
Capitalization		28,621,469		28,621,469	28,621,469
Disposal during the year		-		-	-
Adjustment/Revaluation		-		-	-
Balance as on Asar end 2077		90,470,356	-	90,470,356	90,470,356
Addition during the Year					
Acquisition		279,437,505	-	279,437,505	
Capitalization			-	-	
Disposal during the year			-	-	
Adjustment/Revaluation		-	-	-	
Balance as on Asar end 2077		369,907,861	-	369,907,861	90,470,356
Amortization and Impairment					
As on Sawan 1, 2076		8,321,342	-	8,321,342	8,321,342
Amortization charge for the Year		12,750,268	-	12,750,268	12,750,268
Impairment for the year		-		-	-
Disposals		-		-	-
Adjustment		-		-	-
As on Asar end 2077		21,071,610	-	21,071,610	21,071,610
Amortization charge for the Year		59,033,462	-	59,033,462	
Impairment for the year		-		-	
Disposals		-		-	
Adjustment		-	-	-	
As on Asar end 2077		80,105,072	-	80,105,072	21,071,610
Capital Work in Progress		-			
Net Book Value					
As on Asar end 2076		69,398,746	-		69,398,746
As on Asar end 2077		289,802,789	-	289,802,789	



Particulars	Bank				Total Asar end 2077	Total Asar end 2076
	Goodwill	Software Purchased	others			
Cost						
As on Sawan 1, 2076		61,848,887			61,848,887	61,848,887
Addition during the Year					-	-
Acquisition					-	-
Capitalization		28,621,469			28,621,469	28,621,469
Disposal during the year					-	-
Adjustment/Revaluation					-	-
Balance as on Asar end 2077		90,470,356			90,470,356	90,470,356
Addition during the Year					-	-
Acquisition		279,437,505			279,437,505	
Capitalization					-	-
Disposal during the year					-	-
Adjustment/Revaluation					-	-
Balance as on Asar end 2077	-	369,907,861			369,907,861	90,470,356
Amortization and Impairment						
As on Sawan 1, 2076		8,321,342			8,321,342	8,321,342
Amortization charge for the Year		12,750,268			12,750,268	12,750,268
Impairment for the year					-	-
Disposals					-	-
Adjustment					-	-
As on Asar end 2077		21,071,610			21,071,610	21,071,610
Amortization charge for the Year		59,033,462			59,033,462	
Impairment for the year					-	-
Disposals					-	-
Adjustment					-	-
As on Asar end 2077		80,105,072			80,105,072	21,071,610
Capital Work in Progress						
Net Book Value						
As on Asar end 2076		69,398,746		-		69,398,746
As on Asar end 2077		289,802,789			289,802,789	

#### 4.15 Deferred Tax

Particulars	Group			Bank		
	Current Year			Current Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
<b>Deferred tax on temporary differences on following items</b>						
Other Trading Assets	137,885	-	137,885	137,885	-	137,885
Loan and Advance to B/FIs	-	-	-	-	-	-
Loans and advances to customers	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-
Investment securities	-	181,512,865	(181,512,865)	-	181,512,865	(181,512,865)
Property & equipment	5,895,807		5,895,807	5,895,807		5,895,807
Employees' defined benefit plan	-	-	-			
Lease liabilities	-	-	-	-	-	-
Provisions	-	-	-	-	-	-
Other temporary differences	-	1,605,268	(1,605,268)	-	1,605,268	(1,605,268)
Deferred tax on temporary differences	5,895,807	183,118,132	(177,084,440)	-		(177,084,440)
Deferred tax on carry forward of unused tax losses						
Deferred tax due to changes in tax rate						
<b>Net Deferred tax asset/(liabilities) as on year end of 2077</b>			(177,084,440)			(177,084,440)
Deferred tax (asset)/liabilities as on sawan 1, 2076			113,614,715			113,614,715
<b>Origination/(Reversal) during the year</b>			63,469,726			63,469,726
<b>Deferred tax expense/(income) recognised in profit or loss</b>			40,885,715			40,885,715
<b>Deferred tax expense/(income) recognised in other comprehensive income</b>			30,228,394			30,228,394
<b>Deferred tax expense/(income) recognised in directly in equity</b>			(7,644,384)			(7,644,384)

Particulars	Previous Year			Previous Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
Deferred tax on temporary differences on following items						
Loan and Advance to B/FIs	-	-	-	-	-	-
Loans and advances to customers	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-
Investment securities	-	158,928,854	(158,928,854)	-	158,928,854	(158,928,854)
Property & equipment	45,314,140		45,314,140	45,314,140		45,314,140
Employees' defined benefit plan	-	-	-	-	-	-
Lease liabilities	-	-	-	-	-	-
Provisions	-	-	-	-	-	-
Other temporary differences	-	-	-	-	-	-
Deferred tax on temporary differences	45,314,140	158,928,854	(113,614,715)	45,314,140	158,928,854	(113,614,715)
Deferred tax on carry forward of unused tax losses						
Deferred tax due to changes in tax rate						
Net Deferred tax asset/(liabilities) as on year end of 2076			(113,614,715)			(113,614,715)
Deferred tax (asset)/liabilities as on sawan 1, 2075			102,160,538			102,160,538
Origination/(Reversal) during the year			11,454,176			11,454,176
Deferred tax expense/(income) recognised in profit or loss			(33,318,310)			(33,318,310)
Deferred tax expense/(income) recognised in other comprehensive income			44,772,486			44,772,486
Deferred tax expense/(income) recognised in directly in equity						

#### 4.16 Other assets

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Assets held for sale	-	-	-	-
Other non banking assets	-	-	-	-
Bills receivable	-	-	-	-
Accounts receivable	589,634,529	484,202,861	587,949,980	479,061,878
Accrued income	17,024,778	17,775,412	17,024,778	17,775,412
Prepayments and deposit	74,294,368	45,829,972	74,210,600	45,746,204
Income tax deposit	-	-	-	-
Deferred employee expenditure	1,590,167,181	1,119,239,321	1,590,167,181	1,119,239,321
Other	626,298,084	945,128,187	626,298,084	945,128,187
<b>Total</b>	<b>2,897,418,941</b>	<b>2,612,175,753</b>	<b>2,895,650,624</b>	<b>2,606,951,001</b>

#### 4.17 Due to Bank and Financial Institutions

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Money market deposits	-	-	-	-
Interbank borrowing	-	329,850,000.00	-	329,850,000
Other deposits from BFIs	103,132,517.60	148,519,715.26	103,132,517.60	148,519,715
Settlement and clearing accounts	-	-	-	-
<b>Total</b>	<b>103,132,517.60</b>	<b>478,369,715</b>	<b>103,132,517.60</b>	<b>478,369,715</b>

**4.18 Due to Nepal Rastra Bank**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Refinance from NRB	1,250,000	5,762,500	1,250,000	5,762,500
Standing Liquidity Facility	-	-	-	-
Lender of last resort facility from NRB	-	-	-	-
Securities sold under repurchase agreements	-	-	-	-
Other payable to NRB	8,420,494	32,661,711	8,420,494	32,661,711
<b>Total</b>	<b>9,670,494</b>	<b>38,424,211</b>	<b>9,670,494</b>	<b>38,424,211</b>

**4.19 Derivative financial instruments**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
<b><i>Held for trading</i></b>				
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	-	-	-	-
Others	-	-	-	-
<b><i>Held for risk management</i></b>	-	-	-	-
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4.20 Deposits from customers**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Institutions customers:				
Term deposits	42,022,977,167	33,821,003,143	42,045,477,167	33,841,003,143
Call deposits	6,750,913,454	4,064,311,038	6,750,913,454	4,064,311,038
Current deposits	18,291,921,263	15,042,100,284	18,293,058,230	15,042,758,500
Other	753,260,915	508,717,483	753,260,915	508,717,483
Margin	-	-	-	-
Individual customers:	-	-		
Term deposits	33,598,463,700	29,639,073,279	33,598,463,700	29,639,073,279
Saving deposits	39,494,037,854	33,255,428,077	39,494,037,854	33,255,428,077
Current deposits	2,592,818,235	2,441,399,105	2,592,818,235	2,441,399,105
Other	100,495,261	92,232,731	100,495,261	92,232,731
<b>Total</b>	<b>143,604,887,850</b>	<b>118,864,265,141</b>	<b>143,628,524,817</b>	<b>118,884,923,356</b>

#### 4.20.1: Currency wise analysis of deposit from customers

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Nepalese rupee	143,599,080,930	118,859,079,859	143,622,717,897	118,879,738,075
Indian rupee	-	-	-	-
United State dollar	5,806,920	5,185,282	5,806,920	5,185,282
Great Britain pound	-	-	-	-
Euro	-	-	-	-
Japanese yen	-	-	-	-
Chinese yuan	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>143,604,887,850</b>	<b>118,864,265,141</b>	<b>143,628,524,817</b>	<b>118,884,923,356</b>

#### 4.21 Borrowing

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
<b>Domestic Borrowing</b>				
Nepal Government	10,937,376	60,917,808	10,937,376	60,917,808
Other Institutions	-	-	-	-
Other	-	-	-	-
Sub total	10,937,376	60,917,808	10,937,376	60,917,808
<b>Foreign Borrowing</b>				
Foreign Bank and Financial Institutions	-	-	-	-
Multilateral Development Banks	-	-	-	-
Other Institutions	-	-	-	-
Sub total	-	-	-	-
<b>Total</b>	<b>10,937,376</b>	<b>60,917,808</b>	<b>10,937,376</b>	<b>60,917,808</b>

#### 4.22 Provisions

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Provisions for redundancy	-	-	-	-
Provision for restructuring	-	-	-	-
Pending legal issues and tax litigation	-	-	-	-
Onerous contracts	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.22.1: Movement in provision

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
<b>Balance at Sawan 1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Provisions made during the year	-	-	-	-
Provisions used during the year	-	-	-	-
Provisions reversed during the year	-	-	-	-
Unwind of discount	-	-	-	-
<b>Balance at Asar end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



**4.23 Other liabilities**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Liability for employees defined benefit obligations	-	-	-	-
Liability for long-service leave	-	-	-	-
Short-term employee benefits	-	-	-	-
Bills payable	-	-	-	-
Creditors and accruals	967,600,485	845,111,641	966,996,959	843,049,703
Interest payable on deposit	584,881,292	784,586,287	584,881,292	784,833,684
Interest payable on borrowing	9,359,361	43,980	9,359,361	43,980
Liabilities on deferred grant income	32,570,145	-	32,570,145	-
Unpaid Dividend	1,072,814,408	717,072,416	1,072,814,408	717,072,416
Liabilities under Finance Lease	-	-	-	-
Employee bonus payable	560,187,310	630,377,169	560,187,310	630,043,156
Other	1,198,799,800	540,190,163	1,198,522,996	533,738,351
Total	4,426,212,801	3,517,381,656	4,425,332,471	3,508,781,290

**4.23.1: Defined benefit obligations**

Particulars	Group		Bank	
The amounts recognised in the statement of financial position are as follows:				
	Current Year	Previous Year	Current Year	Previous Year
Present value of unfunded obligations	-	-	-	-
Present value of funded obligations	3,902,870,441	3,409,606,237	3,902,870,441	3,409,606,237
Total present value of obligations	3,902,870,441	3,409,606,237	3,902,870,441	3,409,606,237
Fair value of plan assets	3,902,870,441	3,409,606,237	3,902,870,441	3,409,606,237
Present value of net obligations	-	-	-	-
Recognised liability for defined benefit obligations	-	-	-	-

**4.23.2: Plan assets**

Particulars	Group		Bank	
Plan assets comprise				
	Current Year	Previous Year	Current Year	Previous Year
Equity securities				
Government bonds				
Bank deposit	3,079,800,000	2,572,500,000	3,079,800,000	2,572,500,000
Other	823,070,441	837,106,237	823,070,441	837,106,237
Total	3,902,870,441	3,409,606,237	3,902,870,441	3,409,606,237
Actual return on plan assets	-	-	-	-

**4.23.3: Movement in the present value of defined benefit obligations**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Defined benefit obligations at Sawan 1	3,409,606,237	4,911,676,125	3,409,606,237	4,911,676,125
Actuarial losses/(gain)	637,581,178	163,974,967	637,581,178	163,974,967
Benefits paid by the plan	(644,342,422)	(2,205,688,762)	(644,342,422)	(2,205,688,762)
Current service costs and interest	500,025,449	539,643,907	500,025,449	539,643,907
Defined benefit obligations at Asar end	3,902,870,441	3,409,606,237	3,902,870,441	3,409,606,237

#### 4.23.4: Movement in the fair value of plan assets

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Fair value of plan assets at Sawan 1	3,409,606,237	4,911,676,125	3,409,606,237	4,911,676,125
Contributions paid into the plan	1,137,606,627	703,618,874	1,137,606,627	703,618,874
Benefits paid during the year	(644,342,422)	(2,205,688,762)	(644,342,422)	(2,205,688,762)
Actuarial (losses) gains				
Expected return on plan assets	-	-	-	-
Fair value of plan assets at Asar end	3,902,870,441	3,409,606,237	3,902,870,441	3,409,606,237

#### 4.23.5: Amount recognised in profit or loss

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current service costs	190,203,829	253,981,526	190,203,829	253,981,526
Interest on obligation	309,821,619	285,662,381	309,821,619	285,662,381
Expected return on plan assets	282,333,281	108,509,183	282,333,281	108,509,183
Actuarial gain/loss on Other long term employee benefits	(19,389,522)	(31,805,169)	(19,389,522)	(31,805,169)
Total	198,302,646	399,329,555	198,302,646	399,329,555

#### 4.23.6: Amount recognised in other comprehensive income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Actuarial (gain)/loss	656,970,700	195,780,136	656,970,700	195,780,136
Return on Plan Assets excluding net interest	282,333,281	108,509,183	282,333,281	108,509,183
Total	939,303,981	304,289,319	939,303,981	304,289,319

#### 4.23.7: Actuarial assumptions

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Discount rate	9.50%	9.50%	9.50%	9.50%
Expected return on plan asset	0.00%	0.00%	0.00%	0.00%
Future salary increase	4.00%	4.00%	4.00%	4.00%
Withdrawal rate				
up to 5 years of service	5.00%	3.00%	5.00%	3.00%
above 5 years of service	3.00%	3.00%	3.00%	3.00%

#### 4.24 Debt securities issued

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Debt securities issued designated as at fair value through profit or loss	-	-	-	-
Debt securities issued at amortised cost	2,494,649,108		2,494,649,108	
Total	2,494,649,108	-	2,494,649,108	-



## 4.25 Subordinated Liabilities

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Redeemable preference shares	-	-	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-	-	-
Other	-	-	-	-
Total	-	-	-	-

## 4.26 Share capital

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Ordinary shares	9,556,460,698	9,015,528,960	9,556,460,698	9,015,528,960
Convertible preference shares (equity component only)	-	-	-	-
Irredeemable preference shares (equity component only)	5,432,712,000	5,432,712,000	5,432,712,000	5,432,712,000
Perpetual debt (equity component only)	-	-	-	-
Total	14,989,172,698	14,448,240,960	14,989,172,698	14,448,240,960

## 4.26.1: Ordinary shares

Particulars	Bank	
	Current Year	Previous Year
<b>Authorized Capital</b>	<b>21,000,000,000</b>	<b>21,000,000,000</b>
a. 12,000,000 Ordinary shares of Rs. 100 each share	12,000,000,000	12,000,000,000
b. 67,000,000 Non-redeemable Preference Shares of Rs. 100 each	6,700,000,000	6,700,000,000
c. 23,000,000 Redeemable Preference Shares of Rs 100 each	2,300,000,000	2,300,000,000
<b>Issued Capital</b>	<b>14,989,172,698</b>	<b>14,448,240,960</b>
a. 95,564,606.98 Ordinary shares of Rs.100 each share	9,556,460,698	9,015,528,960
b. 54,327,120 Non-redeemable Preference Shares of Rs. 100 each	5,432,712,000	5,432,712,000
<b>Subscribed and paid up Capital</b>	<b>14,989,172,698</b>	<b>14,448,240,960</b>
a. 95,564,606.98 Ordinary shares of Rs.100 each share	9,556,460,698	9,015,528,960
b. 54,327,120 Non-redeemable Preference Shares of Rs. 100 each	5,432,712,000	5,432,712,000
Total	14,989,172,698	14,448,240,960

## 4.26.2: Ordinary share ownership

Particulars	Bank			
	Current Year		Previous Year	
	Percent	Amount	Percent	Amount
<b>Domestic ownership</b>		9,556,460,698		9,015,528,960
Nepal Government	51%	4,873,794,956	51%	4,597,919,770
"A" class licensed institutions				
Other licensed intitutions				
Other Institutions				
Public	49%	4,682,665,742	49%	4,417,609,190
Other				
<b>Foreign ownership</b>				
Total	100%	9,556,460,698	100%	9,015,528,960

## 4.26.3: Details of Shareholder holding 0.5% of above

Shareholders Name	Current year		Previous Year	
	Percent	Amount	Percent	Amount
Nepal Government	51.00	4,872,301,961.04	51	4597919770
Krishna Gopal Shrestha	1.44	137,584,561.29	1.38	124178788
Dilip Shrestha	-	-	0.59	53291818

#### 4.27 Reserves

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Statutory general reserve	7,585,266,976	6,918,919,461	7,585,266,976	6,918,919,461
Exchange equalisation reserve	104,012,335	102,467,240	104,012,335	102,467,240
Corporate social responsibility reserve	78,798,450	77,667,874	78,798,450	77,667,874
Capital redemption reserve	-	-	-	-
Regulatory reserve	2,572,069,204	1,704,294,736	2,572,069,204	1,704,294,736
Investment adjustment reserve	8,047,698	8,047,698	8,047,698	8,047,698
Capital reserve	229,277	229,277	229,277	229,277
Assets revaluation reserve	-	-	-	-
Fair value reserve	423,530,018	370,833,993	423,530,018	370,833,993
Dividend equalisation reserve	-	-	-	-
Actuarial gain	(2,104,530,750)	(1,165,226,769)	(2,104,530,750)	(1,165,226,769)
Special reserve	-	10,406,208	-	10,406,208
Other reserve				
Debenture Redemption Reserve	2,300,000,000	2,300,000,000	2,300,000,000	2,300,000,000
Deferred Tax Reserve	-	-	-	-
Employee Development Fund	172,166,245	155,762,097	172,166,245	155,762,097
Total	11,139,589,454	10,483,401,815	11,139,589,454	10,483,401,815

#### 4.28 Contingent Liabilities and Commitments

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Contingent Liabilities	49,599,831,507	37,404,567,358	49,599,831,507	37,404,567,358
Undrawn and Undisbursed Facilities	20,989,278,912	18,372,858,061	20,989,278,912	18,372,858,061
Capital Commitment	-	-	-	-
Lease Commitment	-	-	-	-
Litigation	-	-	-	-
Total	70,589,110,419	55,777,425,420	70,589,110,419	55,777,425,420

##### 4.28.1: Contingent Liabilities

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Acceptance and documentary Credit	2,376,505,980	1,391,735,725	2,376,505,980	1,391,735,725
Bills for Collection	3,737,061	3,737,061	3,737,061	3,737,061
Forward Exchange Contracts	-	-	-	-
Guarantees	43,308,120,713	34,049,098,617	43,308,120,713	34,049,098,617
Underwriting Commitments	-	-	-	-
Other Commitments	3,911,467,754	1,959,995,955	3,911,467,754	1,959,995,955
Total	49,599,831,507	37,404,567,358	49,599,831,507	37,404,567,358

**4.28.2: Undrawn and Undisbursed Facilities**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Undisbursed amount of loan	1,407,833,967	5,726,946,067	1,407,833,967	5,726,946,067
Undrawn limits of overdraft	19,581,444,945	12,645,911,994.71	19,581,444,945	12,645,911,995
Undrawn limits of credit card			-	
Undrawn limits of letter of credit			-	
Undrawn limits of guarantee			-	
Total	20,989,278,912	18,372,858,061	20,989,278,912	18,372,858,061

**4.28.3: Capital Commitment**

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

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
<i>Capital commitments in relation to Property Plant and Equipments</i>				
Approved and contracted for				
Approved but not contracted for				
<i>Sub total</i>				
<i>Capital commitments in relation to Intangible assets</i>				
Approved and contracted for				
Approved but not contracted for				
<i>Sub total</i>				
Total				

**4.28.4: Lease Commitments**

Particulars	Group		Bank	
	Current Year	Previous Year	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				
<b>Sub total</b>				
<b>Finance lease commitments</b>				
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				
<b>Sub total</b>				
<b>Grand Total</b>				

**4.28.5: Litigation**

There are 129 pending cases in the court of law as on 31st Ashadh 2077. During the year 68 new cases were filed and 40 cases were settled.

