

वार्षिक प्रतिवेदन

(बाह्रौं वार्षिक साधारण सभा)

आर्थिक वर्ष २०७४/७५



Agricultural Development Bank Ltd.

कृषि विकास बैंक लि.



कृषि विकास बैंक लि.

सञ्चालक समिति



क्षेत्र बहादुर सेजुवाल
अध्यक्ष



विष्णुप्रसाद नेपाल
सञ्चालक
प्रतिनिधि-नेपाल सरकार



डा. योगेन्द्रकुमार कार्की
सञ्चालक
प्रतिनिधि-नेपाल सरकार



मनोज बस्नेत
सञ्चालक
सर्वसाधारण



गोविन्दप्रसाद भट्टराई
सञ्चालक
सर्वसाधारण



घनश्याम अवस्थी
सञ्चालक
सर्वसाधारण



डा. इन्दिरा श्रेष्ठ (मास्के)
स्वतन्त्र सञ्चालक



निर्मलप्रसाद उपाध्याय
कम्पनी सचिव

वार्षिक प्रतिवेदन

(बाह्रौं वार्षिक साधारण सभा)

आर्थिक वर्ष २०७४ / ७५



कृषि विकास बैंक लिमिटेड

मुख्य कार्यालय, रामशाहपथ, काठमाडौं

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

२०७५

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.	लेखापरीक्षकको लेखापरीक्षण प्रतिवेदन (Auditors' Report)	२२-२३
६.	वासलात (Consolidated Statement of Financial Position)	२४
७.	नाफा/नोक्सान हिसाब (Consolidated Statement of Profit or Loss)	२५
८.	अन्य विस्तृत आम्दानीको विवरण (Statement of Other Comprehensive Income)	२६
९.	इक्विटीमा भएको परिवर्तन (Consolidated Changes in Equity)	२७-२८
१०.	नगद प्रवाह विवरण (Statement of Cash Flows)	२९
११.	लेखा सम्बन्धी टिप्पणीहरू (Notes Related to Financial Statements)	३०-६४
१२.	वितरण योग्य नाफा वा नोक्सानको विवरण (Statement of Distributable Profit or loss)	६५
१३.	खुलाशाहरू (Disclosures and Additional Information)	६६-८२
१४.	अपरिष्कृत वित्तीय विवरण (Un-audited Financial Statement)	८३-८४
१५.	अपरिष्कृत र लेखा परीक्षण भएको वित्तीय विवरणको तुलना (Comparsion of Un-audited and Audited Financial Statements)	८५-८६
१६.	प्रमुख सूचकाङ्क (Major Indicators)	८७
१७.	नेपाल राष्ट्र बैंकको स्वीकृति पत्र (NRB Approval Letter)	८८
१८.	नेपाल राष्ट्र बैंकबाट प्राप्त पत्र सम्बन्धमा सञ्चालक समितिको जवाफ (Response of Board of Directors to NRB Letter)	८९
१९.	धितोपत्र दर्ता तथा निष्काशन सम्बन्धी (Related with Securities Issuance by Laws, 2073)	९०-९१
२०.	लेखापरीक्षक नियुक्ति (Appointment of Auditors)	९२
२१.	प्रबन्ध पत्र र नियमावलीमा संशोधन सम्बन्धी विवरण (Proposal Related to Amendment of MOA & AOA)	९३-९५
२२.	निर्वाचन सम्बन्धी कार्यक्रम (Elections Schedule)	९६



कृषि विकास बैंक लिमिटेड

बाह्य वार्षिक साधारणसभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति २०७५/११/०९ गते)

आदरणीय शेयरधनी महानुभावहरू,

यस बैंकको मिति २०७५/११/०८ गते बसेको सञ्चालक समितिको बैठक नं.७३८ को निर्णयानुसार यस बैंकको बाह्य वार्षिक साधारणसभा देहायका विषयहरूमा छलफल तथा निर्णय गर्न निम्न मिति, समय तथा स्थानमा बस्ने भएकोले सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपस्थितिको लागि कम्पनी ऐन, २०६३ को दफा ६७ बमोजिम यो सूचना प्रकाशित गरिएको छ।

सभा बस्ने मिति, समय र स्थान

- (१) मिति : २०७५/१२/१५ गते, (March 29, 2019) शुक्रबार
- (२) समय : विहान ११:०० बजे
- (३) स्थान : कृषि विकास बैंक लि. केन्द्रीय तालिम प्रतिष्ठान, बोडे भक्तपुर।

छलफलका विषयहरू:

(क) सामान्य प्रस्तावहरू :

- (१) सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्ने आर्थिक वर्ष २०७४/७५ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- (२) लेखापरीक्षकको प्रतिवेदन सहितको २०७५ आषाढ मसान्तमा समाप्त भएको आर्थिक वर्ष २०७४/२०७५ को वासलात, सोही अवधिको नाफा नोक्सान हिसाव, ईक्वीटीमा भएको परिवर्तन, नगद प्रवाह विवरण र सो सम्बन्धी अनुसूचीहरू लगायत वार्षिक आर्थिक विवरणहरू छलफल गरी पारित गर्ने।
- (३) यस बैंकको सहायक कम्पनीहरू कोष व्यवस्थापन कम्पनी लि. तथा गोबर ग्याँस कम्पनी र सम्बद्ध कम्पनी साना किसान विकास लघुवित्त वित्तीय संस्थाको आ.ब. २०७४/७५ को वित्तीय विवरण सहितको एकीकृत वित्तीय विवरण स्वीकृत गर्ने।
- (४) सञ्चालक समितिको प्रस्ताव बमोजिम साधारण शेयरधनीहरूलाई प्रति शेयर १५.०५३ प्रतिशत नगद लाभांश र अग्राधिकार शेयरधनीहरूलाई चुक्ता पूँजीको ६ प्रतिशत नगद लाभांश वितरण गर्न स्वीकृत गर्ने।
- (५) आर्थिक वर्ष २०७५/७६ को लागि महालेखा परीक्षकको कार्यालयबाट लेखापरीक्षक नियुक्तिको लागि परामर्श प्राप्त भएका लेखापरीक्षकलाई यस बैंकको लेखापरीक्षकमा नियुक्ति गर्ने तथा पारिश्रमिक र सेवा शर्त तोक्ने।
- (६) बैंकको नियमावलीको नियम १२ को उप-नियम (२) को खण्ड (ख) मा व्यवस्था भए अनुसार समूह “ख” का सर्वसाधारण शेयरधनीका तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्ने ३ (तीन) सञ्चालकहरूको निर्वाचन गर्ने।

(ख) विशेष प्रस्तावहरू :

- (१) साधारण शेयरधनीहरूलाई चुक्ता पूँजीको ६ प्रतिशत वोनस शेयर प्रदान गर्ने सम्बन्धी सञ्चालक समितिको प्रस्ताव पारित गर्ने।
- (२) विशेष प्रस्ताव नं. (१) बमोजिमको वोनस शेयर प्रस्ताव गरिएकोमा सो हदसम्म बैंकको जारी तथा चुक्ता पूँजी वृद्धि 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 सञ्चालक 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 सञ्चालक समितिको प्रस्ताव स्वीकृत गर्ने।
- (५) बैंकको नियमावलीको नियम १६ 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

वार्षिक साधारण सभा सम्बन्धी अन्य जानकारी

- (१) बैंकको बाह्रौ वार्षिक साधारणसभा तथा नगद/स्टक लाभांश जारी गर्ने प्रयोजनका लागि मिति २०७५/११/१६ देखि २०७५/१२/१५ गते सम्म बैंकको शेयरधनी दर्ता किताब बन्द रहने छ। नेपाल स्टक एक्सचेन्ज लिमिटेडमा सो मिति भन्दा अघिल्लो कार्य दिनसम्म कारोबार भई मिति २०७५/११/२७ गते भित्र यस बैंकको शेयर रजिष्ट्रार एनआईबिएल एस क्यापिटल लिमिटेड, लाजिम्पाट काठमाडौंमा प्राप्त शेयर नामसारीको लिखतको आधारमा शेयरधनी दर्ता किताबमा कायम शेयरधनीहरूले मात्र यो सभामा भाग लिन पाउने छन्।
- (२) वार्षिक साधारणसभामा उपस्थित हुने शेयरधनी महानुभावहरूले सभा हुने दिन शेयरको भौतिक प्रमाणपत्र वा सोको प्रतिलिपी वा शेयरधनी परिचय नम्बर सहित सक्कल नागरिकताको प्रमाणपत्रसाथमा लिई आउनुहुन अनुरोध छ। शेयर अभौतिकीकरण गराई सक्नुभएका शेयरधनी महानुभावहरूको हकमा डिम्याट खाता नम्बर र सक्कल परिचयपत्र प्रस्तुत गर्नु पर्नेछ। शान्ति-सुरक्षाको दृष्टिकोणले शेयरधनी महानुभावहरू सभा स्थलमा आउँदा यथाशक्य भोला, व्याग जस्ता वस्तुहरू नलिई आउनु हुन अनुरोध छ। आवश्यक देखिएमा सुरक्षाकर्मीले सुरक्षा जाँच गर्न सक्ने हुँदा सो कार्यमा सहयोग गरी दिनु हुनसमेत अनुरोध छ।
- (३) 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 उपलब्ध छ। साथै यस सम्बन्धी विवरणहरू बैंकको मुख्य कार्यालय, रामशाहपथ काठमाडौं तथा शेयर रजिष्ट्रार NIBL ACE CAPITAL LIMITED, लाजिम्पाट, काठमाडौंबाट समेत शेयर प्रमाणपत्र प्रस्तुत गरी अवलोकन गर्न र प्राप्त गर्न सक्नुहुनेछ।
- (४) शेयरधनी महानुभावहरूले व्यक्त गरेका मन्तव्य वा प्रश्नहरूका सम्बन्धमा सञ्चालक समितिका अध्यक्ष वा निजले तोकेको पदाधिकारीबाट उत्तर दिइनेछ।
- (५) शेयरधनी महानुभावहरूलाई छलफलका विषयहरू मध्ये विविध शीर्षक अन्तरगत छलफल गर्न इच्छुक शेयरधनी महानुभावहरूले छलफललाई व्यवस्थित गर्ने प्रयोजनका लागि सभा हुनु भन्दा कम्तिमा सात दिन अगावै कम्पनी सचिव मार्फत सञ्चालक समितिका अध्यक्षलाई लिखित रुपमा जानकारी दिनु हुन अनुरोध छ।
- (६) सभा शुरु हुने भनी तोकिएको दिनभन्दा कम्तीमा ४ (चार) दिन अर्थात् ९६ घण्टा अगावै बैंकको कम्पनी सचिवालयमा कार्यालय समयभित्र प्रतिनिधिपत्र (प्रोक्सी) फारम दर्ता गरी सक्नु पर्नेछ। एक शेयरधनीले एक भन्दा बढी प्रतिनिधिपत्र (प्रोक्सी) नियुक्त गरेको अवस्थामा मैले यस अघि दिएको सबै प्रतिनिधि पत्र (प्रोक्सी) बदर गरी यो प्रतिनिधि पत्र (प्रोक्सी) लाई मान्यता दिईयोस 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 भए तापनि सबै प्रतिनिधि पत्र (प्रोक्सी) बदर हुनेछ। एक भन्दा बढी व्यक्तिलाई आफ्नो शेयर विभाजन गरी वा अन्य किसिमबाट छुट्याई प्रतिनिधि पत्र (प्रोक्सी) दिन पाईने छैन।
- (७) नाबालक वा विक्षिप्त अवस्थाका शेयरधनीका तर्फबाट बैंकको शेयर लगत किताबमा संरक्षकको रुपमा नाम दर्ता भई रहेको व्यक्तिले सभामा भाग लिन वा प्रतिनिधि तोकन पाउँनेछन्।
- (८) प्रतिनिधि (प्रोक्सी) मुकरर गरी सक्नुभएका शेयरधनी आफै सभामा उपस्थित भई हाजिरी किताबमा दस्तखत गरेमा प्रतिनिधि मुकरर गरिसकेको भएतापनि प्रोक्सी स्वतः बदर हुनेछ।
- (९) 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 सभामा भाग लिन पाउने छ।
- (१०) शेयरधनी महानुभावहरूको सुविधाको लागि हाजिरी पुस्तिका सभास्थलमा सभा हुने दिन विहान १०:०० बजेदेखि खुला रहने छ। शेयरधनी नम्बरको आधारमा हाजिरी जनाउने व्यवस्था गरिएको हुँदा शेयरधनी महानुभावहरूले आफ्नो शेयरधनी नम्बर वा BOID नम्बर अनिवार्य रुपमा प्रस्तुत गरी दिनु हुन समेत अनुरोध छ।
- (११) यस सम्बन्धमा अन्य कुनै जानकारी आवश्यक परेमा कार्यालय समयभित्र बैंकको मुख्य कार्यालय रामशाहपथ, काठमाडौं स्थित कम्पनी सचिवालयमा सम्पर्क राख्न समेत अनुरोध गरिन्छ।

सञ्चालक 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 ।

.....जिल्लान.पा./गा.पा. वडा नं.....बस्ने म/हामी.....ले त्यस कम्पनीको शेयरधनीको हैसियतले सम्बत् २०७५ साल चैत्र १५ गतेका दिन हुने बाह्रौं वार्षिक साधारणसभामा म/हामी स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त सभामा मेरा/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागि..... जिल्ला..... न.पा./गा.पा. वडा नं.....बस्ने श्री.....लाई मेरो /हाम्रो प्रतिनिधि नियुक्त गरी पठाएको छु / पठाएका छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको :

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 हुने छ ।

(२) प्रोक्सी नियुक्त गरिएको दरखास्त बैंकको मुख्य कार्यालयमा साधारणसभा हुनु भन्दा कम्तीमा ९६ घण्टा अघि दर्ता गरी सक्नु पर्नेछ ।

कृषि विकास बैंक लि.

(बैंकको २०७५/१२/१५ गते हुने बाह्रौं वार्षिक साधारणसभामा उपस्थित हुनका लागि जारी गरिएको प्रवेश-पत्र)

प्रवेश-पत्र

शेयरधनी परिचय नं./ BOID No :.....

शेयर प्रमाणपत्र नं. :.....

शेयर संख्या :.....

शेयरधनीको नाम :

शेयरधनीको हस्ताक्षर (सही) :

बैंकको छाप

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

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

कम्पनी सचिव





सञ्चालक समितिको प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

यस बैंकको बाह्रौं वार्षिक साधारणसभामा उपस्थित सम्पूर्ण आदरणीय शेयरधनी महानुभावहरू, विभिन्न नियमनकारी निकायबाट पाल्नु भएका प्रतिनिधिज्यूहरू, पर्यवेक्षकज्यूहरू अन्य आमन्त्रित महानुभावहरू तथा यहाँ उपस्थित सबैलाई बैंक सञ्चालक समितिको तर्फबाट र मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा अभिवादन गर्दछु।

नेपाल राष्ट्र बैंकले 'क' वर्गका बैंकहरूलाई आर्थिक वर्ष २०७४/७५ देखि आफ्नो वित्तीय विवरणहरू Nepal Financial Reporting Standards (NFRSs) बमोजिम तयार पार्नु पर्ने निर्देशन अनुसार यस बैंकले आर्थिक वर्ष २०७४/७५ को वित्तीय विवरणहरू यस बैंकको Subsidiary कम्पनी र Associate कम्पनीको कारोबार समेत समेटी NFRSs बमोजिम प्रस्तुत गरिएको छ। NFRSs अनुसार वित्तीय विवरण तयार गर्दा गत वर्षको वित्तीय विवरणलाई समेत NFRSs अनुसार पुनः वर्गीकरण/पुनः लेखन गर्नु पर्ने भएकोले गत वर्षको तथ्याङ्कमा परिवर्तन भएको छ। सोको विस्तृत विवरण यसै प्रतिवेदनमा संलग्न गरिएको छ। आजको यस सम्मानित साधारण सभामा बैंक सञ्चालक समितिको तर्फबाट म यहाँहरू समक्ष आर्थिक वर्ष २०७४/७५ को Statement of Financial Position, Profit or Loss, Changes in Equity, Cash Flows, Notes to the Financial Statements and Disclosures सहितको सञ्चालक समितिको वार्षिक प्रतिवेदन स्वीकृतिका लागि प्रस्तुत गर्ने अनुमति चाहन्छु।

१. देशको आर्थिक तथा बैकिङ्ग क्षेत्रको अवस्था:

अघिल्लो वर्षमा देशको आर्थिक वृद्धिदर ७.४ प्रतिशत रहेकोमा आर्थिक वर्ष २०७४/७५ मा यस्तो वृद्धिदर ५.९ प्रतिशत रहने अनुमान छ। आर्थिक वर्षको शुरुमा तराईमा आएको बाढीका कारण कृषि क्षेत्रको वृद्धिदर २.८ प्रतिशत रहेता पनि उद्योग क्षेत्रको वृद्धिदर ८.८ प्रतिशत र सेवा क्षेत्रको वृद्धिदर ६.६ प्रतिशत भएबाट आर्थिक वर्ष २०७४/७५ मा उत्साहजनक आर्थिक वृद्धि हासिल भएको हो। आर्थिक वृद्धिमा आएको सुधारसँगै नेपाली अर्थतन्त्रको आकारमा वृद्धि भएको छ। विगत दुई वर्षयता कुल गार्हस्थ्य बचतको कुल गार्हस्थ्य उत्पादनसँगको अनुपातमा वृद्धि हुँदै आएको छ। यस्तो अनुपात आर्थिक वर्ष २०७४/७५ मा १५.० प्रतिशत पुग्ने अनुमान छ। विप्रेषण आप्रवाहका कारण आर्थिक वर्ष २०७४/७५ मा कुल राष्ट्रिय बचतको कुल गार्हस्थ्य उत्पादनसँगको अनुपात ४३.९ प्रतिशत रहेको छ। कुल पूँजी निर्माण अनुपातमा विस्तार आई ५१.८ प्रतिशत पुगेको छ।

आर्थिक वर्ष २०७४/७५ मा नेपाल सरकारको राजस्व १९.२ प्रतिशतले वृद्धि भई रु.७२६ अर्ब ०८ करोड पुगेको छ। आर्थिक वर्ष २०७४/७५ मा कुल वस्तु निर्यात ११.१ प्रतिशतले वृद्धि भई रु. ८१ अर्ब १९ करोड पुगेको छ भने कुल वस्तु आयात २५.५ प्रतिशतले बढेर रु. १,२४२ अर्ब ८३ करोड पुगेको छ। अघिल्लो वर्ष रु.१० अर्ब १३ करोडले घाटामा रहेको चालु खाता घाटा समीक्षा वर्षमा उल्लेख्य विस्तार भई रु.२४५ अर्ब २२ करोड पुगेको छ। आर्थिक वर्ष २०७४/७५ मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.२ प्रतिशतमा सीमित रहेको छ। अघिल्लो वर्ष सो मुद्रास्फीति ४.५ प्रतिशत रहेको थियो। समीक्षा वर्षको औसत मुद्रास्फीति आर्थिक वर्ष २०६१/६२ पछिको सबैभन्दा न्यून हो। आपूर्ति व्यवस्थापनमा आएको सुधार तथा भारतमा समेत न्यून मूल्यवृद्धि रहेको कारण समीक्षा वर्षमा समग्र उपभोक्ता मुद्रास्फीतिमा कमी आएको हो। समीक्षा वर्षमा विप्रेषण आप्रवाह ८.६ प्रतिशतले वृद्धि भई रु.७५५ अर्ब ६ करोड पुगेको छ। अघिल्लो वर्ष विप्रेषण आप्रवाह ४.६ प्रतिशतले वृद्धि भएको थियो। प्रस्तुत पृष्ठभूमिमा यस बैंकले आर्थिक वर्ष २०७४/७५ मा संतोषजनक प्रगति हासिल गर्न सफल भएको प्रतिवेदन पेश गर्न चाहन्छु।

२. बैंकको कारोबार तथा वित्तीय स्थिति:

विगत केही वर्षदेखि नेपाली बैकिङ्ग क्षेत्रमा देखिएको लगानी योग्य रकमको अभाव आर्थिक वर्ष २०७४/७५ मा पनि कायम रहेको छ, जसले गर्दा निक्षेप तथा ब्याजदरमा बैंकहरु बीच अस्वाभाविक प्रतिस्पर्धाको वातावरण सिर्जना हुन गयो। बैकिङ्ग व्यवसायमा बढ्दै गरेको प्रतिस्पर्धात्मक परिस्थिति, लगानी योग्य रकमको अभाव, छोटो समयमा ब्याजदरमा हुने उच्च उतार चढाव आदि चुनौतिका बावजूद पनि बैंकले आर्थिक वर्ष २०७४/७५ मा संतोषजनक प्रगति हासिल गर्न सफल भएको छ। फलस्वरूप यस बैंकले आर्थिक वर्ष २०७४/७५ मा रु. ३४४ करोड २३ लाख खुद मुनाफा आर्जन गर्न सफल भएको छ। NFRSS अनुसार प्रस्तुत गर्दा अघिल्लो आर्थिक वर्ष २०७३/७४ मा बैंकको खुद मुनाफा रु. २९७ करोड ३३ लाख रहेको छ, जसअनुसार रु. ४६ करोड ९० लाख अर्थात् १५.७८ प्रतिशतले यस आ.व.मा मुनाफा वृद्धि भएको छ।

आर्थिक वर्ष २०७४/७५ मा व्याज खर्चमा वृद्धि भएको कारण खुद व्याज आम्दानीमा रु. ३४ करोड ७८ लाख अर्थात् ४.९८ प्रतिशतले कमी भई रु. ६६३ करोड ७५ लाख पुगेको छ, जुन अघिल्लो आर्थिक वर्षमा रु. ६९८ करोड ५३ लाख रहेको थियो। शुल्कमा आधारित व्यावसायमा उच्च प्रतिस्पर्धाको बावजूद पनि बैंकले सो आयमा वृद्धि गरेको छ। खुद शुल्क तथा कमिशन आम्दानी अघिल्लो आर्थिक वर्षमा रु. ९३ करोड ९२ लाख रहेकोमा यस आर्थिक वर्ष २०७४/७५ मा रु. १ करोड ०६ लाख अर्थात् १.३ प्रतिशतले वृद्धि भएर रु. ९४ करोड ९८ लाख पुगेको छ। त्यसैगरी विदेशी मुद्राको खुद कारोबार आम्दानी रु. ५ करोड ०३ लाख अर्थात् ३६.५० प्रतिशतले वृद्धि भएर रु. १८ करोड ८१ लाख पुगेको छ। अघिल्लो आर्थिक वर्षमा यो आम्दानी रु. १३ करोड ७८ लाख थियो।

आर्थिक वर्ष २०७४/७५ मा बैंकको कर्मचारी खर्चमा रु. १४ करोड ९९ लाख अर्थात् ४.६७ प्रतिशतले कमी भई रु. ३०६ करोड ०५ लाख पुगेको छ। अघिल्लो वर्ष यो खर्च रु. ३२१ करोड ०४ लाख थियो। आर्थिक वर्ष २०७४/७५ मा अन्य सञ्चालन खर्चमा रु. २ करोड ५६ लाख अर्थात् ३.७३ प्रतिशतले वृद्धि भई रु. ७१ करोड २३ लाख पुगेको छ, जुन अघिल्लो आर्थिक वर्षमा ६८ करोड ६७ लाख थियो। यस अवधिमा हास कट्टी खर्चमा रु. २ करोड १८ लाखले कमी आई रु. १३ करोड १९ लाख रहेको छ, जुन अघिल्लो आर्थिक वर्षमा रु. १५ करोड ३७ लाख थियो। बैंकको सञ्चालन मुनाफा रु. ८५ करोड ४६ लाख अर्थात् २२.०४ प्रतिशतले वृद्धि भएर रु. ४७३ करोड २८ लाख पुगेको छ। अघिल्लो आर्थिक वर्षमा भने यो मुनाफा रु. ३८७ करोड ८२ लाख थियो।

समीक्षा वर्षमा बैंकको वासलात तर्फ कुल सम्पत्तिमा रु. ७१३ करोड अर्थात् ५.५६ प्रतिशतले वृद्धि भई रु. १३५ अर्ब ४२ करोड पुगेको छ। अघिल्लो वर्ष कुल सम्पत्ति रु. १२८ अर्ब २९ करोड थियो। यसैगरी, बैंकको कुल निक्षेप र कुल कर्जा क्रमशः ४.७२ प्रतिशत र ६.४ प्रतिशतले वृद्धि भई रु. १०४ अर्ब २२ करोड र रु. १०३ अर्ब ९९ करोड कायम भएको छ भने कुल लगानी २७.९९ प्रतिशत अर्थात् रु. २६७ करोड ८२ लाखले वृद्धि भई रु. १,२२४ करोड ६६ लाख कायम भएको छ, जुन अघिल्लो वर्ष रु. ९५६ करोड ८५ लाख थियो।

समीक्षा अवधिमा बैंकको निष्कृत्य कर्जा ३.४१ प्रतिशत रहेको छ। चालु वर्षमा सो निष्कृत्य कर्जालाई घटाएर न्यूनतम स्तरमा लैजान हामी निरन्तर प्रयासरत रहेका छौं। बैंकको पूँजी पर्याप्तता अनुपात उत्साहजनक स्तरमा कायम रहेको छ। नेपाल राष्ट्र बैंकको निर्देशनअनुसार न्यूनतम प्राथमिक पूँजी ६.० प्रतिशत आवश्यक भए तापनि २०७५ साल आषाढ मसान्तमा यो अनुपात १९.३८ प्रतिशत रहेको छ। कुल पूँजी कोष अनुपात न्यूनतम ११.० प्रतिशत तोकिएकोमा बैंकको कुल पूँजी कोष १९.६६ प्रतिशत रहेको छ। नेपाल राष्ट्र बैंकको निर्देशन अनुसार कर्जा निक्षेप अनुपात ८० प्रतिशतभन्दा बढी नहुने गरी कायम गर्नुपर्ने व्यवस्था भएकोमा बैंकको यो अनुपात ७७.५२ प्रतिशतमा कायम रहेको छ। २०७५ साल आषाढ मसान्तमा बैंकको Fair Value of Land रु. ७७२ करोड ३३ लाख र Fair Value of Building रु. १०६ करोड ३१ लाख रहेको छ। सोको वित्तीय विवरणमा खुलासा गरिएको छ। आर्थिक वर्ष २०७४/७५ को आषाढ मसान्तमा बैंकको शेयरधनी कोषमा १२.१४ प्रतिशतले वृद्धि भई रु. २,६४६ करोड कायम रहेको छ, जुन अघिल्लो वर्षमा रु. २,३५९ करोड रहेको थियो।

**३. आयकर दायित्व:**

आर्थिक वर्ष २०६८/६९ सम्मको आयकर दायित्व फछ्यौट भई सकेको छ । आर्थिक वर्ष २०६९/७० देखि २०७४/७५ सम्मको आय विवरण कर कार्यालयमा पेश गरिएको छ । बैंकले पेश गरेको आर्थिक वर्ष २०६९/७० र २०७०/७१ को आय विवरणका सम्बन्धमा कर कार्यालयबाट संशोधित कर निर्धारण आदेश प्राप्त भई केही बिषयहरुमा आन्तरिक राजस्व विभागमा पुनरावलोकनका लागि बैंकले निवेदन पेश गरेको छ । आर्थिक वर्ष २०७४/७५ को आय विवरण आयकर ऐनले तोकेको समय भित्रनै कर कार्यालयमा पेश गरिएको र आयकर वापत रु. १५० करोड ०२ लाख व्यवस्था गरी कर कार्यालयमा जम्मा गरिएको छ ।

४. बैंकको पूँजी संरचना:

२०७५ साल आषाढ मसान्तमा बैंकको कुल चुक्ता पूँजी रु. १,३९३ करोड ७९ लाख २८ हजार रहेको छ । जसमध्ये नेपाल सरकारको अग्राधिकार शेयर रु. ५४३ करोड २७ लाख १२ हजार रहेको छ । साधारण शेयर पूँजी रु. ८५० करोड ५२ लाख १६ हजार रहेको छ । साधारण शेयर पूँजी वापत नेपाल सरकारको रु. ४३३ करोड ७६ लाख ६० हजार (५१ प्रतिशत) तथा सर्वसाधारणको रु. ४१६ करोड ७५ लाख ५५ हजार (४९ प्रतिशत) रहेको छ । आर्थिक वर्ष २०७४/७५ मा सञ्चालक समितिबाट प्रस्ताव गरिएको बोनस शेयर रु. ५,१०३ लाख १३ हजार समावेश गर्दा यस बैंकको साधारण चुक्ता पूँजी रु. ९०१ करोड ५५ लाख २९ हजार हुन आउँदछ ।

५. आधुनिक बैंकिङ्ग सेवा:

तत्कालिन समयमा कृषि विकास बैंक ऐन, २०२४ अन्तर्गत यस बैंकको स्थापना भएकोमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०६३ तथा कम्पनी ऐन, २०६३ अन्तर्गत कम्पनी रजिष्ट्रारको कार्यालयमा दर्ता भई पब्लिक लिमिटेड कम्पनीको रुपमा बैंकिङ्ग कारोवार गर्न नेपाल राष्ट्र बैंकबाट “क” वर्गको इजाजत पत्र प्राप्त गरेको छ । नेपालको कृषि क्षेत्रको विकासका लागि सरल तथा सुलभ रूपले कृषि कर्जा र अन्य आवश्यक वित्तीय तथा प्राविधिक सेवा उपलब्ध गराउँदै कृषि क्षेत्रलाई व्यावसायीकरण गर्ने जस्ता मुख्य उद्देश्य लिई स्थापना भएको यस बैंकले स्थापनाकालदेखि नै कृषिको व्यावसायीकरण, औद्योगीकरण तथा ग्रामीण विकास लगायतका सम्पूर्ण बैंकिङ्ग सेवामा प्राथमिकता दिँदै आएको छ । बैंकबाट प्रवाहित कृषि कर्जाले कृषि व्यवसायमा व्यावसायीकरण, कृषि जन्य उद्योगको स्थापना, बैकल्पिक उर्जा उत्पादनमा वृद्धि, कृषि यान्त्रिकरण लगायत कृषि पेशालाई व्यावसायीकरण गर्दै उत्पादकत्व वृद्धि जस्ता कार्यक्रमका अतिरिक्त ग्रामीण क्षेत्रमा कर्जा विस्तारको लागि Value Chain Financing अन्तर्गत विशेष कर्जा कार्यक्रम संचालन गरिएको छ ।

बैंकले ग्राहकलाई लघुवित्त सेवा उपलब्ध गराउने क्रममा पशुबीमा र बाली बीमा कार्यहरुलाई सक्रियताका साथ अगाडी बढाएको छ भने कृषकहरु यसबाट प्रत्यक्ष रुपमा लाभान्वित भएका छन् । गाउँदेखि शहरसम्म बैंकिङ्ग कार्यक्रम सञ्चालन गरिरहेको यो बैंकले “तपाईं हाम्रो घर आँगनको बैंक” बन्ने अभियानलाई दृढताकासाथ सञ्चालन गरी आधुनिक प्रविधि सहितको अग्रणी वाणिज्य बैंकिङ्ग सेवाहरु ग्रामीण स्तरसम्म विस्तार तथा संचालन गर्ने लक्ष्यकासाथ आफ्नो पहुँचमा विस्तार गर्दै गुणस्तरीय सेवामुखी कार्यक्रमहरु निरन्तर रुपमा संचालन गर्दै आएको छ ।

देशको अर्थतन्त्रलाई टेवा पुग्ने गरी यस बैंकले वाणिज्य बैंकिङ्ग, विकास वित्त तथा लघु वित्त कार्यक्रमहरु र नेपाल सरकारका प्राथमिकतामा रहेका कार्यक्रमहरु एकैसाथ सञ्चालन गरिरहेको छ । ग्राहकको इच्छा, चाहना र आवश्यकता अनुसार आधुनिक बैंकिङ्ग सेवा प्रदान गर्न उपलब्ध पूँजी, प्रविधि र व्यवस्थापकीय कुशलताबाट अधिकतम लाभ हासिल गर्ने सन्दर्भमा बैंकले आफ्नो सेवा तथा कार्यशैलीलाई परिस्कृत गर्दै सेवाको गुणस्तरमा अभिवृद्धि गर्दै आएको छ ।

बैंकको स्वीकृत आफ्नो पाँचवर्षे रणनीतिक योजना (२०१५ देखि २०१९) अनुरूप वार्षिक बजेट तथा कार्यक्रम निर्माण गर्दै आएको छ । कर्मचारीको मनोबल र उत्प्रेरणामा अभिवृद्धि गर्दै कुशल जनशक्ति परिचालनको माध्यमबाट अधिकतम उत्पादकत्व

एवं कुशलता प्राप्त गर्ने उद्देश्यकासाथ मानव संसाधनको सबै प्रक्रियाहरूलाई व्यवस्थित बनाउने कार्यलाई तीव्रता दिएको छ भने दीर्घकालीन रणनीति, योजनालाई कार्यसम्पादन र सम्पूर्ण आवधिक उपलब्धिसँग तालमेल मिलाउने कार्य गरिएको छ ।

बैंकले संचालन जोखिम न्यूनीकरणको लागि आन्तरिक नियन्त्रण प्रणालीलाई थप चुस्त बनाइएको छ भने आधुनिक वाणिज्य बैंक संचालन गर्न आवश्यक पर्ने सम्पूर्ण नीति, रणनीति, कार्यविधि एवं निर्देशिका बनाई लागु गर्ने कार्यलाई पूर्णता दिइएको छ । विगत देखिनै सरकारको प्राथमिकता प्राप्त कृषि, ग्रामीण गरिबी निवारण तथा रोजगारीका अवसरहरूको सिर्जनामा सहयोग, लघु वित्तमा अग्रणी भूमिका खेलि रहेको, ग्रामीण तथा कृषि कर्जामा विशिष्टता हासिल गरेको, देशभर व्यापक कार्यसञ्चालन रहेको, नवीकरणीय उर्जाको सफल कार्यान्वयन गरेको तथा जलविद्युतमा कर्जा प्रवाह गरेको छ । हालसम्म सहवित्तीयकरण अन्तर्गत २६८ मेगावाट उत्पादन क्षमताका ९ जलविद्युत उत्पादन परियोजनामा रु.२४० करोड यस बैंकबाट कर्जा स्वीकृत भएको छ ।

