

तेह्रौं वार्षिक प्रतिवेदन

(आर्थिक वर्ष २०७५/०७६)



Agricultural Development Bank Ltd.

कृषि विकास बैंक लि.

सम्पूर्ण बैंकिङ्ग सुविधा सहितको तपाईं हाम्रो घर आँगनको बैंक

तेह्रौं
वार्षिक प्रतिवेदन
(आर्थिक वर्ष २०७५/०७६)



कृषि विकास बैंक लिमिटेड

मुख्य कार्यालय, रामशाहपथ, काठमाडौं

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

२०७६

कृषि कार्यको सारथी कृषि विकास बैंक लि.

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कर्जा

युवा कृषि
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म त दुक्क छु कृषि विकास बैंकसँग
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अब कृषि विकास बैंकबाट...



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Agricultural Development Bank Ltd.

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(का. मु. उप-महाप्रबन्धक)



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(का. मु. उप-महाप्रबन्धक)

विभागीय प्रमुखहरू

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- सरिता कुमारी पोखरेल दाहाल, का.मु.वि.प्र., अवकास कोष व्यवस्थापन कार्यालय
- सरोज कुमार साह, का.मु.वि.प्र., कर्पोरेट बैकिङ्ग, रामशाहपथ
- बिना शर्मा, का.मु.वि.प्र., परियोजना कार्यान्वयन इकाई
- हिमलाल पौडेल, का.मु.वि.प्र., कम्पनी सचिवालय
- नीकू आचार्य, का.मु.वि.प्र., जोखिम व्यवस्थापन विभाग
- उद्धव के.सी., का.मु.वि.प्र., आन्तरिक निरीक्षण तथा अनुगमन विभाग

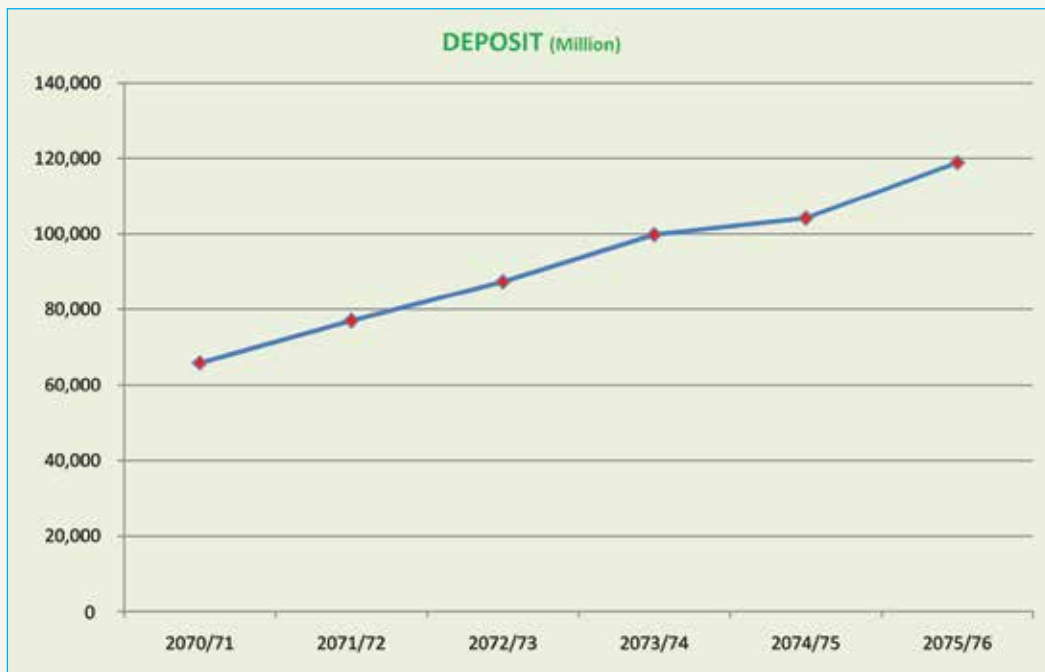
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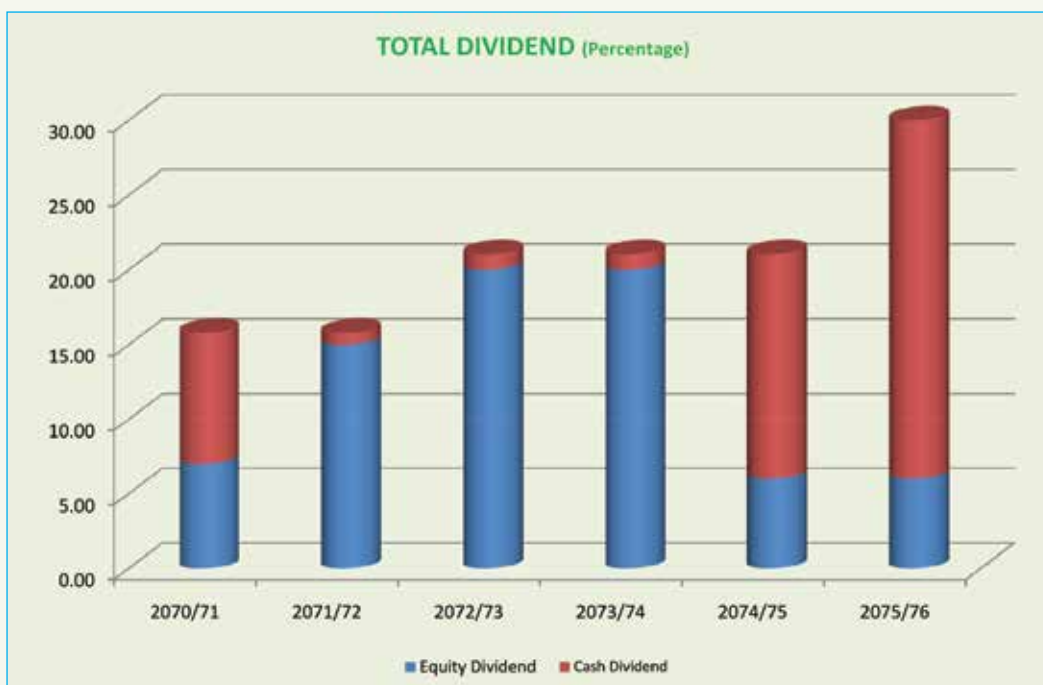
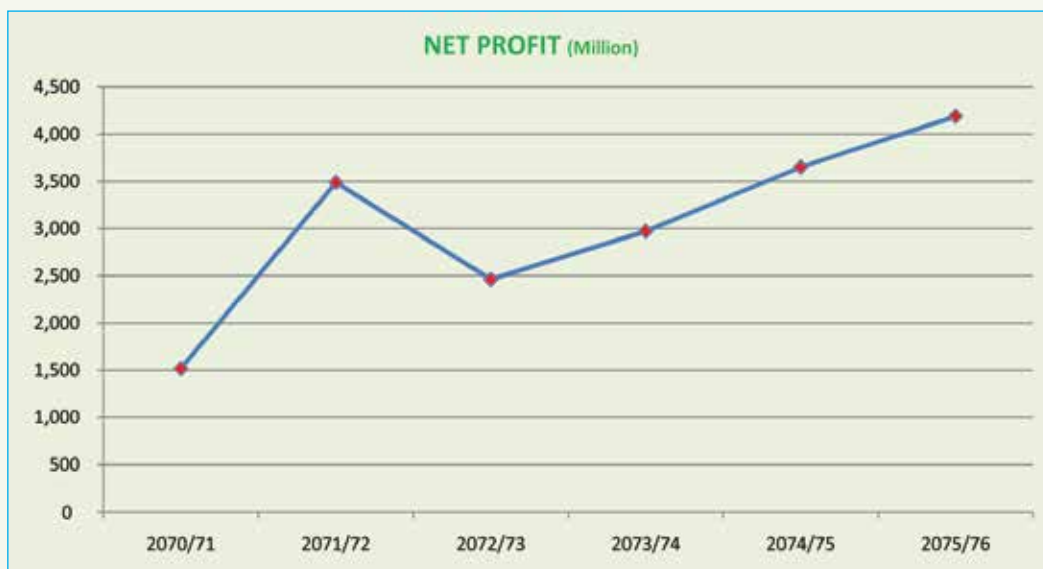
- गणेशबहादुर डि.सी., का.मु. प्रदेश प्रमुख, सुदूरपश्चिम प्रदेश कार्यालय, धनगढी
- घनेन्द्र अधिकारी, का.मु. प्रदेश प्रमुख, प्रदेश कार्यालय प्रदेश नं. १, विराटनगर
- सुन्दरप्रसाद खतिवडा, का.मु. प्रदेश प्रमुख, प्रदेश कार्यालय प्रदेश नं. ३, काठमाडौं
- करुणचन्द्र घिमिरे, का.मु. प्रदेश प्रमुख, गण्डकी प्रदेश कार्यालय, पोखरा
- चन्द्रसिं थापा, का.मु. प्रदेश प्रमुख, प्रदेश कार्यालय प्रदेश नं. ५, भैरहवा
- माधव रिजाल, का.मु. प्रदेश प्रमुख, कर्णाली प्रदेश कार्यालय, सुर्खेत
- गिरिधारी पौडेल, का.मु. प्रदेश प्रमुख, प्रदेश कार्यालय, नेपालगञ्ज
- जगदिश्वर पन्थी, का.मु. प्रदेश प्रमुख, प्रदेश कार्यालय, विरेन्द्रनगर
- राजेश कुमार श्रीवास्तव, का.मु. प्रदेश प्रमुख, प्रदेश कार्यालय प्रदेश नं. २, जनकपुर