**4.29 Interest income**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Cash and cash equivalent	91,171,000	151,320,000	91,171,000	151,320,000
Due from Nepal Rastra Bank	-	-	-	-
Placement with bank and financial institutions	155,739,856	184,962,000	155,257,223	184,962,000
Loan and advances to bank and financial institutions	119,423,263	40,668,862	119,423,263	40,668,862
Loans and advances to customers	14,336,629,682	14,772,300,193	14,359,407,272	14,784,686,085
Investment securities	614,677,560	67,486,505	613,880,189	67,486,505
Loan and advances to staff	478,736,287	249,912,997	478,736,287	249,912,997
Other	3,825,965	1,085,657	3,825,965	1,085,657
<b>Total interest income</b>	<b>15,800,203,613</b>	<b>15,467,736,213</b>	<b>15,821,701,198</b>	<b>15,480,122,105</b>

#### 4.30 Interest expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Due to bank and financial institutions	3,992,146	6,895,851	3,992,146	6,895,851
Due to Nepal Rastra Bank	13,560,366	14,525,005	13,560,366	14,525,005
Deposits from customers	8,967,205,674	7,810,217,084	8,968,574,430	7,811,871,965
Borrowing	8,104,604	6,537,625	8,104,604	6,537,625
Debt securities issued	111,316,949	25,300,000	111,348,379	25,300,000
Subordinated liabilities	-	-	-	-
Other	-	-	-	-
<b>Total interest expense</b>	<b>9,104,179,739</b>	<b>7,863,475,564</b>	<b>9,105,579,926</b>	<b>7,865,130,446</b>

#### 4.31 Fees and Commission Income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan administration fees	927,478,965	524,360,516	927,478,965	524,360,516
Service fees	28,573,397	11,285,335	28,573,397	11,285,335
Consortium fees	-	-	-	-
Commitment fees	1,545,348	1,110,117	1,545,348	1,110,117
DD/TT/Swift fees	6,339,234	9,188,959	6,339,234	9,188,959
Credit card/ATM issuance and renewal fees	18,336,419	14,639,571	18,336,419	14,639,571
Prepayment and swap fees	3,565,822	4,826,373	3,565,822	4,826,373
Investment banking fees	-	-	-	-
Asset management fees	-	-	-	-
Brokerage fees	-	-	-	-
Remittance fees	5,399,708	6,156,987	5,399,708	6,156,987
Commission on letter of credit	7,283,928	4,611,294	7,283,928	4,611,294
Commission on guarantee contracts issued	618,128,622	398,778,427	618,128,622	398,778,427
Commission on share underwriting/issue	-	-	-	-
Locker rental	9,712,723	8,699,901	9,712,723	8,699,901
Other fees and commission income	275,269,493	98,261,984	275,269,493	97,823,941
<b>Total fees and Commission Income</b>	<b>1,901,633,659</b>	<b>1,081,919,463</b>	<b>1,901,633,659</b>	<b>1,081,481,421</b>

#### 4.32 Fees and commission expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
ATM management fees	7,917,434	4,498,204	7,917,434	4,498,204
VISA/Master card fees	-	-	-	-
Guarantee commission	-	-	-	-
Brokerage	-	-	-	-
DD/TT/Swift fees	5,208,473	5,030,964	5,208,473	5,030,964
Remittance fees and commission	9,518,831	1,467,790	9,518,831	1,467,790
Other fees and commission expense	3,168,571	15,400	3,168,231	15,400
<b>Total fees and Commission Expense</b>	<b>25,813,309</b>	<b>11,012,358</b>	<b>25,812,969</b>	<b>11,012,358</b>



**4.33 Net trading income**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Changes in fair value of trading assets	(459,617)	-	(459,617)	-
Gain/loss on disposal of trading assets	160,850	-	160,850	-
Interest income on trading assets	-	-	-	-
Dividend income on trading assets	-	-	-	-
Gain/loss foreign exchange transaction	392,474,673	318,873,266	392,474,673	318,873,266
Other	-	-	-	-
<b>Net trading income</b>	<b>392,175,906</b>	<b>318,873,266</b>	<b>392,175,906</b>	<b>318,873,266</b>

**4.34 Other operating income**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Foreign exchange revaluation gain	6,118,714	(6,581,000)	6,118,714	(6,581,000)
Gain/loss on sale of investment securities	-	-	-	-
Fair value gain/loss on investment properties	-	-	-	-
Dividend on equity instruments	26,003,010	14,714,826	26,003,010	14,714,826
Gain/loss on sale of property and equipment	619,565	16,974	619,565	16,974
Gain/loss on sale of investment property	-	751,444	-	751,444
Operating lease income	-	-	-	-
Gain/loss on sale of gold and silver	3,123,893	9,995,705	3,123,893	9,995,705
Locker rent	-	-	-	-
Other	65,897	-	65,897	-
<b>Total</b>	<b>35,931,079</b>	<b>18,897,949</b>	<b>35,931,079</b>	<b>18,897,949</b>

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

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Impairment charge/(reversal) on loan and advances to B/FIs	(1,492,015)	7,982,515	(1,492,015)	7,982,515
Impairment charge/(reversal) on loan and advances to customer	548,246,343	(298,688,342)	548,246,343	(298,688,342)
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	-	-	-	-
Provision on Other Assets	(29,532,451)	859,270	(29,532,451)	859,270
<b>Total</b>	<b>517,221,877</b>	<b>(289,846,558)</b>	<b>517,221,877</b>	<b>(289,846,558)</b>

**4.36 Personnel Expenses**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Salary	1,109,764,084	1,024,539,857	1,108,261,779	1,023,351,932
Allowances	633,454,434	573,881,888	632,953,494	573,613,108
Gratuity expense	198,302,646	399,329,555	198,302,646	399,329,555
Provident fund	171,523,415	159,869,331	171,523,415	159,869,331
Uniform	28,690,877	32,286,073	28,653,877	32,249,073
Training & development expense	31,504,803	32,348,110	31,504,803	32,348,110
Leave encashment	57,421,609	83,839,837	57,421,609	83,839,837
Medical	98,779,100	138,764,223	98,779,100	138,764,223

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Insurance	3,042,900	1,663,885	3,042,900	1,663,885
Employees incentive	-	-	-	-
Cash-settled share-based payments	-	-	-	-
Pension expense	-	-	-	-
Finance expense under NFRS	463,455,683	182,569,905	463,455,683	182,569,905
Other expenses related to staff	-	-	-	-
<b>Subtotal</b>	<b>2,795,939,551</b>	<b>2,629,092,664</b>	<b>2,793,899,306</b>	<b>2,627,598,959</b>
Employees bonus	231,570,838	301,263,105	231,570,838	301,263,105
<b>Grand total</b>	<b>3,027,510,389</b>	<b>2,930,355,770</b>	<b>3,025,470,144</b>	<b>2,928,862,065</b>

#### 4.37 Other operating expenses

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Directors' fee	2,963,130	2,468,590	2,899,130	2,443,890
Directors' expense	1,339,589	2,192,313	1,339,589	2,192,313
Auditors' remuneration	2,341,405	2,351,054	2,291,405	2,301,054
Other audit related expense	2,597,081	2,899,355	2,577,081	2,899,355
Professional and legal expense	20,126,226	22,577,666	20,126,226	22,577,666
Office administration expense	586,342,451	524,545,566	586,197,579	524,480,575
Operating lease expense	171,362,619	176,798,931	171,362,619	176,767,931
Operating expense of investment properties	-	-	-	-
Corporate social responsibility expense	32,186,799	22,323,204	32,186,799	21,873,204
Onerous lease provisions	-	-	-	-
Other	123,255,666	120,753,064	123,180,662	120,769,537
<b>Total</b>	<b>942,514,966</b>	<b>876,909,743</b>	<b>942,161,089</b>	<b>876,305,524</b>

##### 4.37.1 Office administration expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Electricity and Water	45,218,023	45,629,690	45,205,003	45,616,620
<b>Repairs and Maintenance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
a) Building	4,581,806	4,127,871	4,581,806	4,127,871
b) Vehicles	14,583,136	15,112,472	14,583,136	15,112,472
c) Computer and Accessories	7,135,235	6,302,837	7,135,235	6,302,837
d) Office Equipment, Furniture and Fixture	6,635,188	6,184,530	6,635,188	6,183,930
e) Other	6,701,666	6,076,841	6,701,666	6,076,841
Insurance	56,062,682	37,739,717	56,062,682	37,739,717
Postage, Telex, Telephone, Fax, SWIFT	46,923,667	46,651,866	46,871,395	46,619,180
Printing and Stationery	41,025,196	45,009,533	41,025,196	45,009,533
Newspaper, Books and Journals	9,438,482	10,480,322	9,421,482	10,480,307
Advertisements	43,449,335	23,609,227	43,449,335	23,609,227
Donation	-	501,762	-	501,762
Security Expenses	226,281,849	172,634,497	226,281,849	172,634,497
Deposit and Loan Guarantee Premium	-	-	-	-
Traveling Allowances and Expenses	30,042,703	50,550,746	30,028,573	50,550,746
Entertainment	13,178,246	12,464,881	13,129,796	12,447,881
Annual/Special General Meeting Expenses	1,916,517	3,157,504	1,916,517	3,157,504
Other	33,168,718	38,311,269	33,168,718	38,309,649
<b>Total</b>	<b>586,342,451</b>	<b>524,545,566</b>	<b>586,197,579</b>	<b>524,480,575</b>

**4.38 Depreciation & Amortisation**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Depreciation on property and equipment	157,584,213	153,469,721	157,559,597	153,442,320
Depreciation on investment property	-	-	-	-
Amortization of intangible assets	59,033,462	12,750,268	59,033,462	12,750,268
<b>Total</b>	<b>216,617,675</b>	<b>166,219,989</b>	<b>216,593,059</b>	<b>166,192,588</b>

**4.39 Non operating income**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Recovery of loan written off	34,463,791	366,598,288	34,463,791	366,598,288
Other income	168,550,959	120,039,880	46,818,824	15,682,384
<b>Total</b>	<b>203,014,750</b>	<b>486,638,169</b>	<b>81,282,615</b>	<b>382,280,672</b>

**4.40 Non operating expense**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan written off	-	-	-	-
Redundancy provision	-	-	-	-
Expense of restructuring	-	-	-	-
Other expense	39,480	-	39,480	-
<b>Total</b>	<b>39,480</b>	<b>-</b>	<b>39,480</b>	<b>-</b>

**4.41 Income tax expense**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
<b>Current tax expense</b>				
Current year	1,349,718,472	1,744,781,458	1,027,222,623	1,565,726,664
Adjustments for prior years	-	-	-	-
	1,349,718,472	1,744,781,458	1,027,222,623	1,565,726,664
<b>Deferred tax expense</b>				
Origination and reversal of temporary differences	40,885,715	(33,318,310)	40,885,715	(33,318,310)
Changes in tax rate	-	-	-	-
Recognition of previously unrecognised tax losses	-	-	-	-
<b>Total income tax expense</b>	<b>1,390,604,187</b>	<b>1,711,463,148</b>	<b>1,068,108,339</b>	<b>1,532,408,354</b>

**4.41.1: Reconciliation of tax expense and accounting profit**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Profit before tax	4,499,061,573	5,815,938,193	4,399,845,914	5,723,998,990
Tax amount at tax rate of 30%	1,349,718,472	1,744,781,458	1,319,953,774	1,717,199,697
Add: Tax effect of expenses that are not deductible for tax purpose	-	-	669,136	979,314
Less: Tax effect on exempt income	-	-	-	(4,414,448)
Add/less: Tax effect on other items	-	-	(293,400,287)	(148,037,899)
<b>Total income tax expense</b>	<b>1,349,718,472</b>	<b>1,744,781,458</b>	<b>1,027,222,623</b>	<b>1,565,726,664</b>
<b>Effective tax rate</b>	<b>30.00%</b>	<b>30.00%</b>	<b>23.35%</b>	<b>27.35%</b>

## Agricultural Development Bank Limited

### Statement of distributable profit or loss

Consolidated Statement of Profit or Loss

(As per NRB Regulation)

Particulars	Bank	
	Current Year	Previous Year
<b>Net Profit for the period ended on 31 Asar 2077</b>	3,331,737,575	4,191,590,635
<b>1. Appropriations</b>		
<i>a. General reserve</i>	666,347,515	838,318,127
<i>b. Foreign exchange fluctuation fund</i>	1,545,095	-
<i>c. Capital redemption reserve</i>		
<i>d. Corporate social responsibility fund</i>	33,317,376	41,915,906
<i>e. Employees' training fund</i>	16,404,148	59,468,763
<i>f. Other</i>	(32,186,799)	(21,873,204)
<b>Profit or (Loss) before regulatory adjustment</b>	<b>2,646,310,240</b>	<b>3,273,761,043</b>
<u>Regulatory Adjustment:</u>		
<i>a. Interest receivable (-)/previous accrued interest received (+)</i>	34,031,918	(17,886,147)
<i>b. Short loan loss provision in accounts (-)/reversal (+)</i>		
<i>c. Short provision for possible losses on investment (-)/reversal (+)</i>		
<i>d. Short loan loss provision on Non Banking Assets (-)/reversal (+)</i>	37,497,594	(18,110,416)
<i>e. Deferred tax assets recognised (-)/ reversal (+)</i>		
<i>f. Goodwill recognised (-)/ impairment of Goodwill (+)</i>		
<i>g. Bargain purchase gain recognised (-)/reversal (+)</i>		
<i>h. Actuarial loss recognised (-)/reversal (+)</i>	(939,303,981)	(304,289,319)
<i>i. Other (+/-)</i>		
<b>Net Profit for the period ended on 31<sup>st</sup> Ashad 2077 available for distribution</b>	<b>1,778,535,771</b>	<b>2,933,475,162</b>

## 5 Disclosures and Additional Information

### 5.1 Risk Management

#### 5.1.1 Credit Risk

Credit risks are the risk associated with the probability of default of loan provided by the bank. Hence, the credit risks comprise of the highest risk exposure of the bank. Management of the credit risks largely signifies the risk management of the bank as whole.

Credit risk:

- Is measured as the amount which could be lost if a customer or counterparty fails to make repayments. In the case of derivatives, the measurement of exposure takes into account the current mark to market value to the Bank of the contract and the expected potential change in that value over time caused by movements in market rates;
- Is monitored within limits, approved by individuals within a framework of delegated authorities.
- Is managed through a robust risk control framework which outlines clear and consistent policies, principles and guidance for credit risk management.

#### Management of Credit Risk

The board of directors assumes overall responsibility for the oversight of credit risk. A separate Bank Credit department, reporting to the bank board, is responsible for managing the bank's credit risk, including the following.

- Formulating credit policies in consultation with business units, covering collateral requirements, credit assessment, risk grading and reporting, documentary and legal procedures, and compliance with regulatory and statutory requirements.
- Establishing the authorization structure for the approval and renewal of credit facilities. Authorization limits are allocated to business unit Credit Officers. Larger facilities require approval by Regional Offices, Credit Department, Loan Portfolio Management Committee or the board of directors as appropriate.
- Reviewing and assessing credit risk: Bank assesses all credit exposures in excess of designated limits, before facilities are committed to customers by the business unit concerned. Renewals and reviews of facilities are subject to the same review process.
- Limiting concentrations of exposure to counterparties, geographies and industries: For loans and advances, financial guarantees and similar exposures, centrally a limit is established.
- Developing and maintaining the bank's risk grading to categories exposures according to the degree of risk of financial loss faced and to focus management on the attendant risks. The risk grading system is used in determining where impairment provisions may be required against specific credit exposures. The current risk grading framework reflects varying degrees of risk of default and the availability of collateral or other credit risk mitigation. The responsibility for setting risk grades lies with the final approving executive or committee, as appropriate. Risk grades are subject to regular reviews.
- Reviewing compliance of business units with agreed exposure limits, including those for selected industries, country risk and product types. Regular reports on the credit quality of local portfolios are provided to provincial offices, Credit Department and the Loan Portfolio Management Committee which may require appropriate corrective action to be taken.
- Providing advice, guidance and special skills to business units to promote best practice throughout the Bank in the management of credit risk.

Each business unit is required to implement bank's credit policies and procedures, with credit approval authorities delegated from the Credit Department. Each business unit has a Credit Risk Officer who reports on all credit-related matters to local management and the Credit Department. Each business unit is responsible for the quality and performance of its credit portfolio and for monitoring and controlling all credit risks in its portfolios, including those subject to central approval. Regular audits of business units and credit processes are undertaken by Internal Audit Department.

#### Impairment assessment and credit risk mitigation

The Bank creates impairment allowances for impaired loans promptly and appropriately.

#### Impairment assessment methodology

The Bank first assesses individually whether objective evidence of impairment exists for financial assets that are individually significant. When an account is classified as default or when the Bank no longer expect to recover the principle or interest due on a loan in full or in accordance with the original terms and conditions, it is assessed for impairment. If exposures are secured, the current net realizable value of the collateral will be taken into account when assessing the need for an impairment allowance. When the net present value of the collateral is sufficiently adequate to cover the outstanding facilities, impairment is not calculated for such cases.

In the event Bank determines that no objective evidence of impairment exists for an individually assessed financial asset, it includes the asset in a group of financial assets with similar credit risk characteristics such as product type, collateral type, past due status and other



relevant factors and collectively assesses them for impairment. However, assets that are individually assessed for impairment and for which an impairment loss is or continues to be recognized are not included in a collective assessment of impairment.

Due to scattered portfolio with no significant coverage of total portfolio from individual customer, bank has considered collective impairment methodology only.