Core Banking System (T24) लाई नयाँ Version मा स्तरोन्नती गरिएको छ । बैंकका २४५ कार्यालयहरूमा Core Banking System जडान भई कारोबार संचालन भई रहेको छ । ग्राहकको सुविधालाई ध्यानमा राखी कर्जा छिटो छरितो ढंगबाट सेवा उपलब्ध गराउने अभिप्रायले T24 मा एकाउन्ट लोन Module समेतको कार्यन्वयनमा तीव्रता दिइएको छ । २९ कार्यालयहरूबाट लकर सुविधा प्रदान गरिएको, ६० वटा स्थानबाट ATM सुविधा प्रदान भएको, १८१ वटा कार्यालयबाट सि-आस्वा, १८८ वटा कार्यालयहरूबाट D-mat सुविधा उपलब्ध गराइएको, २३७ वटा कार्यालयबाट रेमिट सुविधा उपलब्ध गराइएको र ३७ वटा कार्यालयहरूबाट सरकारी कारोबारको सेवा प्रदान हुँदै आएको छ । Connect IPS, Visa Debit Card, Internet, ATM, C-ASBA, D-mat सेवा जस्ता आधुनिक Electronic Banking को Instruments को प्रयोगलाई तीव्रता दिइएको छ । वित्तीय साक्षरता, बजारीकरणका सम्पूर्ण विधि, साधनहरूलाई व्यापक प्रयोग तथा परिचालन गरी व्यवसायिक गतिविधिहरूलाई तीव्रता दिदै डिजिटल बैकिङ अभियानलाई तीव्रता दिएको छ ।

६. प्रस्तावित लाभांश:

आर्थिक वर्ष २०७४/०७५ मा कायम रहेको साधारण शेयर चुक्ता पूँजी रु.८५० करोड ५२ लाख १६ हजारमा नगद लाभांश १५.०५३(कर समेत), ६ प्रतिशतले बोनस शेयर र नेपाल सरकारको फिर्ता नहुने अग्राधिकार शेयर रु. ५४३ करोड २७ लाख १२ हजारमा ६ प्रतिशतले हुने रकम नगद लाभांश वितरण गर्न प्रस्ताव प्रस्तुत गरिएको छ ।

७. लेखापरीक्षकको नियुक्ति:

आर्थिक वर्ष २०७४/७५ को लेखापरीक्षण कार्य चार्टर्ड एकाउन्टेन्ट श्री प्रभुराम भण्डारी र श्री बिनय प्रकाश श्रेष्ठले सम्पन्न गर्नु भएको छ । आर्थिक वर्ष २०७५/७६ को लेखापरीक्षक नियुक्ति सम्बन्धमा महालेखा परीक्षकको कार्यालयसंग परामर्श माग गरिएकोमा परामर्श प्राप्त भएका चार्टर्ड एकाउन्टेन्ट श्री प्रभुराम भण्डारी र चार्टर्ड एकाउन्टेन्ट श्री बिनय प्रकाश श्रेष्ठलाई नियुक्तिको लागि योग्य हुनु भएकोले निजहरूलाई लेखापरीक्षकमा नियुक्तिको लागि प्रस्ताव गरिएको छ ।

८. सञ्चालक समितिमा परिवर्तन र निर्वाचन:

आर्थिक वर्ष २०७४/७५ मा बहाल रहनु भएका सञ्चालकहरूको 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 । साथै समूह “ख” का सर्वसाधारण शेयरधनीहरूको तर्फबाट ३ जना सञ्चालकहरूको कार्यकाल २०७६ साल जेष्ठ २९ सम्म रहने भएता पनि लाभांश वितरण गर्न नियमित साधारणसभा र निर्वाचन गराउन विशेष साधारणसभा गरी दुई पटक साधारण सभा गर्दा खर्चमा वृद्धि हुने भएकोले यसै बाह्रौँ साधारणसभाबाट नै समूह “ख” का सर्वसाधारण शेयरधनीहरूको तर्फबाट प्रतिनिधित्व गर्ने ३ जना सञ्चालकको निर्वाचन गर्न सञ्चालक समितिले सर्वसम्मत रुपमा उपयुक्त हुने ठहर गरी सञ्चालक निर्वाचन कार्यक्रम समेत रहेको व्यहोरा आदरणीय शेयरधनी महानुभाव समक्ष



अनुरोध गर्दछु । यस बाह्रौ साधारण सभामा सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने सञ्चालकहरूको निर्वाचनमा सर्वसाधारण शेयरधनीहरू उपस्थित भई निर्वाचन कार्य सफल पारिदिनु हुन अनुरोध छ । सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने ३ जना सञ्चालकहरूको आफ्नो कार्यकाल यस साधारण सभादेखी पुरा हुने भएकोले सञ्चालकज्यूहरूले बैंकको व्यवसाय वृद्धि तथा हितमा पुऱ्याउनु भएको महत्वपूर्ण योगदान प्रति म व्यक्तिगत रुपमा र सञ्चालक समितिको तर्फबाट हार्दिक धन्यवाद ज्ञापन गर्दछु ।

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

आदरणीय शेयरधनी महानुभावहरू,

यस बैंकको उत्तरोत्तर प्रगति तथा व्यवसाय वृद्धिका लागि प्रत्यक्ष वा परोक्ष रुपले बैंकलाई महत्वपूर्ण सहयोग तथा सुझाव दिई बैंकको कार्यदक्षता तथा सेवा वृद्धि गर्न मद्दत पुऱ्याउनु हुने सम्पूर्ण शेयरधनी महानुभावहरू, यस बैंकप्रति निरन्तर सहयोग, सहभागिता तथा अनवरत विश्वास राख्न 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 लगायत सम्बद्ध निकायहरू र बैंकको लेखापरीक्षक समेतलाई हार्दिक धन्यवाद व्यक्त गर्दै आगामी दिनहरूमा पनि सबैबाट सदा भै सहयोग र सद्भाव पाउने विश्वास लिएको छु । साथै समर्पण र कडा परिश्रमबाट बैंकको उन्नति र प्रगतिमा साथ दिने बैंक व्यवस्थापन तथा कर्मचारीहरूलाई पनि धन्यवाद दिन चाहन्छु । आज यहाँहरूबाट प्राप्त हुने सल्लाह, सुझाव तथा मार्ग निर्देशनले बैंकको कार्ययोजना कार्यान्वयन तथा लक्ष्य प्राप्तमा थप सहयोग मिल्ने समेत विश्वास लिएको छु । अन्त्यमा, सञ्चालक समितिको वार्षिक प्रतिवेदनको साथै आर्थिक वर्ष २०७४/७५ को Statement of Financial Position, Profit or Loss, Changes in Equity, Cash Flows, Notes to the Financial Statements and Disclosures र उक्त वर्षमा बैंकले सम्पादन गरेका प्रमुख कार्यहरूको समीक्षा र भावी कार्यक्रमहरू सहितको वार्षिक प्रतिवेदनमा छलफल गरी अनुमोदन तथा स्वीकृत गरी दिनु हुन उपस्थित सम्पूर्ण शेयरधनी महानुभावहरू समक्ष हार्दिक अनुरोध गर्दछु ।

धन्यवाद ।

सञ्चालक समितिको तर्फबाट
क्षेत्र बहादुर सेजुवाल
अध्यक्ष, सञ्चालक समिति

मिति : २०७५/१२/१५

कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरण

(क) विगत वर्षको कारोबारको सिंहावलोकन,

(१) आर्थिक वर्ष २०७४/७५ मा यस बैंकको आर्थिक कारोवार तथा वित्तीय सूचकाङ्क निम्नानुसार रहेको छ ।

आर्थिक वर्ष २०७४/७५ को प्रगति

रकम रु दश लाखमा

विवरण	आ.व. २०७३/७४	आ.व. २०७४/७५	फरक/वृद्धि	फरक/वृद्धि %
कुल सम्पत्ति	१,२८,२९०.१९	१,३५,४१९.६१	७,१२९.४३	५.५६%
कुल निक्षेप	९९,५१५.३४	१,०४,२१६.४६	४,७०१.१२	४.७२%
कुल कर्जा तथा सापटी	९७,७०३.०७	१,०३,९८७.२३	६,२८४.१५	६.४%
कुल लगानी	९,५६८.४९	१२,२४६.६५	२,६७८.१५	२७.९९%
कुल संचालन आम्दानी	८,५६५.७७	७,८१५.२८	(७५०.४८)	-८.७६%
खुद मुनाफा	२,९७३.२८	३,४४२.३२	४६९.०४	१५.७८%
निष्कृत्य कर्जा/कुल कर्जा (प्रतिशतमा)	४.६०	३.४१	(१.१९)	-२५.८७%
पूँजी पर्याप्तता अनुपात (प्रतिशतमा)	२०.४१	१९.६६	(०.७५)	(३.६७%)
कर्जा निक्षेप अनुपात	७९.१३%	७७.५२%	(१.६१)	-२.०३%
चुक्ता पूँजीमा प्राप्त प्रतिफल (प्रतिशतमा)	२३.७५%	२४.७०%	०.९५	४.००%
शेयरधनी कोषमा प्राप्त प्रतिफल	१२.६०%	१३.०१%	०.४१	३.२५%

(२) आर्थिक वर्ष २०७५/७६ को पौष मसान्तसम्मको यस बैंकको आर्थिक कारोवार तथा वित्तीय सूचकाङ्क निम्नानुसार रहेको छ ।

बैंकको वित्तीय अवस्थाको विश्लेषण गर्दा बैंकको कुल निक्षेप २०७५ साल आषाढ मसान्तमा रु. १०४ अर्ब २१ करोड रहेकोमा २०७५ साल पौष मसान्तमा उक्त रकममा रु. ५ अर्ब ९२ करोडले वृद्धि भई रु. ११० अर्ब पुगेको छ । कर्जा तर्फ २०७५ आषाढ मसान्तमा रु. १०३ अर्ब ९९ करोड रहेकोमा २०७५ पौष मसान्तमा उक्त रकममा वृद्धि भई रु.१०६ अर्ब ६६ करोड कायम भएको छ । २०७५ साल पौष मसान्तमा नियामक समायोजन पश्चात् यस बैंकले रु १०९ करोड खुद नाफा आर्जन गरी गत वर्षको सोही अवधि २०७४ पौष मसान्तको रु.१०६ करोडको तुलनामा रु ३ करोड अर्थात् २.८७ प्रतिशतले वृद्धि भएको छ । आर्थिक वर्ष २०७४/७५ मा कुल कर्जामा निष्कृत्य कर्जाको अंश ३.४१ रहेकोमा सोमा वृद्धि भई २०७५ पौष महिनामा कुल कर्जामा निष्कृत्य कर्जाको अंश ४.५० प्रतिशत कायम रहेको छ । चालु पूँजी प्रकृतिका कर्जाहरुमा ब्याज बक्यौताको आधारमा कर्जा वर्गीकरण गर्नु परेकोले उक्त वृद्धि हुन गएको छ । निष्कृत्य कर्जालाई न्यून विन्दुमा कायम गर्ने गरी तदनुरूपका कार्यक्रमहरु सञ्चालन गरिएको छ । बैंकले चालु आर्थिक वर्षको स्वीकृत बजेट तथा कार्यक्रम अनुसार निर्धारण गरिएका लक्ष्यहरु हासिल हुने गरी कार्यक्रम संचालन गरिएको छ । अत्यधिक प्रतिस्पर्धात्मक बजारमा समेत बैंक चालु आर्थिक वर्षमा कर्जा तथा सापट, कुल आम्दानी, खुद नाफा लगायतका अधिकांश सूचकाङ्कहरुमा प्रगति हासिल गर्न सफल भएको छ ।



आर्थिक वर्ष २०७५/७६ को पौष मसान्तसम्मको प्रगति विवरण :

रकम रु दश लाखमा

विवरण	पौष मसान्त २०७५
कुल सम्पत्ति	१,४२,७९७.६०
कुल निक्षेप	१,१०,१३२.७५
कुल कर्जा तथा सापटी*	१,०६,६६०.००
कुल लगानी	१०,९५१.७२
कुल संचालन मुनाफा	४,२५१.९
खुद मुनाफा	१,३६४.२९
निष्कृत्य कर्जा/कुल कर्जा (प्रतिशतमा)	४.५०%
पूँजी पर्याप्तता अनुपात (प्रतिशतमा)	१८.९७%
कर्जा निक्षेप अनुपात	७८.६८%
चुक्ता पूँजीमा प्राप्त प्रतिफल (प्रतिशतमा)	१९.५८%
शेयरधनी कोषमा प्राप्त प्रतिफल	९.६९%

* अन्तर बैंक कर्जा समावेश गरिएको छैन ।

(३) निक्षेप, कर्जा सेवा तथा गैर कोषमा आधारित कारोबार

यस बैंकले निक्षेप कारोबार अन्तर्गत चल्ती खाता, कल निक्षेप खाता, मुद्धती निक्षेप तथा अक्षयकोष निक्षेप खाता, साधारण बचत, समृद्धि बचत, बा-आमा बचत, चेतनशील नारी बचत, कृषक बचत, तलबी खाता लगायतका बचत खाताहरु संचालनमा ल्याएको छ। बैंकका निक्षेपकर्ताहरुलाई पलायन हुन नदिन विशेष मुद्धती निक्षेप खाता कार्यान्वयनमा निरन्तरता दिएको छ। कर्जा कारोबार अन्तर्गत नियमित कर्जा कारोबारको साथसाथै सरल कृषि कर्जा, नेपाल सरकारको ब्याज अनुदान सहितको व्यावसायिक कृषि कर्जा, सुनचाँदी कर्जा लगायतका शीर्षकमा कर्जा प्रदान गर्दै आइरहेको छ भने बैंक जमानत, वैदेशिक मुद्रा विनिमय 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 कार्यालयहरु, साना किसान विकास लघु वित्त वित्तीय संस्था र सहकारी संस्थाहरु मार्फत् साना किसान तथा लघु उद्यमीहरुलाई कर्जा प्रवाह गर्दै आइरहेको छ भने राहत कार्यक्रम अन्तरगत न्यून आय भएका किसानहरुलाई नगदेबाली, तरकारी खेती, फलफूल खेती र पशुपंक्षीपालनको लागि लघु कर्जा प्रदान गरिएको छ। त्यसैगरी युवा तथा साना व्यावसायी स्वरोजगार कार्यक्रम, नेपाल सरकारको अनुदान कार्यक्रम अन्तर्गत पशुपालन, तरकारी खेती तथा फलफूल खेती गर्ने कृषकहरुको जोखिमलाई न्यूनीकरण गरी उक्त व्यावसायमा आकर्षित गराउन बाली तथा पशु बीमा मार्फत सुरक्षण कार्यक्रम समेत संचालन गर्दै आइरहेको छ। साथै यस बैंकको केन्द्रीय तालिम प्रतिष्ठान र क्षेत्रीय तालिम केन्द्रहरुबाट व्यावसायिक रुपमा व्यवसाय संचालन गर्ने उद्यमीहरुलाई सिप विकास सम्बन्धी तालिम र स्थानीय आवश्यकता अनुसार अन्य तालिम समेत संचालन गर्ने गरिएको छ।

(५) प्रविधि विकास

यस बैंकले विगतमा एशियाली विकास बैंकको अनुदान सहयोगमा अत्याधुनिक प्रविधि सहितको Core Banking System जडान गरेकोमा हाल आफ्नै साधन स्रोतमा थप कार्यालयहरूमा समेत यो प्रविधि जडान गर्दै आएको छ। हालसम्म बैंकका २४५ वटा कार्यालयहरूमा Core Banking System जडान गरी सकिएको छ। हाल सञ्चालनमा रहेको Core Banking System लाई अपग्रेड गरिएको छ। यसले बैंकबाट प्रदान गरिने सेवाको गुणस्तरमा अभिवृद्धि भएको छ। बैंकको सम्पूर्ण शाखाहरूमा उक्त प्रविधि जडान कार्य सम्पन्न भइसकेपछि अत्याधुनिक बैंकिङ सुविधा ग्रामीण क्षेत्रसम्म पुऱ्याउन बैंक सफल हुनेछ। बैंकले कारोवार संचालनको सन्दर्भमा उत्पन्न हुनसक्ने सम्भावित प्रविधिजन्य जोखिमहरूको पहिचान गरी सोको निराकरणको लागि आवश्यक व्यवस्था गर्दै आएको छ। IPS connect, Visa-Debit Card, Internet, ATM, C-ASBA, D-mat सेवा Offline सहितको मोबाइल बैंकिङ जस्ता आधुनिक Electronic Banking Instruments को प्रयोगलाई तीव्रता दिइएको छ।

(६) जनशक्ति व्यवस्थापन तथा विकास

बैंकले कर्मचारी उत्पादकत्व वृद्धि गर्ने, आधुनिक बैंकिङ सेवाको लागि उपयुक्त नयाँ जनशक्ति प्रवेश गराउने र कार्यरत कर्मचारीहरूलाई आधुनिक बैंकिङ तथा प्रविधि सम्बन्धी क्षमता अभिवृद्धि गर्न आन्तरिक र बाह्य तालिम प्रदान गर्ने नीति अनुरूप जनशक्ति विकाससँग सम्बन्धित विभिन्न कार्य सम्पन्न गर्दै आईरहेको छ। जनशक्ति व्यवस्थापनको कार्यलाई थप सुदृढीकरण गर्न कर्मचारी भर्ना, पदोन्नति लगायतका कार्यमा लोक सेवा आयोगबाट सम्पादन हुँदै आएको छ।

(७) भविष्यका योजनाहरू :

यस बैंकको भविष्यका योजनाहरू देहाय बमोजिम रहेका छन् :

- (१) बैंकको दूरदृष्टि, ध्येय र उद्देश्यकासाथ स्वीकृत व्यावसायिक योजनालाई मुख्य आधार मानी विस्तारित, सघन एवं दिगो बैंकिङ तथा सामाजिक अभिमुखीकरण सहितको बैंकिङ सेवालाई आधारभूत सिद्धान्तको रूपमा ग्रहण गर्दै बैंकका कार्यक्रमहरू तदनुरूप अधि बढाईने छ।
- (२) विगत वर्षहरूदेखि कर्जा प्रवाह गर्दै आएका क्षेत्रहरूमा अतिरिक्त पूर्वाधारको राम्रो विकास भई बजार विस्तार भएका स्थानहरूमा ग्राहकको आवश्यकता अनुसार व्यावसायिक कर्जामा विस्तार गरिने छ।
- (३) प्राथमिकता प्राप्त कार्यक्रम अन्तरगत आयात प्रतिस्थापन तथा निर्यात प्रवर्द्धन गर्ने कृषिजन्य उत्पादन र बजार व्यवस्थापनका लागि व्यक्तिगत तथा संस्थागत कर्जा प्रवाह गरिने छ।
- (४) गरिवी निवारण तथा युवा स्वरोजगार लगायतका नेपाल सरकारका कार्यक्रमहरू कार्यान्वयन गर्ने नीतिलाई निरन्तरता दिइने छ, त्यसैगरी नेपाल सरकारबाट व्याज अनुदान प्राप्त हुने व्यावसायिक कृषि कर्जा प्रदान गर्ने कार्यलाई थप प्राथमिकताकासाथ अधि बढाईने छ।
- (५) ग्रामीण क्षेत्रमा क्षेत्रगत अवधारणा अनुरूप ग्राहकहरूलाई सहज र सरल कर्जा सेवा विस्तार गरिने छ।
- (६) ग्रामीण क्षेत्रमा सेवा विस्तार गर्न सम्भाव्यताको आधारमा मुख्यतः कर्जा प्रवाह गर्ने कार्यालयहरूलाई पूर्ण बाणिज्य बैंकिङ कार्यालयमा परिणत गर्दै लगिने छ।
- (७) सम्भाव्यताको आधारमा सबै शाखाहरूमा Core Banking System मार्फत् बैंकिङ सेवा प्रवाह गर्दै लगिने छ। साथै Core Banking System मा समसामयिक सुधारका साथै यस प्रविधिमा कर्मचारीहरूलाई पर्याप्त तालिम दिई ग्राहक सेवालाई थप प्रभावकारी बनाइने छ।
- (८) बैंकले ATM, Internet Banking, SMS Banking, Mobile Banking, Online Banking Connect IPS, Visa Debit Card, C-ASBA, D-Mat लगायत आधुनिक बैंकिङ सेवा मार्फत सेवा विस्तार गरिने छ।



- (९) जनशक्ति व्यवस्थापन योजना र विकासको माध्यमबाट कर्मचारी व्यवस्थापनलाई बैंकको समग्र उत्पादकत्व एवं कार्यकुशलता अभिवृद्धि गरिने छ ।
- (१०) बैंकको कर्जा, तरलता, संचालन तथा बजार सम्बन्धी जोखिमहरूलाई न्यून गर्न जोखिम व्यवस्थापन पद्धतिको विकास एवं मजबुत पार्दै आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाइने छ ।
- (११) सम्भाव्यताको आधारमा कृषि, जलविद्युत, पर्यटन तथा अन्य क्षेत्रका ठूला परियोजनाहरूमा लगानी विस्तार गर्ने नीतिलाई निरन्तरता दिइने छ ।
- (१२) कर्जा तथा निक्षेप ग्राहक संख्याको विस्तार र निक्षेपको मिश्रणलाई भरपर्दो तथा दिगो बनाउने नीति लिई कार्यक्रम संचालन गरिने छ ।
- (१३) बैंकको आम्दानीका स्रोतहरूको विस्तार गर्न गैर कोषमा आधारित बैकिङ्ग सेवाहरू विस्तार गरिने छ ।
- (१४) नेपाल सरकारको बजेट तथा कार्यक्रममा व्यवस्था भए अनुसारको सहूलियतपूर्ण कर्जा कार्यक्रम प्रभावकारी रूपमा कार्यान्वयन गरिने छ ।
- (१५) सहायक कम्पनी मार्फत धितोपत्र कारोवार सम्बन्धी कार्य गरिने छ ।
- (१६) बैंकको विद्यमान कर्जाको गुणस्तरमा निरन्तर सुधार गरी आम्दानी वृद्धि गर्ने र लगानीको उचित व्यवस्थापन गर्दै बैंकको मुनाफामा उत्साहजनक वृद्धि गरी शेयरधनीहरूलाई प्रतिस्पर्धात्मक प्रतिफल उपलब्ध गराइने छ ।
- (द) **संस्थागत सुशासन, आन्तरिक नियन्त्रण प्रणाली तथा जोखिम व्यवस्थापन :**
- (क) **संस्थागत सुशासन:** संस्थागत सुशासनको स्तर निरन्तर कायम राख्दै आफ्ना बैकिङ्ग कृयाकलापहरूलाई सक्रिय र पारदर्शी रूपमा संचालन गर्ने तर्फ बैंक सदैव सजग रहेको छ । नेपाल राष्ट्र बैंकबाट जारी भएका विवेकशिल नियमनको परिपालनामा बैंकले सचेतनाकासाथ कार्य गर्दै आएको छ । त्यसैगरी नेपाल धितोपत्र बोर्ड लगायतका नियमनकारी निकायहरबाट 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 एक जना गैर कार्यकारी सञ्चालकको संयोजकत्वमा 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 । 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 ।
- (ग) **जोखिम व्यवस्थापन:** बैंकले कर्जा, तरलता, सञ्चालन र बजार सम्बन्धी जोखिमहरूलाई प्रभावकारी रूपमा व्यवस्थापन गर्ने उद्देश्यले बैंकको नीति, नियम, कार्यविधि, परिपत्र, पद्धति, सीमा आदिलाई समय समयमा पुनरावलोकन गरी आवश्यकता अनुसार परिमार्जन गर्ने गरी उपयुक्त संयन्त्रको व्यवस्था गरिएको छ । जोखिम व्यवस्थापन सम्बन्धी कार्यमा सञ्चालक समितिलाई सुझाव दिन एक जना गैर कार्यकारी सञ्चालकको 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 सञ्चालक समितिमा सुझाव पेश गर्ने र व्यवस्थापनलाई आवश्यक मार्ग निर्देशन दिने कार्यहरू गर्दै आएको छ । जोखिम विश्लेषण तथा व्यवस्थापनलाई अभि सशक्त बनाउने, नियमनकारी

निकायको निर्देशनहरूको पूर्ण परिपालनातर्फ थप सजगता अपनाईने छ। संचालन जोखिम कार्यविधिको प्रभावकारी कार्यान्वयन गरिएको छ।

(घ) **सम्पत्ति शुद्धीकरण निवारण (AML) र ग्राहक पहिचान (KYC):** सम्पत्ति शुद्धीकरण निवारण कार्यलाई प्रभावकारी रूपमा कार्यान्वयन गर्न र जोखिम नियन्त्रण गर्ने कार्यलाई प्राथमिकता दिंदै आएको छ। एक जना गैर कार्यकारी सञ्चालकको 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। नेपाल राष्ट्र बैंकमा रहेको वित्तीय जानकारी इकाईसँग आवश्यक समन्वय गरी यसको प्रभावकारी कार्यान्वयन गर्ने 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, वृद्ध/वृद्धाका 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, ट्रफिक आइल्याण्ड निर्माण, यात्रु प्रतीक्षालय, उद्यान निर्माण, हाटबजार सेड, सामुदायिक भवन, चौतारो निर्माण तथा अस्पताल मर्मत जस्ता कार्यमा क्षेत्रीय कार्यालयहरू मार्फत आर्थिक सहयोग प्रदान गर्दै आइरहेको छ। त्यसैगरी बैंकका विभिन्न कार्यालय मार्फत नेपाल सरकारबाट व्यवस्था गरिएको जेष्ठ नागरिक भत्ता वितरण लगायतका कार्य समेत प्रभावकारी रूपमा सम्पन्न गर्दै आएको छ।

(१०) कार्यालय संजाल :

हाल यस बैंकका कुल कार्यालय संख्या २७१ रहेका छन्, सो मध्ये बैंकका २४५ वटा कार्यालयहरूमा Core Banking System जडान गरी सकिएको छ। स्थानिय तहमा दुधकोशी (सोलुखुम्बु), चम्पादेवी (ओखलढुंगा), सिगास (बैतडी), जोगबुडा (डडेलधुरा), जोरायल (डोटी), बंगल (बझाङ्ग), सुकटिया, कालिका, कुमालगाँउ, नरहरिनाथ (कालिकोट), लिम्सा, नायकवाडा, बारेकोट मजकोट, जुनिचांदे (जाजरकोट), कोहल्वी (बारा), थानकोट (काठमाडौं) संचालनमा आई सकेका छन्। चालु आ.व. संचालन गरिने थप कार्यालयहरू गण्डकी (गोरखा), सोतांग (सोलुखुम्बु), ओदानकु, महावै (कालिकोट) ढिमे, कुशे (जाजरकोट), चन्द्रौटा (कपिलवस्तु), हरिवन (सर्लाही), सखुवा महेन्द्रनगर (धनुषा), मालेपाटन (कास्की), रुकुमकोट (पूर्वी रुकुम) र भैसेपाटी, ईमाडोल (ललितपुर) रहेका छन्।

(ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट बैंकको कारोवारलाई कुनै असर परेको भए सो असर

अन्तर्राष्ट्रिय मुद्रा कोषका अनुसार विश्व अर्थतन्त्रको वृद्धिदर सन् २०१७ मा ३.८ प्रतिशत र सन् २०१८ मा ३.९ प्रतिशत रहने अनुमान गरेको छ। लगानी तथा व्यापारमा विश्वव्यापी विस्तारका कारण सन् २०१७ मा विश्व अर्थतन्त्रको वृद्धिदर सन् २०११ पछिको सबैभन्दा उच्च बन्न पुगेको छ। संयुक्त राज्य अमेरिकामा वित्तीय विस्तार तथा उदयीमान एशिया एवं युरोपको आर्थिक वृद्धि अझ सबल हुने अनुमानका आधारमा सन् २०१८ मा आर्थिक वृद्धिमा थप सुधार हुने कोषले आँकलन गरेको छ। यसबाट नेपाल लगायतका अल्पविकसित मुलुकहरूमा सकारात्मक प्रभाव पर्ने देखिन्छ। समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको निक्षेप १९.२ प्रतिशतले बढेको छ। अघिल्लो वर्ष यस्तो निक्षेप १४.० प्रतिशतले बढेको थियो। तरलतामा उतार-चढावको स्थिति रहेतापनि कर्जा प्रवाह आर्थिक वर्ष २०७३/७४ को १८.२ प्रतिशतको तुलनामा आर्थिक वर्ष २०७४/७५ मा २२.५



प्रतिशतले बढेको छ। समीक्षा वर्षमा कर्जा प्रवाह २२.५ प्रतिशतले बढेको तुलनामा निक्षेप १९.२ प्रतिशतले मात्र बढ्नुले वित्तीय अवस्था अबै कसिलो रहेको देखाउँछ। विप्रेषण आप्रवाहको वृद्धिदर र पूँजीगत खर्चको अवस्थाले आगामी समयमा वित्तीय स्थितिको दिशा निर्धारण गर्ने देखिन्छ। २०७५ असारमा वाणिज्य बैंकहरूको भारित औसत निक्षेप दर ६.४९ प्रतिशत र कर्जा दर १२.४७ प्रतिशत रहेका छन्। २०७४ असारमा यी दरहरू क्रमशः ६.१५ प्रतिशत र ११.३३ प्रतिशत रहेका थिए। त्यसैगरी वाणिज्य बैंकहरूको औसत आधार ब्याजदर २०७४ असारको ९.८९ प्रतिशतको तुलनामा २०७५ असारमा १०.४७ प्रतिशत कायम हुन आएको छ।

(ग) बैंकको औद्योगिक वा व्यावसायिक सम्बन्धः

बैंकले आफ्ना ग्राहक, कर्मचारी तथा नियामक निकायसँग राम्रो व्यावसायिक सम्बन्ध कायम गरेको छ। बैंकले व्यावसाय 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 गर्ने प्रयास गर्दै आएको छ। बैंकको औद्योगिक वा व्यावसायिक सम्बन्धले बैंकको समग्र कारोवारलाई 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 कारणः

(१) आर्थिक वर्ष २०७४/७५ को सञ्चालक समितिको विवरण :

संस्थापक शेयरधनी नेपाल सरकारको तर्फबाट प्रतिनिधित्व गर्ने सञ्चालक नेपाल सरकारको निर्णय अनुसार समय समयमा परिवर्तन हुने गरेकोले संस्थापक समूहबाट प्रतिनिधित्व गर्ने सञ्चालकमा परिवर्तन हुने गरेको छ। सर्वसाधारण समूहबाट प्रतिनिधित्व गर्नु हुने सञ्चालक रमेश कुमार महतको मिति २०७४/०७/१ देखी राजीनामा स्वीकृत भएको छ। श्री क्षेत्र बहादुर सेजुवाल नेपाल सरकार अर्थ मन्त्रालयको मिति २०७४/०३/२३ को निर्णयबाट सञ्चालक पदमा नियुक्ति भई सञ्चालक समितिको मिति २०७४/०४/१० को निर्णय अनुसार सञ्चालक समितिको अध्यक्ष पदमा नियुक्त हुनु भएको छ। श्री लक्ष्मीदेवी मानन्धरले मिति २०७५/०३/३१ मा राजिनामा दिएकोले सोही मिति देखि लागुहुने गरी सञ्चालक समितिबाट स्वीकृत भएको छ।

आर्थिक वर्ष २०७४/७५ मा बहाल रहेका सञ्चालकहरूको विवरण निम्न वमोजिम रहेको छ।

क्र.सं.	नाम	पद	प्रतिनिधि	पदावधि
१.	श्री क्षेत्र बहादुर सेजुवाल	अध्यक्ष	नेपाल सरकार, अर्थ मन्त्रालय	२०७४/०४/०९ देखि हालसम्म
२.	श्री विष्णुप्रसाद नेपाल	सञ्चालक	नेपाल सरकार, अर्थ मन्त्रालय	२०७३/०७/१९ देखि हालसम्म
३.	डा. योगेन्द्र कुमार कार्की	सञ्चालक	नेपाल सरकार, कृषि विकास मन्त्रालय	२०७२/०९/१३ देखि हालसम्म
४.	डा. चन्द्र बहादुर अधिकारी	सञ्चालक	नेपाल सरकार, अर्थ मन्त्रालय	२०७१/०९/२३ देखि २०७५/०९/२२ सम्म
५.	श्री लक्ष्मीदेवी मानन्धर	सञ्चालक	व्यावसायिक विशेषज्ञ	२०६३/०४/२६ देखि २०७५/०३/३१ सम्म
६.	श्री रमेश कुमार महत	सञ्चालक	सर्वसाधारण	२०७०/०४/२८ देखि २०७४/०७/०१ सम्म
७.	श्री मनोज बस्नेत	सञ्चालक	सर्वसाधारण	२०७२/०२/३० देखि हालसम्म
८.	श्री गोविन्द प्रसाद भट्टराई	सञ्चालक	सर्वसाधारण	२०७२/०२/३० देखि हालसम्म
९.	श्री घनश्याम अवस्थी	सञ्चालक	सर्वसाधारण	२०७२/०२/३० देखि हालसम्म

(२) बहालवाला सञ्चालक समितिको विवरण

क्र.सं.	नाम	पद	प्रतिनिधि
१.	श्री क्षेत्र बहादुर सेजुवाल	अध्यक्ष	नेपाल सरकार, अर्थ मन्त्रालय
२.	श्री विष्णुप्रसाद नेपाल	सञ्चालक	नेपाल सरकार, अर्थ मन्त्रालय
३.	डा. योगेन्द्र कुमार कार्की	सञ्चालक	नेपाल सरकार, कृषि विकास मन्त्रालय
४.	श्री मनोज बस्नेत	सञ्चालक	सर्वसाधारण
५.	श्री गोविन्द प्रसाद भट्टराई	सञ्चालक	सर्वसाधारण
६.	श्री घनश्याम अवस्थी	सञ्चालक	सर्वसाधारण
७.	डा. इन्दिरा श्रेष्ठ (मास्के)	सञ्चालक	स्वतन्त्र

सञ्चालक डा. चन्द्र बहादुर अधिकारीको मिति २०७५/०९/२२ मा चार वर्षे पदावधि पूरा भएको र डा. इन्दिरा श्रेष्ठ (मास्के) मिति २०७५/०९/२९ को सञ्चालक समितिको निर्णय अनुसार स्वतन्त्र सञ्चालक पदमा नियुक्त हुनु भएको ।

(ड) बैंकको कारोवारलाई असर पार्ने मुख्य कुराहरु :