मुख्य शाखा प्रबन्धकहरू

- रघुनाथ न्यौपाने, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा पोखरा
- रुक्मिणी भट्ट उपाध्याय, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा गौशाला
- डालेन्द्र थापा, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा चावहिल
- गोकुल प्रसाद पनेरु, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा रत्नपार्क
- अनिल कुमार यादव, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा लगनखेल
- टंक प्रसाद पोखरेल, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा विराटनगर

Key Performance/Position Highlights





विषय सूची

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कृषि विकास बैंक लिमिटेड

तेह्रौं वार्षिक साधारणसभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति २०७६/०९/०६ गते)

आदरणीय शेयरधनी महानुभावहरू,

मिति २०७६/०९/०३ गते ४:१५ बजे बसेको यस बैंकको सञ्चालक समितिको बैठक न ७८८ को निर्णयानुसार आर्थिक वर्ष २०७५/०७६ को वार्षिक वित्तीय प्रतिवेदन लगायत तपशिलमा उल्लेखित विषयहरूमा छलफल तथा निर्णय गर्न देहायको मिति, समय र स्थानमा तेह्रौं वार्षिक साधारणसभा 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 : २०७६/०९/२७ गते आइतबार (January 12, 2020)
- (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 २०७५/०७६ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
- (२) लेखापरीक्षकको प्रतिवेदन सहितको २०७६ साल आषाढ मसान्तमा समाप्त भएको आर्थिक वर्ष २०७५/०७६ को वासलात, सोही अवधिको नाफा नोक्सान हिसाव, ईक्वटीमा 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 ग्यास कम्पनी र सम्बद्ध कम्पनी साना किसान विकास लघुवित्त वित्तीय संस्था को आ.व. २०७५/०७६ को वित्तीय विवरण सहितको एकीकृत वित्तीय विवरण स्वीकृत गर्ने ।
- (४) सञ्चालक समितिको प्रस्ताव बमोजिम साधारण शेयरधनीहरूलाई बोनस शेयर तथा नगद लाभांशमा लाग्ने कर सहित प्रति शेयर २४ प्रतिशत नगद लाभांश र फिर्ता नहुने अग्राधिकार शेयरधनीहरूलाई चुक्ता पूँजीको ६ प्रतिशत नगद लाभांश वितरण गर्न स्वीकृत गर्ने ।
- (५) आर्थिक वर्ष २०७६/०७७ को लागि महालेखा परीक्षकको कार्यालयबाट लेखापरीक्षक नियुक्तिको लागि परामर्श प्राप्त भएका लेखापरीक्षकलाई यस बैंकको लेखापरीक्षकमा नियुक्ति गर्ने तथा पारिश्रमिक र सेवा शर्त तोक्ने ।

(ख) विशेष प्रस्तावहरू :

- (१) साधारण शेयरधनीहरूलाई चुक्ता पूँजीको ६ प्रतिशत बोनस शेयर प्रदान गर्ने सम्बन्धी सञ्चालक समितिको प्रस्ताव पारित गर्ने ।
- (२) विशेष प्रस्ताव नं. (१) बमोजिमको बोनस शेयर प्रस्ताव गरिएकोमा सो हदसम्म बैंकको अधिकृत, 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 (१), (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 (१), (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) 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 तेह्रौं वार्षिक साधारणसभा तथा नगद/स्टक बोनस प्रयोजनका लागि मिति २०७६/०९/१३ देखि २०७६/०९/२७ गते सम्म बैंकको शेयरधनी दर्ता किताब बन्द रहने छ। नेपाल स्टक एक्सचेन्ज लिमिटेडमा सो मिति भन्दा अघिल्लो कार्य दिनसम्म कारोबार भई मिति २०७६/०९/२० 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।
- (३) शेयरधनी महानुभावहरूको सुविधाका लागि कम्पनी ऐन, २०६३ अनुसारको लेखापरीक्षकको प्रतिवेदन सहितको वार्षिक आर्थिक विवरण, सञ्चालक समितिको प्रतिवेदन तथा वार्षिक साधारणसभासम्बन्धी अन्य जानकारीहरू यस बैंकको Website: www.adbl.gov.np मा समेत उपलब्ध छ। साथै, यससम्बन्धी 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 रूपमा जानकारी दिनु हुन अनुरोध छ।
- (६) सभा शुरु हुने भनी तोकिएको दिनभन्दा कम्तीमा ४ (चार) दिन अर्थात 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 अधि दिएको सबै प्रतिनिधिपत्र (प्रोक्सी) बदर गरी यो प्रतिनिधिपत्र (प्रोक्सी) लाई मान्यता दिईयोस भनी छुट्टै पत्र समेत लेखी पठाइएको रहेछ भने अरू सबै प्रतिनिधिपत्र (प्रोक्सी) बदर भई सोही पत्र साथ दर्ता भएको प्रतिनिधिपत्र (प्रोक्सी) मात्र मान्य हुनेछ। तर एक शेयरधनीले एकभन्दा बढी व्यक्तिलाई प्रतिनिधि (प्रोक्सी) नियुक्त गरी पठाइएको पाइएमा त्यस्ता प्रतिनिधिपत्र (प्रोक्सी) समयमै प्राप्त भए तापनि सबै प्रतिनिधिपत्र (प्रोक्सी) बदर हुनेछ। एक भन्दा बढी व्यक्तिलाई आफ्नो शेयर विभाजन गरी वा अन्य किसिमबाट छुट्टयाई प्रतिनिधिपत्र (प्रोक्सी) दिन पाइने छैन।
- (७) नाबालक वा विक्षिप्त अवस्थाका शेयरधनीका तर्फबाट बैंकको शेयर लगत किताबमा संरक्षकको रूपमा नाम दर्ता भई रहेको व्यक्तिले सभामा भाग लिन वा प्रतिनिधि तोकन पाउनेछन्।
- (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 मनोनीत गरेको प्रतिनिधिले सभामा भाग लिन पाउनेछ।
- (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 रूपमा प्रस्तुत गरी दिनु हुन समेत अनुरोध छ।
- (११) यस सम्बन्धमा अन्य कुनै जानकारी आवश्यक परेमा कार्यालय समय भित्र 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 संवत् २०७६ साल पौष २७ गतेका दिन हुने तेह्रौं वार्षिक साधारणसभामा म/हामी स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागि..... जिल्ला..... न.पा./गा.पा. वडा नं.....बस्ने श्री.....लाई मेरो /हाम्रो प्रतिनिधि नियुक्त गरी 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 २०७६/०९/२७ गते हुने तेह्रौं 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