Bank has used ASB carve-outs to compute the provision against loans and advances due to which, the amount of provision to be created against Loans and Advances shall be higher of:

- Impairment calculated as per Impairment Assessment Methodology as described above or,
- Loan Loss Provision calculated as per the provisions of Directive No. 2, Unified Directives, 2077.

Impairment allowance on loans and advances as per NRB directive 2 and paragraph 63 of NAS 39 is as stated in the table below. Out of two, impairment allowance as per NRB directive 2 is higher so it has been booked in the financial statement.

Amount (Rs.)

Particulars	2075/76	2076/77
Total Impairment as per paragraph 63 of NAS 39	985,374,962	901,668,588
Total Impairment as per NRB Directives 2	3,671,411,180	4,218,165,508

### Write off /write-back of loans and receivables

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

During the FY 2076/77 bank has recovered the written off loan and interest (i.e. write-back) for the sum of Rs. 34,463,791.

## 5.1.2 Market Risks

Market risk is the risk that changes in market prices — such as interest rates, equity prices, foreign exchange rates and credit spreads (not relating to changes in the obligor's/issuer's credit standing) — will affect the bank's income or the value of its holdings of financial instruments. The objective of the bank's market risk management is to manage and control market risk exposures within acceptable parameters to ensure the bank's solvency while optimizing the return on risk.

### Management of Market Risks

The bank separates its exposure to market risks between trading and non-trading portfolios. Treasury department of bank is responsible for managing the market risk. Bank sets up limits for each type of risk in aggregate and for portfolios, with market liquidity being a primary factor in determining the level of limits set for trading portfolios. The bank's Risk Committee is responsible for the development of detailed risk management policies (subject to review and approval by Board) and for the day-to-day review of their implementation. The Bank employs a range of tools to monitor and limit market risk exposures.

## 5.1.3 Liquidity Risk

Liquidity risk is the risk that the Bank will encounter difficulty in meeting obligations associated with its financial liabilities that are settled by delivering cash or another financial asset.

### Management of Liquidity Risk

The bank's board of directors sets the bank's strategy for managing liquidity risk and delegates responsibility for oversight of the implementation of this policy to Asset Liability Management Committee (ALCO). ALCO approves the bank's liquidity policies and procedures. Treasury Department manages the bank's liquidity position on a day-to-day basis and reviews daily reports covering the liquidity position of the bank. A summary report, including any exceptions and remedial action taken, is submitted regularly to ALCO.

The bank's approach to managing liquidity is to ensure, as far as possible, that it will always have sufficient liquidity to meet its liabilities when they are due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the bank's reputation. The key elements of the Bank's liquidity strategy are as follows.

- Maintaining a diversified fund base consisting of customer deposits (both retail and corporate) and wholesale market deposits and maintaining contingency facilities.
- Carrying a portfolio of highly liquid assets, diversified by currency and maturity.
- Monitoring liquidity ratios, maturity mismatches, behavioral characteristics of the bank's financial assets and financial liabilities, and the extent to which the bank's assets are encumbered, and so not, available as potential collateral for obtaining funding.
- Carrying out stress testing of the bank's different types of risks.



Treasury Department receives information from other business units regarding the liquidity profile of their financial assets and financial liabilities and details of other projected cash flows arising from projected future business. Treasury Department then maintains a portfolio of short-term liquid assets, largely made up of short-term liquid investment securities, loans and advances to banks and other inter-bank facilities, to ensure that sufficient liquidity is maintained within the Bank as a whole. Regular liquidity stress testing is conducted under a variety of scenarios covering both normal and more severe market conditions. The scenarios are developed taking into account both bank-specific events (e.g. a rating downgrade) and market-related events (e.g. prolonged market illiquidity, reduced fungibility of currencies, natural disasters or other catastrophes).

#### 5.1.4 Fair Value of Financial Assets and Liabilities

Fair value is a market-based measurement, not an entity specific measurement. For some assets and liabilities, observable market transactions or market information might be available. For other assets and liabilities, observable market transactions and market information might not be available. However, the objective of a fair value measurement in both cases is the same – to estimate the price at which an orderly transaction to sell the asset or to transfer the liability would take place between market participants at the measurement date under current market conditions (i.e. an exit price at the measurement date from the perspective of a market participant that holds the asset or owes the liability).

Fair values are determined according to the following hierarchy:

##### Level-1 inputs

Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date. Held for trading and available for sale investments have been recorded using Level 1 inputs.

##### Level-2 inputs

Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly.

##### Level-3 inputs

Level 3 inputs are unobservable inputs for the asset or liability.

## 5.2 Capital Management

### Regulatory Capital

The bank's lead regulator, Nepal Rastra Bank, Central Bank of Nepal, sets and monitors capital requirements for the banking industry as a whole. The capital requirements of the lead regulator are based on the Basel III framework. The Bank has been granted approval by its lead regulator to adopt the standardized approaches to credit and operational risk management. The bank's regulatory capital comprises two tiers. Tier 1 capital, which includes ordinary share capital, share premiums, retained earnings, translation reserve after deductions for goodwill and other regulatory adjustments relating to items that are included in equity but are treated differently for capital adequacy purposes.

Tier 2 Capital, which includes perpetual bonds, qualifying subordinated liabilities, collective impairment allowance (limited to those credit portfolios for which the standardized approach is used) and the element of the fair value reserve relating to unrealized gains and losses on equity instruments classified as available for sale. Various limits are applied to elements of the capital base. For example, the qualifying Tier 2 capital cannot exceed Tier 1 capital; and qualifying term subordinated loan capital may not exceed 50% of Tier 1 capital. Other deductions from capital include the carrying amounts of investments in subsidiaries that are not included in the regulatory consolidation and certain other regulatory items. Banking operations are categorized as either trading book or non-trading book, and risk-weighted assets are determined according to specified requirements that seek to reflect the varying levels of risk attached to assets and exposures not recognized in the statement of financial position.

The bank's policy is to maintain a strong capital base to maintain investor, creditor and market confidence and to sustain the future development of the business. The impact of the level of capital on shareholders' return is also recognized and the bank recognized the need to maintain a balance between the higher returns that might be possible with greater gearing and the advantages and security afforded by a sound capital position. The bank and its individually regulated operations have complied with all externally imposed capital requirements.



**Agricultural Development Bank Limited**  
**Form No. 1 Capital Adequacy Table**

<b>1.1 RISK WEIGHTED EXPOSURES</b>		<b>Current Year</b>
a	Risk Weighted Exposure for Credit Risk	141,668,289,288
b	Risk Weighted Exposure for Operational Risk	12,590,520,419
c	Risk Weighted Exposure for Market Risk	66,995,724
<b>Total Risk Weighted Exposures (Before adjustments of Pillar II)</b>		<b>154,325,805,431</b>
<b>Adjustments under Pillar II</b>		
<b>SRP 6.4a (5)</b>	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	73,703,867
<b>SRP 6.4a (6)</b>	Add .....% of the total deposit due to insufficient Liquid Assets	-
<b>SRP 6.4a (7)</b>	Add RWE equivalent to reciprocal of capital charge of 4 % of gross income.	3,520,010,494
<b>SRP 6.4a (9)</b>	Overall risk management policies and procedures are not satisfactory. Add 3% of RWE	6,173,032,217
<b>SRP 6.4a (10)</b>	Answer the question SRP 6.4a (9) in SRP sheet	-
<b>Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>		<b>164,092,552,009</b>
<b>1.2 CAPITAL</b>		<b>Current Year</b>
<b>Core Capital (Tier I)</b>		<b>27,077,789,647</b>
a	Paid up Equity Share Capital	9,556,460,698
b	Irredeemable Non-cumulative preference shares	5,432,712,000
c	Equity Share Premium	
d	Proposed Bonus Equity Shares	
e	Statutory General Reserves	7,585,266,976
f	Retained Earnings	2,342,124,853
g	Unaudited current year cumulative profit/(loss)	
h	Capital Redemption Reserve	2,300,000,000
i	Capital Adjustment Reserve	229,277
j	Dividend Equalization Reserves	
k	Other Free Reserve	
l	Less: Goodwill	
m	Less: Intangible Assets	
n	Less: Deferred Tax Assets	
o	Less: Fictitious Assets	
p	Less: Investment in equity in licensed Financial Institutions	37,539,157
q	Less: Investment in equity of institutions with financial interests	101,465,000
r	Less: Investment in equity of institutions in excess of limits	
s	Less: Investments arising out of underwriting commitments	
t	Less: Reciprocal crossholdings	
u	Less: Purchase of land & building in excess of limit and unutilized	
v	Less: Other Deductions	
<b>Adjustments under Pillar II</b>		
	Less: Shortfall in Provision (6.4 a 1)	-
	Less: Loans and facilities extended to Related Parties and Restricted lending (6.4 a 2)	-
<b>Supplementary Capital (Tier II)</b>		<b>4,633,878,345</b>
a	Cumulative and/or Redeemable Preference Share	
b	Subordinated Term Debt	2500,000,000
c	Hybrid Capital Instruments	
d	General Loan Loss Provision	1,770,853,616
e	Exchange Equalization Reserve	104,012,335
f	Investment Adjustment Reserve	8,047,698
g	Assets Revaluation Reserve	
h	Other Reserves	250,964,695
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>31,711,667,992</b>
<b>1.3 CAPITAL ADEQUACY RATIOS</b>		<b>Current Year</b>
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		16.50%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		19.33%



### 5.3 Classification of Financial Assets and Financial Liabilities

#### 5.3.1 Classification-Financial Assets

When an entity first recognizes a financial asset, it classifies it based on the entity's business model for managing the asset and the asset's contractual cash flow characteristics, as follows:

- Amortized Cost**—a financial asset is measured at amortized cost if both of the following conditions are met:
  - The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows; and
  - The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.
- Fair Value through Other Comprehensive Income**—financial assets are classified and measured at fair value through other comprehensive income if they are held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets.
- Fair value through profit or loss**—any financial assets that are not held in one of the two business models mentioned are measured at fair value through profit or loss.

When and only when, an entity changes its business model for managing financial assets it must reclassify all affected financial assets.

#### 5.3.2 Classification of Financial Liabilities

All financial liabilities are measured at amortized cost, except for financial liabilities at fair value through profit or loss. Such liabilities include derivatives (other than derivatives that are financial guarantee contracts or are designated and effective hedging instruments), other liabilities held for trading, and liabilities that an entity designates to be measured at fair value through profit or loss.

### 5.4 Operating Segment Information

#### 5.4.1 General Information

Bank has identified segment on province basis. Information about the provincial segments is mentioned below.

#### 5.4.2 Information about Profit or Loss, Assets and Liabilities

Figure in million

Particulars	Province-1	Province-2	Bagmati	Gandaki	Lumbini	Karnali	Sudurpashchim	Total
Revenues from External customer	3,217	3,490	3,012	1,905	4,259	503	1,189	1,754
Inter Segment revenues	-	-	-	-	-	-	-	-
Net Revenue	3,217	3,490	3,012	1,905	4,259	503	1,189	1,754
Total interest revenue	2,995	3,352	2,311	1,771	3,942	447	1,050	15,868
Interest expense	524	286	6,936	279	702	37	210	8,974
Net Interest Revenue	2,470	3,066	(4,625)	1,492	3,241	410	840	9,894
Depreciation and amortization	19	21	32	11	27	5	13	128
Segment profit/(loss)	388	226	681	320	767	37	138	2,557
Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-	-	-	-
Impairment of assets	-	-	-	-	-	-	-	-
Segment Assets	9,407	7,203	102,859	6,041	15,123	2,345	5,615	148,593
Segment liabilities	9,407	7,203	102,859	6,041	15,123	2,345	5,615	148,593

Note: The segment reporting above excludes Head Office.

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

- Basis of Accounting**  
All transactions between the reportable segments are accounted for using pre-determined transfer price.
- Nature of difference between the measurement of the reportable segments' profits or losses and the Bank's profit or loss before income tax**  
There is no difference between the measurement of the reportable segments' profit and the Bank's profit before income tax.
- Nature of differences between the measurements of the reportable segments' assets and the Bank's asset**  
There is no difference between the measurement of the reportable segments' assets and the Bank's asset.
- Nature of any changes from prior periods in the measurement methods used to determine reported segment profit or loss and the effect, if any**  
No changes are made in the measurement methods used to determine reported segment profit or loss from prior periods.
- Nature and effect of any asymmetrical allocations to reportable segments**  
No asymmetrical allocations are made to reportable segments.

#### 5.4.4 Reconciliation of Reportable Segment's Revenue, Profit or Loss, Assets and Liabilities

##### (a) Revenue

	2076/77
Total revenues for reportable segments	17,574,464,936
Other revenues	576,976,905
Elimination of intersegment revenues	
<b>Entity's revenues</b>	<b>18,151,441,841</b>

##### (b) Profit or loss

	2076/77
Total profit or loss for reportable segments	2,556,779,074
Other profit or loss	1,843,066,840
Elimination of intersegment profits	
Unallocated amounts:	
<b>Profit before income tax</b>	<b>4,399,845,914</b>

##### (c) Assets

	2076/77
Total assets for reportable segments	148,593,461,904
Other assets	30,726,756,321
Unallocated amounts	
<b>Entity's assets</b>	<b>179,320,218,226</b>

##### (d) Liabilities

	2076/77
Total liabilities for reportable segments	148,593,461,904
Other liabilities	30,726,756,321
Unallocated liabilities	
<b>Entity's liabilities</b>	<b>179,320,218,226</b>

#### 5.4.5 Information about Geographical Areas

Revenue from following geographical areas		2076/77
(a)	Domestic	Amount
	Province 1	3,216,829,023
	Province 2	3,490,491,302
	Bagmati	3,588,644,687
	Gandaki	1,905,115,773
	Lumbini	4,258,508,482
	Karnali	503,212,380
	Sudurpaschim	1,188,640,194
(b)	Foreign	
	<b>Total</b>	<b>18,151,441,841</b>

#### 5.4.6 Information about Major Customer

Particular	Revenue
N/A	N/A
<b>Total</b>	<b>N/A</b>

#### 5.5 Share options and share based payment

The bank doesn't 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.

#### 5.6 Contingent Liabilities and Commitments

Where the bank undertakes a possible liability to make a payment on behalf of its customers for guarantees issued, such as for performance bonds or as irrevocable letters of credit as part of the bank's transaction for which an obligation to make a payment has not arisen at the reporting date, those are included in these financial statements as contingent liabilities.

Other contingent liabilities primarily include revocable letters of credit and bonds issued on behalf of customers for bids or offers.

**Total contingent liabilities and commitments are as follows**

Particulars	Current Year	Previous Year
Contingent Liabilities	2076/77	2075/76
Acceptance and documentary Credit	2,376,505,980	1,391,735,725
Bills for Collection	3,737,061	3,737,061
Forward Exchange Contracts		
Guarantees	43,308,120,713	34,049,098,617
Underwriting Commitments		
Other Commitments	3,911,467,754	1,959,995,955
Undrawn and Undisbursed facilities	20,989,278,912	18,372,858,061
<b>Total</b>	<b>70,589,110,419</b>	<b>55,777,425,420</b>

#### 5.7 Related Parties

##### 5.7.1 Parent and Ultimate Controlling Party

Fifty one percentages of the bank's shares has been held by Government of Nepal. As a result, the ultimate controlling party of the bank is Government of Nepal. In addition to share investment, Government of Nepal has invested in following equity and debt instruments.

Particulars	Amount (Rs.)
6% Non-Cumulative Irredeemable Preference Shares	5,432,712,000

Details of other transactions associated with Nepal Government are:

Particulars	Amount (Rs.)
Poverty Elimination fund	12,060,080
Rural agro loan	48,210,000

##### 5.7.2 Transactions with Key Management Personnel

There is no such transaction between company and the key management personnel other than the employee advance as per company's internal policies.

##### 5.7.3 Key Management Personnel (KMPs) Compensation

As per Nepal Accounting Standard- NAS 24 "Related Party Disclosures", Key Management Personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the bank. Accordingly, Board of Directors, Chief Executive Officers and Deputy

General Managers are identified as KMPs.

Compensation to Chief Executive Officer and Deputy General Managers

KMPs	Designation	Short term Employee benefits	Post-employment benefits	Other long-term benefits
Anil Kumar Upadhyay	CEO	5,263,108	-	Home leave-30 days per year
Pratap Subedi	Act. DGM	1,801,858.32	Gratuity-2.5 months salary for every year of service Medical-1 month salary for every year of service Security- 39 months salary	Sick leave - 15 days per year
Yagya Prakash Neupane	Act. DGM	1,959,109.07		
Dhruba Chandra Gautam	Act. DGM	1,872,812.78		
Dirgha Bahadur Aryal	Act. DGM	1,863,417.47		
<b>Total</b>		<b>12,760,306</b>		

Compensation of the bank's key management personnel includes salaries, non-cash benefits and contributions to the post-employment defined benefit plans.

## 5.8 Merger and Acquisition

The bank's ultimate parent company is Government of Nepal. So, the decision related to merger and acquisition rest to with Government of Nepal. No any indication of merger and acquisition has been received from Government of Nepal.

## 5.9 Additional Disclosure of Non-Consolidated Entities

All subsidiaries and Associates are consolidated and presented under groups consolidated financial statement

## 5.10 Events after Reporting date

No any reportable events have happened after the reporting date.

## 6. Other Disclosures

### 6.1 Corporate Social Responsibility

As per the NRB Directive on the Corporate Social Responsibility, the Bank has allocated 1% of the net profit of current fiscal year. The amount allocated for corporate social responsibility reserve is NPR 33,317,376 and NPR 41,915,906 respectively for current year and previous year. The bank has expensed Rs 32,186,799 for CSR and equivalent amount has been transferred to retained earnings through Statement of Change in Equity.

### 6.2 Staff Training and Development Fund

As per the NRB Directive the bank shall spend 3% of the total personnel expenses 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. Accordingly bank has spent NPR 31,504,803 during FY 2076/77 against mandatory requirement of NPR 47,908,951. Hence NPR 16,404,148 has been credited to Staff training and development fund.

### 6.3 Derivative Assets and Derivative Liabilities

At reporting date, the bank's outstanding contract for a non-deliverable forward contract liability (NDF) was of Rs. 133,762,200.

### 6.4 Dividend

Bank has proposed 15% (Fifteen) stock dividend from Capital Redemption (Debenture Redemption) Reserve and 0.7895% cash dividend for tax purpose to equity shareholders and 6% preference dividend for preference shareholders by the decision of board of directors meeting dated 14 December 2020. It will be distributed to shareholders after approval from Nepal Rastra Bank and annual general meeting of the bank.

### 6.5 Fair Value of land and building

Fair value of land is Rs. 7,715,334,026 and that of building is Rs. 1,063,160,355 as on 32/03/2075.