बैंकको कारोवारलाई असर पार्न सक्ने विभिन्न किसिमका जोखिमहरूलाई देहाय बमोजिम प्रस्तुत गरिएको छ ।

- (१) देशको आर्थिक अवस्थामा आउने परिवर्तनबाट पर्न सक्ने जोखिमहरू ।
- (२) मुद्रा बजार तथा पूँजी बजारको उतार चढावबाट पर्न सक्ने सम्भावित जोखिमहरू ।
- (३) विदेशी विनिमय कारोवार गर्दा विनिमय दरमा हुने परिवर्तनबाट हुन सक्ने जोखिमहरू ।
- (४) निक्षेप तथा कर्जा लगानीको व्याजदरमा हुने परिवर्तनबाट हुन सक्ने जोखिमहरू ।
- (५) नेपाल राष्ट्र बैंकले वाणिज्य बैंक सम्बन्धी नीति निर्देशनमा परिवर्तन गर्दा श्रृजना हुन सक्ने सम्भावित जोखिमहरू ।
- (६) बैंकिङ व्यवसायमा हुने प्रतिस्पर्धाको कारण हुन सक्ने जोखिमहरू ।
- (७) निर्धारित समयमा कर्जा असुली नभई उत्पन्न हुन सक्ने जोखिमहरू ।
- (८) प्रतीतपत्र र जमानतपत्र जारी गर्ने जस्ता गैरकोष सेवा प्रदान गर्दा हुन सक्ने सम्भावित जोखिमहरू ।
- (९) अन्तर्राष्ट्रिय बजारमा हुने मन्दीको असरबाट पर्न सक्ने आर्थिक जोखिमहरू ।
- (१०) मुद्रास्फीतिबाट पर्न सक्ने जोखिमहरू ।
- (११) प्रकृतिक प्रकोपबाट हुन सक्ने आर्थिक तथा भौतिक जोखिमहरू ।

(च) लेखापरीक्षण प्रतिवेदनमा उल्लेखित कैफियतहरूको सम्बन्धमा सञ्चालक समितिको प्रतिक्रिया :

यस बैंकको आर्थिक वर्ष २०७४/७५ को लेखापरीक्षण प्रतिवेदनमा उल्लेखित कैफियतका सम्बन्धमा सञ्चालक समितिको प्रतिक्रिया देहाय बमोजिम रहेको छ :

- (१) समयको अन्तरालको कारण मिलान हुन बाँकी शाखा हिसाब रकमको यथाशिघ्र हिसाब मिलान गर्ने व्यवस्था मिलाइएको छ ।
- (२) कर्मचारी सापटी हिसाबको लेखाङ्कन गर्दा नेपाल लेखामान १९ ले निर्देशन गरे बमोजिम गणना गर्नको लागि कार्य अघी बढाइएको छ ।
- (३) बैंकको नियमित कारोवारहरूको सन्दर्भमा उल्लेख गरिएका कैफियतहरूको क्रमशः सुधार गर्दै यसप्रकारका कैफियतहरू पुनः दोहोरिन नदिनको लागि प्रभावकारी नियन्त्रणका उपायहरू अवलम्बन गरिएको तथा कार्यान्वयन र अनुगमनको समेत व्यवस्था गरिएको छ ।



(छ) लाभांश बाँडफाँड गर्न सिफारिस सम्बन्धमा :

आर्थिक वर्ष २०७४/७५ सम्मको संचित मुनाफाबाट साधारण शेयरधनीहरूलाई चुक्ता पूँजीको ६ प्रतिशतले हुने बोनस शेयर रकम रु. ५१,०३,१२,९६०/- र १५.०५३ प्रतिशतले हुने नगद लाभांश रकम रु. १,२८,०२,५८,८३०/- तथा अग्राधिकार शेयर पूँजीमा तोकिए बमोजिम वार्षिक ६ प्रतिशतले हुने नगद लाभांश रकम रु. ३२,५९,६२,७२०/- घोषणा गरिएको छ ।

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

(झ) 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.	
	२०७४/७५	२०७३/७४	२०७४/७५	२०७३/७४	२०७४/७५	२०७३/७४
शेयर पूँजी	७,८६,०३४	६,२८,८२८	३१,०४८	३१,०४८	-	-
कुल सम्पत्ति	१,९२,२५,१२१	१,४७,२५,०६२	४९,२४९	३५,९७९	-	-
खुद नाफा/नोक्सान	३,९३,०६३	३,३०,७५९	-४,९७१	-२,२७७	-	-
जगेडा तथा कोष	११,८४,५७६	९,७८,७१३	-३,३८६	१,५८६	-	-
अन्तिम लेखापरीक्षण भएको	छ	छ	छ	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 बैंकिङ्ग 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 ग्यास कम्पनीको कारोबार नभई व्यवसाय संचालन सन्तोषजनक नभएकोले शतप्रतिशत नोक्सानी व्यवस्था गरिएको 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 आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अङ्कित मूल्य तथा त्यसरी शेयर खरिद गरेवापत कम्पनीले भुक्तानी गरेको रकम :

बैंकले हालसम्म आफ्नो शेयर आफै 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) बिगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

क्र.सं.	विवरण	आ.व. २०७४/७५	आ.व. २०७३/७४
१	कर्मचारी खर्च (रु.मा)	३,०६,०५,६२,४३१	३,२१,०४,२२,७९३
२	अन्य सञ्चालन खर्च (रु.मा)	८४,४२,४७,८६०	८४,०४,९७,९३३

(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 समितिको गठन गरेको छ । यस समितिको मुख्य उद्देश्य बैंकको आन्तरिक नियन्त्रण प्रणालीको मूल्याङ्कन, लेखापरीक्षण प्रकृयाको मूल्याङ्कन, आर्थिक प्रतिवेदनको र आर्थिक विवरण सम्प्रेषणको सुपरिवेक्षण गरी बैंकको आर्थिक विवरणहरू सही र पर्याप्त रहे/नरहेको, बैंकका सम्पूर्ण विभागहरूले आन्तरिक प्रकृया, नीति नियमहरूको परिपालना गरे/नगरेको बारे सुनिश्चित गर्ने रहेको छ । यसका अतिरिक्त समितिले वाह्य लेखापरीक्षण प्रतिवेदनको पनि समीक्षा गरी सञ्चालक समितिलाई सुधारका लागि प्रस्ताव पेश गर्ने गरेको छ ।

लेखापरीक्षण समिति

आर्थिक वर्ष २०७४/७५ मा रहेको लेखापरीक्षण समितिको विवरण

क्र.सं.	नाम	पद	प्रतिनिधि	कार्य अवधि
१.	श्री गोविन्द प्रसाद भट्टराई	संयोजक	सञ्चालक	२०७२/०३/११ देखि हालसम्म
२.	श्री रमेश कुमार महत	सदस्य	सञ्चालक	२०७१/०३/१९ देखि २०७४/६/३१ सम्म
३.	श्री घनश्याम अवस्थी	सदस्य	सञ्चालक	२०७२/०३/११ देखि हालसम्म
४.	श्री लक्ष्मी देवी मानन्धर	सदस्य	सञ्चालक	२०६८/०४/२१ देखि २०७४/७/१४ सम्म
५.	श्री गणेशराज पन्त	सदस्य सचिव	विभागीय प्रमुख	२०७३/०४/२४ देखि २०७४/५/२ सम्म
६.	श्री प्रकाश कणेल	सदस्य सचिव	नि. विभागीय प्रमुख	२०७४/०५/३ देखि २०७४/१२/७ सम्म
७.	श्री अरुण कुमार ढुङ्गाना	सदस्य सचिव	विभागीय प्रमुख	२०७४/१२/८ देखि २०७५/२/६ सम्म
८.	श्री घनश्याम रिमाल	सदस्य सचिव	नि. विभागीय प्रमुख	२०७५/२/७ देखि २०७५/२/२० सम्म
९.	श्री प्रेम कुमार श्रेष्ठ	सदस्य सचिव	विभागीय प्रमुख	२०७५/२/२१ देखि हालसम्म



वर्तमान लेखापरीक्षण समितिको विवरण

क्र.सं.	नाम	पद	प्रतिनिधि
१.	श्री गोविन्द प्रसाद भट्टराई	संयोजक	सञ्चालक
२.	श्री घनश्याम अवस्थी	सदस्य	सञ्चालक
३.	श्री प्रेम कुमार श्रेष्ठ	सदस्य सचिव	विभागीय प्रमुख

आर्थिक वर्ष २०७४/७५ मा लेखापरीक्षण समितिका ७६ वटा बैठक बसेका सम्पन्न भएको छ । लेखापरीक्षण समितिका पदाधिकारीहरूलाई प्रति बैठक भत्ता वापत रु. ४,०००/-, उपलब्ध गराउने गरिएको र आन्तरिक लेखा परीक्षण तथा निरीक्षण 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. १३,७५,१५०/- खर्च भएको छ ।

लेखापरीक्षण समितिले गरेका प्रमुख कार्यहरू:

- (१) बैंकको काम कारवाहीमा नियमितता, मितव्ययिता, औचित्यता, प्रभावकारिता जस्ता कुराहरु अवलम्बन भए/नभएको बारे समीक्षा गरी सञ्चालक समितिलाई आवश्यक राय पेश गर्ने गरेको ।
 - (२) आन्तरिक लेखापरीक्षण तथा निरीक्षण विभागबाट पेश भएको आन्तरिक लेखापरीक्षण तथा निरीक्षण सम्बन्धी वार्षिक कार्यक्रम स्वीकृत गरेको ।
 - (३) नेपाल राष्ट्र बैंक, बैंक सुपरिवेक्षण विभागबाट यस बैंकको समष्टिगत स्थलगत निरीक्षण प्रतिवेदनमा औल्याइएको विषय तथा कैफियतहरुको सम्बन्धमा व्यवस्थापनबाट जवाफ माग गरी आ-आफ्नो कार्यक्षेत्रसँग सम्बन्धित विषयहरुका सम्बन्धमा सम्बन्धित उप-समितिहरुमा छलफल गराई राय सहितको प्रतिवेदन तयार गरी सञ्चालक समितिमा पेश गरेको ।
 - (४) लेखापरीक्षकले पेश गरेको लेखापरीक्षण प्रतिवेदनमा औल्याइएका कैफियतहरु बुँदागतरूपमा समीक्षा गरी सुधारका लागि राय सहितको प्रतिवेदन सञ्चालक समितिमा पेश गरेको ।
 - (५) नेपाल राष्ट्र बैंकले औल्याएका कैफियतहरुमा सञ्चालक समितिले व्यवस्थापनलाई दिईएका निर्देशनको कार्यान्वयन एवं सुधारको स्थितिको अनुगमन गरेको ।
 - (६) बैंकको आन्तरिक लेखापरीक्षण सम्बन्धी कार्यको सुपरिवेक्षण तथा पुनरावलोकन गरेको ।
 - (७) बैंकको आन्तरिक लेखापरीक्षण तथा निरीक्षण विभागबाट पेश भएको त्रैमासिक प्रतिवेदन उपर बुँदागतरूपमा छलफल/समीक्षा गरी प्रतिवेदनमा औल्याइएका प्रमुख कैफियतहरु सुधारका लागि व्यवस्थापनलाई निर्देशन दिएको ।
 - (८) बैंकको आन्तरिक लेखापरीक्षणका क्रममा देखिएका संवेदनशील तथा गम्भीर प्रकृतिका कैफियतहरुका बारेमा छलफल गरी सो सम्बन्धमा विस्तृत छानविन तथा अध्ययन गर्न व्यवस्थापनलाई निर्देशन दिएको ।
 - (९) प्रत्येक त्रैमासमा लेखापरीक्षण समितिको त्रैमासिक प्रतिवेदन सञ्चालक समिति समक्ष पेश गरेको ।
 - (१०) लेखापरीक्षकको नियुक्तिका लागि सञ्चालक समितिमा सिफारिश गर्ने ।
 - (११) प्रचलित कानून अनुसार अधिकार प्राप्त निकायले तयार गरेको आचरण, मापदण्ड तथा निर्देशिकको आधारमा लेखापरीक्षकको नियुक्ति तथा छनौटको सम्बन्धमा बैंकले अवलम्बन गर्नुपर्ने नीति तय 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 :

आ.व. २०७४/७५ मा सञ्चालक समितिको जम्मा ४५ 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. २,०००/-, एकपटक १ थान मोबाईल 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 आ.व. २०७४/७५ मा बैंकमा लेखापरीक्षण समिति, कर्मचारी व्यवस्थापन तथा सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति र सम्पत्ति शुद्धीकरण निवारण समिति कायम 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। आ.व. २०७४/७५ मा लेखापरीक्षण समितिको ७६, जोखिम व्यवस्थापन समितिको १५, कर्मचारी व्यवस्थापन तथा सेवा सुविधा समितिको १९ वटा र सम्पत्ति शुद्धीकरण निवारण समितिका ५ वटा भएको छ भने बैठक भत्ता तथा अन्य खर्च वापत क्रमशः रु. १३,७५,१५०/-, रु. २,६७,३३०/-, ३,५९,१५०/- र ६७,१००/- खर्च भएको छ।

प्रमुख कार्यकारी अधिकृतको पारिश्रमिक, भत्ता तथा सुविधा

तलब रु. २,५०,०००/- प्रति महिना, दशैँ खर्च वापत एक महिना बराबरको तलब, बैंक दिवस वापत एक महिना बराबरको तलब, औषधि उपचार खर्च वापत ५० दिनको तलब, मासिक टेलिफोन महसूल, एकपटक १ थान मोबाईल सेट अधिकतम रु. १५,०००/- सम्मको (फिर्ता गर्न नपर्ने) सुविधा उपलब्ध छ।

- (न) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :

आर्थिक वर्ष २०७४/७५ सम्मको पारित लाभांश रकम मध्ये २०७५ आषाढ मसान्तमा रु. ४५,४१,०९,०८५/- बुझिलिन बाँकी रहेको 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 कारोवार :

आर्थिक वर्ष २०७४/७५ को अन्तमा यस बैंकको २२ प्रतिशत स्वामित्व रहेको साना किसान लघुवित्त वित्तीय संस्थालाई ९ प्रतिशत वार्षिक ब्याजदरमा रु. ५०,००,००,०००/- कर्जा प्रवाह गरेको छ। समीक्षा वर्षमा अन्य सम्बद्ध कम्पनीहरूसँग कुनै कारोवार गरेको छैन।

- (ब) कम्पनी ऐन, २०६३ तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुराहरू :

सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुराहरू सम्बन्धित ठाउँमा खुलाइएको छ।



(भ) अन्य कुराहरु :

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

आर्थिक वर्ष २०७४/७५

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 विष्णुप्रसाद नेपाल	-	-	-	-	-	-
३.	डा. योगेन्द्र कुमार कार्की	-	-	-	-	-	-
४.	डा. चन्द्र बहादुर अधिकारी	-	-	-	-	-	-
५.	श्री लक्ष्मीदेवी मानन्धर	-	-	-	-	-	-
६.	श्री रमेश कुमार महत	-	-	-	-	-	-
७.	श्री मनोज बस्नेत	-	-	-	-	-	-
८.	श्री गोविन्द प्रसाद भट्टराई	-	-	-	-	-	-
९.	श्री घनश्याम अवस्थी	-	-	-	-	-	-

Joshi and Bhandary
Chartered Accountants
1160 Kosi Comound
Dilli bazar, Kathmandu- 33, Nepal
G.P.O. Box: 3423
(P): +977-1-4419364/4423550
(F): +977-1-4423038
(E): prbhandary@wlink.com.np

KAS Associates
Chartered Accountants
Baneshwor, Kathmandu
Nepal

(P):+977-1-4460357

(E):binaypshrestha1973@gmail.com

INDEPENDENT AUDITORS' REPORT

TO THE SHAREHOLDERS OF AGRICULTURAL DEVELOPMENT BANK LIMITED

Report on the Financial Statements

We have audited the accompanying financial statements of Agricultural Development Bank Ltd ("the Bank") and the consolidated financial statements of the Bank and its subsidiaries (collectively referred to as the "Group"), which comprise the statement of financial position as at Ashad 32, 2075 (July 16, 2018), the statement of profit or loss, the statement of other comprehensive income, the statement of changes in equity and the 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.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit in accordance with Nepal Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free of material misstatement.

An audit involves performing procedure to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements 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's and its subsidiaries' internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence obtained by us and the audit evidence obtained by the other auditors in terms of their reports referred to in the Other Matters paragraph below is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Opinion

In our opinion, the financial statements of the Bank and the consolidated financial statements of the Group present fairly, in all material respect, the financial position of the Bank and the Group as at Ashad 32, 2075 (July 16, 2018) and its financial performance and its cash flows for the year then ended in accordance with the Nepal Financial Reporting Standards.




**Emphasis of Matter**

We draw attention to following points. However, our opinion is not modified in respect of these matters.

- We draw attention to Note 4.7 and 4.16 of the financial statements where the Bank has not calculated deferred employee expenditure on loan and advances provided to employees. Had this been calculated and given the effect, amount of employee loan and deferred employee expenditure would have differed. However it wouldn't have any impact on consolidated statement of Profit or Loss.
- We draw attention to Note 4.23 of the financial statements where net balance of NPR 232,755,796 (Difference between total assets and total liabilities) on inter branch transactions was found. We were not able to be assured of the financial impact of these transactions.

Other Matters

We did not audit the financial statements and other financial information of a subsidiary Kosh Byabasthapan Company, whose financial statements reflect total assets of NPR. 49.29 million and net assets of NPR. 27.66 million as at Ashad 32, 2075 (July 16, 2018) and net loss of NPR. 4.97 million and net cash inflows of NPR. (2.02) million for the year then ended. These financial statements and other financial information have been audited by other auditors whose reports were furnished to us by the management, and in our opinion, in so far as it relates to the amounts included in respect of the subsidiary, are based solely on the report of the other auditor.

Our opinion on the financial statements and our report on other Legal and Regulatory requirements below, is not modified in respect of those matters with respect to our reliance on the work done and the reports of the other auditors.

Report on the Other Legal and Regulatory Requirement

We have obtained information and explanations asked for, which, to the best of our knowledge and belief were necessary for the purpose of our audit. In our opinion, the statement of financial position, consolidated profit or loss, other comprehensive income, changes in equity and cash flows have been prepared in all material respect in accordance with the provisions of the Companies Act 2063, and are in agreement with the books of accounts as required by law maintained by the Bank and its subsidiary included in the Group, including relevant records relating to preparation of the aforesaid financial statements, have been kept so far as it appears from our examination of those books and records of the Bank and the reports of the other auditor.

In our opinion, so far as appeared from our examination of the books, the Bank has maintained adequate capital funds and adequate provisions for possible impairment of assets in accordance with the directives of Nepal Rastra Bank.

To the best of our information and according to the explanations given to us and so far appeared from our examination of the books of account of the Bank and the audit report issued by other auditor necessary for the purpose of our audit, we have not come across cases where the Board of Directors or any employees of the Bank and its subsidiaries have acted contrary to the provisions of law or committed any misappropriation relating to accounts or caused loss or damage to the Group and violated any directives of Nepal Rastra Bank or acted in a manner to jeopardize the interest and security of the Bank, its depositors and investors.



CA. Prabhu R. Bhandari
Managing Partner
Joshi & Bhandari
Chartered Accountants



CA. Binay Prakash Shrestha
Partner,
KAS Associates,
Chartered Accountants

Kathmandu
Poush 29, 2075

Agricultural Development Bank Limited

Consolidated Statement of Financial Position

As on 32 Asar, 2075

Particulars	Note	Group			Bank		
		Current Year	Previous Year	Shrawan 1, 2073	Current Year	Previous Year	Shrawan 1, 2073
Assets							
Cash and cash equivalent	4.1	11,227,588,232	12,254,031,124	13,700,639,506	11,227,273,792	12,252,208,074	13,689,269,833
Due from Nepal Rastra Bank	4.2	8,270,666,878	9,929,595,625	4,711,222,554	8,270,666,878	9,929,595,625	4,711,222,554
Placement with Bank and Financial Institutions	4.3	-	2,500,000	11,000,000	-	-	-
Derivative financial instruments	4.4	-	-	-	-	-	-
Other trading assets	4.5	-	-	-	-	-	-
Loan and advances to B/FIs	4.6	495,000,000	-	-	495,000,000	-	-
Loans and advances to customers	4.7	100,030,112,260	93,184,410,155	84,080,371,550	100,030,112,260	93,184,410,155	84,080,371,550
Investment securities	4.8	12,290,782,714	9,594,863,171	7,350,894,873	12,246,645,443	9,568,494,645	7,340,593,852
Current tax assets	4.9	-		9,522,562		67,138,834	9,522,562
Investment in subsidiaries	4.10			-	28,840,000	28,840,000	28,840,000
Investment in associates	4.11	402,787,755	316,055,142	244,453,084	69,384,000	69,384,000	69,384,000
Investment property	4.12	240,313,081	312,104,309	192,827,508	240,313,081	312,104,309	192,827,508
Property and equipment	4.13	1,215,932,866	1,110,426,473	1,173,563,586	1,213,597,403	1,108,144,115	1,171,265,297
Goodwill and Intangible assets	4.14	50,011,726	3,660,825	4,881,100	50,011,726	3,660,825	4,881,100
Deferred tax assets	4.15						
Other assets	4.16	1,550,164,940	1,768,590,337	2,616,446,721	1,547,770,105	1,766,206,174	2,613,493,285
Total Assets		135,773,360,454	128,476,237,162	114,095,823,045	135,419,614,689	128,290,186,757	113,911,671,541
Liabilities							
Due to Bank and Financial Instituions	4.17	551,886,896	300,932,693	450,276,480	551,886,896	300,932,693	450,276,480
Due to Nepal Rastra Bank	4.18	195,156,104	203,474,720	46,299,160	195,156,104	203,474,720	46,299,160
Derivative financial instruments	4.19	-	-	-	-	-	-
Deposits from customers	4.20	104,216,347,357	99,514,718,985	86,936,584,975	104,216,459,617	99,515,339,449	86,936,878,467
Borrowing	4.21	360,447,613	464,458,672	514,439,855	360,447,613	464,458,672	514,439,855
Current Tax Liabilities	4.9	246,011,850	9,046,273		156,230,258		
Provisions	4.22	-	-	-			
Deferred tax liabilities	4.15	139,362,454	26,526,233	248,288,140	139,362,454	26,526,233	248,288,140
Other liabilities	4.23	2,903,398,969	3,268,468,330	3,884,027,545	2,881,767,061	3,265,123,292	3,880,722,287
Debt securities issued	4.24	460,000,000	920,000,000	1,380,000,000	460,000,000	920,000,000	1,380,000,000
Subordinated Liabilities	4.25	-	-	-			
Total liabilities		109,072,611,243	104,707,625,906	93,459,916,156	108,961,310,003	104,695,855,059	93,456,904,389
Equity							
Share capital	4.26	13,937,928,000	12,520,392,000	10,374,400,000	13,937,928,000	12,520,392,000	10,374,400,000
Share premium		-	540,826,597		-	540,826,597	-
Retained earnings		2,839,115,711	3,584,313,479	3,337,006,492	2,598,638,414	3,412,354,677	3,158,349,450
Reserves	4.27	9,921,738,272	7,120,758,424	6,922,017,702	9,921,738,272	7,120,758,424	6,922,017,702
Total equity attributable to equity holders		26,698,781,983	23,766,290,500	20,633,424,194	26,458,304,686	23,594,331,698	20,454,767,152
Non-controlling interest		1,967,228	2,320,756	2,482,695			
Total equity		26,700,749,211	23,768,611,256	20,635,906,890	26,458,304,686	23,594,331,698	20,454,767,152
Total liabilities and equity		135,773,360,454	128,476,237,162	114,095,823,045	135,419,614,689	128,290,186,757	113,911,671,541
Contingent liabilities and commitment	4.28	38,992,842,638	33,071,545,198	23,418,783,850	38,992,842,638	33,071,545,198	23,418,783,850
Net assets value per share		250	259	361	247	256	356

Chhetra Bahadur Sejuwal
Chairman

Bishnu Prasad Nepal
Director

Dr. Yogendra Kumar Karki
Director

As per our reports attached

Manoj Basnet
Director

Govinda Prasad Bhattarai
Director

Ghanashyam Awasthi
Director

Dr. Indira Shrestha Maskey
Director

Joshi and Bhandari
Chartered Accountants
and
K.A.S Associates
Chartered Accountants

Anil Kumar Upadhyaya
Chief Executive Officer

Purna Prasad Acharya
Act. Deputy General Manager

Yagya Prakash Neupane
Department Head
Finance and Accounts Department



Agricultural Development Bank Limited
Consolidated Statement of Profit or Loss

For the year ended 32 Asar, 2075

Particulars	Note	Group		Bank	
		Current Year	Previous Year	Current Year	Previous Year
Interest income	4.29	13,603,921,165	11,210,913,378	13,603,751,750	11,210,152,686
Interest expense	4.30	6,967,926,652	4,224,871,172	6,966,285,982	4,224,871,172
Net interest income		6,635,994,513	6,986,042,206	6,637,465,768	6,985,281,514
Fee and commission income	4.31	949,765,312	939,207,607	949,765,312	939,207,607
Fee and commission expense	4.32	6,055,692	3,898,730	6,055,692	3,898,730
Net fee and commission income		943,709,620	935,308,877	943,709,620	935,308,877
Net interest, fee and commission income		7,579,704,133	7,921,351,083	7,581,175,387	7,920,590,392
Net trading income	4.33	188,129,126	137,768,271	188,129,126	137,768,271
Other operating income	4.34	44,566,590	506,244,467	45,980,244	507,409,454
Total operating income		7,812,399,849	8,565,363,821	7,815,284,758	8,565,768,116
Impairment charge/(reversal) for loans and other losses	4.35	(822,352,826)	636,667,048	(822,352,826)	636,667,048
Net operating income		8,634,752,675	7,928,696,773	8,637,637,584	7,929,101,069
Operating expense					
Personnel expenses	4.36	3,063,307,295	3,213,075,466	3,060,562,431	3,210,422,793
Other operating expenses	4.37	713,081,622	687,089,945	712,317,761	686,720,728
Depreciation & Amortisation	4.38	131,963,859	153,793,136	131,930,099	153,777,205
Operating Profit		4,726,399,899	3,874,738,226	4,732,827,292	3,878,180,343
Non operating income	4.39	324,013,935	342,704,296	235,825,089	269,937,252
Non operating expense	4.40	4,320,392	3,397,278	4,320,392	3,397,278
Profit before income tax		5,046,093,441	4,214,045,244	4,964,331,989	4,144,720,317
Income tax expense	4.41	1,535,604,678	1,247,624,888	1,522,008,193	1,171,439,780
Current Tax		1,513,828,032	1,264,213,573	1,500,231,548	1,188,028,466
Deferred Tax		21,776,646	(16,588,686)	21,776,646	(16,588,686)
Profit for the year		3,510,488,763	2,966,420,357	3,442,323,796	2,973,280,536
Profit attributable to:					
Equity holders of the Bank		3,510,842,291	2,966,582,296	3,442,323,796	2,973,280,536
Non-controlling interest		(353,528)	(161,940)	-	-
Profit for the year		3,510,488,763	2,966,420,357	3,442,323,796	2,973,280,536
Earnings per share					
Basic earnings per share		37.44	37.25	36.64	37.35
Diluted earnings per share		37.44	37.25	36.64	37.35

Chhetra Bahadur Sejuwal
Chairman

Bishnu Prasad Nepal
Director

Dr. Yogendra Kumar Karki
Director

As per our reports attached

Manoj Basnet
Director

Govinda Prasad Bhattarai
Director

Ghanashyam Awasthi
Director

Dr. Indira Shrestha Maskey
Director

Joshi and Bhandari
Chartered Accountants
and
K.A.S Associates
Chartered Accountants

Anil Kumar Upadhyaya
Chief Executive Officer

Purna Prasad Acharya
Act. Deputy General Manager

Yagya Prakash Neupane
Department Head
Finance and Accounts Department

Agricultural Development Bank Limited

Consolidated Statement of Other Comprehensive Income

For the year ended 32 Asar, 2075

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Profit For the Year	3,510,488,763	2,966,420,357	3,442,323,796	2,973,280,536
Other comprehensive income, net of income tax				
a) Item that will not be reclassified to profit or loss				
Gains/(losses) from investments in equity instruments measured at fair value	303,531,920	(683,910,739)	303,531,920	(683,910,739)
Gains/(losses) on revaluation				
Actuarial gains/(losses) on defined benefit plans	(390,253,274)	(401,108,093)	(390,253,274)	(401,108,093)
Income tax relating to above items	(91,059,576)	205,173,222	(91,059,576)	205,173,222
Net other comprehensive income that will not be reclassified to profit or loss	(177,780,930)	(879,845,610)	(177,780,930)	(879,845,610)
b) Item that are or may be reclassified to profit or loss				
Gains/(losses) on cash flow hedge				
Exchange gains/(losses) (arising from translating financial assets of foreign operation)				
Income tax relating to above items				
Reclassify to profit or loss	-	-		
Net other comprehensive income that are or may be reclassified to profit or loss	-	-	-	-
c) Share of other comprehensive income of associate accounted as per equity method				
Other comprehensive income for the year, net of income tax	(177,780,930)	(879,845,610)	(177,780,930)	(879,845,610)
Total comprehensive income for the year	3,332,707,833	2,086,574,746	3,264,542,866	2,093,434,926
Total comprehensive income attributable to:				
Equity holders of the Bank	3,333,061,361	2,086,736,686	3,264,542,866	2,093,434,926
Non-controlling interest	(353,528)	(161,940)	-	-
Total comprehensive income for the period	3,332,707,833	2,086,574,746	3,264,542,866	2,093,434,926

Chhetra Bahadur Sejuwal
Chairman

Bishnu Prasad Nepal
Director

Dr. Yogendra Kumar Karki
Director

As per our reports attached

Manoj Basnet
Director

Govinda Prasad Bhattarai
Director

Ghanashyam Awasthi
Director

Dr. Indira Shrestha Maskey
Director

Joshi and Bhandari
Chartered Accountants
and
K.A.S Associates
Chartered Accountants

Anil Kumar Upadhyaya
Chief Executive Officer

Purna Prasad Acharya
Act. Deputy General Manager

Yagya Prakash Neupane
Department Head
Finance and Accounts Department



Agricultural Development Bank Limited
Statement of changes in equity
For the year ended 32 Asar, 2075
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, 2073	11,555,680,000	-	4,879,092,536	106,685,490	1,293,145,032	-	-	148,019,494	1,402,545,820	19,385,168,371
Adjustment/Restatement	(1,181,280,000)	-	-	-	(1,293,145,032)	621,218,149	-	3,010,329,956	(87,524,293)	1,069,598,781
Adjusted/Restated balance at Sawan 1, 2073	10,374,400,000	-	4,879,092,536	106,685,490	-	621,218,149	-	3,158,349,450	1,315,021,527	20,454,767,152
Comprehensive income for the year										
Profit for the year								2,973,280,536	-	2,973,280,536
Other comprehensive income, net of tax										
Gain/(Losses) from investment in equity instruments measured at Fair Value						(478,737,518)			-	(478,737,518)
Gain/(losses) on revaluation									-	-
Acturial gain/(losses) on defined benefit plan									(401,108,093)	(802,216,186)
Gain/(losses) on cash flow hedge									-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)									-	-
Total comprehensive income for the year			-	-	-	(478,737,518)	-	2,973,280,536	(401,108,093)	2,093,434,926
Transfer to reserve during the year			513,044,039	-	405,999,530			(1,484,585,863)	565,542,293	-
Transfer from reserve during the year					(405,999,530)			405,999,530		-
Transactions with owners, directly recognised in equity										
Share issued	964,712,000	540,826,597								1,505,538,597
Share based payments										-
Dividends to equity holders										-
Bonus shares issued	1,181,280,000							(1,181,280,000)		-
Cash dividend paid								(448,380,632)		(448,380,632)
Other										-
Total contributions by and distributions	2,145,992,000	540,826,597	513,044,039	-	-	(478,737,518)	-	265,033,573	164,434,200	3,150,592,891
Balance at Asar end 2074	12,520,392,000	540,826,597	5,392,136,575	106,685,490	-	142,480,632	-	3,423,383,023	1,479,455,727	23,605,360,044
Balance at Sawan 1, 2074	12,520,392,000	540,826,597	5,392,136,575	106,685,490	-	142,480,632	-	3,423,383,023	1,479,455,727	23,605,360,044
Adjustment/Restatement								(11,028,346)		(11,028,346)
Adjusted/Restated balance at Sawan 1, 2074	12,520,392,000	540,826,597	5,392,136,575	106,685,490	-	142,480,632	-	3,412,354,677	1,479,455,727	23,594,331,698
Comprehensive income for the year										
Profit for the year										
Other comprehensive income, net of tax										
Gain/(Losses) from investment in equity instruments measured at Fair Value						212,472,344			-	212,472,344
Gain/(losses) on revaluation									-	-
Acturial gain/(losses) on defined benefit plan									(390,253,274)	(780,506,548)
Gain/(losses) on cash flow hedge									-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)									-	-
Total comprehensive income for the year	-	-	-	-	-	212,472,344	-	3,442,323,796	(390,253,274)	3,264,542,866
Transfer to reserve during the year			688,464,759	2,362,750	2,089,397,836			(3,303,637,400)	523,412,054	-
Transfer from reserve during the year					(321,378,286)	(2,548,066)		324,876,621	(950,269)	0
Transactions with owners, directly recognised in equity										
Share issued										-
Share based payments										-
Dividends to equity holders										-
Bonus shares issued	1,417,536,000	(540,826,597)						(876,709,403)		-
Cash dividend paid								(400,569,878)		(400,569,878)
Other										-
Total contributions by and distributions	1,417,536,000	(540,826,597)	688,464,759	2,362,750	1,768,019,550	209,924,278	-	(813,716,263)	132,208,512	2,863,972,988
Balance at Asar end 2075	13,937,928,000	-	6,080,601,334	109,048,240	1,768,019,550	352,404,910	-	2,598,638,414	1,611,664,238	26,458,304,686

Chhetra Bahadur Sejuwal
Chairman

Bishnu Prasad Nepal
Director

Dr. Yogendra Kumar Karki
Director

As per our reports attached

Manoj Basnet
Director

Govinda Prasad Bhattarai
Director

Ghanashyam Awasthi
Director

Dr. Indira Shrestha Maskey
Director

Joshi and Bhandari
Chartered Accountants
and
K.A.S Associates
Chartered Accountants