कम्पनी सचिव

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

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

सञ्चालक समितिको प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

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

नेपाल राष्ट्र बैंकले 'क' वर्गका बैंकहरूलाई आर्थिक वर्ष २०७४/०७५ देखि आफ्नो वित्तीय विवरणहरू Nepal Financial Reporting Standards (NFRSs) बमोजिम तयार पार्नु पर्ने निर्देशन अनुसार यस बैंकले आर्थिक वर्ष २०७४/०७५ र आर्थिक वर्ष २०७५/०७६ को वित्तीय विवरणहरू यस बैंकको Subsidiary कम्पनी र Associate कम्पनीको कारोवारहरू समेत समेटेरी NFRSs बमोजिम प्रस्तुत गरिएको छ। बैंकले पहिलोपटक वार्षिक साधारणसभा पौष मसान्त भित्र सम्पन्न गर्न लागेको व्यहोरा जानकारी गराउँदछु। आजको यस सम्मानित साधारण सभामा बैंक सञ्चालक समितिको तर्फबाट म यहाँहरू समक्ष आर्थिक वर्ष २०७५/०७६ को Statement of Financial Position, Profit or Loss, Changes in Equity, Cash Flows, Notes to Financial Statements and Disclosures सहितको सञ्चालक समितिको वार्षिक प्रतिवेदन स्वीकृतिका लागि प्रस्तुत गर्ने अनुमति चाहन्छु।

१. देशको आर्थिक तथा बैकिङ्ग क्षेत्रको अवस्था:

अघिल्लो वर्षमा देशको आर्थिक वृद्धिदर ६.७ प्रतिशत रहेकोमा आर्थिक वर्ष २०७५/०७६ मा उक्त वृद्धिदर ७.१ प्रतिशत रहने अनुमान छ। कृषि क्षेत्रको वृद्धिदर ५.० प्रतिशत, उद्योग क्षेत्रको वृद्धिदर ८.२ प्रतिशत तथा सेवा क्षेत्रको वृद्धिदर ७.३ प्रतिशत रहेको अनुमान छ। अघिल्लो आर्थिक वर्षमा कृषि क्षेत्रको वृद्धिदर २.८ प्रतिशत, उद्योग क्षेत्रको वृद्धिदर ९.६ प्रतिशत तथा सेवा क्षेत्रको वृद्धिदर ७.२ प्रतिशत रहेको थियो। आर्थिक वर्ष २०७५/०७६ मा कुल गार्हस्थ्य उत्पादनमा कृषि, उद्योग र सेवाको अंश क्रमशः २७ प्रतिशत, १५.२ प्रतिशत र ५७.८ प्रतिशत रहेको छ भने अघिल्लो आर्थिक वर्षमा उक्त क्षेत्रहरूमा कुल गार्हस्थ्य उत्पादनको क्रमशः २८.१ प्रतिशत, १४.९ प्रतिशत र ५७.० प्रतिशत अंश रहेको थियो। आर्थिक वर्ष २०७५/०७६ मा आर्थिक वृद्धि उच्च रहनुको मुख्य कारणहरूमा कृषि उत्पादनमा वृद्धि, उर्जा आपूर्तिमा सहजता, निर्माण कार्यमा तीव्रता, औद्योगिक उत्पादनमा विस्तार तथा पर्यटक आगमनमा वृद्धि रहेको छ।

आर्थिक वृद्धिमा आएको सुधारसँगै नेपाली अर्थतन्त्रको आकारमा पनि वृद्धि भएको छ। आर्थिक वर्ष २०७५/०७६ मा कुल गार्हस्थ्य वचत कुल गार्हस्थ्य उत्पादनसँगको अनुपातमा २०.५ प्रतिशत रहेको छ। साथै विप्रेषण आप्रवाहका कारण आर्थिक वर्ष २०७५/०७६ मा कुल राष्ट्रिय वचतको कुल गार्हस्थ्य उत्पादनसँगको अनुपात ५२.४ प्रतिशत रहेको छ। उक्त अनुपात अघिल्लो आर्थिक वर्षमा ४३.९ प्रतिशत रहेको थियो।

आर्थिक वर्ष २०७५/०७६ मा राजस्व परिचालन (प्रदेश तथा स्थानीय तहमा बाँडफाँड हुने रकम समेत) रु. ८६५ अर्ब ५५ करोड रहेको छ। अघिल्लो वर्षको सोही अवधिमा सरकारको कुल राजस्व संकलन रु. ७२६ अर्ब ७२ करोड रहेको थियो। आर्थिक वर्ष २०७५/०७६ मा कुल वस्तु निर्यात १९.४ प्रतिशतले वृद्धि भई रु. ९७ अर्ब ११ करोड पुगेको छ भने कुल वस्तु आयात १३.९ प्रतिशतले बढेर रु. १,४१८ अर्ब ५४ करोड पुगेको छ। आर्थिक वर्ष २०७५/०७६ मा रु. २६५ अर्ब ३७ करोडले घाटामा रहेको चालु खाता अघिल्लो आर्थिक वर्षमा रु. २४७ अर्ब ५७ करोडले घाटामा रहेको थियो। आर्थिक वर्ष २०७५/०७६ मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.६ प्रतिशत रहेको छ। अघिल्लो वर्ष यस्तो मुद्रास्फीति ४.२ प्रतिशत रहेको थियो।

आर्थिक वर्ष २०७५/०७६ मा विप्रेषण आप्रवाह १६.५ प्रतिशतले वृद्धि भई रु. ८७९ अर्ब २७ करोड पुगेको छ। अघिल्लो वर्ष विप्रेषण आप्रवाह ८.६ प्रतिशतले वृद्धि भएको थियो। प्रस्तुत पृष्ठभूमिमा यस बैंकले आर्थिक वर्ष २०७५/०७६ मा संतोषजनक प्रगति हासिल गर्न सफल भएको प्रतिवेदन पेश गर्न चाहन्छु।

२. बैंकको कारोवार तथा वित्तीय स्थिति:

विगत केही वर्षदेखि नेपाली बैकिङ्ग क्षेत्रमा देखिएको लगानी योग्य रकमको अभावलाई सहज बनाउन आर्थिक वर्ष २०७५/०७६ को मध्य अवधि देखि नेपाल राष्ट्र बैंकले अन्तर बैंक कारोवारबाट प्राप्त रकमलाई समेत स्रोत परिचालनमा गणना गर्न पाउने व्यवस्थाको कारण बैंकहरूको कर्जा लगानीमा केही सहजता देखिएको छ तर यो व्यवस्थाले अन्तर बैंक कारोवारको व्याजदर निकै उच्च रहन गएको छ । बैकिङ्ग क्षेत्रमा आएको उतारचढाव एवं विभिन्न चुनौतीहरूका बावजूद बैंकले आर्थिक वर्ष २०७५/०७६ मा राम्रो प्रगति हासिल गर्न सफल भएको छ । फलस्वरूप यस बैंकले आर्थिक वर्ष २०७५/०७६ मा रु. ४१९ करोड खुद मुनाफा आर्जन गर्न सफल भएको छ । अघिल्लो आर्थिक वर्ष २०७४/०७५ मा NFRSs अनुसार बैंकको खुद मुनाफा रु. ३६५ करोड रहेको थियो । यसरी खुद मुनाफामा रु ५३ करोड ८० लाख अर्थात् १४.७३ प्रतिशतले वृद्धि भएको छ ।