**Agricultural Development Bank Limited**  
**Condensed Consolidated Statement of Financial Position**  
As on Quarter ended 31 Asar 2077

Particulars	Group		Bank	
Assets	This Quarter Ending	Immediate Previous Year Ending	This Quarter Ending	Immediate Previous Year Ending
Cash and cash equivalent	8,505,058,790	11,502,574,431	8,504,501,145	11,500,460,234
Due from Nepal Rastra Bank	12,561,906,357	4,993,659,833	12,561,906,357	4,993,659,833
Placement with Bank and Financial Institutions	5,007,605,980	2,858,700,000	5,007,605,980	2,858,700,000
Derivative financial instruments	133,762,200	118,552,200	133,762,200	118,552,200
Other trading assets	37,212,444	-	37,212,444	-
Loan and advances to B/FIs	1,149,049,951	1,285,268,937	1,149,049,951	1,285,268,937
Loans and advances to customers	123,052,284,885	108,806,696,755	123,052,284,885	108,806,696,755
Investment securities	24,406,018,418	16,872,944,216	24,379,545,032	16,846,608,520
Current tax assets	554,934,279	-	853,534,962	206,423,340
Investment in subsidiaries	-	-	28,840,000	28,840,000
Investment in associates	590,701,797	497,286,347	69,384,000	69,384,000
Investment property	220,925,902	258,423,496	220,925,902	258,423,496
Property and equipment	1,294,966,942	1,266,524,546	1,292,659,481	1,264,192,467
Goodwill and Intangible assets	289,802,789	69,398,746	289,802,789	69,398,746
Deferred tax assets	-	-	-	-
Other assets	1,837,816,983	3,156,347,195	1,836,048,666	3,151,122,443
<b>Total Assets</b>	<b>179,642,047,717</b>	<b>151,686,376,702</b>	<b>179,417,063,792</b>	<b>151,457,730,971</b>
<b>Liabilities</b>				
Due to Bank and Financial Institutions	103,132,518	478,369,715	103,132,518	478,369,715
Due to Nepal Rastra Bank	9,670,494	38,424,211	9,670,494	38,424,211
Derivative financial instruments	-	-	-	-
Deposits from customers	143,624,635,790	118,864,264,616	143,648,272,757	118,884,922,831
Borrowing	12,060,080	60,917,808	12,060,080	60,917,808
Current Tax Liabilities	-	62,413,045	-	-
Provisions	-	-	-	-
Deferred tax liabilities	145,013,518	113,536,328	145,013,518	113,536,328
Other liabilities	4,548,190,742	3,537,427,462	4,544,826,950	3,528,827,097
Debt securities issued	2,494,649,108	-	2,494,649,108	-
Subordinated Liabilities	-	-	-	-
<b>Total liabilities</b>	<b>150,937,352,249</b>	<b>123,155,353,186</b>	<b>150,957,625,424</b>	<b>123,104,997,990</b>
<b>Equity</b>				
Share capital	14,989,172,698	14,448,240,960	14,989,172,698	14,448,240,960
Share premium	-	-	-	-
Retained earnings	2,342,106,460	3,596,953,649	2,100,459,552	3,422,037,527
Reserves	11,369,806,119	10,482,454,493	11,369,806,119	10,482,454,493
<b>Total equity attributable to equity holders</b>	<b>28,701,085,277</b>	<b>28,527,649,103</b>	<b>28,459,438,369</b>	<b>28,352,732,981</b>
<b>Non-controlling interest</b>	<b>3,610,190</b>	<b>3,374,413</b>	<b>-</b>	<b>-</b>
<b>Total equity</b>	<b>28,704,695,467</b>	<b>28,531,023,516</b>	<b>28,459,438,369</b>	<b>28,352,732,981</b>
<b>Total liabilities and equity</b>	<b>179,642,047,717</b>	<b>151,686,376,701</b>	<b>179,417,063,793</b>	<b>151,457,730,971</b>

**Agricultural Development Bank Limited**  
**Condensed Consolidated Statement of Profit or Loss**  
For the Quarter ended 31 Asar 2077

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Corresponding				Corresponding			
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Interest income	4,202,004,415	15,327,605,621	4,462,995,301	15,467,736,213	4,206,175,604	15,349,073,111	4,468,139,275	15,480,122,105
Interest expense	2,331,937,895	9,111,911,644	2,154,764,881	7,863,475,564	2,332,246,410	9,113,280,400	2,155,142,502	7,865,130,446
Net interest income	1,870,066,520	6,215,693,977	2,308,230,420	7,604,260,649	1,873,929,194	6,235,792,710	2,312,996,773	7,614,991,659
Fees and commission income	442,276,308	1,912,610,873	300,563,053	1,081,919,463	442,276,308	1,912,610,873	300,125,010	1,081,481,421
Fees and commission expense	20,413,071	99,155,497	18,616,138	95,903,097	20,399,944	99,142,370	18,621,166	95,903,097
Net fee and commission income	421,863,238	1,813,455,376	281,946,914	986,016,366	421,876,365	1,813,468,503	281,503,844	985,578,324
Net interest, fee and commission income	2,291,929,758	8,029,149,353	2,590,177,335	8,590,277,015	2,295,805,559	8,049,261,213	2,594,500,617	8,600,569,983
Net trading income	94,915,244	391,148,467	60,905,250	318,873,266	94,915,244	391,148,467	60,905,250	318,873,266
Other operating income	9,900,113	34,854,293	4,702,559	18,897,949	9,900,113	34,854,293	4,758,073	18,897,949
Total operating income	2,396,745,115	8,455,152,113	2,655,785,143	8,928,048,229	2,400,620,915	8,475,263,973	2,660,163,940	8,938,341,198
Impairment charge/(reversal) for loan and other losses	231,899,073	344,648,259	(830,623,169)	(289,846,558)	231,899,073	344,648,259	(830,623,169)	(289,846,558)
Net operating income	2,164,846,042	8,110,503,854	3,486,408,313	9,217,894,787	2,168,721,842	8,130,615,714	3,490,787,109	9,228,187,755
Operating expense								
Personnel expenses	616,642,385	2,542,655,777	583,162,044	2,930,355,770	616,177,070	2,540,615,532	582,785,897	2,928,862,065
Other operating expenses	318,903,608	914,860,046	288,904,533	792,019,004	318,706,115	914,518,957	288,895,460	791,414,785
Depreciation & Amortisation	89,305,598	215,556,376	46,609,148	166,219,989	89,301,757	215,531,760	46,600,810	166,192,588
Operating Profit	1,139,994,450	4,437,431,654	2,567,732,587	5,329,300,024	1,144,536,899	4,459,949,465	2,572,504,942	5,341,718,317
Non operating income	78,286,689	202,464,384	63,589,801	486,638,169	52,242,191	80,732,249	35,351,880	382,280,672
Non operating expense	18,580	36,980	-	-	18,580	36,980	-	-
Profit before income tax	1,218,262,559	4,639,859,058	2,631,322,389	5,815,938,193	1,196,760,510	4,540,644,735	2,607,856,821	5,723,998,990
Income tax expense	226,476,226	1,102,377,156	786,906,038	1,711,463,148	220,025,611	1,072,612,859	628,393,335	1,532,408,354
Current Tax	225,268,820	1,101,169,750	820,224,348	1,744,781,458	218,818,205	1,071,405,453	661,711,645	1,565,726,664
Deferred Tax	1,207,406	1,207,406	(33,318,310)	(33,318,310)	1,207,406	1,207,406	(33,318,310)	(33,318,310)
Profit/(loss) for the period	991,786,333	3,537,481,902	1,844,416,351	4,104,475,045	976,734,899	3,468,031,876	1,979,463,486	4,191,590,635
Condensed Consolidated Statement of Comprehensive Income								
Profit/(loss) for the period	991,786,333	3,537,481,902	1,844,416,351	4,104,475,045	976,734,899	3,468,031,876	1,979,463,486	4,191,590,635
Other Comprehensive Income	(825,229,539)	(868,676,648)	80,704,238	(200,003,085)	(825,229,539)	(868,676,648)	80,704,238	(200,003,085)
Total Comprehensive Income	166,556,794	2,668,805,254	1,925,120,589	3,904,471,960	151,505,361	2,599,355,228	2,060,167,724	3,991,587,550
Basic earnings per share	38.10	33.61	73.79	39.54	37.47	32.88	79.44	40.45
Diluted earnings per share	38.10	33.61	73.79	39.54	37.47	32.88	79.44	40.45
Profit attributable to:								
Equity holders of the Bank	991,575,231	3,537,246,124	1,844,413,174	4,102,628,706	976,734,899	3,468,031,876	1,979,463,486	4,191,590,635
Non-controlling interest	211,102	235,778	3,176	1,846,339	-	-	-	-
Total	991,786,333	3,537,481,902	1,844,416,351	4,104,475,045	976,734,899	3,468,031,876	1,979,463,486	4,191,590,635

**Ratios as per NRB Directive**

Particulars	Group				Bank			
	Current Year		Corresponding Previous Year		Current Year		Corresponding Previous Year	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital Fund to RWA	20.46%	20.46%	20.37%	20.37%	20.46%	20.46%	20.37%	20.37%
Non-Performing loan (NPL) to total Loan	2.71%	2.71%	3.29%	3.29%	2.71%	2.71%	3.29%	3.29%
Total Loan Loss Provision to Total NPL	121.11%	121.11%	81.73%	81.73%	121.11%	121.11%	81.73%	81.73%
Cost of Funds	6.40%	6.40%	7.41%	7.41%	6.40%	6.40%	7.41%	7.41%
Credit to Deposit Ratio	66.31%	66.31%	78.72%	78.72%	66.31%	66.31%	78.72%	78.72%
Base Rate	9.26%	9.26%	10.58%	10.58%	9.26%	9.26%	10.58%	10.58%
Interest Rate Spread	4.44%	4.44%	4.68%	4.68%	4.44%	4.44%	4.68%	4.68%

**Notes:**

1. The above figures are subject to change as per the direction of the Regulators/Statutory Auditors.
2. Figures are regrouped/rearranged/restated whereas necessary for consistent presentation and comparison.
3. Personnel Expenses include provision for employee bonus calculated at 5% of profit before bonus and tax as per the provisions made for government controlled entity in the bonus bylaws 2075.
4. Above Financial statements have been prepared in accordance with NRB Directives and Nepal Financial Reporting Standards (NFRSs) by applying Carve-outs issued by Accounting Standard Board of Nepal and the NRB paripatra #01/077/78 (for ABC) issued on 2077/04/12.
5. Loan and Advances to Customer is presented net of impairment charges and includes interest accruals and staff loans and advances.
6. Loan administration fees that are integral part of effective interest rate (EIR) is considered immaterial and hence not considered while computing the effective interest rate.
7. The Group Financial Statements includes Sana Kisan Bikas Laghu Bitta Bittiya Sanstha Limited ,an Associate having 22% interest, and two Susidiaries namely Kosh Byabasthapan Company Limited, having 92.89% holding and Gobar Gas Company having 83.96% holding. 100 percent impairment allowance has been provided against the investment in Gobar Gas Company.
8. All Inter-company transactions and outstanding balances among group companies are adjusted in Group Financial Statements.
9. Other Comprehensive Income is not considered while computing Earnings Per Share.
10. Interest Rate Spread for corresponding previous year is calculated based on the prevailing policy at that period.
11. A detailed interim financial report has been published in the Bank's website [www.adbl.gov.np](http://www.adbl.gov.np)

**Related Party Disclosure**

1. The Group Financial Statements includes Sana Kisan Bikas Laghu Bitta Bittiya Sanstha Limited ,an Associate having 22% interest, and two Susidiaries namely Kosh Byabasthapan Company Limited, having 92.89% holding and Gobar Gas Company having 83.96% holding. 100 percent imapiroment allowance has been provided against the investment in Gobar Gas Company.
2. Bank has earned interest income for Rs. 25,328,429.78 during this quarter by lending to its Assocaite,Sana Kisan Bikas Laghu Bitta Bittiya Sanstha Limited.
3. All Inter-company transactions and outstanding balances among group companies are adjusted in Group Financial Statements.

## Segmental Information

The bank has identified its operating segments on the basis of provincial offices. The bank evaluates the performance of its segments before tax.

(Rs in 000')

Particulars	1	2	3	4	5	6	7	Total
Revenues from External customer	1,735,980.93	1,802,123.19	4,464,137.85	1,143,484.20	2,438,847.83	276,393.12	818,214.86	12,679,181.98
Inter Segment revenues	-	-	-	-	-	-	-	-
Net Revenue	1,735,980.93	1,802,123.19	4,464,137.85	1,143,484.20	2,438,847.83	276,393.12	818,214.86	12,679,181.98
Total interest revenue	1,551,654.53	1,580,667.87	3,501,396.66	907,720.21	2,070,239.24	201,763.30	609,195.36	10,422,637.16
Interest expense	521,696.00	283,395.88	6,940,136.51	277,037.75	700,872.91	35,301.40	221,874.73	8,980,315.19
Net Interest Revenue	1,029,958.53	1,297,271.98	(3,438,739.86)	630,682.46	1,369,366.33	166,461.90	387,320.64	1,442,321.97
Depreciation and amortisation	18,910.90	19,629.58	31,704.48	10,390.55	25,433.65	3,372.44	17,392.41	126,834.01
Segment profit/(loss)	1,314,267.70	1,387,305.06	(1,806,933.08)	880,512.46	1,932,606.53	210,831.04	375,360.79	4,293,950.50
Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-	-	-	-
Impairment of assets	-	-	-	-	-	-	-	-
Segment Assets	9,434,897.69	7,239,415.67	103,000,737.64	5,985,066.31	15,247,345.61	2,067,602.52	6,136,944.21	149,112,009.64
Segment liabilities	9,434,897.69	7,239,415.67	103,000,737.64	5,985,066.31	15,247,345.61	2,067,602.52	6,136,944.21	149,112,009.64

<b>Net Profit for the period ended on 31 Asar 2077</b>	<b>3,468,031,876</b>
<b>1. Appropriations</b>	
<b><u>1.1 Profit required to be appropriated to statutory reserve</u></b>	<b>714,649,138</b>
a. General Reserve	693,606,375
b. Capital Redemption Reserve	
c. Exchange Fluctuation Fund	1,545,095
d. Corporate Socail Responsibility Fund	34,680,319
e. Employees Training Fund	16,404,148
f. Other	(31,586,799)
<b><u>1.2 Profit required to be transfer to Regulatory Reserve</u></b>	<b>1,087,986,831</b>
a. Transfer to Regulatory Reserve	1,125,484,425
b. Transfer from Regulatory Reserve	(37,497,594)
<b>Net Profit for the period ended on 31 Asar 2077 available for distribution</b>	<b>1,665,395,907</b>

**Agricultural Development Bank Limited**  
**Comparison Unaudited and Audited Financial Statements as of FY 2076/2077**

Rs. in '000'

Statement of Financial Position	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
<b>Assets</b>					
Cash and cash equivalent	8,504,501	8,489,432	15,069	0%	Variance is due to re-grouping and reclassification
Due from Nepal Rastra Bank	12,561,906	12,567,111	(5,205)	0%	Variance is due to re-grouping and reclassification
Placement with Bank and Financial Institutions	5,007,606	5,007,606	-	0%	
Derivative financial instruments	133,762	133,762	-	0%	
Other trading assets	37,212	17,423	19,790	53%	Variance is due to re-grouping and reclassification
Loan and advances to B/FIs	1,149,050	1,137,559	11,490	1%	Variance is due to regrouping of loan loss provision on lending to B/FIs
Loans and advances to customers	123,052,285	121,849,394	1,202,891	1%	Variance is due to revision in loan loss provision, amortization of staff loan
Investment securities	24,379,545	24,422,064	(42,519)	0%	
Current tax assets	853,535	897,718	(44,183)	-5%	Variance is due to revision of inclusions and disallowance and hence revised taxable profit.
Investment in subsidiaries	28,840	28,840	-	0%	
Investment in associates	69,384	69,384	-	0%	
Investment property	220,926	220,926	0	0%	
Property and equipment	1,292,659	1,293,545	(885)	0%	Variance is due to re-grouping/reclassification and depreciation thereon.
Goodwill and Intangible assets	289,803	289,803	-	0%	
Deferred tax assets	-	-	-	0%	
Other assets	1,836,049	2,895,651	(1,059,602)	-58%	Variance is due to re-grouping and reclassification and adjustment in deferred employee expenditure
<b>Total Assets</b>	<b>179,417,064</b>	<b>179,320,218</b>	<b>96,846</b>	<b>0%</b>	
<b>Capital and Liabilities</b>					
Due to Bank and Financial Institutions	103,133	103,133	-	0%	
Due to Nepal Rastra Bank	9,670	9,670	-	0%	
Derivative financial instruments	-	-	-		
Deposits from customers	143,648,273	143,628,525	19,748	0%	Variance is due to adjustment of blocked amount (deposit) in lahan fraud case
Borrowing	12,060	10,937	1,123	9%	Variance is due to re-grouping and reclassification with other liabilities
Current Tax Liabilities	-	-	-		
Provisions	-	-	-		
Deferred tax liabilities	145,014	177,084	(32,071)	-22%	Variance is due to calculation of deferred tax on Fixed Assets and fair value change of bonus shares.
Other liabilities	4,544,827	4,425,332	119,494	3%	Variance is due to regrouping and reclassification with other assets, and deposits from customers
Debt securities issued	2,494,649	2,494,649	-		
Subordinated Liabilities	-	-	-		
<b>Total Liabilities</b>	<b>150,957,625</b>	<b>150,849,331</b>	<b>108,294</b>	<b>0%</b>	
Share capital	14,989,173	14,989,173	-		
Share premium	-	-	-		
Retained earnings	2,100,460	2,342,125	(241,665)	-12%	Variance is due to adjustment of Accrued interest on insured staff loan, loan loss provision and other adjustments/rectifications
Reserves	11,369,806	11,139,589	230,217	2%	Variance is due to revision on net profit for the year and hence its appropriation