Anil Kumar Upadhyaya
Chief Executive Officer

Purna Prasad Acharya
Act. Deputy General Manager

Yagya Prakash Neupane
Department Head
Finance and Accounts Department

Agricultural Development Bank Limited
Consolidated Statement of changes in equity
For the year ended 32 Asar, 2075
Attributable to equity holders of the Bank

Particulars	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation reserve	Retained earning	Other reserve	Total	Non-controlling interest	Total equity
Balance at Sanam 1, 2073	11,555,680,000	-	4,879,092,536	106,685,490	1,293,145,032	621,218,149	-	326,676,536	1,402,545,820	19,563,824,413	2,482,695	19,566,308,108
Adjustment/Restatement	(1,181,230,000)	-	-	-	(12,931,145,032)	621,218,149	-	3,010,293,956	(87,554,233)	1,669,598,781	-	1,669,598,781
Adjusted/Restated balance at Sanam 1, 2073	10,374,450,000	-	4,879,092,536	106,685,490	-	621,218,149	-	3,337,068,492	1,315,021,587	20,633,424,194	2,482,695	20,635,906,889
Comprehensive income for the year	-	-	-	-	-	-	-	2,966,582,296	-	2,966,582,296	(161,194)	2,966,420,357
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gain/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	(478,737,518)	-	-	-	(478,737,518)	-	(478,737,518)
Gain/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Actual gain/(losses) on defined benefit plan	-	-	-	-	-	-	-	-	-	-	-	-
Gain/(losses) on cashflow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gain/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	(401,108,893)	(802,216,186)	-	(802,216,186)
Total comprehensive income for the year	-	-	-	-	-	(478,737,518)	-	2,966,582,296	(401,108,893)	1,895,628,593	(161,194)	1,895,466,653
Transfer to reserve during the year	-	-	513,044,039	-	405,999,530	-	-	(1,484,585,863)	565,542,293	-	-	-
Transfer from reserve during the year	-	-	-	-	(405,999,530)	-	-	405,999,530	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	984,712,000	540,826,597	-	-	-	-	-	-	-	1,505,538,597	-	1,505,538,597
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	1,181,280,000	-	-	-	-	-	-	(1,181,280,000)	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(448,380,632)	-	(448,380,632)	-	(448,380,632)
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	21,459,200,000	540,826,597	513,044,039	-	-	(478,737,518)	-	298,335,232	16,454,200	3,143,894,651	(161,194)	3,143,732,712
Balance at Asar end 2074	12,520,392,000	540,826,597	5,392,136,575	106,685,490	-	142,480,632	-	3,395,441,275	1,479,455,727	23,777,318,846	2,320,756	23,779,639,601
Balance at Sanam 1, 2074	12,520,392,000	540,826,597	5,392,136,575	106,685,490	-	142,480,632	-	3,395,441,275	1,479,455,727	23,777,318,846	2,320,756	23,779,639,601
Adjustment/Restatement	-	-	-	-	-	-	-	(1,028,346)	-	(1,028,346)	-	(1,028,346)
Adjusted/Restated balance at Sanam 1, 2074	12,520,392,000	540,826,597	5,392,136,575	106,685,490	-	142,480,632	-	3,394,313,479	1,479,455,727	23,766,290,500	2,320,756	23,768,611,256
Comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	-	-	3,510,842,291	-	3,510,842,291	(353,528)	3,510,488,763
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gain/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	212,472,244	-	-	-	212,472,344	-	212,472,344
Gain/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Actual gain/(losses) on defined benefit plan	-	-	-	-	-	-	-	-	-	-	-	-
Gain/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gain/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	(930,253,274)	(780,596,548)	-	(780,596,548)
Total comprehensive income for the year	-	-	-	-	-	212,472,344	-	3,510,842,291	(390,253,274)	3,333,061,361	(353,528)	3,332,707,833
Transfer to reserve during the year	-	-	688,464,759	2,362,750	2,085,397,636	-	-	(3,303,637,400)	52,412,054	-	-	-
Transfer from reserve during the year	-	-	-	-	(21,378,286)	(2,546,066)	-	324,876,621	(950,269)	0	-	0
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	1,417,536,000	(540,826,597)	-	-	-	-	-	(876,709,403)	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(400,569,678)	-	(400,569,678)	-	(400,569,678)
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	1,417,536,000	(540,826,597)	688,464,759	2,362,750	1,768,019,550	208,924,278	-	(746,197,168)	132,208,512	2,332,491,463	(353,528)	2,332,137,936
Balance at Asar end 2075	13,937,928,000	-	6,080,601,324	108,048,240	1,768,019,550	352,404,910	-	2,898,113,111	1,611,694,238	26,688,701,983	1,967,228	26,700,749,211



Agricultural Development Bank Limited
Consolidated Statement of cash flows
For the year ended 32 Asar, 2075

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest received	13,847,379,416	11,340,631,340	13,847,210,001	11,339,870,649
Fees and other income received	949,765,312	939,207,607	949,765,312	939,207,607
Dividend received				
Receipts from other operating activities	448,696,036	904,015,227	447,239,803	902,850,241
Interest paid	(6,830,805,869)	(4,536,681,023)	(7,103,406,765)	(4,536,681,023)
Commission and fees paid	(6,055,692)	(3,898,730)	(6,055,692)	(3,898,730)
Cash payment to employees	(3,233,635,221)	(3,329,137,135)	(3,230,890,357)	(3,326,484,462)
Other expense paid	(1,232,542,866)	(1,092,028,497)	(1,231,779,006)	(1,091,659,280)
Operating cash flows before changes in operating assets and liabilities	3,942,801,115	4,222,108,789	3,672,083,296	4,223,205,002
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	1,658,928,747	(5,218,373,072)	1,658,928,747	(5,218,373,072)
Placement with bank and financial institutions	2,500,000	8,500,000	-	-
Other trading assets	-	-	-	-
Loan and advances to bank and financial institutions	(495,000,000)	-	(495,000,000)	-
Loans and advances to customers	(6,393,196,409)	(9,974,337,343)	(6,393,196,409)	(9,974,337,343)
Other assets	349,441,782	821,898,147	349,452,455	821,328,874
	(934,524,765)	(10,140,203,478)	(1,207,731,911)	(10,148,176,539)
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	250,954,203	(149,343,787)	250,954,203	(149,343,787)
Due to Nepal Rastra Bank	(8,318,616)	157,175,560	(8,318,616)	157,175,560
Deposit from customers	4,701,628,372	12,578,134,009	4,701,120,168	12,578,460,982
Borrowings	(104,011,059)	(49,981,183)	(104,011,059)	(49,981,183)
Other liabilities	(331,862,218)	(187,687,695)	(75,907,522)	(187,727,475)
Net cash flow from operating activities before tax paid	3,573,865,917	2,208,093,426	3,556,105,262	2,200,407,558
Income taxes paid	(1,276,862,456)	(1,245,644,738)	(1,276,862,456)	(1,245,644,738)
Net cash flow from operating activities	2,297,003,461	962,448,688	2,279,242,807	954,762,820
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(2,408,530,286)	(200,035,779)	(2,390,761,539.91)	(183,968,274)
Receipts from sale of investment securities	16,185,241	(2,727,843,258)	16,142,662	(2,727,843,258)
Purchase of property and equipment	(448,938,467)	(281,961,742)	(448,851,601.38)	(281,961,742)
Receipt from the sale of property and equipment	220,864,825	192,525,994	220,864,824.93	192,525,994
Purchase of intangible assets	(55,747,512)		(55,747,512)	
Receipt from the sale of intangible assets				
Purchase of investment properties				
Receipt from the sale of investment properties	192,051,300		192,051,300	
Interest received				
Dividend received	21,238,423	11,099,750	22,694,656	12,264,736
Net cash used in investing activities	(2,462,876,476)	(3,006,215,036)	(2,443,607,211)	(2,988,982,544)
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities				
Repayment of debt securities	(460,000,000)	(460,000,000)	(460,000,000)	(460,000,000)
Receipt from issue of subordinated liabilities				
Repayment of subordinated liabilities				
Receipt from issue of shares		1,505,538,597		1,505,538,597
Dividends paid	(400,569,878)	(448,380,632)	(400,569,878)	(448,380,632)
Interest paid				
Other receipt/payment		-		-
Net cash from financing activities	(860,569,878)	597,157,965	(860,569,878)	597,157,965
Net increase (decrease) in cash and cash equivalents	(1,026,442,893)	(1,446,608,382)	(1,024,934,282)	(1,437,061,759)
Cash and cash equivalents at Sawan 1, 2074	12,254,031,124	13,700,639,506	12,252,208,074	13,689,269,833
Effect of exchange rate fluctuations on cash and cash equivalents held				
Cash and cash equivalents at Asar end 2075	11,227,588,232	12,254,031,124	11,227,273,792	12,252,208,074

Agricultural Development Bank Limited
Notes to the Consolidated Financial Statements
for the year ended Asar 32, 2075 (16 July 2018)

1 Reporting Entity

Agricultural Development Bank Limited 'here after called 'the bank', (then Agricultural Development Bank Nepal) was established under the Agricultural Development Bank Act 2024 as a bank, which in accordance with government's financial sector reform program incorporated under the Bank and Financial Ordinance 2062 (later as an ACT). 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 237 Branches, 10 regional offices and 5 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 Bittiyasanstha Ltd., 22% share ownership) which have been consolidated as required by the applicable 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 some share investment in a 'D' class financial institution licensed by central bank having its associate interest on it. This associate is in the business of microfinance and the parent has booked a sum of Rs. 69,384,000 as cost in its book 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, 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 Ashadh each year (Mid July). Accompanied Financial Statements were approved by the bank's Board of Directors on 2075/09/29.

The bank is first time adopter of NFRSs and hence accompanied financial statements has the following reporting dates.

Financial Statements	(Date of Transition)
Opening Statement of Financial Position (SFP)	2073.04.01
Comparative SFP	2074.03.31
Comparative SFP Period	2073.04.01-2074.03.31
NFRS adoption SFP	2075.03.32
NFRS adoption SFP Period	2074.04.01- 2075.03.32

The bank's Financial Statements include three 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

In 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 includes recognition of interest income of loan and advances on 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 amendment to the Standards issued 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 assets. 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 and so this Standard is not expected to have a significant impact on the Bank. 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. IFRS 16 is effective for annual periods beginning on or after 1 January 2019.

2.7 Adoption of Carve-outs

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

Carve- Out Number	Alternative treatment	Bank's Treatment
1	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 consolidated financial statements of subsidiary based on existing Accounting Policy of Subsidiary which is not NFRS compliant.
3	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.

Carve- Out Number	Alternative treatment	Bank's Treatment
5	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.
6	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.
7	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.	Bank shall recognize interest income on gross carrying amount of Financial assets unless Financial assets are written off.

2.8 New Standards and Interpretation not adopted

NFRS 1 First- time adoption of Nepal Accounting Standards allows first time adopters certain exemptions from the retrospective application of certain NFRS.

The Bank has taken the following exemptions on Business Combinations. Not applied for subsidiaries, which are considered business for NFRS, or in interest in associates and joint ventures that occurred before 17th July 2016. Use of this exemption means that the NAS carrying amounts of assets and liabilities, which are required to be recognized under NFRS, is their deemed cost at the date of the acquisition.

2.9 Discounting

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

2.10 Limitation of NFRS Implementation

Exception to NFRS implementation has been disclosed in relevant section of notes in case cost to develop the information exceeds benefit derived.

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 from date of Transition to NFRS as mentioned in 2.2 above.

On consolidation Bank used ASB carve- outs as mentioned in 2.6 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 reporting period, no transactions were made between the parent and subsidiaries. A sum of Rs. 500,000,000 loan was provided to its associate at the year-end and no interest income was recognized on that loan.

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.

3.4.3 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.

3.4.4 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 uncollectibility.

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.

3.4.5 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.

3.4.6 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.

3.4.7 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.

3.4.8 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 NAS 39 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 2.6 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

Loan and advances is classified on homogenous loans group and impairment is calculated using statistical method/tool. For small portfolios a formula based approach based on historical loss rate experience has been taken. Loan that is overdue for more than 360

days after Default in making payment (Principal or interest or part thereof) is considered as objective evidence that loan is impaired. Impairment allowance is provided based on management internally generated tools. Management estimated that present terms and condition of loan and advance could be continued. Impairment is provided as ratio of overdue amount for more than 360 days in proportion to total exposure.

3.4.9 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 liability (NDF) was of Rs. 5,896,260,000.00. The bank has a policy to maintain a square-off position on such derivative contracts.

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. The effective interest rate is the rate that exactly discounts estimated future cash receipt, or payment through expected life of the financial instrument or where appropriate a shorter period. While calculating the effective interest rate, the bank estimates cash flows considering all contractual terms of the financial instrument but excluding future credit losses. The calculation includes all amount paid or received 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 curve- outs as mentioned in 2.6 above and treats coupon rate as effective interest rate.

Interest due from loans and advances to customer for the period of 5 year or more has been considered as not probable of flow of economic benefits to bank and hence revenue is not recognized.

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 curve- outs as mentioned in 2.6 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 benefit s 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.

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. 1,768,019,550 for the Fiscal Year 2074.75.

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 credit balance of Rs. 232,755,796 inter-office transactions under reconciliation is presented as General Account under Sundry Liabilities.

**4.1 Cash and cash equivalent**

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Cash in hand	3,903,865,922	3,694,239,763	3,327,915,591	3,903,860,922	3,694,234,763	3,327,910,591
Balances with B/FIs	1,846,160,623	1,991,472,221	2,635,538,248	1,845,851,184	1,989,654,171	2,624,173,575
Money at call and short notice	2,361,687	2,195,819	151,434,757	2,361,687	2,195,819	151,434,757
Other	5,475,200,000	6,566,123,321	7,585,750,910	5,475,200,000	6,566,123,321	7,585,750,910
Total	11,227,588,232	12,254,031,124	13,700,639,506	11,227,273,792	12,252,208,074	13,689,269,833

4.2 Due from Nepal Rastra Bank

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Statutory balances with NRB	8,269,613,181	9,928,448,518	4,707,671,580	8,269,613,181	9,928,448,518	4,707,671,580
Securities purchased under resale agreement	-	-	-	-	-	-
Other deposit and receivable from NRB	1,053,697	1,147,107	3,550,974	1,053,697	1,147,107	3,550,974
Total	8,270,666,878	9,929,595,625	4,711,222,554	8,270,666,878	9,929,595,625	4,711,222,554

4.3 Placements with Bank and Financial Institutions

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Placement with domestic B/FIs	-	2,500,000	11,000,000	-	-	-
Placement with foreign B/FIs	-	-	-	-	-	-
Less: Allowances for impairment	-	-	-	-	-	-
Total	-	2,500,000	11,000,000	-	-	-

4.4 Derivative financial instruments

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
<i>Held for trading</i>	-	-	-	-	-	-
Interest rate swap	-	-	-	-	-	-
Currency swap	-	-	-	-	-	-
Forward exchange contract	-	-	-	-	-	-
Others	-	-	-	-	-	-
<i>Held for risk management</i>	-	-	-	-	-	-
Interest rate swap	-	-	-	-	-	-
Currency swap	-	-	-	-	-	-
Forward exchange contract	-	-	-	-	-	-
Other	-	-	-	-	-	-
Total	-	-	-	-	-	-

4.5 Other trading assets

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Treasury bills	-	-	-	-	-	-
Government bonds	-	-	-	-	-	-
NRB Bonds	-	-	-	-	-	-
Domestic Corporate bonds	-	-	-	-	-	-
Equities	-	-	-	-	-	-
Other	-	-	-	-	-	-
Total	-	-	-	-	-	-
Pledged	-	-	-	-	-	-
Non-pledged	-	-	-	-	-	-

4.6 Loan and advances to B/FIs

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Loans to microfinance institutions	500,000,000	-	-	500,000,000	-	-
Other	-	-	-	-	-	-
Less: Allowances for impairment	(5,000,000)	-	-	(5,000,000)	-	-
Total	495,000,000	-	-	495,000,000	-	-

4.6.1: Allowances for impairment

Balance at Sawan 1	-	-	-	-	-	-
Impairment loss for the year:					-	-
Charge for the year	5,000,000	-	-	5,000,000	-	-
Recoveries/reversal	-	-	-	-	-	-
Amount written off	-	-	-	-	-	-
Balance at Asar end	5,000,000	-	-	5,000,000	-	-

4.7 Loans and advances to customers

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Loan and advances measured at amortized cost	103,987,229,268	97,703,073,774	88,009,078,489	103,987,229,268	97,703,073,774	88,009,078,489
Less: Impairment allowances	(3,957,117,008)	(4,518,663,619)	(3,928,706,939)	(3,957,117,008)	(4,518,663,619)	(3,928,706,939)
Collective impairment	(926,654,022)	(853,719,590)	(769,785,744)	(926,654,022)	(853,719,590)	(769,785,744)
Individual impairment	(3,030,462,986)	(3,664,944,030)	(3,158,921,194)	(3,030,462,986)	(3,664,944,030)	(3,158,921,194)
Net amount	100,030,112,260	93,184,410,155	84,080,371,550	100,030,112,260	93,184,410,155	84,080,371,550
Loan and advances measured at FVTPL						
Total	100,030,112,260	93,184,410,155	84,080,371,550	100,030,112,260	93,184,410,155	84,080,371,550



4.7.1: Analysis of loan and advances - By Product

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Product						
Term Loans	9,781,781,284	11,885,637,475	24,568,810,000	9,781,781,284	11,885,637,475	24,568,810,000
Overdraft	8,765,219,652	6,439,179,513	6,975,407,357	8,765,219,652	6,439,179,513	6,975,407,357
Trust receipt/import loan	31,101,234	1,008,554	-	31,101,234	1,008,554	-
Demand and other working capital loan	68,166,873,617	60,312,931,888	39,337,170,000	68,166,873,617	60,312,931,888	39,337,170,000
Personal residential loans	5,394,002,473	5,517,791,600	3,864,184,418	5,394,002,473	5,517,791,600	3,864,184,418
Real estate loans	573,897,106	610,918,602	694,438,032	573,897,106	610,918,602	694,438,032
Margin lending loans	-	-	-	-	-	-
Bills purchased	-	-	-	-	-	-
Staff loans	3,654,614,427	4,061,504,721	3,560,104,352	3,654,614,427	4,061,504,721	3,560,104,352
Others	6,952,970,455	7,957,745,345	7,978,253,364	6,952,970,455	7,957,745,345	7,978,253,364
Sub total	103,320,460,249	96,786,717,697	86,978,367,522	103,320,460,249	96,786,717,697	86,978,367,522
Interest receivable	666,769,019	916,356,077	1,030,710,967	666,769,019	916,356,077	1,030,710,967
Grand total	103,987,229,268	97,703,073,774	88,009,078,489	103,987,229,268	97,703,073,774	88,009,078,489

4.7.2: Analysis of loan and advances - By Currency

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Nepalese rupee	103,987,229,268	97,703,073,774	88,009,078,489	103,987,229,268	97,703,073,774	88,009,078,489
Indian rupee	-	-	-	-	-	-
United State dollar	-	-	-	-	-	-
Great Britain pound	-	-	-	-	-	-
Euro	-	-	-	-	-	-
Japanese yen	-	-	-	-	-	-
Chinese yuan	-	-	-	-	-	-
Other	-	-	-	-	-	-
Total	103,987,229,268	97,703,073,774	88,009,078,489	103,987,229,268	97,703,073,774	88,009,078,489

4.7.3: Analysis of loan and advances - By Collateral

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Secured						
Movable/immovable assets	103,275,790,234	96,875,261,952	87,512,086,661	103,275,790,234	96,875,261,952	87,512,086,661
Gold and silver	78,016,804	142,487,433	180,689,443	78,016,804	142,487,433	180,689,443
Guarantee of domestic B/FIs	-	-	-	-	-	-
Government guarantee	-	-	-	-	-	-
Guarantee of international rated bank	-	-	-	-	-	-
Collateral of export document	-	-	-	-	-	-
Collateral of fixed deposit receipt	633,422,231	685,324,389	316,302,385	633,422,231	685,324,389	316,302,385
Collateral of Government securities	-	-	-	-	-	-
Counter guarantee	-	-	-	-	-	-
Personal guarantee	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Subtotal	103,987,229,268	97,703,073,774	88,009,078,489	103,987,229,268	97,703,073,774	88,009,078,489
Unsecured	-	-	-	-	-	-
Grant Total	103,987,229,268	97,703,073,774	88,009,078,489	103,987,229,268	97,703,073,774	88,009,078,489

4.7.4: Allowances for impairment

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Specific allowances for impairment						
Balance at Sawan 1	3,664,944,030	3,158,921,194	2,976,958,694	3,664,944,030	3,158,921,194	2,976,958,694
Impairment loss for the year:	(634,481,044)	506,022,835	181,962,500	(634,481,044)	506,022,835	181,962,500
Charge for the year	786,255,681	1,419,914,457	1,198,728,471	786,255,681	1,419,914,457	1,198,728,471
Recoveries/reversal during the year	(1,420,736,725)	(913,891,622)	(1,016,765,970)	(1,420,736,725)	(913,891,622)	(1,016,765,970)
Write-offs	-	-	-	-	-	-
Exchange rate variance on foreign currency impairment	-	-	-	-	-	-
Other movement	-	-	-	-	-	-
Balance at Asar end	3,030,462,986	3,664,944,030	3,158,921,194	3,030,462,986	3,664,944,030	3,158,921,194
Collective allowances for impairment						
Balance at Sawan 1	853,719,590	769,785,744	683,196,215	853,719,590	769,785,744	683,196,215
Impairment loss for the year:	-	-	-	-	-	-
Charge/(reversal) for the year	-	-	-	72,934,432	83,933,845	86,589,529
Exchange rate variance on foreign currency impairment	-	-	-	-	-	-
Other movement	-	-	-	-	-	-
Balance at Asar end	926,654,022	853,719,590	769,785,744	926,654,022	853,719,590	769,785,744
Total allowances for impairment	3,957,117,008	4,518,663,619	3,928,706,939	3,957,117,008	4,518,663,619	3,928,706,939

4.8 Investment securities

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Investment securities measured at amortized cost	11,368,765,453	9,062,520,162	6,334,676,904	11,368,765,453	9,062,520,162	6,334,676,904
Investment in equity measured at FVTOCI	922,017,262	532,343,009	1,016,217,969	877,879,990	505,974,483	1,005,916,948
Total	12,290,782,714	9,594,863,171	7,350,894,873	12,246,645,443	9,568,494,645	7,340,593,852

4.8.1: Investment securities measured at amortized cost

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Debt securities						
Government bonds	3,104,189,753	2,650,000,000	2,256,000,000	3,104,189,753	2,650,000,000	2,256,000,000
Government treasury bills	5,200,052,195	3,216,945,959	4,074,873,605	5,200,052,195	3,216,945,959	4,074,873,605
Nepal Rastra Bank bonds	-	-	-	-	-	-
Nepal Rastra Bank deposits instruments	3,026,714,449	3,174,500,000	-	3,026,714,449	3,174,500,000	-
Other	37,809,056	21,074,203	3,803,299	37,809,056	21,074,203	3,803,299
Less: specific allowances for impairment	-	-	-	-	-	-
Total	11,368,765,453	9,062,520,162	6,334,676,904	11,368,765,453	9,062,520,162	6,334,676,904

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

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Equity instruments						
Quoted equity securities	918,852,462	529,178,209	1,013,053,169	874,715,190	502,809,683	1,002,752,148
Unquoted equity securities	3,164,800	3,164,800	3,164,800	3,164,800	3,164,800	3,164,800
Total	922,017,262	532,343,009	1,016,217,969	877,879,990	505,974,483	1,005,916,948

4.8.3: Information relating to investment in equities

Particulars	Group						Bank					
	Current Year		Previous Year (Restated Figure)		Shrawan 1, 2073 (Restated Figure)		Current Year		Previous Year (Restated Figure)		Shrawan 1, 2073 (Restated Figure)	
Investment in quoted equity	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Deprox Developmnet Bank Limited	32,139,625	434,424,750	32,139,625	203,349,965	7,262,500	825,919,720	32,139,625	434,424,750	32,139,625	203,349,965	7,262,500	825,919,720
248,771 shares of Rs.100 up each												
Nepal Doorsanchar Company Limited	10,914,114	12,412,015	23,534,796	24,006,375	7,616,821	7,523,880	10,914,114	12,412,015	23,534,796	24,006,375	7,616,821	7,523,880
10,920 shares of Rs. 100 each												
Nepal Gramin Bikash Bank	3,000,000	427,874	3,000,000	520,708	3,000,000	753,840	3,000,000	427,874	3,000,000	520,708	3,000,000	753,840
698 shares of Rs.100 each												
Chilime Hydropower Company Limited	1,477,999	1,127,057	1,477,999	988,722	1,477,999	1,622,880	1,477,999	1,127,057	1,477,999	988,722	1,477,999	1,622,880
1,127 shares of Rs. 100 each												
Hydroelectricity Investment & Development Company Limited	14,481,800	22,446,790	14,481,800	28,529,146	14,481,800	62,706,194	14,481,800	22,446,790	14,481,800	28,529,146	14,481,800	62,706,194
144,818 shares of Rs. 100 each												
Nepal Life Insurance Company Limited.	2,480,925	4,387,950	2,480,925	4,674,048	-	-	2,480,925	4,387,950	2,480,925	4,674,048	-	-
4770 shares of Rs 100 each												
Global IME Samunnat Yojana	37,976,000	33,302,040	37,976,000	38,694,161	37,976,000	45,419,296	37,976,000	33,302,040	37,976,000	38,694,161	37,976,000	45,419,296
3,797,268 units of Rs. 10 each												
NMB Mutual Fund	15,659,530	18,087,277	15,659,530	19,554,975	15,660,000	22,080,600	15,659,530	18,087,277	15,659,530	19,554,975	15,660,000	22,080,600
1,565,998 units of Rs. 10 each												
NIBL Mutual Fund	38,097,070	37,486,551	38,097,070	43,243,792	27,822,529	36,725,738	38,097,070	37,486,551	38,097,070	43,243,792	27,822,529	36,725,738
2,782,255 units of Rs. 10 each												
NMB Hybrid Mutual Fund	12,619,210	12,228,014	12,619,210	12,543,495	-	-	12,619,210	12,228,014	12,619,210	12,543,495	-	-
1,261,921 units of Rs. 10 each												
PMS Equity	47,064,144	35,667,942	47,064,144	56,115,336	-	-	47,064,144	35,667,942	47,064,144	56,115,336	-	-
Nabil Equity Mutual Fund												
1,126,504 units of Rs. 10 each	11,265,040	11,107,329	12,238,954	12,093,090	-	-	11,265,040	11,107,329	12,238,954	12,093,090	-	-
Laxmi Equity Mutual Fund												
5,849,587 units of Rs. 10 each	58,495,870	47,381,655	58,495,870	58,495,870	-	-	58,495,870	47,381,655	58,495,870	58,495,870	-	-
Laxmi Value Fund												
709,400 units of Rs. 10 each	9,980,233	7,271,350	-	-	-	-	9,980,233	7,271,350				
Siddhartha Equity Fund												
967,748 units of Rs. 10 each	9,677,480	9,251,671	-	-	-	-	9,677,480	9,251,671				
Sanima Equity Fund												
1,000,000 units of Rs. 10 each	10,000,000	9,560,000	-	-	-	-	10,000,000	9,560,000				
Citizen Equity Fund												
1,000,000 units of Rs. 10 each	10,000,000	9,280,000	-	-	-	-	10,000,000	9,280,000				
Neco Insurance Co. Ltd.(Promoter)												
185,566 shares of Rs. 100 each	44,858,536	168,864,924	-	-	-	-	44,858,536	168,864,924				
Investment by Kosh Byabasthapan Co.Ltd.	44,137,272	44,137,272	26,368,526	26,368,526	10,301,021	10,301,021						
Investment in unquoted equity												
Nepal Byapar Company (Koshi)	288,000	288,000	288,000	288,000	288,000	288,000	288,000	288,000	288,000	288,000	288,000	288,000
2,880 shares of Rs.100 each												
Krishni Aayojana Sewa Kendra	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000
250 shares of Rs.1000 each												
Jadibuti Udpadan Tatha Prasodhan 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	1,116,000	1,116,000	1,116,000	1,116,000
1,116 shares of Rs.1000 each												
Credit Information Centre	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000
31,104 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	460,800	460,800	460,800	460,800
4,608 shares of Rs. 100 each												
Total	417,489,648	922,017,262	328,799,249	532,343,009	128,763,470	1,016,217,969	373,352,376	877,879,990	302,430,723	505,974,483	118,462,449	1,005,916,948

4.9 Current tax assets

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Current tax assets	5,561,558,141	4,280,470,423	3,034,825,685	5,561,558,141	4,280,470,423	3,034,825,685
Current year income tax assets	1,281,087,719	1,245,644,738	940,122,757	1,281,087,719	1,245,644,738	940,122,757
Tax assets of prior periods	4,280,470,423	3,034,825,685	2,094,702,927	4,280,470,423	3,034,825,685	2,094,702,927
Current tax liabilities	5,807,569,991	4,289,516,696	3,025,303,122	5,717,788,399	4,213,331,588	3,025,303,122
Current year income tax liabilities	1,590,013,140	1,264,213,573	1,000,606,377	1,500,231,548	1,188,028,466	1,000,606,377
Tax liabilities of prior periods	4,217,556,851	3,025,303,122	2,024,696,745	4,217,556,851	3,025,303,122	2,024,696,745
Total	(246,011,850)	(9,046,273)	9,522,562	(156,230,258)	67,138,834	9,522,562

4.10 Investment in subsidiaries

Particulars	Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Investment in quoted subsidiaries			
Investment in unquoted subsidiaries	32,081,000	32,081,000	32,081,000
Total investment	32,081,000	32,081,000	32,081,000
Less: Impairment allowances	3,241,000	3,241,000	3,241,000
Net carrying amount	28,840,000	28,840,000	28,840,000

4.10.1: Investment in quoted subsidiaries

Particulars	Bank					
	Current Year		Previous Year (Restated Figure)		Shrawan 1, 2073 (Restated Figure)	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
.....Ltd.shares of Rs.each	-	-	-	-	-	-
.....Ltd.shares of Rs.each	-	-	-	-	-	-
.....	-	-	-	-	-	-
Total	-	-	-	-	-	-

4.10.2: Investment in unquoted subsidiaries

Particulars	Bank					
	Current Year		Previous Year (Restated Figure)		Shrawan 1, 2073 (Restated Figure)	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Gobar Gas Company Limited 3241 shares of Rs. 1000 each	3,241,000		3,241,000		3,241,000	
Kosh Byabasthapan Company Limited 288400 shares of Rs.100 each	28,840,000		28,840,000		28,840,000	
Total	32,081,000		32,081,000		32,081,000	



4.10.3: Information relating to subsidiaries of the Bank

Particulars	Bank		
	Percentage of ownership held by the Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Kosh Byabasthapan Co.Ltd.	92.89%	92.89%	92.89%
Gobar Gas Co. Ltd.	83.96%	83.96%	83.96%
Group			
Current Year			
	Kosh Byabasthapan Co. Ltd.	Gobar Gas Co. Ltd.	
Equity interest held by NCI (%)	7.11%	16.04%	
Profit/(loss) allocated during the year	(240,772)	-	
Accumulated balances of NCI as on Asar end 2075.	1,967,228	619,172	
Dividend paid to NCI	-	-	
Previous Year (Restated Figure)			
	Kosh Byabasthapan Co. Ltd.	Gobar Gas Co. Ltd.	
Equity interest held by NCI (%)	7.11%	16.04%	
Profit/(loss) allocated during the year	112,756	-	
Accumulated balances of NCI as on Asar end.....	2,320,756	619,172	
Dividend paid to NCI	-	-	

4.11 Investment in associates

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Investment in quoted associates	402,787,755	316,055,142	244,453,084	69,384,000	69,384,000	69,384,000
Investment in unquoted associates						-
Total investment	402,787,755	316,055,142	244,453,084	69,384,000	69,384,000	69,384,000
Less: Impairment allowances						
Net carrying amount	402,787,755	316,055,142	244,453,084	69,384,000	69,384,000	69,384,000

4.11.1: Investment in quoted associates

Particulars	Group						Bank					
	Current Year		Previous Year (Restated Figure)		Shrawan 1, 2073 (Restated Figure)		Current Year		Previous Year (Restated Figure)		Shrawan 1, 2073 (Restated Figure)	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Sana Kisan lughubitta Bittiya Sanstha Ltd. 886,573 shares of Rs.100 each							69,384,000		69,384,000		69,384,000	
Total	-		-		-		69,384,000		69,384,000		69,384,000	

4.11.2: Investment in unquoted associates

Particulars	Group						Bank					
	Current Year		Previous Year (Restated Figure)		Shrawan 1, 2073 (Restated Figure)		Current Year		Previous Year (Restated Figure)		Shrawan 1, 2073 (Restated Figure)	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
.....Ltd.												
.....shares of Rs.each	-	-	-	-	-	-	-	-	-	-	-	-
.....Ltd.												
...shares of Rs.each	-	-	-	-	-	-	-	-	-	-	-	-
.....	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-	-

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 (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Sana Kisan Laghubitta Bittiya Sanstha Ltd.	22%	22%	22%	22%	22%	22%

4.11.4: Equity value of associates

Particulars	Group		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Sana Kisan Laghubitta Bittiya Sanstha Ltd.	402,787,755	316,055,142	244,453,084
Total	402,787,755	316,055,142	244,453,084

4.12 Investment properties

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Investment properties measured at fair value	-	-	-	-	-	-
Balance as on Sawan 1,	-	-	-	-	-	-
Addition/disposal during the year	-	-	-	-	-	-
Net changes in fair value during the year	-	-	-	-	-	-
Adjustment/transfer	-	-	-	-	-	-
Net amount	-	-	-	-	-	-
Investment properties measured at cost						
Balance as on Sawan 1,	312,104,309	192,827,508	-	312,104,309	192,827,508	-
Addition/disposal during the year	(71,791,228)	119,276,801	192,827,508	(71,791,228)	119,276,801	192,827,508
Adjustment/transfer	-	-	-	-	-	-
Accumulated depreciation	-	-	-	-	-	-
Accumulated impairment loss	-	-	-	-	-	-
Net amount	240,313,081	312,104,309	192,827,508	240,313,081	312,104,309	192,827,508
Total	240,313,081	312,104,309	192,827,508	240,313,081	312,104,309	192,827,508