अघिल्लो आर्थिक वर्षमा खुद व्याज आम्दानी रु. ६९९ करोड रहेकोमा रु. ६२ करोड ४८ लाख अर्थात् ८.९४ प्रतिशतले वृद्धि भई यस आर्थिक वर्ष २०७५/०७६ मा उक्त आम्दानी रु. ७६१ करोड पुगेको छ । शुल्कमा आधारित व्यवसायमा उच्च प्रतिस्पर्धाको बावजूद पनि बैंकले सो आयमा वृद्धि गरेको छ । अघिल्लो आर्थिक वर्षमा रु. ९४ करोड १८ लाख रहेको खुद शुल्क तथा कमिशन आम्दानी यस आर्थिक वर्ष २०७५/०७६ मा रु. १०७ करोड अर्थात् १३.६६ प्रतिशतले वृद्धि भएको छ । त्यसैगरी विदेशी मुद्रा खुद कारोबार आम्दानी (Net Trading Gain) रु. १३ करोड ७ लाख अर्थात् ६९.५० प्रतिशतले वृद्धि भएर रु. ३१ करोड ८८ लाख पुगेको छ । अघिल्लो आर्थिक वर्षमा यो आम्दानी रु. १८ करोड ८१ लाख थियो । त्यसैगरी अन्य सञ्चालन आम्दानी रु. २ करोड ७० लाख अर्थात् ५९ प्रतिशतले कमी भई रु. १ करोड ८८ लाख पुगेको छ । अघिल्लो आर्थिक वर्षमा यो आम्दानी रु. ४ करोड ५९ लाख थियो ।

आर्थिक वर्ष २०७५/०७६ मा बैंकको कर्मचारी खर्चमा रु. २५ करोड ३४ लाख अर्थात् ७.९७ प्रतिशतले कमी भई रु. २९२ करोड पुगेको छ । अघिल्लो वर्ष यो खर्च रु. ३१८ करोड थियो । आर्थिक वर्ष २०७५/०७६ मा अन्य सञ्चालन खर्चमा रु. १४ करोड ६१ लाख अर्थात् २० प्रतिशतले वृद्धि भई रु. ८७ करोड ६३ लाख पुगेको छ । जुन अघिल्लो आर्थिक वर्षमा रु. ७३ करोड १ लाख थियो । त्यस्तैगरी, यस अवधिमा ह्रास कट्टी खर्चमा रु. ३ करोड ४३ लाखले वृद्धि भई रु. १६ करोड ६२ लाख रहेको छ । जुन अघिल्लो आर्थिक वर्षमा रु. १३ करोड १९ लाख थियो । बैंकको सञ्चालन मुनाफा रु ३९ करोड ७६ लाख अर्थात् ८ प्रतिशतले वृद्धि भएर रु. ५३४ करोड पुगेको छ । अघिल्लो आर्थिक वर्षमा भने यो मुनाफा रु ४९४ करोड थियो ।

समीक्षा वर्षमा बैंकको वासलात तर्फ कुल सम्पत्तिमा रु. १६६० करोड अर्थात् १२.३१ प्रतिशतले वृद्धि भई रु. १५१ अर्ब ४५ करोड पुगेको छ । अघिल्लो वर्ष कुल सम्पत्ति रु. १३४ अर्ब ८५ करोड थियो । त्यस्तैगरी, बैंकको कुल निक्षेप र कुल कर्जा क्रमशः १४.१२ प्रतिशत र ११.५७ प्रतिशतले वृद्धि भई रु. ११८ अर्ब ८८ करोड र रु. १११ अर्ब ७५ करोड कायम भएको छ भने कुल लगानी ३९.६० प्रतिशत अर्थात् ४८० करोडले वृद्धि भई रु. १६९४ करोड कायम भएको छ । जुन अघिल्लो वर्षमा रु. १२१३ करोड रहेको थियो ।

गत आर्थिक वर्ष २०७४/०७५ को निष्क्रिय कर्जा ३.५० प्रतिशत रहेकोमा समीक्षा अवधिमा बैंकको निष्क्रिय कर्जा ३.२९ प्रतिशत रहेको छ । चालु वर्षमा सो निष्क्रिय कर्जालाई घटाएर न्यूनतम स्तरमा लैजान हामी निरन्तर प्रयासरत रही सोही अनुरूप कार्यक्रम सञ्चालन गरिएको छ । Basel III अनुसार न्यूनतम प्राथमिक पूँजी ६.० प्रतिशत आवश्यक भएता पनि २०७६ साल आषाढ मसान्तमा यो अनुपात १९.२७ प्रतिशत रहेको छ । त्यस्तैगरी, कुल पूँजी कोष अनुपात न्यूनतम ११.० प्रतिशत तोकिएकोमा बैंकको कुल पूँजी कोष २०.३७ प्रतिशत रहेको छ । त्यसैगरी नेपाल राष्ट्र बैंकको निर्देशन अनुसार कर्जा निक्षेप अनुपात ८० प्रतिशतभन्दा बढी नहुने गरी कायम गर्नुपर्ने व्यवस्था भएकोमा बैंकको यो अनुपात ७८.७२ प्रतिशतमा कायम रहेको छ । २०७५ साल आषाढ मसान्तमा बैंकको Fair Valuation of Land रु. ७७१ करोड ५३ लाख र Fair Valuation of Building रु. १०६ करोड ३१ लाख रहेको छ ।

**३. आयकर दायित्व:**

आर्थिक वर्ष २०६८/०६९ सम्मको आयकर दायित्व फछ्यौट भई सकेको छ। आर्थिक वर्ष २०६९/०७० देखि २०७४/०७५ सम्मको आय विवरण कर कार्यालयमा पेश गरिएको छ। बैंकले पेश गरेको आर्थिक वर्ष २०६९/०७० देखि २०७१/०७२ सम्मको आय विवरणका सम्बन्धमा कर कार्यालयको संशोधित कर निर्धारण आदेश उपर चित्त नबुझेका केही विषयहरूमा आन्तरिक राजस्व विभागमा प्रशासकीय पुनरावलोकनका लागि बैंकले निवेदन पेश गरेको छ। आर्थिक वर्ष २०७५/०७६ को आय विवरण आयकर ऐनले तोकेको समयभित्रै कर कार्यालयमा पेश गरिएको र आयकर वापत रु. १५६ करोड व्यवस्था गरिसकेको छ।

४. बैंकको पूँजी संरचना:

२०७६ साल आषाढ मसान्तमा बैंकको कुल चुक्ता पूँजी रु. १४४४ करोड ८२ लाख ४१ हजार रहेको छ। जसमध्ये नेपाल सरकारको फिर्ता नहुने अग्राधिकार शेयर रु. ५४३ करोड २७ लाख १२ हजार रहेको छ। साधारण शेयर पूँजी रु. ९०१ करोड ५५ लाख २८ हजार रहेको छ। साधारण शेयर पूँजी वापत नेपाल सरकारको रु. ४५९ करोड ७९ लाख १९ हजार ७७० (५१ प्रतिशत) तथा सर्वसाधारणको रु. ४४१ करोड ७६ लाख ९ हजार १९० (४९ प्रतिशत) रहेको छ। आर्थिक वर्ष २०७५/०७६ मा प्रस्ताव गरिएको बोनस शेयर रु. ५४ करोड ९ लाख ३१ हजार ७३८ समावेश गर्दा यस बैंकको साधारण चुक्ता पूँजी रु. ९५५ करोड ६४ लाख ६० हजार ६९८ हुन आउँदछ।