Statement of Financial Position	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Total equity attributable to equity holders	28,459,438	28,470,887	(11,449)	0%	
<b>Total liabilities and equity</b>	<b>179,417,064</b>	<b>179,320,218</b>	<b>96,846</b>	<b>0%</b>	
Interest income	15,349,073	15,821,701	(472,628)	-3%	Variance is due to recognition of interest income on staff loan, adjustment of interest on reduced loan amount in lahan fraud case
Interest expense	9,113,280	9,105,580	7,700	0%	Variance is due to adjustment of interest in blocked amount(deposit) in lahan fraud case
<b>Net interest income</b>	<b>6,235,793</b>	<b>6,716,121</b>	<b>(480,329)</b>		
Fee and commission income	1,912,611	1,901,634	10,977	1%	Variance is due to adjustment with CIC fee Exp, Regrouping/reclassification
Fee and commission expense	99,142	25,813	73,329	74%	Variance is due to regrouping of renewal exp to other operating income, rectification of branch level errors
<b>Net fee and commission income</b>	<b>1,813,469</b>	<b>1,875,821</b>	<b>(62,352)</b>	<b>-3%</b>	
<b>Net interest, fee and commission income</b>	<b>8,049,261</b>	<b>8,591,942</b>	<b>(542,681)</b>	<b>-7%</b>	
Net trading income	391,148	392,176	(1,027)	0%	Variance is due to fair value change of other trading assets, regrouping/reclassification.
Other operating income	34,854	35,931	(1,077)	-3%	Variance is due to re-grouping and reclassification of CATCH ALL balance of Branches
<b>Total operating income</b>	<b>8,475,264</b>	<b>9,020,049</b>	<b>(544,785)</b>	<b>-6%</b>	
Impairment charge/(reversal) for loans and other losses	344,648	517,222	(172,574)	-50%	Variance due to Additional LLP and some minor rectification.
<b>Net operating income</b>	<b>8,130,616</b>	<b>8,502,827</b>	<b>(372,211)</b>	<b>-5%</b>	
Personnel expenses	2,540,616	3,025,470	(484,855)	-19%	Variance is due to amortization of deferred employee expenditure, Staff insurance cost, Staff bonus
Other operating expenses	914,519	942,161	(27,642)	-3%	Variance is due to re-grouping of renewal expenses and adjustment of CIC Exp with CIC income
Depreciation & Amortisation	215,532	216,593	(1,061)	0%	Variance is due to rectification of errors
<b>Operating profit</b>	<b>4,459,949</b>	<b>4,318,603</b>	<b>141,347</b>	<b>3%</b>	
Non operating income	80,732	81,283	(550)	-1%	Variance is due to re-grouping and reclassification with operating income
Non operating expense	37	39	(2)	-7%	Variance is due to regrouping with other fees expenses
Profit before tax	4,540,645	4,399,846	140,799	3%	
Income tax expenses	1,072,613	1,068,108	4,505	0%	
Current Tax	1,071,405	1,027,223	44,183	4%	Variance is due to additional disallowance and allowance as per income tax audit.
Deferred Tax	1,207	40,886	(39,678)		Variance due to computation of deferred tax on Fixed Assets and other temporary differences
<b>Profit/(loss) for the period</b>	<b>3,468,032</b>	<b>3,331,738</b>	<b>136,294</b>	<b>4%</b>	
Other comprehensive income	(868,677)	(868,771)	94	0%	Variance is due to rectification of errors
<b>Total comprehensive income</b>	<b>2,599,355</b>	<b>2,462,967</b>	<b>136,389</b>	<b>5%</b>	
<b>Distributable Profit</b>					
Net profit/(loss) as per profit or loss	3,468,032	3,331,738	136,294	4%	As per the reasons as mentioned above.
Add/Less: Regulatory adjustment as per NRB Directive	(1,087,987)	(867,774)	(220,212)	20%	Variance is due to Collection of interest till aswin.
<b>Free profit/(loss) after regulatory adjustments</b>	<b>2,380,045</b>	<b>2,463,963</b>	<b>(83,918)</b>	<b>-4%</b>	





## Agricultural Development Bank Limited

### Major Indicators

Particulars	Indicators	2070/71	2071/72	2072/73	2073/74	2074/75	2075/76	2076/77
Net Profit to Total Revenue Ratio	Percentage	13.95	25.19	20.00	18.08	23.76	24.25	18.27
Earnings per Share	Rs.	35.19	78.83	52.79	31.59	36.91	42.88	31.45
Market price per Share	Rs.	756.00	432.00	768.00	435.00	314.00	409	385
Price Earning Ratio	Ratio	16.03	5.48	14.55	13.77	8.51	9.54	12.24
Stock Dividend on Equity Share Capital	Percentage	7.00	15	20	20	6	6	15
Cash Dividend on Equity	Percentage	8.79	0.79	1.05	1.05	15.05	24	0.7895
Interest Income to Loan and Advances	Percentage	13.04	12.72	12.09	12.55	13.93	13.85	11.74
Employee Expenses to Total Operating Expense	Percentage	42.19	42.28	42.47	39.53	28.88	24.72	21.87
Interest on Total Deposit and Borrowings	Percentage	6.06	4.26	3.98	4.43	6.66	6.61	6.24
Exchange Fluctuation Income to Total Income	Percentage	1.20	1.62	2.13	0.97	0.06	-0.04	0.03
Employee Bonus to Total Employee Expenditure	Percentage	4.81	11.90	9.11	9.02	13.56	10.29	7.65
Net Profit to Loan and Advances	Percentage	2.43	4.83	3.17	2.91	3.65	3.75	2.70
Net Profit to Total Assets	Percentage	1.76	3.12	2.32	2.15	2.71	2.77	1.86
Total Loan to Deposit	Percentage	94.80	93.77	95.46	92.90	95.64	93.62	85.84
Total Operating Expense to Total Assets	Percentage	9.10	6.74	6.39	7.02	8.17	7.82	7.71
Capital Adequacy of Risk Weighted Assets								
Core Capital	Percentage	12.49	15.17	15.19	18.61	19.28	19.27	16.50
Supplementary Capital	Percentage	2.44	1.99	1.99	1.80	1.05	1.10	2.82
Total Capital Fund	Percentage	14.93	17.16	17.18	20.41	20.33	20.37	19.33
Liquidity Ratio	Ratio	30.43	28.74	23.33	31.18	29.15	27.20	33.98
Non Performing Loan to Total Loan	Percentage	5.46	5.35	4.36	4.60	3.50	3.29	2.84
Base Rate	Percentage				11.27	11.73	10.58	9.26
Spread Rate	Percentage	6.24	6.97	7.15	5.87	5.46	4.68	4.44
Book Network	Rs.'000	6,597,183	9,674,212	11,691,212	16,363,997	25,967,490	28,352,733	28,470,887
Total Share (Ordinary)	Number	32,240,000	39,376,000	39,376,000	70,876,800	85,052,160	90,155,290	95,564,607
Total Employee	Number	2,909	2,739	2,430	2,632	2,455	2308	2013

\*Staff Loans and Advances are not considered as Loan while computing ratios.



## नेपाल राष्ट्र बैंक

## बैंक सुपरिवेक्षण विभाग

च. नं. १८

प.सं: बै.सु.वि./अफसाइट/एजिएम/१४/२०७३-७८

केन्द्रीय कार्यालय  
बालुवाटार, काठमाडौं।

फोन नं.: ४४१९८०५, ७

फ्याक्स नं.: ४४१०१५९

Site: www.nrb.org.np

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पोस्ट बक्स: ७३

मिति : २०७३/०९/०६

✓ कृषि विकास बैंक लिमिटेड,  
रामशाह पथ, काठमाडौंविषय: लाभांश घोषणा/वितरण तथा वित्तीय विवरण प्रकाशन सम्बन्धमा।

## महाशय

त्यस बैंकबाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातहरूका आधारमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ४७ को उपदफा (२) का प्रावधानहरू पालना गरेको देखिएको हुँदा, ऐ. ऐनको उपदफा (१) बमोजिम प्रस्तावित रु.१,४३,३४,६९,१०४।६४ (अक्षरेपी एक अर्ब त्रिचालिस करोड चौतिस लाख उन्तान्सत्तरी हजार एक सय चार र पैसा चौसठी मात्र) बराबरको बोनस शेयर र सोमा लाग्ने कर प्रयोजनको लागि ०.७८९५ प्रतिशतले हुने रकम रु.७,५४,४५,७४२।३५ नगद लाभांश तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अग्राधिकार शेयर (Non Convertible Irredemable Preference Share) रु.५,४३,२७,१२,०००।०० मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०।०० नगद लाभांश गरी जम्मा नगद लाभांश रु.४०,१४,०८,४६२।३५ (अक्षरेपी चालिस करोड चौध लाख आठ हजार चार सय बैसठ्ठी रुपैयाँ र पैसा पैतिस मात्र) शेयरधनीहरूलाई वितरण गर्न अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्रै वितरण गर्न स्वीकृतिका साथै, आ.व. २०७६/७७ को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्ने सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु।

- प्रारम्भिक लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका सम्पूर्ण कैफियतहरू पूर्णरूपले सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिने आवश्यक व्यवस्था मिलाउनुहुन।
- बैंक तथा वित्तीय संस्था सम्बन्धि ऐन २०७३ को दफा ११ को उपदफा ३ मा बैंकको चुक्ता पुँजीको २ प्रतिशत भन्दा बढी शेयर धारण गरेका संस्थापकहरूले आफुले धारण गरेको शेयर बिक्री तथा धितो बन्धक राख्दा नेपाल राष्ट्र बैंकको स्वीकृति लिनु पर्ने व्यवस्था रहेकोले नेपाल राष्ट्र बैंकको स्वीकृति नलिई आफुले धारण गरेको शेयर धितो बन्धक राखी अन्य बैंक तथा वित्तीय संस्थाबाट कर्जा उपयोग गरेका संस्थापक शेयरधनीहरू रहेमा त्यस्ता संस्थापक शेयरधनीहरूलाई सोको स्वीकृति नलिएसम्म वा शेयर धितो बन्धक राखी उपयोग गरेको कर्जा पूर्ण रुपमा चुक्ता गरी शेयर फुकुवा नगरेसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनुहुन।
- यस बैंकबाट जारी गरिएको एकीकृत निर्देशनको निर्देशन नं. १० को बुँदा नं. ७ बमोजिम इजाजतपत्रप्राप्त कुनै एक बैंक तथा वित्तीय संस्थाको संस्थापक शेयरमा लगानी गर्दा चुक्ता पुँजीको बढीमा १५ प्रतिशत र अन्य बैंक तथा वित्तीय संस्थाहरूमा चुक्ता पुँजीको बढीमा १ प्रतिशतसम्म मात्र लगानी गर्न सकिने व्यवस्था रहेकोले उल्लिखित सीमाभन्दा बढी शेयर धारण गर्ने संस्थापक शेयरधनीहरू रहेमा ती संस्थापक शेयरधनीहरूले आफ्नो शेयर सो सीमाभित्र नल्याएसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनुहुन।
- यस आर्थिक वर्षको सञ्चित मूनाफा हिसाबबाट रु.६,८६,९९,४८७।१० खर्च गरी नियमनकारी कोषमा जम्मा गरी आवश्यक हिसाब मिलान गर्नुहुन।
- बैंकले यस बैंकको निर्देशन बमोजिम कायम गर्नुपर्ने औसत व्याजदर अन्तर ४.४ प्रतिशत कायम भएको नदेखिएकोले आगामी २०७७ पुस मसान्तभित्र व्याजदर अन्तर सीमा कायम गर्नुहुन।

उपरोक्त निर्देशनहरूलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्नुहुन।

भवदीय,

(मिलन राई)

उप-निर्देशक

## बोधार्थ

- नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग।
- बैंक सुपरिवेक्षण विभाग, प्रतिवेदन कार्यान्वयन इकाई, कृषि विकास बैंक लिमिटेड।

नेपाल राष्ट्र बैंकबाट प्राप्त भएको लाभांश घोषणा तथा वित्तीय विवरण प्रकाशन स्वीकृति प्राप्त पत्रका सम्बन्धमा यस बैंकको सञ्चालक समितिको जवाफः

१. प्रारम्भिक लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरू पूर्णरूपले सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिन व्यवस्थापनलाई निर्देशन दिइएको छ ।
२. यस बैंकको चुक्ता पूँजीको २ प्रतिशत भन्दा बढी संस्थापक शेयर धारण गर्ने व्यक्ति तथा निकाय नेपाल सरकारमात्र रहेकोले नेपाल राष्ट्र बैंकको निर्देशनमा उल्लेख भए बमोजिमको कारोबार नहुने गरेको ।
३. नेपाल राष्ट्र बैंकको एकिकृत निर्देशन नं १० को बुँदा नं. ७ मा उल्लेख भए बमोजिम नै यस बैंकको नेपाल राष्ट्र बैंकबाट घ वर्गको इजाजतप्राप्त वित्तीय संस्था साना किसान लघुवित्त वित्तीय संस्थामा २२ प्रतिशत मात्र लगानी रहेको छ ।
४. नेपाल राष्ट्र बैंकको निर्देशन बमोजिम यस आर्थिक वर्षमा सञ्चित मुनाफा तथा नियमनकारी कोषमा आवश्यक हिसाब समायोजन गरिएको छ ।
५. ब्याजदर अन्तर २०७७ भाद्र पश्चात् ४.४ भन्दा तल कायम रहेको र सो को पालना गरिने छ ।

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

१. सञ्चालक समितिको प्रतिवेदन : माथि समावेश गरिएको छ
२. लेखापरीक्षकको प्रतिवेदन : प्रस्तुत प्रतिवेदनको सम्बन्धित शीर्षकमा उल्लेख गरिएको ।
३. लेखापरीक्षण भएको वित्तीय विवरण : वासलात, नाफा नोक्सान, नगद प्रवाह विवरण, इक्वीटीमा भएको परिवर्तन तथा सम्बद्ध अनुसूचीहरू प्रस्तुत प्रतिवेदनको सम्बन्धित शीर्षकमा उल्लेख गरिएको ।

### ४. कानुनी कारवाही सम्बन्धी विवरण

बैंकका तर्फबाट तथा बैंकका विरुद्ध परेका मुद्दाहरू:

- (क) समीक्षा आर्थिक वर्षमा बैंकसँग सम्बन्ध भएका १०७ मुद्दाहरूमध्ये जम्मा ४० वटा मुद्दाहरू फैसला भएका छन् । यस आर्थिक वर्षमा विभिन्न अदालतमा विभिन्न मितिमा ६२ वटा मुद्दाहरू दायर भएका थिए । २०७७ आषाढ मसान्तमा १२९ वटा मुद्दाहरू विचाराधिन अवस्थामा रहेको छ ।
- (ख) बैंकको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा मुद्दा दायर भएको कुनै जानकारी प्राप्त नभएको ।
- (ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा मुद्दा दायर भएको कुनै जानकारी प्राप्त नभएको ।

### ५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण:

- (क) धितोपत्र बजारमा संगठित संस्थाको शेयरको कारोबारका सम्बन्धमा व्यवस्थापनको धारणा ।  
शेयर कारोबारमा खुल्ला बजारले प्रतिपादित गरेको मूल्य तथा मान्यता अनुरूप हुने भएकाले यस सम्बन्धमा व्यवस्थापनको धारणा तटस्थ रहेको ।
- (ख) आर्थिक वर्ष २०७६/७७ को प्रत्येक त्रैमासिक अवधिमा बैंकको कारोबार भएको शेयरको अधिकतम, न्यूनतम र अन्तिम शेयर मूल्यको साथै कुल कारोबार शेयर संख्या र कारोबार भएको दिन सम्बन्धी जानकारी:

विवरण	आश्विन मसान्त	पौष मसान्त	चैत्र मसान्त	आषाढ मसान्त
अधिकतम मूल्य	४३७	४२१	४६७	४०५
न्यूनतम मूल्य	४०८	३५९	३६८	३१३
अन्तिम मूल्य	४१९	३७८	३६८	३८५
कारोबार भएको शेयर संख्या	१८,९८,६१८	९२३०७६	१८,१२,३३५	३०५०५३
कारोबार दिन	६३	५९	४७	१७

### ६. समस्या, चुनौति र रणनीति

#### (क). आन्तरिक समस्या तथा चुनौती

१. Core Banking System जडान गर्ने कार्य गर्दै आइरहेकोमा पूर्वाधार अभाव रहेका ३ कार्यालयहरूमा मात्र Core Banking System जडान हुन बाँकी रहेको छ । सोलाई चालु आर्थिक वर्षमा पूरा गर्ने गरी कार्य भई रहेको छ ।



२. जोखिम व्यवस्थापन कार्यालयलाई थप प्रभावकारी बनाउनु पर्ने ।
३. जनशक्ति आपूर्ति र परिचालनमा सुधार ल्याई जनशक्ति व्यवस्थापनलाई थप प्रभावकारी बनाउनु पर्ने ।
४. उच्च संचालन लागतलाई व्यवस्थापन गर्नुपर्ने ।
५. ब्याजदर अन्तरलाई नियमानुसार नियमित कायम गर्नुपर्ने ।

(ख). बाह्य समस्या तथा चुनौति

१. कोभिड १९ ले व्यवसायमा पार्ने असर ।
२. निक्षेपको ब्याजदरमा अनपेक्षित परिवर्तन लगायतका कारण कर्जा विस्तार तथा समग्र वित्तीय व्यवस्थापनमा परेको प्रभाव ।
३. आर्थिक वृद्धिदर ।
४. बैंक तथा वित्तीय संस्थाहरू बीचको प्रतिस्पर्धा ।

(ग). रणनीति

१. स्रोतको उच्चतम परिचालन गर्ने ।
२. न्यून लागतको वित्तीय स्रोत संकलन गर्ने ।
३. लगानी विस्तार तथा निक्षेप संकलनको लागि नयाँ क्षेत्रहरूको पहिचान गर्ने ।
४. समय सापेक्ष प्रविधिमा आधारित सेवाहरूको पहिचान गर्ने र संचालन गर्ने ।
५. कर्मचारीहरूलाई निरन्तर आवश्यक तालिम उपलब्ध गराउने ।
६. लागत तथा अन्य खर्चहरू कम गर्ने उपायहरू अवलम्बन गर्ने ।
७. विद्यमान असहज परिस्थितिलाई सहजतामा परिणत गरी बैंकका आर्थिक क्रियाकलाप अघि बढाउने ।

७. संस्थागत सुशासन

सञ्चालक समितिको प्रतिवेदन अन्तर्गत सम्बन्धित शीर्षकमा उल्लेख गरिएको छ ।

८. विवरणपत्रमा प्रक्षेपण गरिएका र लेखापरीक्षण भएका विवरणहरूमा बीस प्रतिशत वा सो भन्दा बढी फरकसम्बन्धी विवरणः
- बैंकले १०.३५ प्रतिशत “ADBL कृषि बैंक ऋणपत्र २०८३” निष्काशनका बखत बैंकले प्रकाशित गरेको विवरणपत्रमा प्रक्षेपण गरिएका र बैंकको लेखापरीक्षण पश्चातको वास्तविक वित्तीय विवरणमा भएको फरक २० प्रतिशत वा सो भन्दा बढीको फरक निम्नानुसार रहेकाः



## वित्तीय अवस्थाको विवरण

## वासलात

आर्थिक वर्ष २०७६।७७

रकम रु. दश लाखमा

विवरण	लेखापरीक्षण भएको वित्तीय विवरण	प्रक्षेपित वित्तीय विवरण	फरक(%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
सम्पत्ति				
नगद तथा नगद समान	८,४८९	१२,७५३	-३३%	भल्ट तथा अन्य बैंक तथा वित्तीय संस्थामा नगद प्रक्षेपित भन्दा कम भएको ।
नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनुपर्ने रकम	१२,५६७	५,६८०	१२१%	कोभिडको कारण कर्जाको मागमा कमि भई उच्च तरलताको कारणले नेपाल राष्ट्र बैंकमा उच्च मौज्दात रहेको ।
बैंक तथा वित्तीय संस्थामा रहेको मौज्दात तथा लगानी	५,००८	३,०८७	६२%	उच्च तरलताको कारणले अन्य बैंकमा उच्च मौज्दात रहेको ।
व्यूत्पन्न (डेरिभेटिभ) वित्तीय उपकरण	१३४		१००%	फरवार्ड कन्ट्र्याक्टमा प्रक्षेपित भन्दा बढी लगानी भई ओपन पोजिसनमा रहेको ।
अन्य व्यापारीक सम्पत्तिहरू	१७		१००%	उच्च तरलता रहेकोले व्यापारिक सम्पत्तिमा लगानी भएको
बैंक तथा वित्तीय संस्थालाई प्रवाह गरेको कर्जा तथा सापटी	१,१३८	२,०००	-४३%	वित्तीय संस्थाले प्रक्षेपित भन्दा कम कर्जा सापट उपयोग गरेको ।
ग्राहकहरूलाई प्रवाह गरेको कर्जा तथा सापटी	१२१,८४९	१३१,७०२	-७%	
धितोपत्रमा गरेको लगानी	२४,४२२	१८,०००	३६%	उच्च तरलताको कारणले प्रक्षेपित गरेभन्दा बढी लगानी भएको
चालू कर सम्पत्ति	८९८		१००%	करयोग्य आय कम भएकोले अधिक अग्रिमकर भुक्तानी भएको ।
सहायक कम्पनीमा लगानी	२९	३०५	-९१%	प्रक्षेपित विवरणको गल्ती सुधार भएको ।
सम्बद्ध कम्पनीमा लगानी	६९	२९	१४१%	प्रक्षेपित विवरणको गल्ती सुधार भएको ।
सम्पत्तिमा लगानी	२२१	२६६	-१७%	
सम्पत्ति र उपकरण	१,२९४	२,२१४	-४२%	सम्पत्तिमा लगानी प्रक्षेपित भन्दा फरक रहेको ।