4.13 Property and Equipment

Particulars	Group									Total Asar End 2075	Total Asar end 2074	Total Asar End 2073
	Land	Building	Leasehold Properties	Computer & Accessories	Furnitures	Vehicles	Office Equipments	Machinery	Others			
Cost												
As on Sawan 1, 2073	225,389,742.93	780,594,960.00		1,166,804,995.66	208,474,497.16	280,637,727.00			108,727,348.51	2,770,629,271.26	2,770,629,271.26	2,770,629,271.26
Addition during the Year					-					-	-	
Acquisition		19,701,883.90		145,044,027.05	20,084,663.93	72,494,229.37			7,355,990.69	264,680,794.94	264,680,794.94	
Capitalization					-					-	-	
Disposal during the year	(82,902,109.55)	(541,465.00)		(62,926,591.28)	(685,732.82)	(42,048,113.87)			(1,175,885.40)	(190,279,897.92)	(190,279,897.92)	
Adjustment/Revaluation				(6,573,649.38)	5,207,053.30	(21,189.00)			(858,310.60)	(2,246,095.68)	(2,246,095.68)	
Balance as on Asar end 2074	142,487,633.38	799,755,378.90	-	1,242,348,782.05	233,080,481.57	311,062,653.50			114,049,143.20	2,842,784,072.60	2,842,784,072.60	
Addition during the Year												
Acquisition	3,484,132.10	19,170,408.37		142,698,264.06	19,261,008.05	90,282,325.72			35,117,136.31	310,013,274.61		
Capitalization										-		
Disposal during the year		(6,231,958.87)		(46,882,646.12)	(874,281.00)	(45,075,334.00)			(2,350,384.25)	(101,414,604.24)		
Adjustment/Revaluation	5,037,162.61	(18,020,851.97)		(99,704,699.56)	2,059,697.78	(15,086,581.58)			6,265,052.03	(119,450,220.69)		
	148,776,316.09	794,672,976.43		1,553,444,554.65		340,358,063.64			150,734,182.74	2,987,986,093.55		
Balance as on Asar end 2075	151,008,928.09	794,672,976.43	-	1,238,459,700.43	253,526,906.40	341,183,063.64			153,080,947.29	2,931,932,522.28		-



Group												
Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Furnitures	Vehicles	Office Equipments	Machinery	Others	Total Asar End 2075	Total Asar end 2074	Total Asar End 2073
Depreciation and Impairment												
As on Sawan 1, 2073		254,845,500.00		930,785,453.36	132,344,879.70	205,965,200.68			75,658,657.32	1,599,599,691.06	1,599,599,691.06	1,599,599,691.06
Depreciation charge for the Year		17,932,103.33		85,363,190.28	13,787,256.01	28,549,954.08			6,940,357.41	152,572,861.11	152,572,861.11	
Impairment for the year				-	-	-			-	-	-	
Disposals				-	-	-			-	-	-	
Adjustment		2,577,773.00		(6,190,343.58)	721,036.70	(5,379,778.35)			(776,206.63)	(9,047,518.86)	(9,047,518.86)	
As on Asar end 2074	-	275,355,376.33	-	1,009,958,300.06	146,853,172.41	229,135,376.41			81,822,808.10	1,743,125,033.31	1,743,125,033.31	
Impairment for the year				-	-	-			-	-	-	
Depreciation charge for the Year		15,891,655.09		54,036,489.91	15,539,832.21	25,663,209.40			11,436,062.21	122,567,248.82		
Disposals				-	-	-			-	-	-	
Adjustment		(6,775,738.03)		(102,324,557.67)	(208,971.91)	(19,698,444.96)			7,330,311.69	(121,677,400.88)		
		284,471,293.39				234,281,391.30			100,556,137.22	619,308,821.91		
As on Asar end 2075	-	284,471,293.39	-	961,670,232.30	162,184,032.71	235,100,140.86			100,589,182.00	1,744,014,881.25	1,743,125,033.31	-
Capital Work in Progress		28,015,223.25							28,015,223.25	28,015,223.25	10,767,434.00	2,534,006.00
	148,776,316.09	510,201,683.04				106,076,672.34			50,178,045.52	815,232,716.99		
Net Book Value	151,008,928.09	510,201,683.04	-	276,789,468.13	91,342,873.69	106,082,922.78			52,491,765.29	1,215,932,866.28	1,110,426,473.29	1,173,563,586.20
As on Asar end 2073	225,389,742.93	525,749,460.00	-	236,019,542.30	76,129,617.46	74,672,526.32			33,068,691.19	1,173,563,586.20		
As on Asar end 2074	142,487,633.38	524,400,002.57	-	232,390,481.99	86,227,309.16	81,927,277.09			32,226,335.10	1,110,426,473.29		
As on Asar end 2075	151,008,928.09	538,216,906.29	-	276,789,468.13	91,342,873.69	106,082,922.78			52,491,765.29	1,215,932,866.28		

Bank												
Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Furnitures	Vehicles	Office Equipments	Machinery	Others	Total Asar End 2075	Total Asar end 2074	Total Asar End 2073
Cost												
As on Sawan 1, 2073	223,157,130.93	780,594,960.00		1,166,804,995.66	208,170,423.34	279,812,727.00			108,690,095.00	2,767,230,331.93	2,767,230,331.93	2,767,230,331.93
Addition during the Year										-	-	
Acquisition		19,701,883.90		145,044,027.05	20,084,663.93	72,494,229.37			7,355,990.69	264,680,794.94	264,680,794.94	
Capitalization										-	-	
Disposal during the year	(82,902,109.55)	(541,465.00)		(62,926,591.28)	(685,732.82)	(42,048,113.87)			(1,175,885.40)	(190,279,897.92)	(190,279,897.92)	
Adjustment/Revaluation				(6,573,649.38)	5,207,053.30	(21,189.00)			(858,310.60)	(2,246,095.68)	(2,246,095.68)	
Balance as on Asar end 2074	140,255,021.38	799,755,378.90	-	1,242,348,782.05	232,776,407.75	310,237,653.50			114,011,889.69	2,839,385,133.27	2,839,385,133.27	
Addition during the Year												
Acquisition	3,484,132.10	19,170,408.37		142,698,264.06	19,174,142.69	90,282,325.72			35,117,136.31	309,926,409.25		
Capitalization										-	-	
Disposal during the year		(6,231,958.87)		(46,882,646.12)	(874,281.00)	(45,075,334.00)			(2,350,384.25)	(101,414,604.24)		
Adjustment/Revaluation	5,037,162.61	(18,020,851.97)		(99,704,699.56)	2,059,697.78	(15,086,581.58)			6,265,052.03	(119,450,220.69)		
	5,037,162.61	(18,020,851.97)		(99,704,699.56)	2,059,697.78	(15,086,581.58)			3,955,540.99	(121,759,731.73)		
	148,776,316.09	794,672,976.43		1,553,444,554.65		340,358,063.64			150,734,182.74	2,987,986,093.55		
Balance as on Asar end 2075	148,776,316.09	794,672,976.43	-	1,238,459,700.43	253,135,967.22	340,358,063.64			153,043,693.78	2,928,446,717.59	2,839,385,133.27	2,767,230,331.93
Depreciation and Impairment												
As on Sawan 1, 2073		254,845,500.00		930,785,453.36	132,089,234.64	205,149,967.00			75,628,886.00	1,598,499,041.00	1,598,499,041.00	1,598,499,041.00
Depreciation charge for the Year		17,932,103.33		85,363,190.28	13,775,148.82	28,548,000.82			6,938,486.86	152,556,930.11	152,556,930.11	
Impairment for the year				-	-	-			-	-	-	
Disposals				-	-	-			-	-	-	
Adjustment		2,577,773.00		(6,190,343.58)	721,036.70	(5,379,778.35)			(776,206.63)	(9,047,518.86)	(9,047,518.86)	
As on Asar end 2074	-	275,355,376.33	-	1,009,958,300.06	146,585,420.16	228,318,189.47			81,791,166.23	1,742,008,452.25	1,742,008,452.25	
Impairment for the year				-	-	-			-	-	-	
Depreciation charge for the Year		15,891,655.09		54,036,489.91	15,509,035.48	25,661,646.79			11,434,659.30	122,533,488.57		
Disposals				-	-	-			-	-	-	
Adjustment		(6,775,738.03)		(102,324,557.67)	(208,971.91)	(19,698,444.96)			7,330,311.69	(121,677,400.88)		
		284,471,293.39		1,135,392,876.58		234,281,391.30			100,556,137.22	1,754,701,698.49		
As on Asar end 2075	-	284,471,293.39	-	961,670,232.30	161,885,483.73	234,281,391.30			100,556,137.22	1,742,864,539.94	1,742,008,452.25	1,598,499,041.00
Capital Work in Progress		28,015,223.25							28,015,223.25	28,015,223.25	10,767,434.00	2,534,006.00
	148,776,316.09	510,201,683.04				106,076,672.34			50,178,045.52	815,232,716.99		
Net Book Value	148,776,316.09	538,216,906.29	-	276,789,468.13	91,250,483.49	106,076,672.34			52,487,556.56	1,213,597,400.91	1,108,144,115.02	1,171,265,296.93
As on Asar end 2073	223,157,130.93	525,749,460.00	-	236,019,542.30	76,081,188.70	74,662,760.00			33,061,209.00	1,171,265,296.93		
As on Asar end 2074	140,255,021.38	524,400,002.57	-	232,390,481.99	86,190,987.59	81,919,464.03			32,220,723.46	1,108,144,115.02		
As on Asar end 2075	148,776,316.09	538,216,906.29	-	276,789,468.13	91,250,483.49	106,076,672.34			52,487,556.56	1,213,597,402.91		

4.14 Goodwill and Intangible Assets

Particulars	Goodwill	Software Purchased	Total Asar end 2075	Total Asar end 2074	Total Ashadh End 2073
Cost					
As on Sawan 1, 2073		6,101,375			6,101,375
Addition during the Year		-			
Acquisition		-			
Capitalization		-			
Disposal during the year		-			
Adjustment/Revaluation		-			
Balance as on Asar end 2074		6,101,375	6,101,375	6,101,375	
Addition during the Year					
Acquisition		55,747,512	55,747,512		
Capitalization					
Disposal during the year					
Adjustment/Revaluation					
Balance as on Asar end 2075		61,848,887	61,848,887	6,101,375	6,101,375
Amortization and Impairment					
As on Sawan 1, 2073		1,220,275		1,220,275	1,220,275
Amortization charge for the Year		1,220,275		1,220,275	
Impairment for the year		-			
Disposals		-			
Adjustment		-			
As on Asar end 2074		2,440,550	2,440,550	2,440,550	
Amortization charge for the Year		9,396,611	9,396,611		
Impairment for the year					
Disposals					
Adjustment					
As on Asar end 2075	-	11,837,161	11,837,161	2,440,550	1,220,275
Capital Work in Progress					
Net Book Value			50,011,726.45	3,660,825.00	4,881,100.00
As on Asar end 2073	-	4,881,100	4,881,100		
As on Asar end 2074	-	3,660,825	3,660,825		
As on Asar end 2075	-	50,011,726	50,011,726		

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)
Deferred tax on temporary differences on following items						
Loan and Advance to B/FIs	-	-	-	-	-	-
Loans and advances to customers	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-
Investment securities	-	151,358,284	(151,358,284)	-	151,358,284	(151,358,284)
Property & equipment	11,995,830	-	11,995,830	11,995,830	-	11,995,830
Employees' defined benefit plan	-	-	-	-	-	-
Lease liabilities	-	-	-	-	-	-
Provisions	-	-	-	-	-	-
Other temporary differences	-	-	-	-	-	-
Deferred tax on temporary differences	11,995,830	151,358,284	(139,362,454)	11,995,830	151,358,284	(139,362,454)
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 2075			(139,362,454)			(139,362,454)
Deferred tax (asset)/liabilities as on sawan 1, 2074			26,526,233			26,526,233
Origination/(Reversal) during the year			112,836,222			112,836,222
Deferred tax expense/(income) recognised in profit or loss			21,776,646			21,776,646
Deferred tax expense/(income) recognised in other comprehensive income			91,059,576			91,059,576
Deferred tax expense/(income) recognised in directly in equity			-			-



Particulars	Previous Year (Restated Figure)			Previous Year (Restated Figure)		
	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	-	61,063,128	(61,063,128)	-	61,063,128	(61,063,128)
Property & equipment	34,536,895	-	34,536,895	34,536,895	-	34,536,895
Employees' defined benefit plan	-	-	-	-	-	-
Lease liabilities	-	-	-	-	-	-
Provisions	-	-	-	-	-	-
Other temporary differences	-	-	-	-	-	-
Deferred tax on temporary differences	34,536,895	61,063,128	(26,526,233)	34,536,895	61,063,128	(26,526,233)
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 2074			(26,526,233)			(26,526,233)
Deferred tax (asset)/liabilities as on sawan 1, 2073			248,288,140			248,288,140
Origination/(Reversal) during the year			(221,761,907)			(221,761,907)
Deferred tax expense/(income) recognised in profit or loss			(16,588,686)			(16,588,686)
Deferred tax expense/(income) recognised in other comprehensive income			(205,173,222)			(205,173,222)
Deferred tax expense/(income) recognised in directly in equity						-

4.16 Other assets

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Other non banking assets	-	-	30,474	-	-	30,474.00
Accounts receivable	1,301,010,549	673,803,275	1,306,332,030	1,298,699,481	671,501,380	1,303,460,862
Accrued income	6,245,057	116,250	15,479,322	6,245,057	116,250	15,479,322
Prepayments and deposit	132,983,941	8,096,362	7,663,181	132,983,941	8,096,362	7,663,181
Other						
1. Stock of Stationery	36,612,924	22,502,398	18,817,685	36,612,924	22,502,398	18,817,685
2. Staff Loans and Advances	-	-	-	-	-	-
3. Other Receivable from staff	-	-	-	-	-	-
4. Cash in Transit	-	-	-	-	-	-
5. Branch Adjustment Account	-	375,665,294	138,361,051	-	375,665,294	138,361,051
6. Employees Insurance	33,230,276	34,645,922	34,607,627	33,230,276	34,645,922	34,607,627
7. Other Assets (Inventory)	4,953,697	5,681,650	7,570,186	4,953,697	5,681,650	7,570,186
8. Deposits	4,004,205	3,991,687	5,071,093	3,920,436	3,909,419	4,988,825
9. Receivables from Nepal Government	14,524,973	643,663,254	258,261,615	14,524,973	643,663,254	258,261,615
10. Receivables for shortfall of Collateral	16,599,320	424,245	134,191,964	16,599,320	424,245	134,191,964
11. Receivable from Employee Retirement Fund	-	-	690,060,492	-	-	690,060,492
Total	1,550,164,940	1,768,590,337	2,616,446,721	1,547,770,105	1,766,206,174	2,613,493,285

4.17 Due to Bank and Financial Institutions

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Money market deposits	-	-	-			
Interbank borrowing	-	-	-			
Other deposits from BFIs	551,886,895.91	300,932,693.00	450,276,480.00	551,886,895.91	300,932,693	450,276,480
Settlement and clearing accounts	-	-	-			
Other deposits from BFIs	-	-	-	-	-	-
Total	551,886,895.91	300,932,693	450,276,480	551,886,895.91	300,932,693	450,276,480

4.18 Due to Nepal Rastra Bank

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Refinance from NRB	18,162,500	171,800,000	42,962,500	18,162,500	171,800,000	42,962,500
Standing Liquidity Facility	-	-	-			
Lender of last resort facility from NRB	-	-	-			
Securities sold under repurchase agreements	-	-	-			
Other payable to NRB	176,993,604	31,674,720	3,336,660	176,993,604	31,674,720	3,336,660
Total	195,156,104	203,474,720	46,299,160	195,156,104	203,474,720	46,299,160

4.19 Derivative financial instruments

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Held for trading						
Interest rate swap	-	-	-	-	-	-
Currency swap	-	-	-	-	-	-
Forward exchange contract	-	-	-	-	-	-
Others	-	-	-	-	-	-
Held for risk management	-	-	-	-	-	-
Interest rate swap	-	-	-	-	-	-
Currency swap	-	-	-	-	-	-
Forward exchange contract	-	-	-	-	-	-
Other	-	-	-	-	-	-
Total	-	-	-	-	-	-

**4.20 Deposits from customers**

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Institutions customers:						
Term deposits	29,283,808,456	31,234,276,888	22,412,050,670	29,283,808,456	31,234,276,888	22,412,050,670
Call deposits	4,097,265,463	927,939,843	211,070,144	4,097,377,723	928,560,307	211,363,636
Current deposits	8,099,893,390	5,031,246,588	6,073,849,504	8,099,893,390	5,031,246,588	6,073,849,504
Other	852,879,618	2,403,632,863	2,075,007,962	852,879,618	2,403,632,863	2,075,007,962
Margin	-	-	-	-	-	-
Individual customers:	-	-	-	-	-	-
Term deposits	26,394,569,268	23,830,283,130	12,506,232,993	26,394,569,268	23,830,283,130	12,506,232,993
Saving deposits	31,046,812,346	30,547,200,393	36,931,751,405	31,046,812,346	30,547,200,393	36,931,751,405
Current deposits	4,354,238,979	4,984,636,919	6,034,453,027	4,354,238,979	4,984,636,919	6,034,453,027
Other	86,879,837	555,502,361	692,169,270	86,879,837	555,502,361	692,169,270
Total	104,216,347,357	99,514,718,985	86,936,584,975	104,216,459,617	99,515,339,449	86,936,878,467

4.20.1: Currency wise analysis of deposit from customers

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Nepalese rupee	104,211,171,855	99,509,945,952	86,927,699,519	104,211,171,855	99,509,945,952	86,927,699,519
Indian rupee	-	-	-	-	-	-
United State dollar	5,287,762	5,393,497	9,178,948	5,287,762	5,393,497	9,178,948
Great Britain pound	-	-	-	-	-	-
Euro	-	-	-	-	-	-
Japanese yen	-	-	-	-	-	-
Chinese yuan	-	-	-	-	-	-
Other	-	-	-	-	-	-
Total	104,216,459,617	99,515,339,449	86,936,878,467	104,216,459,617	99,515,339,449	86,936,878,467

4.21 Borrowing

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Domestic Borrowing						
Nepal Government	360,447,613	464,458,672	514,439,855	360,447,613	464,458,672	514,439,855
Other Institutions	-	-	-	-	-	-
Other	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Foreign Borrowing	-	-	-	-	-	-
Foreign Bank and Financial Institutions	-	-	-	-	-	-
Multilateral Development Banks	-	-	-	-	-	-
Other Institutions	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Total	360,447,613	464,458,672	514,439,855	360,447,613	464,458,672	514,439,855

4.22 Provisions

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Provisions for redundancy	-	-	-	-	-	-
Provision for restructuring	-	-	-	-	-	-
Pending legal issues and tax litigation	-	-	-	-	-	-
Onerous contracts	-	-	-	-	-	-
Other	-	-	-	-	-	-
Total	-	-	-	-	-	-

4.22.1: Movement in provision

Particulars	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Balance at Sawan 1	-	-	-	-	-	-
Provisions made during the year	-	-	-	-	-	-
Provisions used during the year	-	-	-	-	-	-
Provisions reversed during the year	-	-	-	-	-	-
Unwind of discount	-	-	-	-	-	-
Balance at Asar end	-	-	-	-	-	-

4.23 Other liabilities

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Liability for employees defined benefit obligations	-	-	-	-	-	-
Liability for long-service leave	-	-	-	-	-	-
Short-term employee benefits	-	-	-	-	-	-
Bills payable	-	-	-	-	-	-
Creditors and accruals	512,821,718	536,257,275	910,693,343	491,466,613	533,189,040	907,664,888
Interest payable on deposit	357,276,038	494,396,821	182,586,970	357,276,038	494,396,821	182,586,970
Interest payable on borrowing	-	-	-	-	-	-
Liabilities on deferred grant income	-	-	-	-	-	-
Unpaid Dividend	454,109,085	464,591,473	467,226,439	454,109,085	464,591,473	467,226,439
Liabilities under Finance Lease	-	-	-	-	-	-
Employee bonus payable	714,702,041	885,029,967	1,001,091,636	714,702,041	885,029,967	1,001,091,636
Other	-	-	-	-	-	-
a. Matured FD Payable	217,299,873	164,364,458	422,672,441	217,299,873	164,364,458	422,672,441
b. Revolving Fund	1,000,000	192,465,431	192,165,431	1,000,000	192,465,431	192,165,431
c. Special Fund	-	93,611,915	93,611,915	-	93,611,915	93,611,915
d. Provision for shortfall of collateral	11,639,411	424,245	135,080,237	11,639,411	424,245	135,080,237
e. Receivable Fund	-	-	-	-	-	-
f. Provision for receivables	1,597,864	129,163,929	128,905,167	1,597,864	129,163,929	128,905,167
g. Provision for deposits	-	657,910	657,910	-	657,910	657,910
h. Provision for inventories	-	2,159,578	3,975,364	-	2,159,578	3,975,364
i. Provision for other assets	-	135,679,225	135,179,226	-	135,679,225	135,179,226
j. Share Account	80,065,390	80,181,894	79,087,454	80,065,390	80,181,894	79,087,454
k. Deferred Income	39,005,343	48,314,638	88,827,704	39,005,343	48,314,638	88,827,704
l. Branch Adjustment Account	232,755,796	-	-	232,755,796	-	-
m. Others	-	943,025	888,273	-	943,025	888,273
n. Employees Welfare Fund	281,126,409	40,226,546	41,378,035	280,849,609	39,949,743	41,101,232
Total	2,903,398,969	3,268,468,330	3,884,027,545	2,881,767,061	3,265,123,292	3,880,722,287

**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 (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Present value of unfunded obligations						
Present value of funded obligations	4,911,676,125	5,919,623,102	5,665,326,928	4,911,676,125	5,919,623,102	5,665,326,928
Total present value of obligations	4,911,676,125	5,919,623,102	5,665,326,928	4,911,676,125	5,919,623,102	5,665,326,928.00
Fair value of plan assets	4,911,676,125	5,919,623,102	5,665,326,928	4,911,676,125	5,919,623,102	5,665,326,928.00
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 (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Equity securities						
Government bonds						
Bank deposit	3,960,000,000	4,480,000,000	4,080,000,000	3,960,000,000	4,480,000,000	4,080,000,000
Other	951,676,125	1,439,623,102	1,585,326,928	951,676,125	1,439,623,102	1,585,326,928
Total	4,911,676,125	5,919,623,102	5,665,326,928	4,911,676,125	5,919,623,102	5,665,326,928
Actual return on plan assets	-	-	-	-	-	-

4.23.3: Movement in the present value of defined benefit obligations

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Defined benefit obligations at Sawan 1	5,919,623,102	5,665,326,928	6,412,692,705	5,919,623,102	5,665,326,928	6,412,692,705
Actuarial losses	390,253,274	401,108,093	69,576,083	390,253,274	401,108,093	69,576,083
Benefits paid by the plan	(1,969,895,564)	(922,884,347)	(1,978,824,274)	(1,969,895,564)	(922,884,347)	(1,978,824,274)
Current service costs and interest	571,695,313	776,072,428	1,161,882,414	571,695,313	776,072,428	1,161,882,414
Defined benefit obligations at Asar end	4,911,676,125	5,919,623,102	5,665,326,928	4,911,676,125	5,919,623,102	5,665,326,928

4.23.4: Movement in the fair value of plan assets

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Fair value of plan assets at Sawan 1	5,919,623,102	5,665,326,928	6,412,692,705	5,919,623,102	5,665,326,928	6,412,692,705
Contributions paid into the plan	961,948,587	1,177,180,521	1,231,458,497	961,948,587	1,177,180,521	1,231,458,497
Benefits paid during the year	(1,969,895,564)	(922,884,347)	(1,978,824,274)	(1,969,895,564)	(922,884,347)	(1,978,824,274)
Actuarial (losses) gains						
Expected return on plan assets						
Fair value of plan assets at Asar end	4,911,676,125	5,919,623,102	5,665,326,928	4,911,676,125	5,919,623,102	5,665,326,928

4.23.5: Amount recognised in profit or loss

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Current service costs	220,296,602	380,586,045	750,791,618	220,296,602	380,586,045	750,791,618
Interest on obligation	351,398,711	395,486,383	411,090,796	351,398,711	395,486,383	411,090,796
Expected return on plan assets	-	-	-	-	-	-
Total	571,695,313	776,072,428	1,161,882,414	571,695,313	776,072,428	1,161,882,414

4.23.6: Amount recognised in other comprehensive income

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Actuarial (gain)/loss	390,253,274	401,108,093	69,576,083	390,253,274	401,108,093	69,576,083
Total						

4.23.7: Actuarial assumptions

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Discount rate	7.50%	7.00%	7.00%	7.50%	7.00%	7.00%
Expected return on plan asset	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Future salary increase	4.00%	4.85%	7.00%	4.00%	4.85%	7.00%
Withdrawal rate	3.00%	1.00%	1.00%	3.00%	1.00%	1.00%

4.24 Debt securities issued

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Debt securities issued designated as at fair value through profit or loss	-	-	-			
Debt securities issued at amortised cost	460,000,000	920,000,000	1,380,000,000	460,000,000	920,000,000	1,380,000,000
Total	460,000,000	920,000,000	1,380,000,000	460,000,000	920,000,000	1,380,000,000

4.25 Subordinated Liabilities

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Redeemable preference shares						
Irredeemable cumulative preference shares (liabilities component)						
Other						
Total						



4.26 Share capital

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Ordinary shares	8,505,216,000	7,087,680,000	3,937,600,000	8,505,216,000	7,087,680,000	3,937,600,000
Convertible preference shares (equity component only)	-	-	-	-	-	-
Irredeemable preference shares (equity component only)	5,432,712,000	5,432,712,000	6,436,800,000	5,432,712,000	5,432,712,000	6,436,800,000
Perpetual debt (equity component only)	-	-	-	-	-	-
Total	13,937,928,000.00	12,520,392,000.00	10,374,400,000.00	13,937,928,000.00	12,520,392,000.00	10,374,400,000.00

4.26.1: Ordinary shares

Particulars	Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Authorized Capital	18,000,000,000	18,000,000,000	18,000,000,000
a. 90,000,000 Ordinary shares of Rs. 100 each share	9,000,000,000	9,000,000,000	9,000,000,000
b. 67,000,000 Non-redeemable Preference Shares of Rs. 100 each	6,700,000,000	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	2,300,000,000
Issued Capital	13,937,928,000	12,520,392,000	11,339,112,000
a. 85,052,160 Ordinary shares of Rs.100 each share	8,505,216,000	7,087,680,000	5,906,400,000
b. 54,327,120 Non-redeemable Preference Shares of Rs. 100 each	5,432,712,000	5,432,712,000	5,432,712,000
Subscribed and paid up Capital	13,937,928,000	12,520,392,000	10,374,400,000
a. 85,052,160 Ordinary shares of Rs.100 each share	8,505,216,000	7,087,680,000	3,937,600,000
b. 64,386,000 Non-redeemable Preference Shares of Rs. 100 each	5,432,712,000	5,432,712,000	6,436,800,000
Total	13,937,928,000	12,520,392,000	10,374,400,000

4.26.2: Ordinary share ownership

Particulars	Bank					
	Current Year		Previous Year (Restated Figure)		Shrawan 1, 2073 (Restated Figure)	
	Percent	Amount	Percent	Amount	Percent	Amount
Domestic ownership		8,505,216,000		7,087,680,000		3,937,600,000
Nepal Government	51%	4,337,660,160	51%	3,614,716,800	51%	2,008,176,000
"A" class licensed institutions						
Other licensed intitutions						
Other Institutions						
Public	49%	4,167,555,840	49%	3,472,963,200	49%	1,929,424,000
Other						
Foreign ownership						
Total	100%	8,505,216,000	100%	7,087,680,000	100%	3,937,600,000

Details of shareholders holding 0.5 percent or above

Shareholder's Name	% Holding	Amount
Dilip Shrestha	0.59%	50,275,300
Krishna Gopal Shrestha	1.38%	117,149,800
Nepal Government	51%	4,337,660,160

4.27 Reserves

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Statutory general reserve	6,080,601,334	5,392,136,575	4,879,092,536	6,080,601,334	5,392,136,575	4,879,092,536
Exchange equilisation reserve	109,048,240	106,685,490	106,685,490	109,048,240	106,685,490	106,685,490
Corporate social responsibility reserve	57,625,171	24,152,202	-	57,625,171	24,152,202	-
Capital redemption reserve	-	-	-	-	-	-
Regulatory reserve	1,768,019,550	-	-	1,768,019,550	-	-
Investment adjustment reserve	8,047,698	8,047,698	4,368,333	8,047,698	8,047,698	4,368,333
Capital reserve	229,277	229,277	229,277	229,277	229,277	229,277
Assets revaluation reserve	-	-	-	-	-	-
Fair value reserve	352,404,910	142,480,632	621,218,150	352,404,910	142,480,632	621,218,150
Dividend equalisation reserve	-	-	-	-	-	-
Actuarial gain	(860,937,450)	(470,684,179)	(69,576,083)	(860,937,450)	(470,684,176)	(69,576,083)
Special reserve	10,406,208	10,406,208	-	10,406,208	10,406,208	-
Other reserve						
Debenture Redemption Reserve	2,300,000,000	1,840,000,000	1,380,000,000	2,300,000,000	1,840,000,000	1,380,000,000
Deferred Tax Reserve	-	-	-	-	-	-
Employee Development Fund	96,293,334	67,304,518	-	96,293,334	67,304,518	-
Total	9,921,738,272	7,120,758,424	6,922,017,702	9,921,738,272	7,120,758,424	6,922,017,702

4.28 Contingent Liabilities and Commitments

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Contingent Liabilities	29,201,935,410	25,249,795,572	16,760,899,451	29,201,935,410	25,249,795,572	16,760,899,451
Undrawn and Undisbursed Facilities	9,790,907,228	7,821,749,626	6,657,884,399	9,790,907,228	7,821,749,626	6,657,884,399
Capital Commitment	-	-	-	-	-	-
Lease Commitment	-	-	-	-	-	-
Litigation	-	-	-	-	-	-
Total	38,992,842,638	33,071,545,198	23,418,783,850	38,992,842,638	33,071,545,198	23,418,783,850

4.28.1: Contingent Liabilities

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Acceptance and documentary Credit	883,032,771	126,154,868	79,772,523	883,032,771	126,154,868	79,772,523
Bills for Collection	3,737,061	3,737,061	51,214,838	3,737,061	3,737,061	51,214,838
Forward Exchange Contracts	-	-	-	-	-	-
Guarantees	28,193,131,265	25,114,766,615	16,629,912,090	28,193,131,265	25,114,766,615	16,629,912,090
Underwriting Commitments	-	-	-	-	-	-
Other Commitments	122,034,314	5,137,028	-	122,034,314	5,137,028	-
Total	29,201,935,410	25,249,795,572	16,760,899,451	29,201,935,410	25,249,795,572	16,760,899,451

**4.28.2: Undrawn and Undisbursed Facilities**

Particulars	Group			Bank		
	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Undisbursed amount of loan	2,085,918,467	2,030,187,126	1,440,954,583	2,085,918,467	2,030,187,126	1,440,954,583
Undrawn limits of overdraft	7,704,988,761	5,791,562,500	5,216,929,816	7,704,988,761	5,791,562,500	5,216,929,816
Undrawn limits of credit card						
Undrawn limits of letter of credit						
Undrawn limits of guarantee						
Total	9,790,907,228	7,821,749,626	6,657,884,399	9,790,907,228	7,821,749,626	6,657,884,399

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 (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
<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 (Restated Figure)	Shrawan 1, 2073 (Restated Figure)	Current Year	Previous Year (Restated Figure)	Shrawan 1, 2073 (Restated Figure)
Operating lease commitments						
Future minimum lease payments under non cancellable operating lease, where the bank is lessee						
Not later than 1 year						
Later than 1 year but not later than 5 years						
Later than 5 years						
Sub total						
Finance lease commitments						
Future minimum lease payments under non cancellable operating lease, where the bank is lessee						
Not later than 1 year						
Later than 1 year but not later than 5 years						
Later than 5 years						
Sub total						
Grand Total						

4.28.5: Litigation

As on Ashadh End 2075, out of total cases filed against the bank, 46 cases have not been settled yet. Further six cases filed by the bank are pending in debt recovery tribunal.