५. बैंकको प्रादेशिक संरचना

देशले अवलम्बन गरेको संघीय संरचनालाई मध्यनजर गरी सोही अनुरूप आर्थिक वर्ष २०७५/०७६ देखि नै बैंकबाट पनि सोही अनुरूप सांगठनिक संरचनामा परिवर्तन गरिएको छ। हाल ७ वटै प्रदेशमा प्रादेशिक कार्यालयहरू तथा व्यवसायको आकार र कार्यक्षेत्रको आधारमा थप २ वटा प्रादेशिक कार्यालयहरू (नेपालगंज प्रादेशिक कार्यालय र चितवन प्रादेशिक कार्यालय) स्थापना गरिएको विषय समेत यस साधारण सभामा जानकारी गराउन चाहन्छु।

६. Core Banking System (CBS) को खरिद

यस बैंकको सञ्चालक समितिको बैठक नं. ७६४ मिति २०७६/०४/१० को निर्णय अनुसार बैंकमा हाल संचालनमा रहेको Temenos T 24 को Term of License पौष ६, २०७६ मा समाप्त हुने भएकोले नयाँ Core Banking System (CBS) को खरिदका लागि सार्वजनिक खरिद ऐन २०६३, सार्वजनिक खरिद नियमावली २०६४ र बैंकको आर्थिक प्रशासन विनियमावली २०६४ मा भएको व्यवस्था बमोजिम आवश्यक प्रकृया पूरा गरी अध्यावधिक सहितको Core Banking System (CBS) Temenos T24 खरिद गरिएको व्यहोरा आदरणीय शेयरधनी महानुभावहरू समक्ष जानकारी गराउन चाहन्छु।

७. बैंकिङ्ग सेवा:

बैंकिङ्ग सेवाहरूलाई अत्याधुनिक र ग्राहक मैत्री बनाउँदै लैजाने क्रममा आफ्ना सम्पूर्ण सेवाग्राहीलाई अत्याधुनिक प्रविधियुक्त बैंकिङ्ग प्रणालीको प्रयोगबाट गुणस्तरीय सेवा प्रदान गर्न Digital Banking मार्फत “सम्पूर्ण बैंकिङ्ग सुविधा सहितको तपाईं हाम्रो घर आँगनको बैंक” भन्ने अभियानलाई तीव्रताका साथ अगाडि बढाउने अभिप्रायले आधुनिक बैंकिङ्गका Product हरू जस्तै: IPS, Connect IPS, Visa Debit Card, Internet Banking, Mobile Banking, E-Sewa, C-ASBA, DMAT, RTGS सेवा जस्ता आधुनिक Electronic Banking को Instruments को प्रयोगलाई तीव्रता दिइने तथा सेवालाई Upgrade गर्ने कामलाई निरन्तरता दिइने छ।

देशको अर्थतन्त्रलाई टेवा पुग्ने गरी यस बैंकले बाणिज्य बैंकिङ्ग, विकास बैंक, वित्त कम्पनी तथा लघु वित्त कार्यक्रमहरू र नेपाल सरकारका प्राथमिकतामा रहेका कार्यक्रमहरू एकैसाथ सञ्चालन गरिरहेको छ। ग्राहकको माग र आवश्यकता अनुसार आधुनिक बैंकिङ्ग सेवा प्रदान गर्न उपलब्ध पूँजी, प्रविधि र व्यवस्थापकीय कुशलताबाट अधिकतम लाभ हासिल गर्ने सन्दर्भमा बैंकले आफ्नो सेवा तथा कार्यशैलीलाई परिष्कृत गर्दै सेवाको गुणस्तरमा अभिवृद्धि गर्दै आएकोछ।

बैंकको आफ्नो विगतको पाँच वर्षे रणनीतिक योजना (२०१५ देखि २०१९) स्वीकृत गरी सोही अनुसार कार्यक्रम संचालन गरिरहेकोमा सो योजनाको समयावधि यही डिसेम्बर २०१९ मा समाप्त भै नयाँ पाँच वर्षे रणनीतिक योजना (२०१९ देखि २०२३) सञ्चालक समितिबाट स्वीकृत गराई सोही अनुसार कार्यक्रम संचालन गर्ने व्यवस्था गरिएको छ । कर्मचारीको मनोबल र उत्प्रेरणामा अभिवृद्धि गर्दै कुशल जनशक्ति परिचालनको माध्यमबाट अधिकतम उत्पादकत्व एवं कुशलता प्राप्त गर्ने उद्देश्यकासाथ मानव संसाधनको सम्पूर्ण प्रक्रियाहरूलाई व्यवस्थित बनाउने कार्यलाई तीव्रता दिएको छ भने दीर्घकालीन रणनीति, योजनालाई कार्यसम्पादन र सम्पूर्ण आवधिक उपलब्धिसंग तालमेल मिलाउने कार्य गरिएकोछ । साथै आधुनिक बैंकिङ्ग संचालन गर्न आवश्यक संपूर्ण नीति, रणनीति, कार्यविधि एवं निर्देशिका बनाई लागु गर्ने कार्यलाई पूर्णता दिइएको छ । बैंकका २७० कार्यालयहरूमा Core Banking System जडान भई कारोबार संचालन भई रहेको छ । ग्राहकको सुविधालाई ध्यानमा राखी कर्जा छिटो छरितो ढंगबाट सेवा उपलब्ध गराउने अभिप्रायले T24 OD Module समेतको कार्यान्वयन गरिएको छ । बैंकको ३० शाखाहरूबाट लकर सुविधा प्रदान गरिएको, ७१ वटा स्थानबाट ATM सुविधा प्रदान भएको, २७० वटा कार्यालयबाट C-ASBA, DEMAT, रेमिट सुविधा, Online बैंकिङ्ग सेवा र ४४ वटा कार्यालयहरूबाट सरकारी कारोबारको सेवा प्रदान गरिँदै आएको छ । नेपाल सरकारले कार्यान्वयनमा ल्याएको “सबै नेपालीको बचत खाता” अभियानलाई बैंकले उच्च प्राथमिकताका साथ सञ्चालन गरी ४५ हजार बचत खाता खोलिसकेको छ ।

आधुनिक बैंकिङ्ग सेवाको साथै विगत देखिनै सरकारको प्राथमिकता प्राप्त कृषि, ग्रामीण गरिबी निवारण तथा रोजगारीका अवसरहरूको सिर्जनामा सहयोग, लघु वित्तमा अग्रणी भूमिका खेल्दैरहेको, ग्रामीण तथा कृषि कर्जामा विशिष्टता हासिल गरेको, देशभर व्यापक कार्यसञ्जाल रहेको, नवीकरणीय उर्जाको सफल कार्यान्वयन गरेको तथा जलविद्युतमा कर्जा प्रवाह गरेको छ । हालसम्म सहवित्तीयकरण अन्तर्गत ४०१.९ मेगावाट उत्पादन क्षमताका ११ जलविद्युत उत्पादन परियोजनामा यस बैंकबाट लगानी गर्न स्वीकृत भएको छ । साथै नेपाल राष्ट्र बैंकबाट तोकिए बमोजिम प्राथमिकता प्राप्त क्षेत्रमा गर्नुपर्ने कर्जा लगानी समय सीमा भित्र कार्यान्वयन भएको छ ।

८. ऋणपत्र निष्काशन सम्बन्धमा:

नेपाल राष्ट्र बैंकको मौद्रिक नीतिमा व्यवस्था भए बमोजिम बैंकले सात वर्ष अवधि तथा वार्षिक १०.३५ प्रतिशत व्याजदर भएको प्रति ऋणपत्र रु. १,०००/- अंकित मूल्यका २५ लाख कित्ताले हुन आउने रु.२ अर्ब ५० करोड बराबरको “**ADBL कृषि बैंक ऋणपत्र, २०८३**” ऋणपत्र निष्काशन गर्न नेपाल राष्ट्र बैंकबाट स्वीकृत प्राप्त भएको छ र नेपाल धितोपत्र बोर्डबाट स्वीकृति प्राप्त भएपछि उक्त ऋण पत्र जारी गरिने आदरणीय शेयरधनी महानुभावहरू समक्ष जानकारी गराउन चाहन्छु ।

९. प्रस्तावित लाभांश:

आर्थिक वर्ष २०७५/०७६ मा कायम रहेको साधारण शेयर चुक्ता पूँजी रु. ९०१ करोड ५५ लाख २८ हजार ९६० मा नगद लाभांश २४ प्रतिशत (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 गर्नको लागि प्रस्ताव प्रस्तुत गरिएको छ ।

१०. लेखापरीक्षकको नियुक्ति:

आर्थिक वर्ष २०७५/०७६ को लेखापरीक्षण कार्य चार्टर्ड एकाउन्टेन्ट श्री प्रभुराम भण्डारी र श्री बिनय प्रकाश श्रेष्ठले सम्पन्न गर्नु भएको छ । लगातार तीन आर्थिक वर्ष यस बैंकको लेखापरीक्षण कार्य सम्पन्न गर्नुभएकोमा चार्टर्ड एकाउन्टेन्ट श्री प्रभुराम भण्डारी र श्री बिनय प्रकाश श्रेष्ठ लगायत उहाँहरूको टीमलाई हार्दिक धन्यवाद ज्ञापन गर्दछु । आर्थिक वर्ष २०७६/०७७ को लेखापरीक्षक नियुक्ति सम्बन्धमा महालेखा परीक्षकको कार्यालयसँग परामर्श माग गरिएकोमा परामर्श प्राप्त भएका चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल र श्री सुजन कुमार काफ्लेलाई लेखापरीक्षकमा नियुक्तिका लागि प्रस्ताव गरिएको छ ।

११. सञ्चालक समितिमा परिवर्तन:

आर्थिक वर्ष २०७५/०७६ मा बहाल रहनु भएका सञ्चालक अध्यक्ष तथा सञ्चालकको विस्तृत विवरण कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरणमा उल्लेख गरिएको छ। बैंक सञ्चालक समितिका पूर्व सञ्चालकहरूले बैंकको प्रगतिमा पुर्‍याउनु भएको महत्वपूर्ण योगदान प्रति हार्दिक धन्यवाद ज्ञापन गर्दछु।

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

आदरणीय शेयरधनी महानुभावहरू,

यस बैंकको उत्तरोत्तर प्रगति तथा विकासको लागि प्रत्यक्ष वा परोक्ष रूपले बैंकलाई सदैव महत्वपूर्ण सहयोग तथा सुझाव दिई बैंकको कार्यक्षमता तथा प्रभावकारिता अभिवृद्धि गर्न मद्दत पुर्‍याउनु हुने सम्पूर्ण शेयरधनी महानुभावहरू, यस बैंकप्रति निरन्तर सहयोग, सहभागिता तथा अनवरत विश्वास राख्नु हुने समस्त सेवाग्राही महानुभावहरू, बैंकको हित तथा प्रगतिको लागि मार्ग निर्देशन दिने नेपाल सरकार अर्थ मन्त्रालय, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड लगायत सम्बद्ध निकायहरूलाई हार्दिक धन्यवाद व्यक्त गर्दै आगामी दिनहरूमा पनि सबैबाट सदा भै सहयोग र सद्भाव पाउने विश्वास लिएको छु। साथै बैंकले हासिल गरेको उत्साहजनक प्रगतिका लागि 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 २०७५/०७६ को Statement of Financial Position, Profit or Loss, Changes in Equity, Cash Flows, Notes to Financial Statements, and Disclosures र उक्त वर्षमा बैंकले सम्पादन गरेका प्रमुख कार्यहरूको समीक्षा र भावी योजना 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 : २०७६/०९/२७

कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरण

(क) विगत वर्षको कारोबारको सिंहावलोकन,

१. आर्थिक वर्ष २०७५/०७६ मा यस बैंकको आर्थिक कारोवार तथा प्रमुख वित्तीय सूचकाङ्क निम्नानुसार रहेको छ ।

आर्थिक वर्ष २०७५/०७६ को प्रगति

रकम रु दश लाखमा

विवरण	आ.व. २०७४/०७५	आ.व. २०७५/०७६	फरक/वृद्धि	फरक/वृद्धि%
कुल सम्पत्ति	१३४,८५४.१०	१५१,४५७.७३	१६,६०३.६३	१२.३१
कुल निक्षेप	१०४,१७८.९६	११८,८८४.९२	१४,७०५.९६	१४.१२
कुल कर्जा तथा सापटी	१००,१६५.८५	१११,७५०.२२	११,५८४.३७	११.५७
कुल लगानी	१२,१३८.२०	१६,९४४.८३	४,८०६.६४	३९.६०
कुल संचालन मुनाफा	४,९४४.०२	५,३४१.७२	३९७.७०	८.०४
खुद मुनाफा	३,६५३.५२	४,१९१.५९	५३८.०७	१४.७३
निष्कृत्य कर्जा/कुल कर्जा (प्रतिशतमा)	३.५०	३.२९	(०.२१)	(६.००)
कर्जा निक्षेप अनुपात (प्रतिशतमा)	७७.५२	७८.७२	१.२०	१.५५
चुक्ता पूँजीमा प्राप्त प्रतिफल (प्रतिशतमा)	२६.२१	२९.०१	२.८०	१०.६८
शेयरधनी कोषमा प्राप्त प्रतिफल	१६.४७	१७.११	०.६४	३.९१
जोखिम भारित सम्पत्तिमा कुल पूँजीको अनुपात प्रतिशत	२०.३३	२०.३७	०.०४	०.२०

२. आर्थिक वर्ष २०७५/०७६ को मंसिर मसान्तसम्मको यस बैंकको प्रमुख आर्थिक कारोवार तथा वित्तीय सूचकाङ्क निम्नानुसार रहेको छ ।

बैंकको वित्तीय अवस्थाको विश्लेषण गर्दा बैंकको कुल निक्षेप २०७६ साल आषाढ मसान्तमा रु. ११८ अर्ब ८८ करोड रहेकोमा २०७६ साल मंसिर मसान्तमा उक्त रकममा रु. ५४७ करोडले वृद्धि भई रु. १२४ अर्ब ३५ करोड पुगेको छ । कर्जा तर्फ २०७६ आषाढ मसान्तमा बैंकको लगानीमा रहेको कर्जा रु. १११ अर्ब ७५ करोड रहेकोमा २०७६ मंसिर मसान्तमा उक्त रकममा रु. ३१२ करोड अर्थात २.८० प्रतिशतले वृद्धि भई रु. ११४ अर्ब ८७ करोड कायम रहेको छ । आर्थिक वर्ष २०७५/०७६ मा कुल कर्जामा निष्कृत्य कर्जाको अंश ३.२९ रहेकोमा सोमा वृद्धि भई २०७६ मंसिर महिनामा कुल कर्जामा निष्कृत्य कर्जाको अंश ४.०२ प्रतिशत कायम रहेको छ । बैंकले चालु आर्थिक वर्षको स्वीकृत बजेट तथा कार्यक्रम अनुसार निर्धारण गरिएका लक्ष्यहरू हासिल हुने गरी कार्यक्रम संचालन गरिएको छ ।