विवरण	लेखापरीक्षण भएको वित्तीय विवरण	प्रक्षेपित वित्तीय विवरण	फरक(%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
गुडवील (ख्याती) र अमूर्त सम्पत्ति	२९०		१००%	प्रक्षेपित विवरणमा यस सम्पत्तिलाई सम्पत्ति र उपकरणमा प्रस्तुत गरिएको ।
स्थगन कर सम्पत्ति	०			
अन्य सम्पत्ति	२,८९६	१,९६१	४८%	अन्य पाउनुपर्ने रकमहरूमा भएको परिवर्तनले प्रक्षेपित भन्दा फरक भएको ।
<b>कुल सम्पत्ति</b>	<b>१७९,३२०</b>	<b>१७७,९९७</b>		
<b>दायित्व</b>				
बैंक तथा वित्तीय संस्थालाई तिर्न बाँकी कर्जा / सापटी	१०३	६५०	-८४%	तरलता रहेकोले तिर्न बाँकी कर्जा तथा सापटको भुक्तानी भएको ।
नेपाल राष्ट्र बैंकलाई तिर्न बाँकी रकम	१०	१९	-५०%	तरलता रहेकोले नेपाल राष्ट्र बैंकलाई प्रक्षेपित विवरण भन्दा अधिक रकम भुक्तानी गरेको ।
व्युत्पन्न (डेरिभेटिभ) वित्तीय उपकरण	०			
ग्राहकको निक्षेप दायित्व	१४३,६२९	१३९,२८६	३%	
सापटी	११	३१	-६५%	बैंकको तरलता उच्च रहेकोले प्रक्षेपित भन्दा कम सापटी उपभोग गरेको ।
चालू कर दायित्व	०			
व्यवस्था रकमहरू	०			
स्थगन कर दायित्व	१७७		१००%	प्रक्षेपित विवरणमा स्थगन कर गणना नभएको ।
अन्य दायित्वहरू	४,४२५	४,३२७	२%	
जारी गरिएको ऋणपत्र	२,४९५	२,५००	०%	
असुरक्षित सहायक आवधीक दायित्व	०			
<b>जम्मा दायित्व</b>	<b>१५०,८४९</b>	<b>१४६,८१३</b>	<b>३%</b>	
<b>ईक्विटी</b>		०		
शेयर पूँजी	१४,९८९	१४,४४८	४%	
शेयर प्रिमियम	०			
सञ्चित मुनाफा	२,३४२	४,६९५	-५०%	नाफाको वितरण तथा यस आर्थिक वर्षको नाफामा भएको कमी ।
जगेडा	११,१४०	१२,०४१	-७%	
शेयरधनीहरूलाई बाँडफाँड योग्य कूल ईक्विटी	२८,४७१	३१,१८४		
गैर नियन्त्रण स्वार्थ	०	०		
<b>कुल ईक्विटी</b>	<b>२८,४७१</b>	<b>३१,१८४</b>		
<b>कुल दायित्व र ईक्विटी</b>	<b>१७९,३२०</b>	<b>१७७,९९७</b>		





## नाफा वा नोक्सानको एकीकृत विवरण

आर्थिक वर्ष २०७६/७७

रकम रु. दश लाखमा

विवरण	लेखापरिक्षण भएको वित्तीय विवरण	प्रक्षेपित वित्तीय विवरण	फरक(%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
ब्याज आम्दानी	१५,८२२	१६,०८५	-२%	
ब्याज खर्च	९,१०६	८,३१२	१०%	
खुद ब्याज आम्दानी	६,७१६	७,७७३		
शुल्क तथा कमिशन आम्दानी	१,९०२	१,७०९	११%	
शुल्क तथा कमिशन खर्च	२६	३	९३३%	प्रक्षेपित भन्दा फरक ढङ्गले शुल्क तथा कमिशन खर्चको वर्गिकरण गरिएको ।
खुद शुल्क र कमिशन आम्दानी	१,८७६	१,७०६		
खुद ब्याज, शुल्क र कमिशन आम्दानी	८,५९२	९,४७९		
खुद व्यापारिक आम्दानी	३९२	४००	-२%	
अन्य सञ्चालन आम्दानी	३६	२३	६०%	प्रक्षेपित भन्दा फरक ढङ्गले शुल्क तथा कमिशन खर्चको वर्गिकरण गरिएको ।
जम्मा सञ्चालन आम्दानी	९,०२०	९,९०२		
कर्जामा सम्भावित क्षती व्यवस्था/(फिर्ता) तथा अन्य नोक्सानीहरू	५१७	-९४७	-१५५%	प्रक्षेपित भन्दा अधिक कर्जा नोक्सानी व्यवस्था कायम गरेको ।
खुद सञ्चालन आम्दानी	८,५०३	१०,८४९		
सञ्चालन खर्च				
कर्मचारी खर्च	३,०२५	३,३४२	-९%	
अन्य सञ्चालन खर्च	९४२	१,२७३	-२६%	प्रक्षेपित भन्दा कम अन्य सञ्चालन खर्च रहेको ।
ह्रासकट्टी र परिशोधन	२१७	१७०	२७%	सि वि एस को खरिदमा भएको ह्रास खर्चको प्रभाव प्रक्षेपित विवरणमा नभएको ।
सञ्चालन मुनाफा	४,३१९	६,०६४		
गैर सञ्चालन आम्दानी	८१	६०८	-८७%	प्रक्षेपित भन्दा कम गैर सञ्चालन आम्दानी रहेको ।
गैर सञ्चालन खर्च	०	१२	-१००%	प्रक्षेपित भन्दा कम गैर सञ्चालन खर्च रहेको ।
आयकर अधिको मुनाफा	४,४००	६,६६०		
आयकर खर्च				
चालु कर खर्च	१,०२७	१,९९८	-४९%	प्रक्षेपित भन्दा कम करयोग्य आय हुनाले ।
स्थगन कर खर्च	४१			
यस अवधिको मुनाफा	३,३३२	४,६६२		

## ९. आर्थिक वर्ष २०७६/७७ मा भएका विशेष घटना तथा परिस्थितिको विवरण

आर्थिक वर्ष २०७६/७७ मा बैंकको लाहान शाखामा रु ४,८८,४७,२५०।- (चार करोड अठ्ठासी लाख सत्तालिस हजार दुई सय पचास) रुपैयाँ बराबरको रकम अपचलन भई १२ जना ग्राहकको खातामा जम्मा हुन गएको थियो । सो रकममध्ये रु १,८६,५०,५९८।१९ (एक करोड छयासी लाख पचास हजार पाँच सय अठ्ठानब्बे रुपैयाँ र पैसा उन्नाइस मात्र) बैंकले रोक्का राखेको छ । बीमा दावी मार्फत हालसम्म रु १,००,००,०००।- (एक करोड रुपैयाँ मात्र) बीमा कम्पनीबाट भुक्तानी प्राप्त हुन आएको छ । बाँकी रकमको भुक्तानीका लागि बीमा कम्पनीसँग आवश्यक थप कार्य भइरहेको छ ।



## आर्थिक वर्ष २०७७/०७८ को लागि लेखापरीक्षकको नियुक्ति एवं परिश्रमिक र सेवा शर्त सम्बन्धमा

आर्थिक वर्ष २०७७/७८ को लेखापरीक्षण गर्नका लागि लेखापरीक्षकको नियुक्ति सम्बन्धी प्रस्ताव उपर छलफल भई बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को दफा ६२(१) बमोजिम आर्थिक वर्ष समाप्त भएको चार महिना भित्र लेखापरीक्षण गराउनु पर्ने सम्बन्धी व्यवस्था रहेकोले सोका लागि कम्पनी ऐन २०६३ को दफा १६५ को खण्ड (घ) बमोजिम लेखा परिक्षण समितिबाट सिफारिश साथ पेश भएको महालेखापरीक्षकको कार्यालयको पत्रसंख्या: २०७७/७८, च.नं. ११४ मिति २०७७/०९/१७ को पत्रबाट बैंकको आर्थिक वर्ष २०७७/७८ को लेखापरीक्षण गर्न परामर्श प्राप्त भए मुताविक देहाय बमोजिमको सेवा, शर्त र सुविधाहरु कायम हुने गरि चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल र चार्टर्ड एकाउन्टेन्ट श्री सुजन कुमार काफ्लेलाई चौधौं वार्षिक साधारणसभाबाट अनुमोदन गराउने गरी बैंकको लेखापरीक्षक नियुक्त गर्ने निर्णय गरियो ।

### (क) सेवा, शर्त सुविधाहरू :

१. लेखापरीक्षण गरे बापत लेखापरीक्षकलाई जनही रु. ९,००,०००/- (अक्षरेपी नौ लाख रुपैया मात्र) मुल्य अभिवृद्धि कर सहितका दरले २ दुइ जनाको जम्मा रु.१८,००,०००/- अक्षरेपी अठार लाख रुपैया मात्र पारिश्रमिक उपलब्ध गराउने ।
२. काठमाण्डौ उपत्यका बाहिर काम गरेको दिनमा Perdiem & Accommodation बापत लेखापरीक्षकलाई प्रतिदिनको रु.२,०००/- अक्षरेपी दुई हजार रुपैया मात्र र अन्य सहयोगीलाई प्रतिदिनको रु.१,८००/- अक्षरेपी एक हजार आठ सय रुपैया मात्र तथा भ्रमण टिकट सुविधा उपलब्ध गराउने । मुख्य कार्यालय बाहेक काठमाण्डौ उपत्यका भित्र (विभाग समेत) लेखापरीक्षण गरेको दिनमा बैंकको नियमानुसार उपत्यका बाहिर उपलब्ध गराइने दरको आधा रकम मात्र उपलब्ध गराउने । यसका अतिरिक्त बैंकको नियमानुसार लेखापरीक्षण कार्य गर्दा उपलब्ध गराइने २५ (पच्चिस) प्रतिशत थप रकम समेत उपलब्ध गराउने ।
३. लेखापरीक्षकले बैंकसँग सम्झौता गरेको ७ (सात) दिन भित्र लेखापरीक्षणमा संलग्न हुने जनशक्ती विवरण समेतको विस्तृत योजना तथा कार्यक्रम (Audit Plan) पेश गर्नुपर्नेछ ।
४. मिति २०७८ असोज महिना भित्र अन्तिम लेखापरीक्षण प्रतिवेदन उपलब्ध गराउनु पर्नेछ ।
- (ख) लेखापरीक्षण कार्यलाई व्यवस्थित तुल्याउन बैंक व्यवस्थापन र लेखापरीक्षकहरु चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल र चार्टर्ड एकाउन्टेन्ट श्री सुजन कुमार काफ्ले बीच उल्लेखित सेवा, शर्त र सुविधाहरुको अधिनमा रहि चौधौं साधारणसभाबाट अनुमोदन पश्चात नीज लेखापरीक्षकहरुसँग सम्झौता गर्न व्यवस्थापनलाई निर्देशन दिने ।



## चौधौ वार्षिक साधारण सभामा कृषि विकास बैंक लि. को प्रबन्धपत्रको दफा

## ४, ५ र ७ मा संशोधनका लागि पेश गरिएको प्रस्ताव (तीन महले)

क्र.स.	दफा	उपदफा	खण्ड	विद्यमान व्यवस्था	प्रस्तावित संशोधन	कारण
१	५		(२)	<p><b>बैंकको अधिवृत्त, जारी र चुक्ता पूँजीको अंक र विभिन्न प्रकारको शेयर सङ्ख्या</b></p> <p>मूल प्रबन्धपत्रको दफा ५ उपदफा (२) र (३) को सट्टा देहायको उपदफा (२) र (३) राखी संशोधन गरिएको छः</p> <p>" (२) बैंकको कुल जारी पूँजी र १६,४२,२६,४१,८०३/- (सोह्र अर्ब ब्यालिस करोड छविस् लाख एक्वालिस हजार अठ सय तीन मात्र) हुनेछ । जसमध्ये साधारण जारी पूँजी रु.१०,९८,९९,८०३/- (दश अर्ब अठ्ठानव्ये करोड उनात्सय लाख जारी पूँजी रु.१०,९८,९९,८०३/- (दश अर्ब अठ्ठानव्ये करोड उनात्सय लाख उनात्सय हजार अठ सय तीन मात्र) र अप्रधिकार जारी पूँजी ननक्वमिलेटीभ इरीडिमेवल प्रिफिरेन्स शेयर रु.५,४३,२७,१२,०००/-पाँच अर्ब त्रिचालिस करोड रु.५,४३,२७,१२,०००/- म वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०/- नगद लाभांश गरी जम्मा नगद लाभांश रु. ४०,१४,०८,४६,२३५/- अक्षरूपी चालिस करोड चौध लाख आठ हजार चार सय बैसठि पैसा पैतिस मात्र) प्रदान गर्न स्वीकृति प्राप्त भएकोले बोनश शेयर वितरणको हदसम्म जारी तथा चुक्ता पूँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको । साथै दशमलव पछिको अंकलाई शून्यान्तर गरिएको ।</p>	<p>नेपाल राष्ट्र बैंकको पत्रसङ्ख्या बे.मु.वि. /अफसाईट /एजिएम/१४/२०७७/७८ च.नं.१८ मिति २०७७/०९/०६ को प्राप्त पत्रानुसार यस बैंकका शेयरधनीलाई रु.१,४३,३४,६९,१०,४६४/- एक अर्ब त्रिचालिस करोड चौतिस लाख उनात्सय हजार एकसय चार पैसा चौसठी मात्र) बराबरको बोनस शेयर र सोमा लाने क्रम प्रयोजनको लागि ०.७८९५ प्रतिशतले हुने रकम रु.७५,४४,४५,७४,३२५/- नगद लाभांश तथा नेपाल सरकारको लगानी रहेको अविभाज्य असीचित अप्रधिकार सेयर (Non Convertible Irredemable Preference share) रु.५,४३,२७,१२,०००/- म वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०/- नगद लाभांश गरी जम्मा नगद लाभांश रु. ४०,१४,०८,४६,२३५/- अक्षरूपी चालिस करोड चौध लाख आठ हजार चार सय बैसठि पैसा पैतिस मात्र) प्रदान गर्न स्वीकृति प्राप्त भएकोले बोनश शेयर वितरणको हदसम्म जारी तथा चुक्ता पूँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको । साथै दशमलव पछिको अंकलाई शून्यान्तर गरिएको ।</p>	
२	७	(२)	(क)	<p><b>बैंकको साधारण जारी पूँजीलाई देहाय अनुसार बाँडेर गरिएको छः</b></p> <p>क) समूह "क" संस्थापक शेयरधनीः</p> <p>नेपाल सरकार रु.४,८७,३७,९९,९५६/- (चार अर्ब सतासि मात्र).....४१%</p> <p>करोड सैतिस लाख चौतानव्ये हजार नौ सय छपन्न मात्र).....४१%</p> <p>ख) समूह "ख" सर्वसाधारण समूहः</p> <p>सर्वसाधारण शेयरधनीहरू रु.४,६८,२६,६५,७४२/- (चार अर्ब अडसठि करोड छविस् लाख चौतानव्ये हजार सैतिस लाख ब्यालिस मात्र).....४१%</p>	<p>मूल प्रबन्धपत्रको दफा ७ को उपदफा (२) को खण्ड (क) र (ख) को सट्टा देहायको खण्ड (क) र (ख) राखी संशोधन गरिएको छः</p> <p>"(२) बैंकको साधारण जारी पूँजीलाई देहाय अनुसार बाँडेर गरिएको छः</p> <p>(क) समूह "क" संस्थापक शेयरधनीः</p> <p>नेपाल सरकार रु.४,६०,४८,६४,२००/- (पाच अर्ब साठी करोड अर्ब चालिस लाख चौसठी हजार दुई सय मात्र).....४१%</p> <p>(ख) समूह "ख" सर्वसाधारण समूहः</p> <p>सर्वसाधारण शेयरधनीहरू रु.४,३८,५०,६५,६०३/- (पाच अर्ब अडतीस करोड पचास लाख सैसठि हजार छ सय तीन मात्र).....४१%</p>	
३	४	(२)	(घ)	<p><b>उपदफा (१) मा उल्लेखित कायहरूका अतिरिक्त बैंकले अद्यव्यक्तानुसार देहायका अन्य कायहरू गर्ने सक्नेछः</b></p> <p>(घ) नेपाल राष्ट्र बैंकले तोकेको अन्य काय गर्ने ।</p>	<p>मूल प्रबन्धपत्रको दफा (४) को उपदफा (२) को खण्ड (घ) मा "धितोपत्र दवाल सम्बन्धी काय गनका लागि बैंकको सतप्रतिशत स्वामित्व हुने गरी सहायक कम्पनी स्थापना गर्ने" भन्ने वाक्यांश राखी र खण्ड (घ) को "नेपाल राष्ट्र बैंकले तोकेको अन्य काय गर्ने" भन्ने वाक्यांशलाई थप खण्ड (ड) मा देहाय अनुसार मिलाउन गरिएकोः</p> <p>" (घ) मा "धितोपत्र दवाल सम्बन्धी काय गनका लागि बैंकको सतप्रतिशत स्वामित्व हुने गरी सहायक कम्पनी स्थापना गर्ने</p> <p>(ड) नेपाल राष्ट्र बैंकले तोकेको अन्य काय गर्ने"</p>	
			(ड)			