4.29 Interest income

Particulars	Group		Bank	
	Current Year	Previous Year (Restated Figure)	Current Year	Previous Year (Restated Figure)
Cash and cash equivalent	55,513,759	108,485,196	55,513,759	108,485,196
Due from Nepal Rastra Bank	-	-	-	-
Placement with bank and financial institutions	166,879	718,289	-	-
Loan and advances to bank and financial institutions	-	-	-	-
Loans and advances to customers	13,266,434,052	10,939,225,108	13,266,434,052	10,939,225,108
Investment securities	204,507,922	81,230,094	204,507,922	81,230,094
Loan and advances to staff	77,296,016	81,212,288	77,296,016	81,212,288
Other	2,536	42,402	-	-
Total interest income	13,603,921,165	11,210,913,378	13,603,751,750	11,210,152,686

4.30 Interest expense

Particulars	Group		Bank	
	Current Year	Previous Year (Restated Figure)	Current Year	Previous Year (Restated Figure)
Due to bank and financial institutions	14,515,861	7,247,029	12,875,191	7,247,029
Due to Nepal Rastra Bank	12,722,112	19,047,828	12,722,112	19,047,828
Deposits from customers	6,820,548,594	4,107,994,501	6,820,548,594	4,107,994,501
Borrowing	67,240,085	10,081,814	67,240,085	10,081,814
Debt securities issued	52,900,000	80,500,000	52,900,000	80,500,000
Subordinated liabilities	-	-	-	-
Other	-	-	-	-
Total interest expense	6,967,926,652	4,224,871,172	6,966,285,982	4,224,871,172

4.31 Fees and Commission Income

Particulars	Group		Bank	
	Current Year	Previous Year (Restated Figure)	Current Year	Previous Year (Restated Figure)
Loan administration fees	-	-	-	-
Service fees	453,296,906	463,604,837	453,296,906	463,604,837
Consortium fees	-	-	-	-
Commitment fees	1,339,809	2,990,172	1,339,809	2,990,172
DD/TT/Swift fees	-	-	-	-
Credit card/ATM issuance and renewal fees	7,168,247	1,674,969	7,168,247	1,674,969
Prepayment and swap fees	4,814,121	4,516,837	4,814,121	4,516,837
Investment banking fees	-	-	-	-
Asset management fees	-	-	-	-
Brokerage fees	-	-	-	-
Remittance fees	12,657,927	13,328,188	12,657,927	13,328,188
Commission on letter of credit	4,484,759	1,980,512	4,484,759	1,980,512
Commission on guarantee contracts issued	308,702,753	302,874,378	308,702,753	302,874,378
Commission on share underwriting/issue	-	-	-	-
Locker rental	7,728,498	7,702,962	7,728,498	7,702,962
Other fees and commission income	149,572,291	140,534,753	149,572,291	140,534,753
Total fees and Commission Income	949,765,312	939,207,607	949,765,312	939,207,607



4.32 Fees and commission expense

Particulars	Group		Bank	
	Current Year	Previous Year (Restated Figure)	Current Year	Previous Year (Restated Figure)
ATM management fees	3,237,052	1,666,934	3,237,052	1,666,934
VISA/Master card fees	-	-		
Guarantee commission	-	-		
Brokerage	-	-		
DD/TT/Swift fees	2,309,223	1,338,584	2,309,223	1,338,584
Remittance fees and commission	509,417	893,213	509,417	893,213
Other fees and commission expense	-	-		
Total fees and Commission Expense	6,055,692	3,898,730	6,055,692	3,898,730

4.33 Net trading income

Particulars	Group		Bank	
	Current Year	Previous Year (Restated Figure)	Current Year	Previous Year (Restated Figure)
Changes in fair value of trading assets	-	-	-	-
Gain/loss on disposal of trading assets	-	-	-	-
Interest income on trading assets	-	-	-	-
Dividend income on trading assets	-	-	-	-
Gain/loss foreign exchange transaction	188,129,126	137,768,271	188,129,126	137,768,271
Other	-	-		
Net trading income	188,129,126	137,768,271	188,129,126	137,768,271

4.34 Other operating income

Particulars	Group		Bank	
	Current Year	Previous Year (Restated Figure)	Current Year	Previous Year (Restated Figure)
Foreign exchange revaluation gain	9,451,000	(43,000)	9,451,000	(43,000)
Gain/loss on sale of investment securities	42,579	-		
Fair value gain/loss on investment properties	-	-		
Dividend on equity instruments	21,238,423	11,099,750	22,694,656	12,264,736
Gain/loss on sale of property and equipment	702,384	487,237,001	702,384	487,237,001
Gain/loss on sale of investment property	7,166,295	-	7,166,295	
Operating lease income	-	-		
Gain/loss on sale of gold and silver	5,965,908	7,950,717	5,965,908	7,950,717
Locker rent	-	-		
Other	-	-		
Total	44,566,590	506,244,467	45,980,244	507,409,454

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

Particulars	Group		Bank	
	Current Year	Previous Year (Restated Figure)	Current Year	Previous Year (Restated Figure)
Impairment charge/(reversal) on loan and advances to B/FIs	-	-		
Impairment charge/(reversal) on loan and advances to customer	(556,546,611)	589,956,681	(556,546,611)	589,956,681
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				
Provision on Other Assets	(265,806,215)	46,710,367	(265,806,215)	46,710,367
Total	(822,352,826)	636,667,048	(822,352,826)	636,667,048

4.36 Personnel Expense

Particulars	Group		Bank	
	Current Year	Previous Year (Restated Figure)	Current Year	Previous Year (Restated Figure)
Salary	1,071,472,891	1,130,741,488	1,069,162,467	1,128,452,255
Allowances	467,409,817	532,432,930	467,026,277	532,120,390
Gratuity expense	571,695,313	776,072,428	571,695,313	776,072,428
Provident fund	181,498,382	177,075,850	181,498,382	177,075,850
Uniform	32,418,688	31,505,527	32,367,788	31,454,627
Training & development expense	70,389,126	23,640,497	70,389,126	23,640,497
Leave encashment	93,333,481	95,838,789	93,333,481	95,838,789
Medical	141,830,681	144,107,338	141,830,681	144,107,338
Insurance	1,577,874	2,727,821	1,577,874	2,727,821
Employees incentive	-	-	-	-
Cash-settled share-based payments	-	-	-	-
Pension expense	-	-	-	-
Finance expense under NFRS	-	-	-	-
Other expenses related to staff	-	-	-	-
Subtotal	2,631,626,252	2,914,142,668	2,628,881,388	2,911,489,995
Employees bonus	431,681,043	298,932,798	431,681,043	298,932,798
Grand total	3,063,307,295	3,213,075,466	3,060,562,431	3,210,422,793

**4.37 Other operating expense**

Particulars	Group		Bank	
	Current Year	Previous Year (Restated Figure)	Current Year	Previous Year (Restated Figure)
Directors' fee	2,064,735	1,278,600	2,064,735	1,278,600
Directors' expense	2,098,797	1,401,386	1,992,797	1,373,386
Auditors' remuneration	1,650,000	1,533,900	1,600,000	1,500,000
Other audit related expense	2,812,800	1,853,966	2,792,800	1,853,966
Professional and legal expense	392,055	652,115	392,055	652,115
Office administration expense	-	-	-	-
Operating lease expense	-	-	-	-
Operating expense of investment properties	-	-	-	-
Corporate social responsibility expense	950,269	1,500,000	950,269	1,500,000
Onerous lease provisions	-	-	-	-
Other	703,112,965	678,869,978	702,525,105	678,562,661
Total	713,081,622	687,089,945	712,317,761	686,720,728

4.38 Depreciation & Amortisation

Particulars	Group		Bank	
	Current Year	Previous Year (Restated Figure)	Current Year	Previous Year (Restated Figure)
Depreciation on property and equipment	122,567,249	152,572,861	122,533,489	152,556,930
Depreciation on investment property	-	-	-	-
Amortization of intangible assets	9,396,611	1,220,275	9,396,611	1,220,275
Total	131,963,859	153,793,136	131,930,099	153,777,205

4.39 Non operating income

Particulars	Group		Bank	
	Current Year	Previous Year (Restated Figure)	Current Year	Previous Year (Restated Figure)
Recovery of loan written off	223,527,607	225,605,266	223,527,607	225,605,266
Other income	100,486,328	117,099,030	12,297,482	44,331,986
Total	324,013,935	342,704,296	235,825,089	269,937,252

4.40 Non operating expense

Particulars	Group		Bank	
	Current Year	Previous Year (Restated Figure)	Current Year	Previous Year (Restated Figure)
Loan written off	-	3,397,278	-	3,397,278
Redundancy provision	-	-	-	-
Expense of restructuring	-	-	-	-
Other expense	4,320,392	-	4,320,392	-
Total	4,320,392	3,397,278	4,320,392	3,397,278

4.41 Income tax expense

Particulars	Group		Bank	
	Current Year	Previous Year (Restated Figure)	Current Year	Previous Year (Restated Figure)
Current tax expense				
Current year	1,513,828,032	1,264,213,573	1,500,231,548	1,188,028,466
Adjustments for prior years	-	-	-	-
Deferred tax expense	1,513,828,032	1,264,213,573	1,500,231,548	1,188,028,466
Origination and reversal of temporary differences	21,776,646	(16,588,686)	21,776,646	(16,588,686)
Changes in tax rate	-	-	-	-
Recognition of previously unrecognised tax losses	-	-	-	-
Total income tax expense	1,535,604,678	1,247,624,888	1,522,008,193	1,171,439,780

4.41.1: Reconciliation of tax expense and accounting profit

Particulars	Group		Bank	
	Current Year	Previous Year (Restated Figure)	Current Year	Previous Year (Restated Figure)
Profit before tax	5,046,093,441	4,214,045,244	4,964,331,989	4,144,720,317
Tax amount at tax rate of 30%	1,513,828,032	1,264,213,573	1,489,299,597	1,243,416,095
Add: Tax effect of expenses that are not deductible for tax purpose			2,292,128	59,706,908
Less: Tax effect on exempt income			(7,019,112)	(3,679,421)
Add/less: Tax effect on other items			15,658,935	(136,057,854)
Total income tax expense	1,513,828,032	1,264,213,573	1,500,231,548	1,188,028,466
Effective tax rate	30.00%	30.00%	30.22%	28.66%

**Agricultural Development Bank Limited****Statement of distributable profit or loss**

For the year ended 32 Asar, 2075

(As per NRB Regulation)

	Current Year	Previous Year
Net profit or (loss) as per statement of profit or loss	3,442,323,796	2,973,280,536
<u>Appropriations:</u>		
a. General reserve	688,464,759	513,044,039
b. Foreign exchange fluctuation fund	2,362,750	0
c. Capital redemption reserve		
d. Corporate social responsibility fund	33,472,969	25,652,202
e. Employees' training fund	28,988,816	67,304,518
f. Other	460,000,000	474,085,573
Profit or (loss) before regulatory adjustment	2,229,034,501	1,893,194,204
<u>Regulatory adjustment :</u>		
a. Interest receivable (-)/previous accrued interest received (+)	(666,769,019)	
b. Short loan loss provision in accounts (-)/reversal (+)	-	
c. Short provision for possible losses on investment (-)/reversal (+)	-	
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	(240,313,081)	
e. Deferred tax assets recognised (-)/ reversal (+)		
f. Goodwill recognised (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognised (-)/reversal (+)		
h. Actuarial loss recognised (-)/reversal (+)	(860,937,450)	
i. Other (+/-)		
Distributable profit or (loss)	461,014,951	1,893,194,204

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 comprises 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. These limits represent the peak exposure or loss to which the Bank could be subjected should the customer or counterparty fail to perform its contractual obligations;
- 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 Regional Offices, Credit Department and the Loan Portfolio Management Committee which may require appropriate corrective action to be taken.
- Providing advice, guidance and specialist 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-out 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 the following two amounts:

- 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, 2075.
- Impairment of the loan portfolio as per the abovementioned mentioned method in each FY 2072-73, 2073-74 and 2074-75 and as directed by Nepal Rastra Bank Directive No. 2 is shown below:

Particulars	Amount (Rs.)		
	2072/73	2073/74	2074/75
Total Impairment as per paragraph NAS 39	2,443,933,296	2,490,684,912	2,668,432,186
Total Impairment as per NRB Directives 2	3,928,706,939	4,518,663,619	3,957,117,008

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 2074.75 bank has recovered the written off loan and interest (i.e. write-back) for the sum of Rs. 223,527,607.

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. Central Treasury 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.

- c. 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.
- d. Carrying out stress testing of the bank's different types of risks.

Central Treasury 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. Central Treasury 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 the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. In absence of market participants, the most advantageous market to which the bank has access. The bank measures the fair value of financial assets and liabilities using the quoted price in an active market for that instrument. A market is regarded as active if the transaction for that assets or liability takes place with sufficient frequency and volume to provide pricing information on an ongoing basis. If there is no quoted price in an active market bank uses carrying amount as fair value except for assets and liabilities measured at amortized cost.

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

1. 1 RISK WEIGHTED EXPOSURES		Current Year
a	Risk Weighted Exposure for Credit Risk	109,172,157,254
b	Risk Weighted Exposure for Operational Risk	11,141,000,197
c	Risk Weighted Exposure for Market Risk	93,605,341
Total Risk Weighted Exposures (Before adjustments of Pillar II)		120,406,762,792
Adjustments under Pillar II		
SRP 6.4a (5)	<i>ALM policies & practices are not satisfactory, add 1% of net interest income to RWE</i>	69,852,815
SRP 6.4a (6)	<i>Add% of the total deposit due to insufficient Liquid Assets</i>	0.00%
SRP 6.4a (7)	<i>Add RWE equivalent to reciprocal of capital charge of 4 % of gross income.</i>	3,228,066,043.40
SRP 6.4a (9)	<i>Overall risk management policies and procedures are not satisfactory. Add 3% of RWE</i>	4,816,270,511.69
SRP 6.4a (10)	<i>Answer the question SRP 6.4a (9) in SRP sheet</i>	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		128,520,952,162
1.2 CAPITAL		Current Year
Core Capital (Tier I)		24,780,792,399.51
a	Paid up Equity Share Capital	8,505,216,000.00
b	Irredeemable Non-cumulative preference shares	5,432,712,000.00
c	Equity Share Premium	0.00
d	Proposed Bonus Equity Shares	
e	Statutory General Reserves	6,080,601,334.16
f	Retained Earnings	2,598,638,413.76
g	Unaudited current year cumulative profit/(loss)	
h	Capital Redemption Reserve	2,300,000,000.00
i	Capital Adjustment Reserve	229,276.59
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	35,139,625.00
q	Less: Investment in equity of institutions with financial interests	101,465,000.00
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	
Adjustments under Pillar II		
	Less: Shortfall in Provision (6.4 a 1)	-
	Less: Loans and facilities extended to Related Parties and Restricted lending (6.4 a 2)	-
Supplementary Capital (Tier II)		488,662,324.94
a	Cumulative and/or Redeemable Preference Share	
b	Subordinated Term Debt	0.00
c	Hybrid Capital Instruments	
d	General Loan Loss Provision	1,060,131,424.91
e	Exchange Equalization Reserve	109,048,240.34
f	Investment Adjustment Reserve	8,047,698.00
g	Assets Revaluation Reserve	
h	Other Reserves	-688,565,038.31
Total Capital Fund (Tier I and Tier II)		25,269,454,724.45
1.3 Capital Adequacy Ratios		Current Year
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		19.28%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		19.66%

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 geographical basis. Bank has 10 regional offices across country and identified them as geographical segments. Information about geographical segments is mentioned below.

5.4.2 Information about profit or loss, assets and liabilities

Figure in 'million

S.N	Particulars	Bhairahawa	Biratnagar	Birgunj	Dang	Dhangadhi	Janakpur	Kathmandu	Nepalgunj	Pokhara	Rajbiraj	Total
a	Revenues from External customer	1,675	1,971	1,724	738	1,045	1,293	12,855	852	1,354	942	24,448
b	Inter Segment revenues	22	68	28	-	11	-	7,108	34	-	13	7,283
c	Net Revenue	1,697	2,039	1,752	738	1,056	1,293	19,962	886	1,354	954	31,731
d	Total interest revenue	1,588	1,736	1,556	685	854	1,161	3,007	802	1,313	902	13,604
e	Interest expense	241	340	258	68	113	66	5,518	113	176	74	6,966
f	Net Interest Revenue	1,285	1,334	1,235	555	679	1,033	(2,573)	627	1,075	766	6,015
g	Depreciation and amortisation	13	16	12	5	11	8	47	8	9	7	134
h	Segment profit/(loss)	577	617	674	273	360	481	960	273	419	329	4,964
i	Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-	-	-	-	-	-	-
j	Impairment of assets	-	-	-	-	-	-	-	-	-	-	-
k	Segment Assets	4,978	6,081	5,776	1,663	3,050	2,409	104,391	3,118	3,571	2,026	137,065
l	Segment liabilities	4,978	6,081	5,776	1,663	3,050	2,409	104,391	3,118	3,571	2,026	137,065

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.



- d. **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.
- e. **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**

Total revenues for reportable segments	31,731,439,930
Other revenues	
Elimination of intersegment revenues	(7,283,460,877)
Entity's revenues	24,447,979,053

Note: Inter-segment Revenue consists of following items:

Interest	7,283,460,877
Total	7,283,460,877

(b) **Profit or loss**

Total profit or loss for reportable segments	4,963,993,968
Other profit or loss	
Elimination of intersegment profits	
Unallocated amounts:	
Profit before income tax	4,963,993,968

(c) **Assets**

Total assets for reportable segments	137,064,548,026
Other assets	
Unallocated amounts	
Entity's assets	137,064,548,026

(d) **Liabilities**

Total liabilities for reportable segments	(137,064,548,026)
Other liabilities	
Unallocated liabilities	
Entity's liabilities	(137,064,548,026)

5.4.5 Information about Product and Services

Revenue from each type of segment described in point no. 1(b) above		2074/75
	Region	
1	Bhairahawa	1,696,549,662
2	Biratnagar	2,038,951,570
3	Birgunj	1,751,983,754
4	Dang	737,824,810
5	Dhangadhi	1,056,403,602
6	Janakpur	1,293,071,002
7	Kathmandu	19,962,282,385
8	Nepalgunj	885,681,984
9	Pokhara	1,354,230,617
10	Rajbiraj	954,460,546
Total Revenue (including inter-segment revenue)		31,731,439,930

5.4.6 Information about Geographical Areas

Revenue from following geographical areas		2074/75
(a)	Domestic	17,122,446,010
	Province 1	2,083,368,220
	Province 2	2,717,173,291
	Province 3	6,742,469,918
	Province 4	1,350,738,825
	Province 5	2,866,835,236
	Province 6	334,320,530
	Province 7	1,027,539,990
(b)	Foreign	
	Total	17,122,446,010

5.4.7 Information about Major Customer

Particular	Revenue
N/A	N/A
Total	N/A

5.5 Share options and share based payment¹

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

Particular	Current Year	Previous Year	Opening Balance
Contingent Liabilities	2074/75	2073/74	2073/4/1
Acceptance and documentary Credit	883,032,771	126,154,868	79,772,523
Bills for Collection	3,737,061	3,737,061	51,214,838
Forward Exchange Contracts			
Guarantees	28,193,131,265	25,114,766,615	16,629,912,090
Underwriting Commitments			
Other Commitments	122,034,314	5,137,028	
Total	28,318,902,640	25,249,795,572	16,760,899,451

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
6% Debenture	460,000,000



Details of other transactions associated with Nepal Government are.

Particulars	Amount (Rs.)
Youth self-employment fund	247,759,373
Rural agro loan	98,210,000
Small and cottage industry development committee	14,478,240
Relief Program	12,934,514

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 Compensation

Key management personnel compensation comprised the following:

Nature of Compensation	Amount (Rs.)	Remarks
Short-term employee benefits	Rs.10,012,957	It includes salaries, allowances and Provident Fund of CEO and DGMs.
Post-employment benefits	N/A	Post employment benefit not paid during the year
Other long-term benefits	N/A	Post employment benefit not paid during the year
Termination Benefits	N/A	Termination Benefits not paid during the year.
Share-based payments	N/A	Bank has no such policy.

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

An assistant level employee in branch Khajura of Nepalgunj region was found doing some financial irregularity of Rs.6,557,157 which has been recovered in full from the concerned employee.

5.11 Disclosure effect of Transaction from Previous GAAP to NFRS

5.11.1 Reconciliation of Equity

Particulars	Explanatory Note	As at 01.04.2073	As at 31.03.2074
		(Date of Transition)	(End of last period presented under previous GAAP)
Total equity under Previous GAAP		18,128,012,481	21,785,673,053
Adjustments under NFRS			
Impairment of Loan and Advances		-	-
Fair value and employee benefit accounting of staff loan		-	-
Lease accounting		-	-
Measurement of Investment securities at fair value	1	654,805,091	179,628,380
Revaluation of properties and equipment		-	-
Recognition of investment property	2	192,857,982	312,104,309
Amortization of debt securities issued		-	-
Deferred tax	3	-	-
Defined benefit obligation of employees		-	-
Goodwill/Bargain purchase gain		-	-
Interest income	4	1,030,710,967	916,356,077
Proposed Cash Dividend	5	448,380,632	400,569,878
Total Adjustment to equity		2,326,754,671	1,808,658,644
Equity as per NFRS		20,454,767,152	23,594,331,698

Explanatory Notes

Note-1: Measurement of investment securities at fair value

Particular	As at 01.04.2073	As at 31.03.2074
Change in Equity	654,805,091	179,628,380

As per the policy of the bank, bank has classified its financial assets or liabilities as amoritized cost, fair value through profit or loss and fair value through other comprehensive income. Fair value change of financial assets classified as fair value thorough other comprehensive income is recongnized in other comprehensive incomewhich impacts equity through fair value reserve of the bank

<i>Financial Assets- Fair Value through Other comprehensive Income</i>		
Acquisition Cost	118,462,449	302,430,723
Fair Value at year end	1,005,916,948	505,974,483
Difference [Profit/(Loss)]	887,454,499	203,543,760
Deferred Tax Liability Created @ 30%	266,236,350	61,063,128
Transfer to Fair Value Reserve [B]	621,218,149	142,480,632
Reversal of Provision created for Investments as per NRB Directive No. 4 (Transferred to Regulatory Reserve) [C]	33,586,942	37,147,749
Total impact on Equity [A + B + C]	654,805,091	179,628,380

**Note-2: Recognition of investment property**

Particular	As at 01.04.2073	As at 31.03.2074
Change in Equity	192,857,982	312,104,309
The change is due to de-recognition of provision for Non Banking Assets created as per previous GAAP. The amount is arrived at as follows:		
Provision for Investment properties created as per previous GAAP	192,857,982	312,104,309
Total impact on Equity	192,857,982	312,104,309

Note-3: Deferred tax

Particular	As at 01.04.2073	As at 31.03.2074
Change in Equity	-	-
The change is due to de-recognition of Deferred Tax Asset as per previous GAAP and recognition of Deferred Tax Liability as per NFRS. The amount is arrived at as follows:		
Deferred Tax Asset as per previous GAAP	17,948,210	34,536,896
Deferred Tax Asset/(Liability) as per NFRS (Except for Deferred tax on actuarial loss, fair value of AFS and Investment property)	17,948,210	34,536,895
Difference recognised in Equity	-	-
Total impact on Equity	-	-

Note-4: Interest income

Particular	As at 01.04.2073	As at 31.03.2074
Change in Equity	1,030,710,967	916,356,077
The change is due to recognition of interest income on accrual basis. To give effect to accrual basis of accounting, the balance remaining in Interest Suspense A/c is transferred to Regulatory Reserve at year end.		
Interest Suspense recognised as per previous GAAP	1,030,710,967	916,356,077
Recognised in Equity	1,030,710,967	916,356,077
Total impact on Equity	1,030,710,967	916,356,077
Subject to ADBL policy 3.13.1, the accrued interest as on 31/03/2073 for the sum of Rs. 674,679,039 on loans and advances as per the previous GAAP has not been recognized.		

Note-5: Proposed Cash Dividend

Particular	As at 01.04.2073	As at 31.03.2074
Change in Equity	448,380,632	400,569,878
Proposed Cash Dividend	448,380,632	400,569,878
Recognised in Equity	448,380,632	400,569,878
Total impact on Equity	448,380,632	400,569,878

5.11.2 Reconciliation of Profit or Loss

Particular	Explanatory Notes	For the year Ended 31.03.2074
		(the latest period presented under Previous GAAP)
Profit and Loss as per Previous GAAP		2,565,210,880
Adjustment under NFRSs:		
<i>Interest Income Customer</i>	1	(114,354,890)
<i>Interest Income Employee</i>		-
<i>Impairment of loan and advance</i>	2	122,816,453
<i>Employees benefit amortization under staff loan</i>		-
<i>Defined benefit obligation of employee</i>	3	401,108,093
<i>Operating lease expense</i>		-
<i>Amortisation expense of debt securities</i>		-
<i>Other operating Income</i>		
<i>Interest expenses</i>		-
<i>Depreciation and Amortization</i>		-
<i>Provision on NBA written back</i>		
<i>Share issue expense charged to equity</i>		-
<i>Investment allowance under previous GAAP written back</i>		-
<i>Other : Additional Deferred Tax Income recognised</i>	4	-
Total Adjustment to Profit and Loss		409,569,656
Profit and Loss under NFRS		2,974,780,536
Other Comprehensive Income	5	(879,845,610)
Total Comprehensive Income under NFRS		2,094,934,926

Explanatory Notes

Note-1: Interest income

The interest income is decreased by Rs. 114,354,890 due to recognition of interest income on accrual basis.

Note-2: Reversal of impairment of loans and other losses

The profit has increased by Rs. 122,816,453 due to the reversal of the provision made for Investment and Non Banking assets.

Note-3: Defined benefit obligation of employee

The personnel expense has decreased by Rs. 401,108,093 due to recognition of actuarial loss on other comprehensive income.

Note-4: Additional Deferred Tax Income recognized

No any difference in deferred tax income/expense

Note-5: Other Comprehensive Income

Statement of Other Comprehensive Income was not required to be prepared under previous GAAP. The same needs to be prepared under NFRS only. The effect of following items are included in other comprehensive income:

Particular	Amount (Rs.)
Gains/(losses) from investments in equity instruments measured at fair value	(683,910,739)
Actuarial losses on defined benefit plans	(401,108,093)
Income tax relating to above items	205,173,222
Total decrease in profit	(879,845,610)



5.11.3 Effect of NFRS adoption for the statement of Financial Position

Particulars	Explanatory Note	As at 01.04.2073 (Date of Transition)		As at 31.03.2074 (End of last period presented under previous GAAP)	
		Previous GAAP	Effect of Transition to NFRSs	Opening NFRSs statement of Financial Position	Previous GAAP
Assets					
Cash and cash equivalent		13,689,269,833	-	13,689,269,833	12,252,208,074
Due from Nepal Rastra Bank	1	4,729,176,371	(17,953,817)	4,711,222,554	9,966,580,751
Placement with Bank and Financial Institutions		-	-	-	-
Derivative financial instruments		-	-	-	-
Other trading assets		-	-	-	-
Loan and advances to B/FIs		-	-	-	-
Loans and advances to customers	2	79,489,556,232	4,590,815,318	84,080,371,550	88,206,549,358
Investment securities	3	6,401,598,595	938,995,257	7,340,593,852	9,290,818,009
Current tax assets		9,522,562	(0)	9,522,562	67,138,834
Investment in subsidiaries		28,840,000	-	28,840,000	28,840,000
Investment in associates		69,384,000	-	69,384,000	69,384,000
Investment property	4	-	192,827,508	192,827,508	312,104,309
Property and equipment		1,171,265,297	0	1,171,265,297	1,108,144,115
Goodwill and intangible assets		4,881,100	-	4,881,100	3,660,825
Deferred tax assets	5	17,948,210	(17,948,210)	-	34,536,896
Other assets	6	6,173,567,163	(3,560,073,878)	2,613,493,285	5,827,710,895
Total Assets		111,785,009,363	2,126,662,178	113,911,671,541	126,855,571,757
Liabilities					
Due to Bank and Financial Institutions		450,276,480	-	450,276,480	300,932,693
Due to Nepal Rastra Bank		46,299,160	-	46,299,160	203,474,720
Derivative financial instruments		-	-	-	-
Deposits from customers		86,936,878,467	-	86,936,878,467	99,515,339,449
Borrowing		514,439,855	-	514,439,855	464,458,672
Current Tax Liabilities		-	-	-	-
Provisions		-	-	-	-
Deferred tax liabilities	7	-	248,288,140	248,288,140	26,526,233
Other liabilities	8	4,329,102,919	(448,380,632)	3,880,722,287	3,665,693,170
Debt securities issued		1,380,000,000	-	1,380,000,000	920,000,000
Subordinated Liabilities		-	-	-	-
Total Liabilities		93,656,996,881	(200,092,492)	93,456,904,389	105,069,898,704
Equity					
Share capital	9	11,555,680,000	(1,181,280,000)	10,374,400,000	13,937,928,000
Share premium	10	-	-	-	540,826,597
Retained earnings	11	184,008,636	2,974,340,814	3,158,349,450	364,246,188
Reserves	12	6,380,323,845	533,693,857	6,922,017,702	7,483,498,865
Total equity attributable to equity holders		18,126,012,481	2,326,754,671	20,454,767,152	21,785,673,053
Non-controlling interest		-	-	-	-
Total equity		18,126,012,481	2,326,754,671	20,454,767,152	21,785,673,053
Total liabilities and equity		111,785,009,362	2,126,662,179	113,911,671,541	126,855,571,757
					1,434,615,000
					128,290,186,757

Explanatory Notes

Note-1: Due From Nepal Rastra Bank

Particular	As at 01.04.2073	As at 31.03.2074
Net Change	(17,953,817)	(36,985,126)
Interest accrued on NRB bonds are reclassifieds as Investment		

Note-2: Loans and Advance to Customer

Particular	As at 01.04.2073	As at 31.03.2074
Net Change	4,590,815,318	4,977,860,797
Loans and advance to customer has increased due to reclassification of accrued interest on it.		

Note-3: Investment securities

Particular	As at 01.04.2073	As at 31.03.2074
Net Change	938,995,257	277,676,636
Investment securities has increased due to cumulative effect of following items:		
Fair Value of Investment securities	1,005,916,948	505,974,483
Cost of Investment securities	118,462,449	302,430,723
Increase due to fair value change	887,454,499	203,543,760
Interest accrued on Investment regrouped in Investment	17,953,817	36,985,126
Reversal of Provision for Investment created as per previous GAAP	33,586,941	37,147,751
Total	938,995,257	277,676,636

Note-4: Investment property

Particular	As at 01.04.2073	As at 31.03.2074
Net Change	192,827,508	312,104,309
Investment property is increased due to de-recognition of Provision for Non Banking Asset created as per previous GAAP. The same used to be deducted from the balance of Investment Property as per previous GAAP.		

Note-5: Deferred tax assets

Particular	As at 01.04.2073	As at 31.03.2074
Net Change	(17,948,210)	(34,536,896)
Deferred tax assets is derecognised as Deferred Tax Liability is created as per NFRS.		

Note-6: Other assets

Particular	As at 01.04.2073	As at 31.03.2074
Net Change	(3,560,073,878)	(4,061,504,721)
Other assets has increased due to reclassification of Non Banking assets to other assets		

Note 7: Deferred tax liabilities

Particular	As at 01.04.2073	As at 31.03.2074
Net Change	248,288,140	26,526,233
Deferred tax assets is derecognised and Deferred Tax Liability is created as per NFRS.		

Note-8: Other liabilities

Particular	As at 01.04.2073	As at 31.03.2074
Net Change	(448,380,632)	(400,569,878)
Reclass of proposed cash dividend from other liabilities to Retained Earnings		

**Note-9: Share capital**

Particular	As at 01.04.2073	As at 31.03.2074
Net Change	(1,181,280,000)	(1,417,536,000)
Share Capital has decreased due to reclass of proposed bonus shares from share capital to retained earnings and share premium		

Note-10: Share premium

Particular	As at 01.04.2073	As at 31.03.2074
Net Change	-	540,826,597
Share Premium has increased due to reclass of share capital (share premium used for issuing bonus shares) to share Premium.		

Note-11: Retained earnings

Particular	As at 01.04.2073	As at 31.03.2074
Net Change	2,974,340,814	3,048,108,489
Retained earnings has increased due to cumulative effect following items:		
Reversal of DTA created as per previous GAAP and creation of DTL as per NFRS		
Reclass of proposed bonus shares from Share capital to Retained Earnings	1,181,280,000	876,709,403
Share Capital has decreased due to reclass of proposed bonus shares from share capital to retained earnings.	448,380,632	400,569,878
Investment Allowance reversed	33,586,941	37,147,751
Effect on Retain Earning due to Recclassification of personnel cost in PL and OCI component	69,576,083	401,108,093
Transfer from Retain Earnings to Regulatory Reserve as per NRB Directive 4(3)	(69,576,083)	(401,108,093)
Reversal of Deferred Tax Reserve created as per erstwhile NRB Directive	17,948,210	34,536,896
Regulatory Adjustments	1,293,145,032	1,699,144,562
Total	2,974,340,814	3,048,108,489

Note-12: Reserves

Particular	As at 01.04.2073	As at 31.03.2074
Net Change	533,693,857	(362,740,441)
Reserves has increased due to cumulative effect of following items:		
Fair Value Reserve	621,218,149	142,480,632
Actuarial Gain Reserve	(69,576,083)	(470,684,176)
Reversal of Deferred Tax Reserve	(17,948,210)	(34,536,896)
Total	533,693,857	(362,740,441)

5.11.4 Effect of NFRS adoption for statement of profit or loss and other comprehensive income

Particulars	Explanatory Notes	For the year ended 31.03.2074 (the latest period presented under previous GAAP)		
		Previous GAAP	Effect of Transition to NRFS	Amount as per NFRS
Interest income	1	11,324,507,576	(114,354,890)	11,210,152,686
Interest expense		4,224,871,172	-	4,224,871,172
Net interest income		7,099,636,404	(114,354,890)	6,985,281,514
Fee and commission income		939,207,607	-	939,207,607
Fee and commission expense	2	3,005,517	893,213	3,898,730
Net fee and commission income		936,202,090	(893,213)	935,308,877
Net interest, fee and commission income		8,035,838,494	(115,248,103)	7,920,590,392
Net trading income	3	33,484,177	104,284,094	137,768,271
Other operating income	4	112,191,811	395,217,643	507,409,454
Total operating income		8,181,514,482	384,253,634	8,565,768,116
Impairment charge/(reversal) for loans and other losses	5	759,483,501	(122,816,453)	636,667,048
Net operating income		7,422,030,981	507,070,087	7,929,101,069
Operating expense				
Personnel expenses	6	3,611,530,886	(401,108,093)	3,210,422,793
Other operating expenses	7	686,113,941	606,787	686,720,728
Depreciation & Amortisation		153,777,205	-	153,777,205
Operating Profit		2,970,608,950	907,571,393	3,878,180,343
Non operating income	8	769,438,989	(499,501,737)	269,937,252
Non operating expense		3,397,278	-	3,397,278
Profit before income tax		3,736,650,661	408,069,656	4,144,720,317
Income tax expense		1,171,439,780	-	1,171,439,780
Current Tax		1,188,028,466		1,188,028,466
Deferred Tax	9	(16,588,686)	-	(16,588,686)
Profit for the year		2,565,210,880	408,069,656	2,973,280,536
Other comprehensive income	10		(879,845,610)	(879,845,610)
Total Comprehensive		2,565,210,880	(471,775,954)	2,093,434,926

Explanatory Notes

Note-1: Interest income

Particular	As at 31.03.2074
Net Change	(114,354,890)
Interest income is decreased due to cumulative effect of following items:	
	As at 31.03.2074
Accounting of Interest income on accrual basis	(114,354,890)
Recognition of interest income on staff loan	
Total	(114,354,890)

Note-2 and 7: Fees and Commission Expense and Other Operating Expenses

Particular	As at 31.03.2074
Net Change	893,213
Due to Reclassification and Regrouping.	



Note-3, 4 and 8 : Net Trading Income, Other Operating Income and Non Operating Income

Particular	As at 31.03.2074
Net Change	499,501,737
Due to Reclassification and Regrouping.	

Note-5: Impairment charge/(reversal) for loans and other losses

Particular	As at 31.03.2074
Net Change	(122,816,453)
Impairment charge for loans and other losses is decreased due to de-recognition of provision created for downward movement in Financial Assets.	