आर्थिक वर्ष २०७६/०७७ को मंसिर मसान्तसम्मको प्रगति विवरण :

रकम रु दश लाखमा

विवरण	मंसिर मसान्त २०७६
कुल सम्पत्ति	१५९,६५०.११
कुल निक्षेप	१२४,३५९.८०
कुल कर्जा तथा सापटी	११४,८७८.८३
कुल लगानी	१८,१३३.५५
कुल संचालन मुनाफा	१,५०७.४५
खुद मुनाफा	१,०४५.७४
निष्क्रिय कर्जा/कुल कर्जा (प्रतिशतमा)	४.०२
पूँजी पर्याप्ततामा अनुपात (प्रतिशतमा)	२०.३९
कर्जा निक्षेप अनुपात (प्रतिशतमा)	७२.१३
चुक्ता पूँजीमा प्राप्त प्रतिफल (प्रतिशतमा)	१५.११

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

यस बैंकले निक्षेप कारोवार अन्तर्गत चल्ती खाता, कल निक्षेप खाता, मुद्दती निक्षेप तथा अक्षयकोष निक्षेप खाता, साधारण बचत, समृद्धि बचत, बा-आमा बचत, चेतनशील नारी बचत, कृषक बचत, तलबी खाता, कर्मचारी निवृत्तीभरण बचत खाता लगायतका बचत खाताहरू संचालनमा ल्याएको छ। बैंकका निक्षेपकर्ताहरू पलायन हुन नदिन विशेष मुद्दती निक्षेप खाता कार्यान्वयनमा निरन्तरता दिएको छ। कर्जा कारोवार अन्तर्गत नियमित कर्जा कारोवारको साथसाथै सरल कृषि कर्जा, नेपाल सरकारको ब्याज अनुदान सहितको व्यावसायिक कृषि कर्जा, शेयर धितो कर्जा, सुनचाँदी कर्जा लगायतका शीर्षकमा कर्जा प्रदान गर्दै आइरहेको छ भने बैंक जमानत, वैदेशिक मुद्रा कारोवार, प्रतीतपत्र कारोबार, विप्रेषण कारोवार, थोक सुन खरिद बिक्री लगायतका गैर कोषमा आधारित कारोवार समेत संचालन गर्दै आइरहेको छ।

४. साना तथा लघु उद्यम कार्यक्रम:

यस बैंकले आफ्ना शाखा कार्यालयहरू लगायत साना किसान विकास लघु वित्तीय संस्था, डिप्रोक्स लघु वित्तीय संस्था र सहकारी संस्थाहरू मार्फत साना किसान तथा लघु उद्यमीहरूलाई कर्जा प्रवाह गर्दै आइरहेको छ भने राहत कार्यक्रम अन्तर्गत न्यून आय भएका किसानहरूलाई नगदेबाली, तरकारी, फलफूलखेती र पशुपंक्षी पालनको लागि लघु कर्जा प्रदान गरिएको छ। त्यसैगरी युवा तथा साना व्यवसायी स्वरोजगार कार्यक्रम, नेपाल सरकारको अनुदान कार्यक्रम अन्तर्गत पशुपालन, तरकारी तथा फलफूलखेती गर्ने कृषकहरूको जोखिमलाई न्यूनीकरण गरी उक्त व्यवसायमा आकर्षित गराउन बाली तथा पशु बीमा मार्फत सुरक्षण कार्यक्रम समेत संचालन गर्दै आइरहेको छ। साथै यस बैंकको केन्द्रीय तालिम प्रतिष्ठान र क्षेत्रीय तालिम केन्द्रहरूबाट व्यावसायिक रूपमा व्यवसाय संचालन गर्ने उद्यमीहरूलाई सीप विकास सम्बन्धी तालिम र स्थानीय आवश्यकता अनुसार अन्य तालिम समेत संचालन गर्ने गरिएको छ। यसका साथै कृषिमूल्य श्रृंखला (Agricultural Value Chain), कृषि उत्पादन, प्रशोधन तथा वितरणका लागि संघीय, प्रादेशिक तथा स्थानीय निकायहरूसँग समेत सहकार्य गरेर प्रभावकारी रूपमा कर्जा प्रवाह गर्ने गरिएको छ।

५. प्रविधि विकास:

आवश्यक पूर्वाधार नपुगेका ४ वटा कार्यालय बाहेक सम्पूर्ण कार्यालयहरूमा Core Banking System जडान 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 पुर्याउन बैंक सफल हुनेछ। कारोवार संचालनको

सन्दर्भमा उत्पन्न हुनसक्ने सम्भावित प्रविधिजन्य जोखिमहरूको पहिचान गरी सोको न्यूनीकरणको लागि आवश्यक व्यवस्था गर्दै आएको छ । IPS, Connect IPS, RTGS, VISA DEBIT Card, Internet Banking, ATM, C-ASBA, DEMAT सेवा जस्ता आधुनिक Electronic Banking को Instruments को प्रयोगलाई तीव्रता दिइएको छ ।

६. जनशक्ति व्यवस्थापन तथा विकास:

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

७. भविष्यका योजनाहरू:

यस बैंकको भविष्यका योजनाहरू निम्नानुसार रहेका छन् ।

- (१) बैंकले प्रवाह गर्ने सेवालाई छिटो, छरितो र ग्राहकमुखी बनाउन विशिष्टीकृत सेवाको लागि कार्यालयहरू किटान गरी क्रमिक रूपमा सेवा विस्तार गरिनेछ ।
- (२) कर्जा प्रवाह, स्वीकृति र कागजात व्यवस्थापन प्रकृतिलाई छिटो, छरितो, सहज, गुणस्तर कायम गर्न तथा केन्द्रीय प्रादेशिक नियन्त्रण प्रणालीलाई व्यवस्थित बनाउन Document Management System(DMS) तथा Credit Processing System सम्बन्धी Software को व्यवस्था गरी कार्यान्वयन गरिनेछ ।
- (३) सम्भाव्यताको आधारमा कृषि, जलविद्युत, पर्यटन तथा अन्य क्षेत्रका ठूला परियोजनाहरूमा लगानी विस्तार गर्ने नीतिलाई निरन्तरता दिइनेछ ।
- (४) कुल निक्षेपमा स्थायी प्रकृतिको न्यून लागतको निक्षेप भार वृद्धि गर्दै निक्षेपको मिश्रणलाई भरपर्दो तथा दिगो बनाउने नीति लिई कार्यक्रम संचालन गरिनेछ ।
- (५) भारत लगायत अन्य तेस्रो मुलुकबाट विप्रेषण आप्रवाहलाई प्रभावकारिरूपमा बैकिङ्ग प्रणालीमार्फत कारोवार बढाउने कार्यलाई निरन्तरता दिइनेछ ।
- (६) बैंकले विभिन्न दातृ निकाय तथा एजेन्सीसँग समन्वय, सहकार्य तथा सम्झौता गरी कम लागतको दीर्घकालीन पूँजी स्रोत परिचालन गर्ने कार्यलाई उच्च प्राथमिकता दिइनेछ ।
- (७) संघीय, प्रादेशिक तथा स्थानीय सरकारहरूसँग समन्वय, सहकार्य तथा सम्झौता गरी कार्यक्रमहरू संचालन गर्ने कार्यलाई निरन्तरता दिदै जानेछ ।
- (८) NPR Prepaid Card, USD Prepaid Card, Credit Card तथा Co-Branding Card को सुरुवात गरी Digital Banking Product लाई थप विस्तार गरिनेछ ।
- (९) बैंकले प्रयोग गरिरहेको Core Banking System(CBS) लाई Additional AA Module (AA Accounts-AR, AA Deposit-AD, AA Simulations-AA-SIM, Retail Lending-AL, CRM-CR, Swift MT19, Insight Module सहित Upgradation गर्दै Management Information System लाई अझ बढी प्रभावकारी बनाइने छ ।
- (१०) नियमहरूको पालना गरी दीगो रूपमा प्रतिस्पर्धात्मक आधुनिक बैकिङ्ग सेवा प्रदान गर्ने सम्वन्धमा बैंकले प्रयोग गर्दै आएको Core Banking System (CBS) लाई थप सुरक्षित बनाउन Cyber Security का राष्ट्रिय तथा अन्तर्राष्ट्रिय Best Practices अपनाई भरपर्दो, सबल, विश्वासनीय र जोखिमरहित गराउने कार्यलाई प्राथमिकता दिई तदनुरूपका कार्यहरूको थालनी गरिनेछ ।
- (११) सहायक कम्पनी खोली सो मार्फत धितोपत्र व्यवसायसम्बन्धी कार्य गरिनेछ ।
- (१२) बैकिङ्ग कारोवारमा निहित जोखिमहरूलाई न्यूनीकरण गर्न Risk Transformation Project अन्तरगत कार्यरत PwC Team ले उपलब्ध गराउने सुझाव तथा परामर्शहरूलाई क्रमिक रूपमा कार्यान्वयन गरिनेछ ।