# चौधौ वार्षिक साधारण सभामा कृषि विकास बैंक लि. को नियमावलीको नियम ५ र ७ मा संशोधनका लागि पेश गरिएको प्रस्ताव (तीन महले)



क्र.सं	नियम	उप-नियम	खण्ड	उप-खण्ड	विद्यमान व्यवस्था	प्रस्तावित व्यवस्था	संशोधन गर्नु पर्ने कारण
१.	५	(२)			<p><b>बैंकको अधिकृत पूँजी जारी र चुक्ताको अंक र विभिन्न प्रकारको शेयर संख्या</b></p> <p>"(२) बैंकको कुल जारी पूँजी रु १४,९८,९१,७२,६९८/- (चौध अर्ब अठ्ठान लाख एकातब्बे लाख बहत्तर हजार छ सय अठ्ठान लाख मात्र) हुनेछ । जसमध्ये साधारण जारी पूँजी रु ९,४५,६४,६०,६९८/- (नौ अर्ब पचपन करोड चौसठ्ठी लाख साठी हजार छ सय अठ्ठान लाख मात्र) र अप्रधिकार जारी पूँजी ननस्कुमिलेटीभ इडिमेवल प्रिफरेन्स शेयर रु ५,४३,२७,१२,०००/- (पाँच अर्ब त्रिचालिस करोड सताईस लाख बाह्र हजार) हुनेछ ।</p> <p>(३) बैंकको कुल चुक्ता पूँजी रु १४,९८,९१,७२,६९८/- (चौध अर्ब अठ्ठान लाख एकातब्बे लाख बहत्तर हजार छ सय अठ्ठान लाख मात्र) हुनेछ ।"</p>	<p>मूल नियमावलीको नियम ५ मा देहाय बमोजिम संशोधन गरिएको छ, <b>बैंकको अधिकृत पूँजी जारी र चुक्ताको अंक र विभिन्न प्रकारको शेयर संख्या</b></p> <p>"मूल नियमावलीको नियम ५ को उपनियम (२) र (३) को सट्टा देहायको उपनियम (२) र (३) राखी संशोधन गरिएको छ ।</p> <p>(२) बैंकको कुल जारी पूँजी रु १६,४८,२६,४१,८०३/- (सोह्र अर्ब ब्यालिस करोड छिब्बस लाख एक्वालिस हजार आठ सय तीन मात्र) हुनेछ । जसमध्ये साधारण जारी पूँजी रु १०,९८,९९,२९,८०३ (दश अर्ब अठ्ठान लाख एकातब्बे लाख एक्वालिस हजार आठ सय तीन मात्र) र अप्रधिकार जारी उन्नतस्य लाख उन्नतनीस हजार आठ सय तीन मात्र) र अप्रधिकार जारी पूँजी ननस्कुमिलेटीभ इडिमेवल प्रिफरेन्स शेयर रु ५,४३,२७,१२,०००/- (पाँच अर्ब त्रिचालिस करोड सताईस लाख बाह्र हजार) हुनेछ ।</p> <p>(३) बैंकको कुल चुक्ता पूँजी रु १६,४८,२६,४१,८०३/- (सोह्र अर्ब ब्यालिस करोड छिब्बस लाख एक्वालिस हजार आठ सय तीन मात्र) हुनेछ ।"</p>	<p>नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सं.वि. /अफसाईट /एजिएम/१४/२०७७/७८ च.नं.१८ मिति २०७७/०९/०६ को प्राप्त पत्रानुसार यस बैंकका शेयरधनीलाई रु. १,४३,३४,६९,०४,६४८- (एक अर्ब त्रिचालिस करोड चौतिस लाख उन्नानसतीर हजार एकसय चार पैसा चौसठी मात्र) बराबरको बोनस शेयर र सोमा लाने कर प्रयोजनको लागि ०.७८९५ प्रतिशतले हुने रकम रु.७४,४४,७४,२३५ नगद लाभांश तथा नेपाल सरकारको लगानी रहेको अविमोच्य अस्चित अप्रधिकार सेयर (Non Convertible Irredemable Preference share) रु.५,४३,२७,१२,०००/- म वार्षिक ६ प्रतिशतले हुने रकम रु.३२,४९,६२,७८०/- नगद लाभांश गरी जम्मा नगद लाभांश रु. ४०,१४,०८,४६,२३५/- अक्षरपी चालिस करोड चौध लाख आठ हजार चार सय वैसठि पैसा पतिस मात्र) प्रदान गर्न स्वीकृति प्राप्त भएकोले बोनस शेयर वितरणको हदसम्म जारी तथा चुक्ता पूँजी बढिको लागि संशोधन प्रस्ताव पेश गरेको । साथै दशमलव पछिको अंकलाई शून्यान्तर गरिएको ।</p>
२	७	(१)	(क)		<p><b>७. शेयर बाँडफाँड र शेयर वापतको रकमको भुक्तानी :</b></p> <p>(१) बैंकको साधारण जारी पूँजीलाई देहाय अनुसार बाँडफाँड गरिएको छ :</p> <p>(क) समूह "क" संस्थापक शेयरधनी:</p> <p>नेपाल सरकार रु.४,८७,३७,९४,९५६/- (चार अर्ब सताईस करोड सैतिस लाख चौरान्छे हजार नौ सय छपान मात्र).....४९%</p> <p>(ख) समूह "ख" सर्वसाधारण समूह :</p> <p>सर्वसाधारण शेयरधनीहरू रु.४,३८,२६,५४,७४२/- (चार अर्ब अइसठि करोड छिब्बस लाख पैसठि हजार सात सय ब्यालिस मात्र ) ..... ४९% "</p>	<p>मूल नियमावलीको नियम ७ को उपनियम (१) को सट्टा देहाय बमोजिमको उपनियम (१) राखी संशोधन गरिएको छ :</p> <p>"७. शेयर बाँडफाँड र शेयर वापतको रकमको भुक्तानी :</p> <p>(१) बैंकको साधारण जारी पूँजीलाई देहाय अनुसार बाँडफाँड गरिएको छ :</p> <p>(क) समूह "क" संस्थापक शेयरधनी:</p> <p>नेपाल सरकार रु.५,६०,४८,६४,२००/- (पाँच अर्ब साठी करोड अड् चालिस लाख चौसठी हजार दुई सय मात्र).....४९%</p> <p>(ख) समूह "ख" सर्वसाधारण समूह :</p> <p>सर्वसाधारण शेयरधनीहरू रु.५,३८,४०,६४,६०३/- (पाँच अर्ब अइतीस करोड पचास लाख पैसठि हजार छ सय तीन मात्र ) ..... ४९% "</p>	<p>नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सं.वि. /अफसाईट /एजिएम/१४/२०७७/७८ च.नं.१८ मिति २०७७/०९/०६ को प्राप्त पत्रानुसार यस बैंकका शेयरधनीलाई रु. १,४३,३४,६९,०४,६४८- (एक अर्ब त्रिचालिस करोड चौतिस लाख उन्नानसतीर हजार एकसय चार पैसा चौसठी मात्र) बराबरको बोनस शेयर र सोमा लाने कर प्रयोजनको लागि ०.७८९५ प्रतिशतले हुने रकम रु.७४,४४,७४,२३५ नगद लाभांश तथा नेपाल सरकारको लगानी रहेको अविमोच्य अस्चित अप्रधिकार सेयर (Non Convertible Irredemable Preference share) रु.५,४३,२७,१२,०००/- म वार्षिक ६ प्रतिशतले हुने रकम रु.३२,४९,६२,७८०/- नगद लाभांश गरी जम्मा नगद लाभांश रु. ४०,१४,०८,४६,२३५/- अक्षरपी चालिस करोड चौध लाख आठ हजार चार सय वैसठि पैसा पतिस मात्र) प्रदान गर्न स्वीकृति प्राप्त भएकोले बोनस शेयर वितरणको हदसम्म जारी तथा चुक्ता पूँजी बढिको लागि संशोधन प्रस्ताव पेश गरेको । साथै दशमलव पछिको अंकलाई शून्यान्तर गरिएको ।</p>

## वार्षिक साधारण सभा

## टिपोट

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

## वार्षिक साधारण सभा

टिपोट

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

## वार्षिक साधारण सभा

## टिपोट

[illegible]



# कृषि विकास बैंक लि.

## व्यवस्थापन समूह



**अनिलकुमार उपाध्याय**

प्रमुख कार्यकारी अधिकृत



**प्रताप सुवेदी**

प्रमुख कर्जा अधिकृत  
(का. मु. उप-महाप्रबन्धक)



**यज्ञप्रकाश न्यौपाने**

प्रमुख वित्त अधिकृत  
(का. मु. उप-महाप्रबन्धक)



**ध्रुवचन्द्र गौतम**

प्रमुख कर्पोरेट अधिकृत  
(का. मु. उप-महाप्रबन्धक)



**दीर्घबहादुर अर्याल**

प्रमुख जनशक्ति व्यवस्थापन अधिकृत  
(का. मु. उप-महाप्रबन्धक)

## विभागस्तरीय विभागीय प्रमुख

- प्रेम कुमार श्रेष्ठ, वि.प्र., वित्त तथा लेखा विभाग
- निर्मलप्रसाद उपाध्याय, वि.प्र., जनशक्ति व्यवस्थापन विभाग
- बाबुकाजी थापा, वि.प्र., कृषि कर्जा तथा एमएसएमई विभाग
- मिनराज पोखरेल, वि.प्र., व्यवसाय कर्जा तथा ट्रेड फाइनेन्स विभाग
- पप्पुबाबु श्रेष्ठ, वि.प्र., सूचना प्रविधि विभाग
- सुशिल हुमागाई, वि.प्र., आन्तरिक लेखा परिक्षण विभाग
- टंक प्रसाद भट्टराई, वि.प्र., अवकास कोष व्यवस्थापन कार्यालय
- सुदीप कुमार दाहाल, वि.प्र., ट्रेजरी विभाग
- निर्मलराज कोईराला, वि.प्र., कानून विभाग
- अजयकुमार रिमाल, वि.प्र., डिजिटल बैंकिङ्ग विभाग
- प्रकाश कंडेल, वि.प्र., केन्द्रीय तालिम प्रतिष्ठान
- शंकरकुमार अर्याल, वि.प्र., सामान्य सेवा विभाग
- अनिल कुमार यादव, वि.प्र., आन्तरिक निरीक्षण तथा अनुगमन विभाग
- गणेश बहादुर डि.सी., वि.प्र., बजार तथा शाखा सञ्चालन विभाग
- तेजमान सिंह भण्डारी, वि.प्र. योजना तथा अनुसन्धान विभाग
- बिना शर्मा, वि.प्र., परियोजना कार्यान्वयन इकाई
- सरोज कुमार साह, का.मु.वि.प्र., कर्पोरेट बैंकिङ्ग, रामशाहपथ
- सरिता कुमारी पोखरेल दाहाल, का.मु.वि.प्र., अवकास कोष व्यवस्थापन कार्यालय
- हिमलाल पौडेल, का.मु.वि.प्र., कम्पनी सचिवालय
- नीकू आचार्य, का.मु.वि.प्र., जोखिम व्यवस्थापन विभाग
- नारायण प्रसाद चौलागाई का.मु.वि.प्र., स्थायी सम्पत्ति विभाग

## प्रदेशस्तरीय प्रदेश प्रमुख

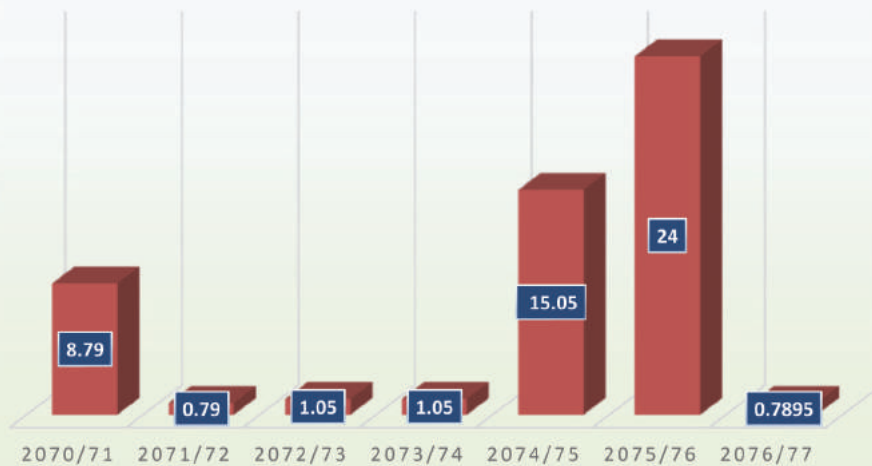
- प्रदेश नं. १, प्रदेश प्रमुख - बाशु अधिकारी, प्रदेश कार्यालय, विराटनगर
- प्रदेश नं. २, प्रदेश प्रमुख - राजेश कुमार श्रीवास्तव, प्रदेश कार्यालय, जनकपुर
- बागमती (क), प्रदेश प्रमुख - सुन्दरप्रसाद खतिवडा, प्रदेश कार्यालय, काठमाडौं
- बागमती (ख), प्रदेश प्रमुख - कृष्ण नकर्म, प्रदेश कार्यालय, विरेन्द्रनगर, चितवन
- गण्डकी प्रदेश, प्रदेश प्रमुख - रघुनाथ न्यौपाने, प्रदेश कार्यालय, पोखरा
- लुम्बिनी (क), का.मु. प्रदेश प्रमुख - जगदिश्वर पन्थी, प्रदेश कार्यालय, भैरहवा
- लुम्बिनी (ख), प्रदेश प्रमुख - गिरिधारी पौडेल, प्रदेश कार्यालय, नेपालगञ्ज
- कर्णाली प्रदेश, प्रदेश प्रमुख - घनेन्द्र अधिकारी, कार्यालय, सुर्खेत
- सुदूरपश्चिम प्रदेश, का.मु. प्रदेश प्रमुख - गोकुल पनेरु, प्रदेश कार्यालय, धनगढी

## मुख्य शाखास्तरीय प्रबन्धक

- करुण चन्द्र घिमिरे, मुख्य शाखा प्रबन्धक, मुख्य शाखा चावहिल
- चन्द्रसिंह थापा, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा रत्नपार्क
- डालेन्द्र थापा, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा लगनखेल
- रुक्मिणी भट्ट उपाध्याय, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा गौशाला
- माधव रिजाल, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा पोखरा
- टंक प्रसाद पोखरेल, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा विराटनगर

## Key Performance Highlights

### CASH DIVIDEND PERCENTAGE



### EQUITY DIVIDEND PERCENTAGE



### OPERATING PROFIT RS. (MILLIONS)



### DEPOSIT RS.(MILLIONS)



### LOANS RS.(MILLIONS)



### NPL PERCENTAGE



# कृषि विकास बैंकको सेवा तथा सुविधाहरू

## १. निक्षेप सेवा (Deposit Product)

### (क) बचत निक्षेप खाता (Saving Deposit Account)

- बा-आमा बचत खाता
- शेयरधनी बचत खाता
- सबै नेपालीको बचत खाता
- ADBL तलब बचत खाता
- समृद्धी बचत खाता
- सामाजिक सुरक्षा बचत खाता
- कर्मचारी निवृत्तिभरण बचत खाता
- चेतनशील नारी बचत खाता
- विदेशी मुद्रा (FCY) बचत खाता
- कृषक बचत खाता
- साधारण बचत खाता

### (ख) मुद्दती निक्षेप खाता (Fixed Deposit Account)

- Term Fixed Deposit
- Structural Fixed Deposit

### (ग) अक्षयकोष खाता (Akshya Kosh Account)

### (घ) चल्ती निक्षेप खाता (Current Deposit Account)

### (ङ) माग तथा अल्प सूचनामा प्राप्त हुने निक्षेप खाता (Call Deposit Account)

### (च) सहकारी कल खाता (Co-operative call Account)

### (छ) करेन्ट कल खाता (Current call Account Sweeping)

## २. कर्जा तथा सापट सेवा (Loan & Advances)

यस बैंकका देशभरनै छरिएर रहेका शाखाहरूबाट ग्राहकको माग र आवश्यकता अनुसारको प्रयोजनको लागि विभिन्न वर्ग, क्षेत्र र समुदायका नागरिकहरूलाई लक्षित गरी तपसिल अनुसारका शीर्षकमा कर्जा तथा सापट सेवा उपलब्ध रहेका छन् ।

### (क) कृषि तथा एस.एम.ई. कर्जा (Agriculture & SME Loan)

- सरल कृषि कर्जा
- शितघर कर्जा
- कृषि उत्पादन कर्जा
- कृषि यन्त्र खरीद कर्जा
- पशुपंक्षीपालन कर्जा
- युवा कृषि कर्जा
- माछापालन कर्जा
- एस.एम.ई. कर्जा

### (ख) उपभोग्य कर्जा (Consumer Loan)

- घरायशी कर्जा
- शैक्षिक कर्जा
- अटो कर्जा
- कर्मचारी सेवा कर्जा
- सुनचाँदी धितो कर्जा
- पुनर्निर्माण कर्जा
- व्यक्तिगत ओभरड्राफ्ट कर्जा
- मुद्दति रसिद धितो कर्जा
- क्रेडिट कार्ड सुविधा
- आवास कर्जा
- सरकारी तथा अन्य सुरक्षणपत्र धितो कर्जा
- तलबी खाता कर्जा
- घर खरीद कर्जा
- शेयर धितो (मार्जिन लेण्डिङ्ग) कर्जा
- घडेरी खरीद कर्जा
- हायरपचेज कर्जा

### (ग) संस्थागत कर्जा (Corporate Loan)

- थोक कर्जा
- सरल ठेक्कापट्टा कर्जा
- निर्यात कर्जा (पूर्व निर्यात कर्जा)
- उद्योग कर्जा
- हाइपोथिकेशन कर्जा
- निर्यात कर्जा (निर्यात पश्चात् कर्जा)
- सेवा कर्जा
- व्यावसायिक भवन/हाउजिङ्ग कर्जा
- एडभान्स अन क्रेडिट
- व्यापार कर्जा
- सहवित्तीयकरण कर्जा
- जमानतदावी कर्जा
- संस्थागत ओभरड्राफ्ट कर्जा
- त्रिजग्याप कर्जा
- पर्यटन सेवा
- जलविद्युत/बैंकाल्पिक उर्जा कर्जा
- विश्वासको लिखत (टि.आर.) कर्जा
- होमस्टे सर्भिस



Agricultural Development Bank Ltd.

कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

# कृषि विकास बैंकको सेवा तथा सुविधाहरू

## (घ) सहूलियतपूर्ण कर्जा (Subsidized Loan)

स्वदेशमानै रोजगारी सृजना गरी नेपाली युवाहरूलाई विदेश पलायन हुनबाट रोक्न, महिला, दलित तथा पिछडिएका वर्गको उद्यमशिलता विकास गरी आय आर्जन गर्न, विपन्न वर्गका जनसमूदायलाई प्राविधिक तथा व्यावसायिक शिक्षा प्रदान गरी देशको आर्थिक तथा सामाजिक विकास गर्ने उद्देश्यका साथ नेपाल सरकार मन्त्रीपरिषद्बाट स्वीकृत व्याज अनुदानसहितको सहूलियतपूर्ण कर्जा सम्बन्धि कार्यविधिको अधिनमा रहि निम्नानुसारका शीर्षकहरूमा बैंकका सम्पूर्ण शाखाहरूबाट सहूलियतपूर्ण कर्जा उपलब्ध हुनेछ ।

☞ व्यावसायिक कृषि तथा पशुपंछी कर्जा	अधिकतम रु. ५ करोडसम्म
☞ शिक्षित युवा स्वरोजगार कर्जा	अधिकतम रु. ७ लाखसम्म
☞ विदेशबाट फर्केका युवा परियोजना कर्जा	अधिकतम रु. १० लाखसम्म
☞ महिला उद्यमशिल कर्जा	अधिकतम रु. १५ लाखसम्म
☞ दलित समुदाय व्यवसाय विकास कर्जा	अधिकतम रु. १० लाखसम्म
☞ उच्च र प्राविधिक तथा व्यावसायिक शिक्षा कर्जा	अधिकतम रु. ५ लाखसम्म
☞ भूकम्प पीडितहरूको निजी आवास निर्माण कर्जा	अधिकतम रु. ३ लाखसम्म
☞ कपडा उद्योग सञ्चालन कर्जा	अधिकतम रु. ५ करोडसम्म
☞ प्राविधिक शिक्षा तथा व्यावसायिक तालिम परिषद्बाट मान्यताप्राप्त संस्थाबाट लिइने तालिम आदिको लागि	अधिकतम रु. २ लाखसम्म

## ३. विप्रेषण सेवा (Remittance Service)

(क) एडिबिएल रेमिट (ADBL Remit): नेपालभर छरिएर रहेका यस बैंकका सम्पूर्ण शाखाहरू तथा एजेन्सीहरूबाट रकम पठाउने तथा पाउने सरल, सुरक्षित र भरपर्दो माध्यम ।

(ख) एजेन्सी रेमिट (Agency Remit) : विश्वको जुनसुकै स्थानबाट पठाएको रकम देशभर रहेका शाखाहरूबाट सरल प्रक्रियाले ग्राहकलाई भुक्तानी गर्ने एजेन्सी रेमिट सेवाहरू:

☞ Western Union	☞ BOOM	☞ Sewa
☞ Money Gram	☞ Prabhu	☞ City
☞ Siddhartha	☞ Himal	☞ IME
☞ Easy Link	☞ Prithivi	

(ग) इन्डो नेपाल रेमिट (Indo-Nepal Remit) : भारतमा रहेका Axis Bank का शाखाहरूबाट नेपालभर रहेका कृषि विकास बैंक लि.का जुनसुकै शाखामा पैसा पठाउन सकिने सुरक्षित र भरपर्दो माध्यम ।

## ४. गैर कोषमा आधारित बैकिङ्ग सेवा (Non Fund Banking Service)

(क) बैंक जमानत सेवा (Bank Guarantee) : बैंकका सम्पूर्ण शाखाहरूले ग्राहकहरूको अनुरोधमा न्यून धितो मार्जिन तथा सेवा शुल्कमा निम्न प्रकृतिका जमानतहरू जारी गरी सेवा दिईरहेका छन् ।

☞ बोलपत्र जमानत	☞ अग्रिम भुक्तानी/पेशकी जमानत
☞ वित्तीय जमानत	☞ वण्डेड वेयर हाउस जमानत
☞ कार्य सम्पादन जमानत	☞ धरौटी जमानत
☞ काउण्टर जमानत	

(ख) प्रतितपत्र सेवा (Letter of Credit): बैंकको तोकिएका शाखाहरूबाट सरल प्रक्रिया, न्यूनतम सेवा शुल्क तथा टी.आर. कर्जा सुविधा सहित ग्राहकको आवश्यकता अनुसार प्रतितपत्र सेवा उपलब्ध रहेको छ ।



**Agricultural Development Bank Ltd.**  
**कृषि विकास बैंक लिमिटेड**  
(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

# कृषि विकास बैंकको सेवा तथा सुविधाहरू

## ९. आधुनिक बैंकिङ्ग सेवा (Modern Banking Services)

### (क) ए.टी.एम. सेवा (ATM Service) :

बैंकले प्रदेश नं. १ : विर्तामोड, धरान, इटहरी, फिक्कल, धुलाबारी, मंगलबारे, विराटनगर, विराटनगर भाटभटेनी, गाईघाट

प्रदेश नं. २ : राजविराज, लाहान, जनकपुर, वीरगंज, बर्दिबास, मलंगवा, कल्याणपुर सप्तरी, सुखीपुर सिराहा

वागमती प्रदेश : रामशाहपथ, रत्नपार्क, कालीमाटी, नयाँ बानेश्वर, कोटेश्वर, पुतलीसडक, न्यूरोड, गौशाला, जोरपाटी, महाराजगञ्ज, बालाजु, स्वयम्भू, कलंकी, कीर्तिपुर, मंगलबजार, दुधपाटी, ठमेल, कपन, त्रिपुरेश्वर, गड्डाघर, हेटौडा, हेटौडा अस्पताल, भरतपुर, भरतपुर क्यान्सर अस्पताल, नारायणगढ, सौराहा, मेलम्ची, त्रिशुली नुवाकोट, बनेपा

गण्डकी प्रदेश : पोखरा, जोमसोम, खैरेनीटार

लुम्बिनी प्रदेश : बुटवल, भैरहवा, लुम्बिनी, तौलहवा, चन्द्रौटा, जितपुर कपिलवस्तु, घोराही,

कोहलपुर, नेपालगञ्ज, खजुरा, परासी, खस्यौली

कर्णाली प्रदेश : जुम्ला, सुर्खेत, छिन्चु

सुदूरपश्चिम प्रदेश : क्याम्पसरोड धनगढी, धनगढी, सिलगढी डोटी, अत्तरीया, महेन्द्रनगर, डडेलधुरा गरी ७० स्थानमा ATM सेवा संचालनमा रहेका छन्। निकट भविष्यमा थप स्थानमा समेत ATM जडान गरी सेवा पुर्‍याउने लक्ष्य बैंकले लिएको छ।

### (ख) भिसा डेबिट कार्ड (VISA Debit Card) : बैंकका सम्पूर्ण ग्राहकहरूलाई नेपाल र भारतमा समेत प्रयोग गर्न सकिने VISA DEBIT CARD सेवा उपलब्ध रहेको छ।

### (ग) प्रिपेड कार्ड (Prepaid Card) : कृषि विकास बैंक लि. र राष्ट्रिय सहकारी बैंक लि.को Co-branding प्रिपेड कार्ड। नेपाल सरकारको वित्तीय समावेशीकरणको अभियानलाई सफल बनाउनको लागि संयुक्त सहकार्यमा NPR प्रिपेड कार्ड जारी गरिएको छ।

### (घ) एडिबिएल स्मार्ट बैंकिङ्ग (ADBL Smart Banking) : “साथमा छ हरपल तपाईं हाम्रो एडिबिएल” भन्ने नाराका साथ यस बैंकमा खाता रहेका ग्राहकहरूले आफ्नो मोबाईलबाट रकम रकमान्तर, युटिलिटी बिल भुक्तानी, निक्षेप तथा कर्जा मौज्जातको जानकारी, स्टेटमेन्ट तथा चेकबुक अनुरोध लगायतका सुविधाहरू ADBL Smart Banking मार्फत उपभोग गर्न सक्नेछन्। साथै e-Sewa मा पनि रकम रकमान्तर गर्न सकिन्छ। यसमा QR Code बाट समेत भुक्तानी गर्न सकिन्छ।

### (ङ) इन्टरनेट बैंकिङ्ग (Internet Banking) : यस बैंकका संस्थागत/व्यक्तिगत ग्राहकहरूले खाताबाट रकम रकमान्तर, युटिलिटी बिल भुक्तानी, निक्षेप तथा कर्जा मौज्जातको जानकारी, स्टेटमेन्ट तथा चेकबुक अनुरोध लगायतका सुविधाहरू Internet Banking मार्फत उपयोग गर्न सक्नेछन्। साथै e-Sewa मा पनि रकम रकमान्तर गर्न सकिन्छ।

### (च) ए.बि.बि.एस. सेवा (ABBS Service) : नेपालभर रहेका सम्पूर्ण शाखाहरूबाट जुनसुकै शाखामा रहेको खातामा नगद जम्मा गर्न तथा भुक्तानी लिन, चेकबुक प्राप्त गर्न, Balance Certificate लिन, Account Statement लिन, Good for Payment लगायत सम्पूर्ण ABBS सुविधा प्राप्त गर्न सकिन्छ।

### (छ) समाशोधन सेवा (Clearing Service) : बैंकका जुनसुकै शाखामा अन्य बैंकको चेक जम्मा गर्न सकिने Electronic Cheque Clearing (ECC), Interbank Payment System (IPS) लगायतका सेवा सुविधाहरू उपलब्ध रहेको छ।

### (ज) विदेशी मुद्रा विनिमय कारोवार (FOREX Transaction) : नेपाल राष्ट्र बैंकले तोकेको विभिन्न देशका विदेशी मुद्राहरू यस बैंकका विभिन्न शाखाहरूबाट खरीद बिक्री तथा सटही सुविधा लिन सकिन्छ।

### (झ) स्वीफ्ट ट्रान्सफर (SWIFT Transfer) : यस बैंकको स्वीफ्ट कोड ADBLNPKA को माध्यमबाट विश्वका जुनसुकै मुलुक/स्थानमा रकम पठाउन तथा जुनसुकै स्थानबाट पठाएको रकम नेपालभर रहेका यस बैंकका शाखाहरूबाट सजिलै र सुरक्षित प्राप्त गर्न सकिन्छ।

### (ञ) एस.एम.एस. अलर्ट (SMS Alert) : ग्राहकको खातामा भएको कारोवारको अवस्थाको SMS मार्फत सम्बन्धित खातावालाको मोबाईलमा तत्कालै निःशुल्क जानकारी गराउने SMS Alert सुविधा रहेको छ।

### (ट) कनेक्ट आई.पि.एस. सेवा (Connect IPS Service) : यस बैंकका ग्राहकहरूले connect IPS मार्फत आफ्नो खाताबाट सिधै कुनै पनि प्रकारको भुक्तानी र अर्को बैंक तथा वित्तीय संस्थाको खातामा रकमान्तर जस्ता कारोवारहरू अनलाईन माध्यमबाटै सजिलै गर्न सक्दछन्।

### (ठ) रियल टाइम ग्रस सेटलमेन्ट (RTGS) : कुनै पनि बैंकमा खाता भएका ग्राहकहरूले तुरुन्तै (Real Time) देशका सबै वाणिज्य बैंकका खातामा रकम जम्मा र भुक्तानी गर्ने सुविधा रहेको छ।

### (ड) सि-आरबी सेवा (C-ASBA Service) : विभिन्न कम्पनीहरूको Initial Public Offering (IPO), Further Public Offering (FPO), Right Offering तथा ऋणपत्र खरिद मार्फत जारी भएका शेयर खरीदको लागि यस बैंकका नेपालभर रहेका शाखाहरूबाट आवेदन गर्न सकिने C-ASBA (Centralized Application Supported by Blocked Amount) सुविधा रहेको छ।

### (ढ) एडिबिएल डिम्याट खाता (ADBL DMAT Account) : शेयर अभौतीकरण गर्नको लागि कृषि विकास बैंक लि.मा ADBL DMAT खाताको सुविधा रहेको छ। शेयरको अभौतीकरणले शेयर प्रमाणपत्र हराउने, च्यातिने र बिभिन्न जस्ता समस्याबाट मुक्ति पाइन्छ। शेयर कारोवार गर्नको लागि अनिवार्य रूपमा DMAT खाता खोल्नु पर्दछ। अन्य संस्थामा डिम्याट खाता भएका ग्राहकले समेत यस बैंकमा खाता खोली CRN नम्बर लिन मिल्ने व्यवस्था रहेको छ।

### (ण) अनलाइन खाता (Online Account) : कृषि विकास बैंक लिमिटेडले उपलब्ध गराएको आधिकारीक वेबसाइट मार्फत विद्युतीय माध्यमबाट खाता खोल्न चाहने व्यक्ति तथा संघ संस्थाहरूले आवश्यक कागजातहरू समावेश गरी यस प्रकारको संसारको जुनसुकै ठाउँबाट पनि खाता खोल्न सक्नेछन्।

### (त) क्यूआर कोड भुक्तानी (QR Code Payment) : यो एक प्रकारको Contactless भुक्तानीको माध्यम हो। जसमा मोबाईल एप्लिकेसनको माध्यमबाट ग्राहक तथा कुनै मर्चेन्टको QR Code स्क्यान गरी भुक्तानी कार्य गरिन्छ।

### (थ) अनलाइन केवाईसी (Online KYC) : कृषि विकास बैंक लिमिटेडले ग्राहक पहिचान तथा विश्लेषणका लागि केन्द्रीकृत रूपमा ग्राहक पहिचान तथा स्वीकार गर्नको लागि अवलम्बन गरेको एक प्रणाली हो।



Agricultural Development Bank Ltd.

कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)



# कृषि विकास बैंकको सेवा तथा सुविधाहरू

## ६. अन्य बैकिङ्ग सेवाहरू (Other Banking Services)

(क) **बजार निर्माता (Market Maker)** : नेपाल राष्ट्र बैंक मार्फत निष्काशन हुने विभिन्न प्रकारका लामो अवधिका ऋणपत्रहरू जस्तै राष्ट्रिय बचतपत्र, नागरिक बचतपत्रको प्राथमिक तथा दोस्रो बजार कारोबार र वैदेशिक रोजगार बचतपत्रको दोस्रो बजार कारोबार गर्न नेपाल राष्ट्र बैंकबाट इजाजत लिई प्राथमिक तथा दोस्रो बजार कारोबार सुविधा रहेको छ ।

(ख) **लकर सेवा (Locker Service)** :

रामशाहपथ	रत्नपार्क	नयाँ बानेश्वर	गौशाला	स्वयम्भु	कलंकी	त्रिपुरेश्वर
न्यूरोड	कपन	मंगलबजार	दुधपाटी	गङ्गाधर	कमलपोखरी	ईलाम
बिराटनगर	धरान	दमक	विरगंज	हेटौंडा	भरतपुर	नारायणगढ
पोखरा	कुश्मा	बुटवल	भैरहवा	तौलिहवा	घोराही	नेपालगंज
त्रिभुली	धनगढी					

शाखाहरूमा सुरक्षित र भरपर्दो **Locker** सुविधा उपलब्ध रहेको छ । अन्य स्थानमा पनि लकर सेवा विस्तार गर्दै लगिने छ ।

(ग) **सुन चाँदी कारोबार (Gold & Silver Trading)** : सुन चाँदी व्यवसायीहरू आवद्ध विभिन्न संघ/संस्थाहरूको सिफारिसमा Real time dealing rate मा सुन तथा चाँदि खरिद गरी बिक्री गर्न सकिने व्यवस्था रहेको छ ।

(घ) **सरकारी कारोबार (Government Transaction)** : यस बैंकले ग्राहकहरूको माग एवं आवश्यकता अनुसार नेपाल सरकारको राजश्व संकलन लगायतका कार्यको लागि हाल ४४ वटा शाखाबाट सरकारी कारोबार सुविधा प्रदान गरिरहेको छ ।

## संस्थागत बैकिङ्ग (Corporate Banking)

- ☞ क्रेडिट लिमिट सुविधा (Credit Limit Facility)
- ☞ संस्थागत निक्षेप - Current, Call and Fixed
- ☞ कर्जा सुविधा - Fixed and Working Capital
- ☞ लगानी (Equity Financing)
- ☞ थोक कर्जा सुविधा (Wholesale Lending)

- ☞ प्रतिपत्र तथा जमानत सुविधा (Letter of Credit and Bank Guarantee)
- ☞ नगद व्यवस्थापन (Cash Management)
- ☞ ई-बैंकिङ्ग तथा तलव व्यवस्थापन सेवा (e-Banking and Salary Management Service)

## एस.एम.ई. बैकिङ्ग (SME Banking)

नेपालको शहरदेखि गाउँसम्मका न्युन आय आर्जन भएका जनताहरूको सिमित पुँजी लागतबाट संचालन गर्ने साना तथा मझौला उद्योगहरूमा कर्जा सुविधा तथा क्षमता अभिवृद्धि गरी आय आर्जन बढाउन सहयोग गर्ने ।

- ☞ SME कर्जा तथा Value Chain Financing
- ☞ उद्यमशिलता तालिम तथा प्राविधिक सहयोग
- ☞ लघु विमा (बाली तथा पशुधन सुरक्षण)

## वित्तीय साक्षरता कार्यक्रम (Financial Literacy Programme)

नेपाल राष्ट्र बैंकको निर्देशानुसार बैकिङ्ग सेवाको पहुँच नपुगेका व्यक्तिहरूमा भएको सिमित साधन र श्रोतको अधिकतम उपयोग गरी आयमूलक क्षेत्रमा लगानीका लागि ज्ञान सीप प्रदान गर्ने उद्देश्य अनुरूप बैंकले आफ्नो बजेट तथा कार्यक्रममा नै वित्तीय साक्षरता कार्यक्रम सञ्चालन एवं विस्तार गर्ने नीति लिएको छ । जसअनुसार प्रत्येक शाखा र क्षेत्रीय कार्यालयहरू मार्फत वित्तीय साक्षरता कार्यक्रम सञ्चालन भईरहेको छ । खासगरी स्थानीय स्तरका लक्षित समूह जस्तै स्थानीय स्तरका जनसमुदाय/नागरिक, संघ/संस्था तथा सहकारीका सदस्यहरू, महिला तथा बाल समूह, स्कूल, कलेज, जेष्ठ नागरिक आदिको पहिचान गरी वित्तीय साक्षरताका लागि कम्तिमा एक शाखा एक कार्यक्रम सञ्चालन गर्ने कार्य गरिरहेको छ ।

## संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम (Corporate Social Responsibility Programme)

बैंकले संस्थागत सामाजिक उत्तरदायित्व कार्यलाई आत्मसाथ गर्दै अघि बढिरहेको छ । समय समयमा दैवीप्रकोप, आगलागी, भूकम्प जस्ता विपत्तिमा परेकाहरूलाई आर्थिक एवं भौतिक सहयोग, वातावरण संरक्षण, प्रतिक्षालय, आश्रम, मठ-मन्दिर निर्माण तथा मर्मत, विद्यालयलाई भौतिक सामग्री, खानेपानी व्यवस्था, सडक निर्माण तथा मर्मत, सामुदायिक भवन निर्माण, बृद्धा आश्रम, किरियापुत्री भवन, आदिमा वार्षिक रूपमा केन्द्रदेखि स्थानीय स्तरका शाखाहरू मार्फत आर्थिक सहयोग गर्दै आइरहेको छ । यसैगरी नेपाल सरकार स्थानीय स्तरका निकायहरूसँग समन्वय गरी विभिन्न जिल्लामा सामाजिक सुरक्षा भत्ता समेत वितरण गर्दै आएको छ ।



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कृषि विकास बैंक लिमिटेड

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# ADBL

## ONLINE ACCOUNT

- ० मौज्जातमा खाता खोल्न सकिने
- अनलाइनबाटै रकम जम्मा गर्न सकिने
- घरमै बसीबसी कारोवार गर्न सकिने
- देश विदेश जहाँबाट पनि कारोवर गर्न सकिने



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[www.adbl.gov.np](http://www.adbl.gov.np)

सम्पूर्ण बैकिङ सुविधा सहितको तपाईं हाम्रो घरआँगनको बैंक

SWIFT: ADBLNPKA



**ADBL**  
QR PAYMENT

भुक्तानी भन्ने सजिलो  
QR Code स्क्रान गरी !



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SWIFT: ADBLNPKA

**ADBL**  
DEBIT CARD

स्मार्ट, सरल र सुरक्षित



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SWIFT: ADBLNPKA



## बैंकको विभिन्न क्रियाकलापका भलकहरु







तेह्रौं वार्षिक साधारण सभाका केही भलकहरु



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**कृषि विकास बैंक लि.**

मुख्य कार्यालय रामशाहपथ, काठमाडौं

फोन नं. ०१-४२५२३५९, ०१-४२६२६२०, फ्याक्स: ०१-४२६२९२९