Note-6: Personnel Expenses

Particular	As at 31.03.2074
Net Change	(401,108,093)
The personnel expenses has decreased by Rs. 401,108,093 due to recognition of Acturial loss on other comprehensive income.	

Note-9: Deferred Tax

Particular	As at 31.03.2074
Net Change	-
Deferred Tax Income is increased due to recognition of Deferred Tax Asset/Liability as per NFRS and de-recognition of Deferred Tax Asset/Liability as per previous GAAP.	

Note-10: Other comprehensive income

Particular	As at 31.03.2074
Net Change	(879,845,610)
Statement of Other Comprehensive Income was not required to be prepared under previous GAAP. The same needs to be prepared under NFRS only. The effect of following items are included in other comprehensive income:	
	Amount (Rs.)
Losses from investments in equity instruments measured at fair value	(683,910,739)
Actuarial losses on defined benefit plans	(401,108,093)
Income tax relating to above items	205,173,222
Total	(879,845,610)

5. Effect of NFRSs adoption for statement of cash flows

Particulars	Explanatory Note	For the year ended 31.03.2074 (the latest period presented under previous GAAP)		
		Previous GAAP	Effect of Transition to NFRSs	Amount as per NFRSs
Net cash flows from operating activities	1	4,833,936,401	(3,879,173,581)	954,762,820
Net cash flows from investing activities	1	(582,476,525)	(2,406,506,019)	(2,988,982,544)
Net cash flows from financing activities	1	701,717,376	(104,559,411)	597,157,965
Net increase/(decrease) in cash and cash equivalent		4,953,177,252	(6,390,239,011)	(1,437,061,759)
Cash and cash equivalent at the beginning of the period	1	10,659,755,745	3,029,514,087	13,689,269,833
Cash and cash equivalent at the end of the period		15,612,932,997	(3,360,724,924)	12,252,208,074

Explanatory Notes

Note-1

The changes are due to re-grouping and reclassification of certain items while preparing Cash Flow Statement under NFRS.

6. Other Disclosures

6.1 Corporate Social Responsibility

As per the NRB Circular Bai.Bi.Ni.Bi./Niti/Partipatra/Kakhaga/11/073/74 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 35,813,444 and NPR 24,152,202 respectively for current year and previous year. The bank has expensed Rs 950,268.79 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 Circular Bai.Bi.Ni.Bi./Niti/Partipatra/Kakhaga/10/073/74 4ka 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 70,389,126.20 during FY 2074/75 against mandatory requirement of NPR 99,377,942.64. Hence NPR 28,988,816.44 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. 5,896,260,000.00. The bank has a policy to maintain a square-off position on such derivative contracts.

6.4 Dividend

Bank has proposed 6% stock dividend and 15.053% cash dividend for equity shareholders and 6% preference dividend for preference shareholders by the decision of board of directors meeting dated 2075.09.27. 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 Ltd.
Ramshahpath Kathmandu
Unaudited Financial Results (Quarterly)
Fourth Quarter ended of Fiscal Year 2074/75

Rs. in '000'

Statement of Financial Position	This Quarter Ending		Previous Quarter Ending		Corresponding Previous Quarter Ending	
	Group	Bank	Group	Bank	Group	Bank
Assets						
Cash and Cash Equivalent	3,926,384	3,899,693	3,244,971	3,242,528	3,697,859	3,695,416
Due From NRB and Placements with BFIs	16,353,760	16,351,260	11,251,474	11,248,974	21,605,917	21,603,417
Loan and Advances	99,866,016	99,866,016	99,327,603	99,327,603	92,426,799	92,426,799
Investment Securities	11,815,084	11,812,963	8,053,638	8,027,270	6,356,936	6,330,567
Investment in Subsidiaries and Associates	437,688	101,465	417,269	101,465	356,012	101,465
Property and Equipment	1,134,065	1,130,774	1,205,962	1,202,671	1,108,994	1,105,704
Goodwill and Intangible Assets	131,205	131,205	54,504	54,504	6,101	6,101
Other Assets	6,559,867	6,555,250	9,221,275	9,216,658	7,731,701	7,727,084
Total Assets	140,224,069	139,848,626	132,776,696	132,421,672	133,290,320	132,996,554
Capital and Liabilities						
Paid up Capital	13,937,928	13,937,928	13,937,928	13,937,928	13,937,928	13,937,928
Reserve and Surplus	17,101,852	16,734,408	16,333,954	15,986,353	14,571,650	14,283,550
Deposits	105,006,497	105,006,497	97,105,612	97,105,612	99,816,272	99,816,272
Borrowings	556,923	556,923	611,936	611,936	667,933	667,933
Bond and Debenture	460,000	460,000	920,000	920,000	920,000	920,000
Other Liabilities and Provisions	3,160,869	3,152,869	3,867,265	3,859,843	3,376,537	3,370,871
Total Capital and Liabilities	140,224,069	139,848,626	132,776,696	132,421,672	133,290,320	132,996,554
Statement of Profit or Loss	Up to this Quarter		Up to Previous Quarter		Up to Corresponding Previous Year Quarter	
	Group	Bank	Group	Bank	Group	Bank
Interest Income	13,769,004	13,768,167	9,938,037	9,937,409	11,435,528	11,434,767
Interest Expenses	6,966,158	6,966,158	5,161,385	5,161,385	4,224,871	4,224,871
Net Interest Income	6,802,846	6,802,009	4,776,652	4,776,024	7,210,657	7,209,896
Fee and commission Income	355,523	355,523	234,226	234,226	336,024	336,024
Fee and commission Expenses	1,029	1,029	1,029	1,029	-	-
Net Fee and commission Income	354,495	354,495	233,198	233,198	336,024	336,024
Other Operating Income	798,042	798,042	598,531	598,531	748,860	748,860
Total Operating Income	7,955,382	7,954,546	5,608,380	5,607,753	8,295,541	8,294,780
Impairment charge/(reversal) for Loans and Other Losses	(2,464)	(2,464)	293,812	293,812	(55,964)	(55,964)
Net Operating Income	7,957,846	7,957,010	5,314,568	5,313,941	8,351,505	8,350,744
Personnel Expenses	2,836,296	2,833,643	2,636,658	2,634,669	3,430,081	3,427,429
Other Operating Expenses	867,709	867,324	481,599	481,310	843,282	842,897
Operating Profit	4,253,841	4,256,042	2,196,311	2,197,961	4,078,141	4,080,418
Non operating Income/Expense	274,686	274,686	157,233	157,233	766,041	766,041
Profit Befor Tax	4,528,527	4,530,728	2,353,543	2,355,194	4,844,182	4,846,459
Income Tax	1,453,506	1,453,506	628,352	628,352	1,188,028	1,188,028
Profit/(Loss) for the Period	3,075,021	3,077,222	1,725,191	1,726,842	3,656,154	3,658,431
Other Comprehensive Income	(555,241)	(635,461)	206,548	146,747	(620,528)	(908,612)
Total Comprehensive Income	2,519,781	2,441,762	1,931,739	1,873,588	3,035,626	2,749,819
Share of Non Controlling Interes(NCI) on Profit of Subsidiary	(156)	-	(117)	-	(162)	-
Total Comprehensive Income after share of NCI	2,519,937	2,441,762	1,931,856	1,873,588	3,035,788	2,749,819
Distributable Profit						
Net profit/ (Loss) as per Profit or Loss	3,075,021	3,077,222	1,725,191	1,726,842	3,656,154	3,658,431
Add/Less: Regulatory Adjustment as per NRB Directive	596,069	596,069	61,545	61,545	(1,109,800)	(1,109,800)
Free Profit/ (Loss) after Regulatory Adjustments	3,671,091	3,673,292	1,786,736	1,788,387	2,546,354	2,548,631

Ratios						
Capital Fund to RWA	19.91%	20.18%	19.54%	20.76%	19.50%	20.41%
Non Performing Loan (NPL) to Total Loan (As per NRB Directive)	3.19%	3.19%	3.49%	3.49%	4.60%	4.60%
Total Loan Loss Provision to Total NPL (As per NRB Directive)	114.87%	114.87%	128.35%	128.35%	105.92%	105.92%
Cost of Funds	7.38%	7.38%	7.15%	7.15%	5.74%	5.74%
Credit to Deposit Ratio (As per NRB Directive)	77.52%	77.52%	79.13%	79.13%	62.39%	62.39%
Base Interest Rate	11.73%	11.73%	12.72%	12.72%	11.27%	11.27%
Basic Earning Per Share	39.36	39.36	24.20	24.20	31.59	31.59
Diluted Earning Per Share	39.36	39.36	24.20	24.20	31.59	31.59

Notes to NFRS Compliant Financial Statements as per NRB Circular No. Ba. Bi.Ni.Bi/Niti/Paripatra/KaKhaGha/23/074/075

- The above figures are subject to change as per the direction of the Regulators/Statutory Auditors.
- On implementation of NFRS, the previous figures have been revised, wherever necessary in accordance with NFRS Compliant Financial Statement Format provided by NRB and in accordance with the principles and policies adopted by the bank in accordance with NFRS.
- Personnel Expenses include provision for employee bonus calculated at 8% of profit before bonus and tax.
- The taxation shown in NFRS Compliant Financial Statement is as per Quarterly Financial Statements of NRB Directive no. 4.
- Group Financial Statement includes the Financial Statements of Agricultural Development Bank Limited, Gobar Gas Company (subsidiary-83.96% holding), Kosh Bewasthapan Company(subsidiary-92.89% holding) and Sana Kishan Bikash Laghubitta Bittiya Sanstha Limited(associate-22% holding).

Segmental Reporting

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

(Rs in 000')

Particulars	Segment Assets	Segment Liabilities	Segment Revenue	Segment Expenses	Segment Results
Biratnagar	13,935,689	6,581,120	1,734,122	1,061,625	465,011
Bhairahawa	12,062,512	5,477,887	1,569,066	948,216	429,021
Birgunj	11,617,140	6,288,604	1,569,782	870,410	485,460
Dang	5,077,666	1,800,378	557,048	295,853	181,050
Dhangadhi	6,370,108	3,217,929	815,885	442,193	259,487
Janakpur	8,681,609	2,263,830	1,096,190	595,533	345,530
Nepalgunj	6,111,165	3,399,266	701,055	396,812	211,674
Pokhara	10,080,021	3,866,663	1,288,157	826,531	317,519
Rajbiraj	5,734,061	2,004,733	884,721	494,413	269,303
Kathmandu	60,178,658	74,229,178	12,279,241	12,032,952	113,169
Total	139,848,626	109,129,589	22,495,267	17,964,539	3,077,222

Reconciliation of Net profit of Financial Statement as per NRB Directive No. 4 and NFRS Compliant Financial Statement

(Rs in 000')

Particulars	This Quarter ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
Profit after Tax as per NRB Directive No. 4	3,673,292	1,788,387	2,548,631
Adjustments:			
Interest Income on Loan and advances to customers and staffs a	(77,792)	250,302	110,260
Reversal of Provision for Possible Losses created as per NRB Directives	(1,144,820)	84,501	712,773
Reversal of Loan Impairment as per NFRS provided	(114,875)	(396,348)	(20,771)
Net Gain/Loss on Acturial Valuation	741,417	-	307,538
Profit after Tax as per NFRS Compliant Financial Statement	3,077,222	1,726,842	3,658,431



Agricultural development bank Limited
Comparison of Un-audited and Audited Financial Statements as of FY 2074/2075

Rs. in '000'

Statement of Financial Position	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Assets					
Cash and cash equivalent	3,899,693	11,227,274	7,327,580	187.90	Variance is due to re-grouping and reclassification
Due from NRB and placements with BFIs	16,351,260	8,270,667	(8,080,593)	(49.42)	Variance is due to re-grouping and reclassification
Loan and advances	99,866,016	100,525,112	659,096	0.66	Variance is due to change in impairment provision and reclassification of accrued interest receivable as a part of loans and advances.
Investments Securities	11,812,963	12,246,645	433,683	3.67	Variance is due to change in fair valuation of Financial Assets- Held for Trading and Financial Assets- Available for Sale
Investment in subsidiaris and associates	101,465	98,224	(3,241)	(3.19)	Variance is due to the impairment of subsidiary Gobar Gas Company.
Property and Equipment	1,130,774	1,213,597	82,824	7.32	Variance is due to re-grouping and reclassification
Goodwill and intangible assets	131,205	50,012	(81,194)	(61.88)	Variance is due to re-grouping and reclassification
Other assets	6,555,250	1,788,083	(4,767,167)	(72.72)	Variance is due to re-grouping and reclassification
Total Assets	139,848,626	135,419,615	(4,429,012)	(3.17)	
Capital and Liabilities					
Paid up Capital	13,937,928	13,937,928	-	-	
Reserves and surplus	16,734,408	12,520,377	(4,214,032)	(25.18)	Variance is due to cumulative effect of following items: 1. Change in fair valuation of Financial Assets- Held for Trading and Financial Assets- Available for Sale 2. Change in Deferred Tax Liabilities 3. Creation of Defined Benefit Obligation as per Acturial Valuation 4. Recognition of Interest income on accrual basis of accountnig 5. Reversal of Deferred Tax Reserve created for Deferred Tax Asset as per NRB Directives 6. Reversal of Investment Adjustment Reserve created @ 2% 7. Reversal of Provision of NBA created as per NRB Directives.
Deposits	105,006,497	104,216,460	(790,037)	(0.75)	Variance is due to re-grouping and reclassification
Borrowings	556,923	1,107,491	550,567	98.86	Variance is due to re-grouping and reclassification
Bond and Debenture	460,000	460,000	-	-	
Other liabilities and provisions	3,152,869	3,177,360	24,490	0.78	Variance is due to following reasons: 1. Creation of Defined Benefit Obligation as per Actuarial valuation 2. Change in Deferred Tax Liabilities 3. Change in Provision for Staff bonus 4. Re-grouping and reclassification
Total Capital and Liabilities	139,848,626	135,419,615	(4,429,012)	(3.17)	

Statement of Profit or Loss	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Interest income	13,768,167	13,603,752	(164,416)	(1.19)	Variance is due change in interest income to be recognised on accrual basis of accounting
Interest expense	6,966,158	6,966,286	128	0.00	
Net interest income	6,802,009	6,637,466	(164,543)	(2.42)	
Fee and commission income	355,523	949,765	594,242	167.15	Variance is due to re-grouping and reclassification
Fee and commission expense	1,029	6,056	5,027	488.75	Variance is due to re-grouping and reclassification
Net fee and commission income	354,495	943,710	589,215	166.21	
Other operating income	798,042	234,109	(563,932)	(70.66)	Variance is due to cumulative effect of following items: 1. change in fair valuation of Financial Assets- Held for Trading 2. Re-grouping and reclassification
Total operating income	7,954,546	7,815,285	(139,261)	(1.75)	
Impairment charge/(reversal) for loans and other losses	(2,464)	(822,353)	(819,889)	33,276.86	Variance is due to change in impairment provision
Net operating income	7,957,010	8,637,638	680,628	8.55	
Personnel expenses	2,833,643	3,060,562	226,919	8.01	Variance is due to cumulative effect of following items: 1. Recognition of personnel expenses on the basis of actuarial valuation 2. Change in Staff Bonus
Other operating expenses	867,324	844,248	(23,076)	(2.66)	Variance is due to re-grouping and reclassification
Operating profit	4,256,042	4,732,827	476,785	11.20	
Non operating income/expense	274,686	231,505	(43,181)	(15.72)	Variance is due to re-grouping and reclassification
Profit before tax	4,530,728	4,964,332	433,604	9.57	
Income tax	1,453,506	1,522,008	68,502	4.71	Variance is due to cumulative effect of following items: 1. Change in amount of current year income tax expense 2. Change in amount of Deferred Tax Liability
Profit /(loss) for the period	3,077,222	3,442,324	365,102	11.86	
Other comprehensive income	(635,461)	(177,781)	457,680	(72.02)	Variance is due to cumulative effect of following items: 1. Change in fair valuation of Financial Assets classified as Available for Sale 2. Actuarial gains/losses on Defined Benefit Plans.
Total comprehensive income	2,441,762	3,264,543	822,781	34	
Distributable Profit					
Net profit/(loss) as per profit or loss	3,077,222	3,442,324	365,102	11.86	As a result of the above reasons.
Add/Less: Regulatory adjustment as per NRB Directive	596,069	(1,768,020)	(2,364,089)	(396.61)	Variance due to change in recognition of NRB regulatory reserve.
Free profit/(loss) after regulatory adjustments	3,673,292	1,674,304	(1,998,987)	(54.42)	



Agricultural Development Bank Limited

Major Indicators

Particulars	Indicators	Previous GAAP				NFRS
		2070/71	2071/72	2072/73	2073/74	2074/75
Net Profit to Total Revenue Ratio	Percentage	13.95	25.19	20.00	18.08	22.91
Earnings per Share	Rs.	35.19	78.83	52.79	31.59	36.64
Market price per Share	Rs.	756.00	432.00	768.00	435.00	314
Price Earning Ratio	Ratio	16.03	5.48	14.55	13.77	8.57
Equity Dividend on Equity Share Capital	Percentage	15.79	15.79	20	20	6
Cash Dividend on Equity	Percentage	8.79	0.79	1.05	1.05	15.053
Interest Income to Loan and Advances	Percentage	13.04	12.72	12.09	12.55	13.02
Employee Expenses to Total Operating Expense	Percentage	42.19	42.28	42.47	39.53	28.14
Interest on Total Deposit and Borrowings	Percentage	6.06	4.26	3.98	4.43	6.63
Exchange Fluctuation Income to Total Income	Percentage	1.20	1.62	2.13	0.97	0.06
Employee Bonus to Total Employee Expenditure	Percentage	4.81	11.90	9.11	9.02	14.10
Net Profit to Loan and Advances	Percentage	2.43	4.83	3.17	2.91	3.29
Net Profit to Total Assets	Percentage	1.76	3.12	2.32	2.15	2.54
Total Loan to Deposit	Percentage	94.80	93.77	95.46	92.90	100.26
Total Operating Expense to Total Assets	Percentage	9.10	6.74	6.39	7.02	8.03
Capital Adequacy of Risk Weighted Assets						
Core Capital	Percentage	12.49	15.17	15.19	18.61	19.28
Supplementary Capital	Percentage	2.44	1.99	1.99	1.80	0.38
Total Capital Fund	Percentage	14.93	17.16	17.18	20.41	19.66
Liquidity Ratio	Ratio	30.43	28.74	23.33	31.18	29.15
Non Performing Loan to Total Loan	Percentage	5.46	5.35	4.36	4.60	3.41
Base Rate	Percentage				11.27	11.73
Spread Rate	Percentage	6.24	6.97	7.15	5.87	5.46
Book Network	Rs.'000	6,597,183	9,674,212	11,691,212	16,363,997	26,458,305
Total Share (Ordinary)	Number	32,240,000	39,376,000	39,376,000	70,876,800	85,052,160
Total Employee	Number	2,909	2,739	2,430	2,632	2,455



नेपाल राष्ट्र बैंक बैंक सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं।

फोन नं.: ४४१९, ८०५, ७

फ्याक्स नं.: ४४१०१५९

Site: www.nrb.org.np

Email: bsd@nrb.org.np

पोष्ट बक्स-७३

प.सं: बै.सु.वि./अफसाइट/एजिएम/२३/२०७५-७६

मिति : २०७५/१०/१८

कृषि विकास बैंक लिमिटेड
मुख्य कार्यालय, काठमाडौं

विषय: 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, ऐनको उपदफा (१) बमोजिम प्रस्तावित अग्राधिकार शेयरधनीहरूलाई रु. ३२,५९,६२,७२०/- (अक्षरूपी वत्तिस करोड उनान्साठी लाख वसैठ्ठी हजार सात सय बीस मात्र) र अन्य साधारण शेयरधनीहरूलाई रु. १,२८,०२,५८,८३०/- (अक्षरूपी एक अर्ब अठ्ठाइस करोड दुई लाख अठ्ठाउन्न हजार आठ सय तीस मात्र) नगद लाभांश तथा रु. ५१,०३,१२,९६०/- (अक्षरूपी एकाउन्न करोड तीन लाख बाह्र हजार नौ सय साठी मात्र) बोनस शेयर वितरण गर्ने अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्रै वितरण गर्ने स्वीकृतिका साथै आ व २०७४/७५ को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु।

१. अन्तर शाखा हिसाब मिलान हुन बाँकी रकमको हिसाब मिलान गरी सोको प्रगति विवरण आवधिक रुपमा हरेक ६/६ महिनामा सोको यथार्थ विवरण सहित नेपाल राष्ट्र बैंक, बैंक सुपरिवेक्षण विभाग, गैर स्थलगत इकाईमा पेश गर्न हुन।
२. स्थिर सम्पतिको नियमित भौतिक परीक्षण सम्पन्न गरी आवश्यक विवरण अद्यावधिक गर्ने व्यवस्था मिलाउन हुन।
३. कर्मचारी सापटी हिसाबको लेखाइन गर्दा नेपाल लेखामान १९ ले निदिष्ट गरे बमोजिम Deferred Employee Expenditure गणना गर्ने व्यवस्था मिलाउन हुन।
४. लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका अन्य कैफियतहरू पूर्ण रुपले सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिने व्यवस्था मिलाउनु हुन।
५. यस बैंकबाट जारी गरिएको एकीकृत निर्देशन २०७४, को निर्देशन नं. १० को बुँदा नं. ७ बमोजिम इजाजतपत्र प्राप्त कुनै एक बैंक तथा वित्तीय संस्थाको संस्थापक शेयरमा लगानी गर्दा चूक्ता पूँजीको वढीमा १५ प्रतिशत र अन्य बैंक तथा वित्तीय संस्थाहरूमा चूक्ता पूँजीको वढीमा १ प्रतिशतसम्म मात्र लगानी गर्न सकिने व्यवस्था रहेकोले उल्लिखित सीमाभन्दा बढी शेयर धारण गर्ने संस्थापक शेयरधनीहरू रहेमा ती संस्थापक शेयरधनीहरूलाई सो सीमाभित्र नल्याएसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन।

उपरोक्त निर्देशनलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्नुहुन।

भवदीय,

(टिकाराम खतिवडा)

उप-निर्देशक

बोधार्थ

१. नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग।
२. 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 जवाफ:

- (१) अन्तरशाखा हिसाब मिलान हुन बाँकी रकमको हिसाब मिलान गरी सोको प्रगति विवरण आवधिक रुपमा हरेक ६/६ महिनामा सोको यथार्थ विवरण सहित नेपाल राष्ट्र बैंक, बैंक सुपरीवेक्षण विभाग, गैर स्थलगत इकाईमा पेश गर्न व्यवस्थापनलाई निर्देशन दिइएको छ ।
- (२) स्थिर सम्पत्तिको नियमित भौतिक परीक्षण सम्पन्न गरी आवश्यक विवरण अद्यावधिक गर्ने व्यवस्था मिलाउन व्यवस्थापनलाई निर्देशन दिइएको छ ।
- (३) कर्मचारी सापटी हिसाबको लेखाङ्कन गर्दा नेपाल लेखामान १९ ले निर्दिष्ट गरे बमोजिम Deferred Employee Expenditure गणना गर्न व्यवस्थापनलाई निर्देशन दिइएको छ ।
- (४) लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका अन्य कैफियतहरु पूर्ण रुपले सुधार गर्ने तथा त्यस्ता कैफियतहरु पुनः दोहोरिन नदिने व्यवस्था मिलाउन व्यवस्थापनलाई निर्देशन दिइएको छ ।
- (५) नेपाल राष्ट्र बैंकबाट जारी गरिएको एकीकृत निर्देशन २०७५ को निर्देशन नं. १० को सम्बन्धमा जानकारी भयो ।

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 अनुसूचीहरु प्रस्तुत प्रतिवेदनको सम्बन्धित शीर्षकमा उल्लेख गरिएको ।
४. कानुनी कारवाही सम्बन्धी विवरण:

बैंकका तर्फबाट तथा बैंकका विरुद्ध परेका मुद्दाहरु

(क) समीक्षा आर्थिक वर्षमा बैंकका विरुद्धमा विभिन्न अदालतमा विभिन्न मितिमा ४६ वटा मुद्दा दायर भई विचाराधिन अवस्थामा रहेको छ । साथै सो अवधिमा बैंकले ऋण असूली सम्बन्धमा ६ वटा मुद्दा ऋण असूली न्यायाधिकरणमा दायर भई 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 हुने उतार चढाव खुल्ला बजारले प्रतिपादित गरेको मूल्य तथा मान्यता अनुरूप हुने भएकाले यस सम्बन्धमा व्यवस्थापनको धारणा तटस्थ रहेको ।
- (ख) गत वर्षको 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	४७२	४५८	४२३	३८२
न्यूनतम मूल्य	४१८	४००	२८३	२९९
अन्तिम मूल्य	४४९	४२०	३३७	३१४
कारोबार संख्या	४,५४७	३,५७१	३,५१९	३,१७७
कारोबार भएको शेयर संख्या	९०५,९४८	६६४,३६७	५३३,१८२	६३३,२४३
कारोबार दिन	५६	५७	५६	६३

६. समस्या र चुनौती:

(क) आन्तरिक समस्या तथा चुनौती

- (१) चालु आ.व.मा. सम्पूर्ण कार्यालयहरुमा Core Banking System जडान गर्ने ।
- (२) जोखिम व्यवस्थापन कार्यालयलाई थप प्रभावकारी बनाउनु पर्ने ।
- (३) जनशक्ति आपूर्ति र परिचालनमा सुधार ल्याई जनशक्ति व्यवस्थापनलाई थप प्रभावकारी बनाउनु पर्ने ।
- (४) अन्तरशाखा हिसाब भिडान कार्यलाई थप प्रभावकारी बनाउनु पर्ने ।
- (५) उच्च संचालन लागत ।
- (६) ब्याजदर अन्तर व्यवस्थापन ।

**(ख) बाह्य समस्या तथा चुनौती**

- (१) निक्षेपको ब्याजदरमा अनपेक्षित वृद्धि लगायतका कारण कर्जा विस्तार तथा समग्र वित्तीय व्यवस्थापनमा परेको प्रभाव ।
- (२) वैदेशिक विप्रेषण आप्रवाह ।
- (३) तरलताको अभाव ।
- (४) आर्थिक वृद्धिदर ।
- (५) बैंक तथा वित्तीय संस्थाहरु बीचको प्रतिस्पर्धा ।

(ग) रणनीति

- (१) संचालन गतिविधिहरुमा स्रोतको अधिकतम परिचालन गर्ने ।
- (२) लगानी विस्तार तथा निक्षेप संकलनको लागि नयाँ क्षेत्रहरुको पहिचान गर्ने ।
- (३) समय साक्षेप प्रविधिमा आधारित सेवाहरुको पहिचान गर्ने र संचालन गर्ने ।
- (४) कर्मचारीहरुलाई निरन्तर आवश्यक तालिम उपलब्ध गराउने ।
- (५) लागत तथा अन्य खर्चहरु कम गर्ने उपायहरु अवलम्बन गर्ने ।

७. संस्थागत सुशासन :

संस्थागत सुशासनको उच्चस्तर कायम राख्न नेपाल राष्ट्र बैंकबाट जारी गरिएको सुशासन सम्बन्धी व्यवस्थालाई पूर्णपालना गरिएको छ । बैंक सञ्चालक तथा व्यवस्थापनले आफ्ना शेयरधनीहरु, सर्वसाधारण, निक्षेपकर्ता तथा सम्पूर्ण सरोकारवालाहरुको हित संरक्षण गर्नको लागि बैंकले सदैब संस्थागत सुशासन कायम गर्ने तर्फ प्रतिबद्ध रहेको छ । बैंकको आन्तरिक लेखापरीक्षण तथा निरीक्षण विभागलाई प्रभावकारी बनाइएको छ । बैंकको संचालकहरु प्रभावकारी संस्थागत सुशासनको बारेमा जानकारी रहेका छन् । संचालक समितिमा नियमितरूपमा संस्थागत सुशासनका विषयहरुलाई सम्बोधन गर्ने कार्य भइरहेको छ ।

विभिन्न जोखिमहरुको व्यवस्थापन गर्नको लागि सम्पत्ति तथा दायित्व व्यवस्थापन उपसमिति (ALCO) र कर्जा प्रभाग व्यवस्थापन उपसमिति (LPMC) को बैठकहरु नियति रुपमा बसी सोही अनुसार जोखिमहरुको व्यवस्थापन तथा न्यूनीकरणको कार्य भइरहेको छ । बैंकले पूँजी पर्याप्तताको मूल्यांकन गर्न ICAAP CELL गठन गरी जोखिम पहिचान तथा व्यवस्थापन कार्य भइरहेको छ । साथै, सञ्चालक समितिको बैठक नियमित रुपमा बसी समितिका सम्पूर्ण काम कार्यवाहीहरु परदर्शिरूपमा संचालन गर्ने गरिएको छ ।

८. विवरणपत्रमा प्रक्षेपण गरिएका र लेखापरीक्षण भएका विवरणहरुमा बीस प्रतिशत वा सो भन्दा बढी फरक सम्बन्धी विवरण नभएको ।**९. आर्थिक वर्ष २०७४/७५ मा भएका विशेष घटना तथा परिस्थितिको विवरण**

आर्थिक वर्ष २०७४/७५ मा बैंकको कुनै विशेष घटना तथा परिस्थिति सृजना भएको छैन ।

आर्थिक वर्ष २०७५/७६ को लागि लेखापरीक्षकको नियुक्ति एवं पारिश्रमिक र सेवा शर्त सम्बन्धमा ।

आर्थिक वर्ष २०७५/७६ को लेखापरीक्षण गर्नका लागि लेखापरीक्षकको नियुक्ति सम्बन्धी प्रस्ताव उपर छलफल भई बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६२ उप-दफा (१) बमोजिम आर्थिक वर्ष समाप्त भएको ४ महिनाभित्र लेखापरीक्षण गराउनु पर्ने सम्बन्धी व्यवस्था रहेको सोका लागि कम्पनी ऐन, २०६३ को दफा १६५ को खण्ड (घ) बमोजिम लेखापरीक्षण समितिबाट सिफारिश साथ पेश भएको महालेखापरीक्षकको कार्यालयको प.स.: २०७५/७६, चं.न. २४३ मिति २०७५/११/०७ को पत्रबाट बैंकको आ.व. २०७५/७६ को लेखापरीक्षण गर्न चार्टर्ड एकाउन्टेन्ट श्री प्रभुराम भण्डारी र चार्टर्ड एकाउन्टेन्ट श्री बिनय प्रकाश श्रेष्ठलाई लेखापरीक्षकमा नियुक्त गर्न महालेखापरीक्षकको कार्यालयबाट लेखापरीक्षण ऐन, २०४८ को दफा ७ को उपदफा (२) बमोजिम परामर्श प्राप्त भए मुताविक बैंक तथा वित्तीय संस्था ऐन, २०७३ को दफा ६३, लेखापरीक्षण ऐन, २०४८ को दफा ७ को उपदफा (२) र बैंकको नियमावलीको नियम १८ बमोजिम देहाय बमोजिमको सेवा, शर्त र सुविधाहरु कायम हुने गरी चार्टर्ड एकाउन्टेन्ट श्री प्रभुराम भण्डारी र चार्टर्ड एकाउन्टेन्ट श्री बिनय प्रकाश श्रेष्ठलाई आगामी बाह्रौं वार्षिक साधारणसभाबाट अनुमोदन गराउने गरी बैंकको बाह्य लेखापरीक्षक नियुक्ति गर्ने निर्णय गरियो ।

(क) सेवा, शर्त सुविधाहरु:-

- (१) पारिश्रमिक बापत जनही रु ९,००,०००।-(नौ लाख मात्र) VAT सहितका दरले गरी दुई जनाको जम्मा रु १८,००,०००।-(अठार लाख रुपैया मात्र) उपलब्ध गराउने ।
- (२) काठमाडौं उपत्यका बाहिर काम गरेको दिनमा Per diem & Accommodation बापत लेखापरीक्षकलाई दैनिक रु २,०००।- र अन्य सहयोगीलाई रु. १,८००।- तथा भ्रमण टिकट सुविधा उपलब्ध गराउने । मुख्य कार्यालय बाहेक काठमाडौं उपत्यका भित्र काम गरेको दिनमा बैंकको नियमानुसार उपत्यका बाहिर उपलब्ध गराईने दरको आधा रकम मात्र उपलब्ध गराउने । यसका अतिरिक्त बैंकको नियमानुसार लेखापरीक्षण तथा निरीक्षण कार्य गर्दा उपलब्ध गराईने २५(पच्चिस) प्रतिशत थप रकम समेत उपलब्ध गराउने ।
- (३) लेखापरीक्षकले बैंकसँग सम्झौता गरेको ७ (सात) दिन भित्र लेखापरीक्षणमा संलग्न हुने जनशक्ति विवरण समेतको विस्तृत योजना तथा कार्यक्रम (Audit Plan) पेश गर्नु पर्नेछ ।
- (४) मिति २०७६ आश्विन महिना भित्र अन्तिम लेखापरीक्षण प्रतिवेदन उपलब्ध गराउनु पर्नेछ ।

(ख) लेखापरीक्षण कार्यलाई व्यवस्थित तुल्याउन बैंक व्यवस्थापन र लेखापरीक्षकहरु चार्टर्ड एकाउन्टेन्ट श्री प्रभुराम भण्डारी एवं चार्टर्ड एकाउन्टेन्ट श्री बिनय प्रकाश श्रेष्ठ बीच उल्लेखित सेवा, शर्त र सुविधाहरुको अधिनमा रहि आगामी वार्षिक साधारणसभाबाट अनुमोदन गराउने गरी संचालक समितिबाट स्वीकृत भए पश्चात निज लेखापरीक्षकहरुसँग सम्झौता गर्न व्यवस्थापनलाई निर्देशन दिने ।

बैंकको बाह्रौं वार्षिक साधारणसभामा प्रस्तुत हुने नियमावलीको नियम ५, र ७ मा संशोधन सम्बन्धी प्रस्ताव (तीन महलै)

क्र.सं.	निम्न	उप-निम्न	बुद्ध	उद्-बुद्ध	विमान व्यवस्था	विमान व्यवस्था	मार्गदर्शक व्यवस्था	संशोधन सु.ले. संख्या
१.	५			(२)	वैकको अधिकृत पुँजीको अंक र विभिन्न प्रकारको शेयर संख्या	मुद्रा निगमावलीको नियम ५ मा देहाय बमोजिम संशोधन गरिएको छ (क) वैकको अधिकृत पुँजीको अंक र विभिन्न प्रकारको शेयर संख्या मुद्रा निगमावलीको नियम ५ को उपनियम (२) र (३) को सट्टा देहायको उपनियम (२) र (३) राखी संशोधन गरिएको छ	नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि. /अफसाईट /एजिएम/२३/२०७५/७६ मिति २०७५/१०/१८ को प्राप्त पत्रानुसार यस बैंकका शेयरधनीलाई रु. ५१,०३,१२,९६०/- एकाउन्त करोड तिन लाख बाह्र हजार नौसय साठी मात्र) बराबरको बोनस शेयर तथा १,२८,०२,५८,८३०/- अक्षरणी एक अर्ब अठ्ठाईस करोड दुई लाख अठ्ठाउन्त हजार आठसय तीस मात्र) नगद लाभोश प्रदान गर्न स्वीकृती प्राप्त भएकोले बोनस शेयर वितरणको हदसम्म जारी तथा चुक्ता पुँजी वृद्धिको लागि संशोधन गर्न वाञ्छनीय भएकोले।	
		(३)		(३)	(२) बैंकको कुल जारी पुँजी रु १३,९३,७९,३८,०००/- तह अर्ब त्रियान्त्रको करोड उनली लाख अष्टाईस हजार हुनेछ। जसमध्ये साधारण जारी पुँजी रु ८,५०,५१,६०,०००/- आठ अर्ब पचास करोड बाउन्त लाख सोह्र हजार र अप्रतिभार जारी पुँजी नन्कमुमिलेटीभ ईडीइमेबल फिन्टेन्स शेयर रु ४,४३,१९,०००/- (पाँच अर्ब त्रियान्त्रको करोड सताईस लाख बाह्र हजार) हुनेछ। (३) बैंकको कुल चुक्ता पुँजी रु १३,९३,७९,३८,०००/- तह अर्ब त्रियान्त्रको करोड उनली लाख अष्टाईस हजार हुनेछ।।"	(२) बैंकको कुल जारी पुँजी रु १४,४४,८२,४०,९६०/- (चौध अर्ब चौवालीस करोड बयासी लाख चालीस हजार नौ सय साठी) हुनेछ। जसमध्ये साधारण जारी पुँजी रु ९,०१,४५,२८,९६०/- (नौ अर्ब एक करोड पचात्तन लाख अठ्ठाईस हजार नौ सय साठी) र अप्रतिभार जारी पुँजी नन्कमुमिलेटीभ ईडीइमेबल फिन्टेन्स शेयर रु ४,४३,१९,०००/- (पाँच अर्ब त्रियान्त्रको करोड सताईस लाख बाह्र हजार) हुनेछ। (३) बैंकको कुल चुक्ता पुँजी रु १४,४४,८२,४०,९६०/- (चौध अर्ब चौवालीस करोड बयासी लाख चालीस हजार नौ सय साठी) हुनेछ।।"	नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि. /अफसाईट /एजिएम/२३/२०७५/७६ मिति २०७५/१०/१८ को प्राप्त पत्रानुसार यस बैंकका शेयरधनीलाई रु. ५१,०३,१२,९६०/- एकाउन्त करोड तिन लाख बाह्र हजार नौसय साठी मात्र) बराबरको बोनस शेयर तथा १,२८,०२,५८,८३०/- अक्षरणी एक अर्ब अठ्ठाईस करोड दुई लाख अठ्ठाउन्त हजार आठसय तिस मात्र) नगद लाभोश प्रदान गर्न स्वीकृती प्राप्त भएकोले बोनस शेयर वितरणको हदसम्म जारी तथा चुक्ता पुँजी वृद्धिको लागि संशोधन गर्न वाञ्छनीय भएकोले।	
२				७	७. शेयर बाँडफाँड र शेयर ब्यापनको रकमको भुक्तानी : १. वैकको साधारण जारी पुँजीलाई देहाय अनुसार बाँडफाँड गरिएको छ : (क) समूह "क" संस्थापक शेयरधनी: नेपाल सरकार रु.४,४३,१९,०००/- चार अर्ब तिस्र करोड छुपतार लाख साठी हजार एक सय साठी.....४९९ (ख) समूह "ख" सर्वसाधारण समूह : संस्थापक शेयरधनीहरू रु.४,४३,१९,०००/- चार अर्ब तिस्र करोड पचात्तर लाख पचात्तन हजार आठ सय चालिस.....४९९ "	मुद्रा निगमावलीको नियम ७ को उपनियम (१) को सट्टा देहाय बमोजिमको उपनियम (१) राखी संशोधन गरिएको छ : "७. शेयर बाँडफाँड र शेयर ब्यापनको रकमको भुक्तानी : (१) वैकको साधारण जारी पुँजीलाई देहाय अनुसार बाँडफाँड गरिएको छ : (क) समूह "क" संस्थापक शेयरधनी: नेपाल सरकार रु.४,४३,१९,०००/- चार अर्ब उत्तनसाठी करोड उत्तनअसी लाख उत्तनाईस हजार सात सय सत्तरी)४९९ (ख) समूह "ख" सर्वसाधारण समूह : संस्थापक शेयरधनीहरू रु.४,४३,१९,०००/- (चार अर्ब एकचालीस करोड छैत्तर लाख नौ हजार एक सय नब्बे)४९९ "	नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि. /अफसाईट /एजिएम/२३/२०७५/७६ मिति २०७५/१०/१८ को प्राप्त पत्रानुसार यस बैंकका शेयरधनीलाई रु. ५१,०३,१२,९६०/- एकाउन्त करोड तिन लाख बाह्र हजार नौसय साठी मात्र) बराबरको बोनस शेयर तथा १,२८,०२,५८,८३०/- अक्षरणी एक अर्ब अठ्ठाईस करोड दुई लाख अठ्ठाउन्त हजार आठसय तिस मात्र) नगद लाभोश प्रदान गर्न स्वीकृती प्राप्त भएकोले बोनस शेयर वितरणको हदसम्म जारी तथा चुक्ता पुँजी वृद्धिको लागि संशोधन गर्न वाञ्छनीय भएकोले।	

बैंकको बाह्रौं वार्षिक साधारणसभामा प्रस्तुत हुने नियमावलीको नियम
१६ को उपनियम (१) मा संशोधन सम्बन्धी प्रस्ताव
(तीन महले)

क्र. स.	नियम	उपनियम	खण्ड	उप खण्ड	विद्यमान व्यवस्था	प्रस्तावित संशोधन	कारण
१	१६	(१)	(क)		सञ्चालक समितिको बैठकमा उपस्थित भए वापत सञ्चालकले पाउने प्रति बैठक भत्ता रु.४०००/- (अक्षेपी चार हजार मात्र) हुनेछ ।	मूल नियमावलीको नियम १६ को उप-नियम (१) को खण्ड (क), (ग), (घ) र (ङ) को सट्टा देहायको उप-नियम (१) (१) को खण्ड (क), (ग), (घ) र (ङ) राखी संशोधन गरिएको छ : “क) सञ्चालक समितिको बैठकमा उपस्थित भए वापत सञ्चालकले पाउने प्रति बैठक भत्ता रु.५०००/- (अक्षेपी पाँच हजार मात्र) हुनेछ । “	समसामयिक बनाउनु बाध्यनिय भएकोले ।
२	१६	(१)	(ग)		सेवा अवधीमा एक पटकका लागि (फिर्ता गर्न नपर्ने गरी) रु.१५०००/-सम्मको मोबाईल सेट वा स्वयंबाट खरिद गरी विल पेश गरेको खण्डमा सो वापत उक्त रकममा नवढाई विल अनुसार सोधभर्ना उपलब्ध गराइने छ ।	(ग) सेवा अवधीमा एक पटकका लागि (फिर्ता गर्न नपर्ने गरी) रु.२५,०००/- (अक्षेपी पन्ध्रस हजार मात्र)सम्मको मोबाईल सेट वा स्वयंबाट खरिद गरी विल पेश गरेको खण्डमा सो वापत उक्त रकममा नवढाई विल अनुसार सोधभर्ना उपलब्ध गराइने छ ।”	ऐ ऐ
३	१६	(१)	(घ)		टेलिफोन/मोबाइल फोन वापत प्रतिमहिना रु. २५००/- एकमुष्ट उपलब्ध गराउने	(घ) टेलिफोन/मोबाइल फोन वापत प्रतिमहिना रु. ३०००/- (अक्षेपी तिन हजार मात्र) एकमुष्ट उपलब्ध गराउने	ऐ ऐ
४	१६	(१)	(ङ)		पत्रपत्रिका वापत प्रतिमहिना रु. २,०००/- एकमुष्ट उपलब्ध गराइने छ ।	(ङ) पत्रपत्रिका वापत प्रतिमहिना रु.३,०००/- (अक्षेपी तिन हजार मात्र) एकमुष्ट उपलब्ध गराइने छ ।”	ऐ ऐ



कृषि विकास बैंक लिमिटेडको सञ्चालक पदको निर्वाचन कार्यक्रमको सूचना

कृषि विकास बैंक लिमिटेडको सञ्चालक समितिमा समूह “ख” अन्तर्गतको साधारण शेयरधनीहरूको प्रतिनिधित्व गर्ने सञ्चालक पद संख्या ३ (तीन) को निर्वाचन गर्ने प्रयोजनका लागि निम्न बमोजिमको निर्वाचन कार्यक्रमको सूचना सम्बन्धित सबैको जानकारीको लागि प्रकाशित गरिएको छ ।

क्र.स.	निर्वाचन कार्यक्रम	मिति	समय		स्थान
			देखि	सम्म	
१	मतदाता नामावली प्रकाशन गर्ने	२०७५।१२।१०	५:००		कृषि विकास बैंक लि मुख्य कार्यालय, रामशाहपथ
२	मतदाता नामावलीमा दावी विरोध गर्ने	२०७५।१२।११	१०:००	२:००	ऐ ऐ
३	मतदाता नामावलीमा दावी विरोध उपर जाँचवुझ गर्ने	२०७५।१२।१२	३:००	४:००	ऐ ऐ
४	मतदाता अन्तिम नामावली प्रकाशन गर्ने	२०७५।१२।१२	५:००		ऐ ऐ
५	उम्मेदवार मनोनयन पत्र दर्ता गर्ने	२०७५।१२।१३	२:००	४:००	ऐ ऐ
६	मनोनयन पत्र दर्ता भएका उम्मेदवार को प्रथम नामावली प्रकाशन गर्ने	२०७५।१२।१३	४:३०		ऐ ऐ
७	उम्मेदवारको विरोधमा उजुरी दिने	२०७५।१२।१३	५:००	५:३०	ऐ ऐ
८	मनोनयन पत्रको जाँच र उजुरी उपर निर्णय गर्ने	२०७५।१२।१४	२:००		ऐ ऐ
९	उम्मेदवारले आफ्नो नाम फिर्ता लिने	२०७५।१२।१४	३:००	५:००	ऐ ऐ
१०	उम्मेदवारको अन्तिम नामावली प्रकाशन गर्ने	२०७५।१२।१४	५:३०		ऐ ऐ
११	मतदान गर्ने	२०७५।१२।१५	निर्वाचन वाहेकका अन्य प्रस्तावहरु पारित भए लगत्तै		कृषि विकास बैंक लि. केन्द्रिय तालिम प्रतिष्ठान, बोडे भक्तपुर ।
१२	मतगणना गर्ने	मतदान समाप्त भएपछि ।			ऐ ऐ
१३	निर्वाचन परिणाम प्रकाशन तथा घोषणा गर्ने	मतगणना सम्पन्न भएपछि ।			ऐ ऐ

अधिवक्ता टीकाराम भट्टराई
प्रमुख निर्वाचन अधिकृत

द्रष्टव्य:

- १ प्रमुख निर्वाचन अधिकृतले अध्यक्ष संगको परामर्शका आधारमा बुंदा नं.९ मा उल्लेखित समयावधि पछि पनि उम्मेदवारी मनोनयन फिर्ता लिन अनुमति दिन सक्ने छ ।
- २ प्रोक्सी दर्ता गर्ने कार्य मिति २०७५।१२।०४ गते देखि मिति २०७५।१२।०९ गते सम्म दिनको १:०० बजेदेखि ३:०० बजेसम्म र ऐ.१० गते दिनको १०:०० देखि ४:०० बजेसम्म तथा ऐ.११ गते दिनको ११:०० बजेसम्म मात्र हुनेछ ।
- ३ उम्मेदवार हुन ईच्छुक शेयरधनीले प्रचलित कानूनले सञ्चालक हुन तोकेको योग्यता आफुसँग भएको प्रमाण समेत साथै लिएर आउनु पर्नेछ ।

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

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.

कृषि विकास बैंकको सेवा तथा सुविधाहरू

१. निक्षेप सेवा (Deposit Services)

(क) बचत निक्षेप खाता (Saving Deposit Account)

- | | | |
|---------------------------------|--------------------|--------------------------------|
| ☞ ADBL तलब बचत खाता | ☞ कृषक बचत खाता | ☞ चेतनशील नारी बचत खाता |
| ☞ बा-आमा बचत खाता | ☞ शेयरधनी बचत खाता | ☞ साधारण बचत खाता |
| ☞ कर्मचारी निवृत्तिभरण बचत खाता | ☞ समृद्धी बचत खाता | ☞ विदेशी मुद्रा (FCY) बचत खाता |

(ख) मुद्दती निक्षेप खाता (Fixed Deposit Account)

- | | |
|----------------------|----------------------------|
| ☞ Term Fixed Deposit | ☞ Structural Fixed Deposit |
|----------------------|----------------------------|

(ग) अक्षयकोष खाता

(घ) चल्ती निक्षेप खाता (Current Deposit Account)

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

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

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 | |

(ख) उपभोग्य कर्जा (Consumer Loan)

- | | | |
|------------------------------|--|------------------------|
| ☞ पुनर्निर्माण कर्जा | ☞ शैक्षिक कर्जा | ☞ अटो कर्जा |
| ☞ कर्मचारी सेवा कर्जा | ☞ सुनचाँदी धितो कर्जा | ☞ घरायशी 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 | ☞ व्यवसायिक भवन/हाउजिङ्ग कर्जा | ☞ एडभान्स अन क्रेडिट |
| ☞ व्यापार कर्जा | ☞ सहवित्तीयकरण कर्जा | ☞ जमानतदावी कर्जा |
| ☞ संस्थागत ओभरड्राफ्ट कर्जा | ☞ त्रिजग्याप कर्जा | |
| ☞ जलविद्युत/बैंकाल्पिक उर्जा कर्जा | ☞ विश्वासको लिखत (टि.आर.) कर्जा | |



Agricultural Development Bank Ltd.

कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)
तपाईं हाम्रो घरआँगनको बैंक

कृषि विकास बैंकको सेवा तथा सुविधाहरू

(घ) सहूलियतपूर्ण कर्जा (Subsidized Loan)

स्वदेशमानै नेपाली युवाहरूलाई रोजगारी सृजना गर्ने, महिला, दलित तथा पिछडा वर्गको उद्यमशिलता विकास गरी आय आर्जन गर्न, विपन्न वर्गका जनताका सन्ततीलाई प्राविधिक तथा व्यवसायीक 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

३. गैह्रकोषमा आधारित बैकिङ्ग सेवा (Non found Banking Service)

(क) **बैंक जमानत सेवा (Bank Guarantee):** जमानत भन्नाले ग्राहकको पक्षबाट बैंकले बेनिफिसियरीलाई दिएको प्रतिवद्धता हुन्छ जसमा ग्राहकले तोकिएको वा करार बमोजिमको कार्य सम्पादन नगरेमा सोको क्षतिपूर्ति बापत दाबी बमोजिमको तोकिएको रकम भुक्तानी दिने प्रतिवद्धता जनाइएको हुन्छ । कृषि विकास बैंक लि.का सम्पूर्ण शाखाहरूले ग्राहकहरूको अनुरोधमा न्यून धितो मार्जिन तथा सेवा शुल्कमा निम्न प्रकृतिका जमानतहरू जारी गरी सेवा दिईरहेका छन् ।

- ☞ बोलपत्र जमानत (Bid Bond or Tender Bond or Earnest Money Guarantee)
- ☞ कार्य सम्पादन जमानत (Performance Bond or Guarantee)
- ☞ अग्रिम भुक्तानी/पेशकी जमानत (Advance Payment Guarantee/Mobilization Guarantee)
- ☞ धरौटी जमानत (Deposit Guarantee)
- ☞ वित्तीय जमानत (Financial Guarantee)
- ☞ वण्डेड वेयर हाउस जमानत (Bonded Warehouse Guarantee)
- ☞ काउण्टर जमानत (Counter Guarantee)

(ख) **प्रतिपत्र सेवा (Letter of Credit):** प्रतीपत्र भन्नाले कुनै एक बैंक वा वित्तीय संस्थाले कुनै अर्को बैंक वा वित्तीय संस्थाको नाममा कुनै व्यक्तिको निश्चित रकमले खामेसम्मको चेक, ड्राफ्ट, वा विनिमयपत्र स्वीकार गर्नु भनी लेखेको पत्र सम्झनु पर्छ । यस बैंकका सम्पूर्ण शाखाहरूबाट सरल प्रक्रिया, न्यूनतम सेवा शुल्क तथा कर्जा सुविधा सहित ग्राहकको आवश्यकता अनुसार प्रतिपत्र सेवा उपलब्ध रहेको छ ।

४. विप्रेषण सेवा (Remittance Service)

(क) **एडिबिएल रेमिट (ADBL Remit):** नेपालभर छरिएर रहेका यस बैंकका सम्पूर्ण शाखाहरूबाट 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	☞ Easy Link	☞ Himel	☞ City
☞ Money Gram	☞ BOOM	☞ Prithivi	☞ IME
☞ Siddhartha	☞ Prabhu	☞ Sewa	



Agricultural Development Bank Ltd.

कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)
तपाईं हाम्रो घरआँगनको बैंक

कृषि विकास बैंकको सेवा तथा सुविधाहरू

५. आधुनिक बैंकिङ्ग सेवा (Modern Banking Service)

- (क) **एटिएम सेवा (ATM Service):** बैंकका हाल उपत्यका भित्र रामशाहपथ, रत्नपार्क, कालीमाटी, नयाँ बानेश्वर, कोटेश्वर, पुतलीसडक, न्यूरोड, गौशाला, जोरपाटी, महाराजगंज, बालाजु, स्वयम्भू, कलंकी, कीर्तिपुर, मंगलबजार, दुधपाटी, ठमेल, कपनरगट्टाघर तथा उपत्यका बाहिर विर्तामोड, धरान, ईटहरी, फिक्कल, मंगलबारे, धुलाबारी, विराटनगर, भाटभटेनी विराटनगर, राजविराज, लहान, जनकपुर, बिरगंज, हेटौडा, सौराहा, मेलम्ची, नारायणगढ, भरतपुर क्यान्सर अस्पताल, भरतपुर, पोखरा, बुटवल, सिद्धार्थनगर, लुम्बिनी, जीतपुर कपिलबस्तु, तौलिहवा, घोराही, कोहलपुर, नेपालगंज, जुम्ला, अत्तरिया, धनगढी, महेन्द्रनगर, सिलगढी डोटी, डडेल्धुरा, क्याम्पसरोड धनगढी, खजुरा, परासी, खैरेनीटार, बर्दिवास, मलंगवा, गाईघाट, राजविराज गरी ६० 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) **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।
- (घ) **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।
- (ङ) **एबिएस 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।
- च) **क्लीयरिङ्ग सेवा (Clearing Service):** बैंकका जुनसुकै शाखामा अन्य बैंकको चेक जम्मा गर्न सकिने Electronic Cheque Clearing (ECC) तथा Interbank Payment System (IPS) / Connect IPS सुविधा रहेको छ।
- (छ) **विदेशी मुद्रा विनियम (Foreign Currency Buy/Sell):** नेपाल राष्ट्र बैंकले तोकेको विभिन्न देशका विदेशी मुद्राहरू यस बैंकका विभिन्न शाखाहरूबाट खरीद बिक्री तथा सटही सुविधा लिन सकिन्छ।
- (ज) **स्वीफ्ट ट्रान्सफर (SWIFT Transfer):** यस बैंकको स्वीफ्ट कोड ADBLNPKA को माध्यमबाट बिश्वका जुनसुकै मुलुक/स्थानमा रकम पठाउन तथा जुनसुकै स्थानबाट पठाएको रकम नेपालभर रहेका यस बैंकका शाखाहरूबाट सजिलै र सुरक्षित प्राप्त गर्न सकिन्छ।
- (झ) **एसएमएस एलर्ट (SMS Alert):** ग्राहकको खातामा भएको कारोवारको अवस्थाको SMS मार्फत सम्बन्धित खातावालाको मोबाईलमा तत्कालै निःशुल्क जानकारी गराउने ADBL SMS Alert सुविधा रहेको छ।
- (ञ) **कनेक्ट आईपिएस 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।
- (ट) **सी-आस्बा सेवा (C-ASBA):** विभिन्न कम्पनीहरूको Initial Public Offering (IPO), Further Public Offering (FPO) तथा Right Offering मार्फत जारी भएका शेयर खरीदको लागि यस बैंकका नेपालभर नै रहेका शाखाहरूबाट आवेदन गर्न सकिने C-ASBA (Centralized Application Supported by Blocked Amount) सुविधा रहेको छ।
- (ठ) **एडिबिएल डि-म्याट खाता सेवा (ADBL D-mat Account Service):** शेयर अभौतीकरण गर्नको लागि कृषि विकास बैंक लि.मा ADBL D-mat खाताको सुविधा रहेको छ। भौतिक रुपमा भएको शेयर प्रमाणपत्रलाई अभौतीकरण गर्ने प्रकृयालाई D-mat भनिन्छ। शेयरको अभौतीकरणले शेयर प्रमाणपत्र हराउने, च्यातिने र बिग्रिने जस्ता समस्याबाट मुक्ति पाइन्छ। शेयर कारोवार गर्नको लागि अनिवार्य रुपमा D-mat खाता खोल्नु पर्दछ।



Agricultural Development Bank Ltd.

कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)
तपाईं हाम्रो घरआँगनको बैंक

कृषि विकास बैंकको सेवा तथा सुविधाहरू

६. अन्य बैंकिङ्ग सेवा (Other Banking Service)

- (क) **बजार निर्माता सेवा (Market Maker Service):** 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) **सेफ डिपोजिट लकर सेवा (Safe Deposit Locker Service):** यस बैंकको उपत्यका भित्रका रामशाहपथ, रत्नपार्क, नयाँ बानेश्वर, गौशाला, स्वयम्भु, कलंकी, त्रिपुरेश्वर, न्यूरोड, कपन, मंगलबजार, दुधपाटी, गड्डाघर, नक्साल शाखाहरू र उपत्यका बाहिरका ईलाम, बिराटनगर, धरान, दमक, विरगंज, हेटौँडा, भरतपुर, नारायणगढ, पोखरा, कुश्मा, बुटवल, सिद्धार्थनगर, तौलिहवा घोराही, नेपालगंज, क्याम्पसरोड धनगढी शाखा गरी २९ वटा शाखाहरूमा ग्राहक आफैले उपयोग गर्न सक्ने Safe Deposit Locker सुविधा उपलब्ध रहेको छ।
- (ग) **सुन चाँदी खरिद सुविधा (Gold/Silver Trade Facility):** सुन चाँदी व्यवसायीहरू आवद्ध विभिन्न संघ/संस्थाहरूको सिफारिसमा Real time dealing rate मा सुन तथा चाँदी खरिद 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 ३३ वटा शाखाबाट सरकारी कारोबार सुविधा प्रदान गरिरहेको छ।

संस्थागत बैंकिङ्ग (Institutional Banking)

- ☞ क्रेडिट लिमिट सुविधा (Credit Limit Facility)
- ☞ संस्थागत निक्षेप - Current, Call and Fixed
- ☞ कर्जा सुविधा - Fixed and Working Capital
- ☞ लगानी (Equity Financing)
- ☞ थोक कर्जा सुविधि (Wholesale Lending)
- ☞ प्रतित पत्र तथा जमानत सुविधा (Letter of Credit and Bank Guarantee)
- ☞ नगद व्यवस्थापन (Cash Management)
- ☞ ई-बैंकिङ तथा तलव व्यवस्थापन सेवा (e-Banking and Salary Management Service)

एसएमई बैंकिङ्ग (Small Medium Enterprise 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 Program)

नेपाल राष्ट्र बैंकको निर्देशानुसार बैंकिङ्ग 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 (Institutional Social responsibility Program)

बैंकले संस्थागत सामाजिक उत्तरदायित्व कार्यलाई आत्मसाथ गर्दै अघि बढिरहेको छ। बैंकले खुद नाफाको १ प्रतिशत रकम संस्थागत सामाजिक उत्तरदायित्व शीर्षक अन्तर्गत खर्च गर्ने गरी कार्यविधि बनाई कार्यान्वयनमा ल्याएको 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, वृद्धा आश्रम, किरियापुत्री भवन, आदिमा वार्षिक रुपमा 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।



Agricultural Development Bank Ltd.

कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकको 'क' वर्गको इजाजतपत्रप्राप्त संस्था)
तपाईं हाम्रो घरआँगनको बैंक

SWIFT:ADBLNPKA

ADBL
सि-आश्वा

**IPO / FPO को शेयर खरिद आवेदन
अब कृषि विकास बैंकबाट ...**

C-ASBA

Application Supported by Blocked Amount

- ◆ बैंक सेवा निःशुल्क
- ◆ सरल, सहज र सुरक्षित
- ◆ देशभरका शाखाबाट सेवा उपलब्ध



हामी छौं तपाईंको साथमा
सम्पूर्ण बैंकिङ्ग कारोबार तपाईंको हातमा

विशेषताहरु :

- कृषि विकास बैंक तथा अन्य बैंक खाताहरूमा रकम ट्रान्सफर गर्न सकिने ।
- बिजुली, टेलिफोन, मोबाइल, डिस होम, ई-सेवा लगायत Utility Payment सेवा ।
- संस्थागत ग्राहकको Staff Record Management तथा Salary Management गर्न सकिने ।
- बैंकको शाखा तथा ATM लोकेशनको जानकारी लिन सकिने ।
- चेक बुक तथा Stop Payment को अनुरोध गर्न सकिने ।
- खातामा भएका कारोबारहरूको जानकारी दिने ।
- खाताको स्टेटमेन्ट तथा मौज्जात जानकारी दिने ।

* ग्राहक सम्पत्ति सुरक्षित ।



Agricultural Development Bank Ltd.

कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

www.adbl.gov.np

तपाईं हाम्रो घरआँगनको बैंक

SWIFT: ADBLNPKA

ADB L सहलियतपूर्ण कर्जा



थप जानकारीको लागि नजिकैको शाखामा सम्पर्क गर्नुहुन अनुरोध छ ।



Agricultural Development Bank Ltd.
कृषि विकास बैंक लि.

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

www.adbl.gov.np

तपाईं हाम्रो घरआँगनको बैंक

SWIFT: ADBLNPKA

ADB L डिजिटल खाता

सुरक्षित शेयर कारोबार
तथा शेयरको जानकारीको लागि



विशेषताहरू :

- निःशुल्क खाता सोलिने ।
- न्यूनतम संचालन शुल्क ।
- सरल पद्धति ।
- शेयर अग्नौतिकरण सुविधा ।
- धितोपत्र हस्तान्तरणको सुविधा ।
- बैंकको सम्पूर्ण शाखाहरूबाट सेवा लिन सकिने ।

थप जानकारीका लागि नजिकैको शाखामा सम्पर्क गर्नुहुन अनुरोध छ ।



Agricultural Development Bank Ltd.
कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

www.adbl.gov.np

तपाईं हाम्रो घरआँगनको बैंक

SWIFT: ADBLNPKA



हामी छौ तपाईंको साथमा
सम्पूर्ण बैकिङ्ग कारोबार तपाईंकै हातमा



विशेषताहरू :

- कृषि विकास बैंक तथा अन्य बैंक खाताहरूमा रकम ट्रान्सफर गर्न सकिने ।
- बिजुली, टेलिफोन, मोबाइल, हिस होम, ई-सेवा लगायत Utility Payment सेवा ।
- संस्थागत ग्राहकको Staff Record Management तथा Salary Management गर्न सकिने ।
- बैंकको शाखा तथा ATM लोकेशनको जानकारी लिन सकिने ।
- चेक बुक तथा Stop Payment को अनुरोध गर्न सकिने ।
- खातामा भएका कारोबारहरूको जानकारी दिने ।
- खाताको स्टेटमेन्ट तथा मौज्जात जानकारी दिने ।

थप जानकारीका लागि नजिकैको शाखासमा सम्पर्क गर्नुहुन अनुरोध छ ।



Agricultural Development Bank Ltd.

कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैङ्कबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

www.adbl.gov.np

तपाईं हाम्रो घरआँगनको बैंक

SWIFT: ADBLNPKA



बिना धितो कर्जा छैन कुनै दुविधा
अब आयो ADBL तलब बचत खाता खुविद्या

५%
वार्षिक
ब्याजदर



विशेषताहरू :

- व्यापारगत पारिश्रमिक जठमा हुने विशेष बचत खाता ।
- शुल्क मौज्जातमा खाता सौली रु. ५०० न्यूनतम मौज्जात रहने ।
- पारिश्रमिक/तलबका आधारमा बिना धितो कर्जा प्रदान गर्न सकिने ।
- उक्त खाता माफ्ट पारिश्रमिक बहेक अन्य विचमानुसारका कारोबार समेत गर्न पाइने ।
- सम्बन्धित कार्यालयको अनुरोधमा सेना, प्रहरी, शिक्षक, सरकारी तथा गैर सरकारी संस्था, पब्लिक तथा निजी कम्पनी वा अन्य संस्थाका कर्मचारीहरू सहभागी हुन पाउने ।
- निःशुल्क VISA Debit Card, Internet Banking, Smart Banking, SMS Alert.
- जुनसुकै शाखाबाट रकम जठमा तथा लुक्ती गर्दा कुनै पनि प्रकारको ABBS शुल्क नलाग्ने ।
- यस बैंकका सम्पूर्ण शाखाहरूबाट यो खुविद्या लिन सकिने ।

थप जानकारीका लागि नजिकैको शाखासमा सम्पर्क गर्नुहुन अनुरोध छ ।



Agricultural Development Bank Ltd.

कृषि विकास बैंक लि.

(नेपाल राष्ट्र बैङ्कबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

www.adbl.gov.np

तपाईं हाम्रो घरआँगनको बैंक

SWIFT: ADBLNPKA

एघारौं वार्षिक साधारण सभाका भलकहरु



५२ औं बैंक दिवसका भलकहरु



व्यवस्थापन समूह



अनिलकुमार उपाध्याय
प्रमुख कार्यकारी अधिकृत



पूर्णप्रसाद आचार्य
का.मु. उप-महाप्रबन्धक



अरुणकुमार ढुंगाना
का.मु. उप-महाप्रबन्धक



चुडामणि तिमिसिना
का.मु. उप-महाप्रबन्धक



प्रताप सुवेदी
का.मु. मुख्य निर्देशक

विभागीय प्रमुखहरू

१. राम बस्नेत, जनशक्ति व्यवस्थापन विभाग
२. प्रेमकुमार श्रेष्ठ, आ.ले.प. तथा निरीक्षण विभाग
३. डिल्लीप्रसाद चौधरी, प्रमुख कार्यकारी अधिकृतको कार्यालय
४. निर्मलप्रसाद उपाध्याय, कम्पनी सचिव
५. यज्ञप्रकाश न्यौपाने, वित्त तथा लेखा विभाग
६. ध्रुवचन्द्र गौतम, कर्जा अनुगमन तथा असुली विभाग
७. मिनराज पोखरेल, सूचना प्रविधि विभाग
८. बाबुकाजी थापा, कृषि तथा लघुउद्यम विभाग
९. नारायणप्रसाद नेपाल, जोखिम व्यवस्थापन विभाग
१०. दीर्घबहादुर अर्याल, सामान्य सेवा विभाग
११. शुशिल हुमागाई, कर्पोरेट बैकिङ्ग

का.मु. विभागीय प्रमुखहरू

१. निर्मलराज कोईराला, कानून विभाग
२. कृष्ण नकर्म, ट्रेजरी विभाग
३. बाशु अधिकारी, ई-बैकिङ्ग विभाग
४. शंकरकुमार अर्याल, योजना तथा अनुसन्धान विभाग
५. गोपाल रेग्मी, कर्जा विभाग
६. प्रकाश कंडेल, कम्प्लायन्स विभाग
७. अजयकुमार रिमाल, बजार तथा शाखा व्यवस्थापन विभाग

क्षेत्रीय निर्देशकहरू

१. हरिशचन्द्र यादव, क्षेत्रीय कार्यालय धनगढी
२. चेतनारायण सापकोटा, क्षेत्रीय कार्यालय पोखरा
३. रामचन्द्र आचार्य, क्षेत्रीय कार्यालय नेपालगञ्ज
४. ज्ञानप्रसाद अर्याल, क्षेत्रीय कार्यालय जनकपुर
५. तारानाथ पाण्डे, क्षेत्रीय कार्यालय काठमाडौं

का.मु. क्षेत्रीय निर्देशकहरू

१. गणेशबहादुर डिसी, क्षेत्रीय कार्यालय दाङ
२. सुदिपकुमार दाहाल, क्षेत्रीय कार्यालय भैरहवा
३. घनेन्द्र अधिकारी, क्षेत्रीय कार्यालय राजविराज
४. सुन्दरप्रसाद खतिवडा, क्षेत्रीय कार्यालय विराटनगर
५. करुणचन्द्र धिमिरे, क्षेत्रीय कार्यालय काठमाडौं
६. चन्द्रसिं थापा मगर, क्षेत्रीय कार्यालय बीरगञ्ज

मुख्य शाखा प्रबन्धक

१. चुडामणी अधिकारी मुख्य शाखा पोखरा
२. पप्पु बाबु श्रेष्ठ, मुख्य शाखा चावहिल

का.मु. मुख्य शाखा प्रबन्धकहरू

१. रुद्रकुमार श्रेष्ठ, मुख्य शाखा लगनखेल
२. रमेशराज रेग्मी, मुख्य शाखा गौशाला
३. टंकप्रसाद भट्टराई, मुख्य शाखा विराटनगर
४. पद्मराज लामिछाने, मुख्य शाखा रत्नपाक



Agricultural Development Bank Ltd.

कृषि विकास बैंक लि.

मुख्य कार्यालय रामशाहपथ, काठमाडौं

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