८ संस्थागत सुशासन, आन्तरिक नियन्त्रण प्रणाली तथा जोखिम व्यवस्थापन :

- (क) **संस्थागत सुशासन** : संस्थागत सुशासनको स्तर निरन्तर कायम राख्दै आफ्ना बैंकिंग कृयाकलापहरूलाई सक्रिय र पारदर्शी रूपमा संचालन गर्ने तर्फ बैंक सदैव सजग रहेको छ । नेपाल राष्ट्र बैंकबाट जारी भएका विवेकशील नियमनको परिपालनामा बैंकले सचेतताका साथ कार्य गर्दै आएको छ । त्यसैगरी नेपाल धितोपत्र बोर्ड लगायतका नियमनकारी निकायहरूबाट जारी भएका नीति नियम र निर्देशनहरूको पूर्ण कार्यान्वयन गरिएको छ । एउटा असल संस्थागत नागरिकको हैसियतले यस बैंकले संस्थागत सुशासनलाई जोड दिएको छ ।
- (ख) **आन्तरिक नियन्त्रण प्रणाली** : बैंक सञ्चालनको सिलसिलामा उत्पन्न हुनसक्ने सम्भावित जोखिम न्यूनीकरणको लागि विभिन्न क्षेत्रमा आन्तरिक नियन्त्रणका उपायहरू अवलम्बन गर्न पर्याप्त संयन्त्रको व्यवस्था गरिएको छ । बैंकमा 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 । त्यसैगरी लेखापरीक्षण समितिमा उल्लेखित विषयहरूको समीक्षाबाट प्राप्त नतिजालाई विश्लेषण गरी सञ्चालक समितिमा आवश्यक राय पेश गर्ने र व्यवस्थापनलाई आवश्यक निर्देशन दिने गरिएको छ । साथै निरीक्षण कार्यलाई अझ बढी प्रभावकारी बनाउन बैंकले छुट्टै आन्तरिक निरीक्षण तथा अनुगमन विभागको स्थापना गरी तदअनुरूपका कार्यहरू अघि बढाइएको छ । आन्तरिक नियन्त्रण प्रणालीलाई थप सुदृढ बनाउन केन्द्रीकृत रूपमा वार्षिक वित्तीय विवरण तयार, मासिक प्रगति विवरण तयार, केन्द्रमा त्रैमासिक रूपमा कर्जाको नोक्सानी व्यवस्था गर्ने र कर्मचारीहरूको तलब भत्ता केन्द्रबाट नै उपलब्ध गराउने कार्य गरिएको छ ।
- (ग) **जोखिम व्यवस्थापन** : बैंकले कर्जा, तरलता, सञ्चालन र बजारसम्बन्धी 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 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 जोखिमसम्बन्धी आवश्यक नीति एवं संरचना विकास गर्नका लागि सञ्चालक समितिमा सुझाव पेश गर्ने र व्यवस्थापनलाई आवश्यक मार्ग निर्देशन दिने कार्यहरू गर्दै आएको छ । जोखिम विश्लेषण, व्यवस्थापन तथा यसको भूमिकालाई अझ सशक्त बनाउने, नियमनकारी निकायको निर्देशनहरूको पूर्ण परिपालनातर्फ थप सजगता अपनाइने छ । जोखिम व्यवस्थापन सम्बन्धी कार्यविधि तयार गरी प्रभावकारी रूपमा लागु गरिएको छ ।
- (घ) **हिसाब भिडान, स्थिर सम्पत्ति व्यवस्थापन** : वि.स. २०६८ सालबाट यस बैंकमा क्रमश Core Banking System लागु गर्ने क्रममा Core Banking System लागु भएका र नभएका कार्यालयहरू बीचको अन्तरशाखा कारोवार Manually गर्नुपर्ने बाध्यताको कारण केही समय पुराना हिसाबहरू समयमा नै फछ्यौट हुन नसकेकोमा हाल सबै कार्यालयहरूमा Core Banking System जडान भई सकेकोले दैनिक रूपमा हिसाब भिडान गर्ने गरिएको तथा पुराना हिसाबहरू बाँकी रहेको छैन । स्थिर सम्पत्तिको प्रभावकारी व्यवस्थापनको लागि स्थिर सम्पत्ति व्यवस्थापन परियोजना स्थापना गरी तदअनुरूपका कार्यहरू अघि बढाइएको छ । स्थिर सम्पत्ति व्यवस्थापनको लागि छुट्टै सफ्टवेयरको खरिद गरी सुरु मौज्जात, खरिद, बिक्री, शाखा स्थानान्तरण तथा अन्य आवश्यक विवरणहरू यथेष्ट रहने व्यवस्था गरिने छ । आगामी आर्थिक वर्षदेखि प्रत्येक वर्ष स्थिर सम्पत्तिको प्रविधिको सहयोगले भौतिक परीक्षण हुने व्यवस्था मिलाउन आवश्यक कारवाही अगाडि बढाइएको छ ।

(ड) **सम्पत्ति शुद्धीकरण निवारण (AML) र ग्राहक पहिचान (KYC)** : सम्पत्ति शुद्धीकरण निवारण कार्यलाई प्रभावकारी रूपमा कार्यान्वयन गर्न र जोखिम नियन्त्रण गर्ने कार्यलाई प्राथमिकता दिदै आएको छ । एक 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 पहिचानसम्बन्धी कार्यविधि र सम्पत्ति शुद्धीकरण निवारण नीति कार्यान्वयनमा ल्याइएको छ । साथै 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 अंगीकार गर्दै आएको छ । बैंकले बाढी, पहिरो आदि जस्ता प्राकृतिक विपत्तिको 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, ट्राफिक आइल्याण्ड निर्माण, यात्रु प्रतीक्षालय, उद्यान निर्माण, हाटबजार सेड, सामुदायिक भवन, चौतारो निर्माण तथा अस्पताल मर्मत जस्ता कार्यमा क्षेत्रीय/प्रादेशिक 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 । साथै संस्थागत सामाजिक उत्तरदायित्व कार्यक्रमलाई प्रदेश संरचना अनुसार नेपाल राष्ट्र बैंकले तोकेको क्षेत्रमा समानुपातिक रूपमा कार्यक्रम संचालन गर्ने कार्यलाई निरन्तरता दिइनेछ ।

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

अन्तर्राष्ट्रिय मुद्रा कोष तथा विश्व आर्थिक परिदृश्य २०१९ अनुसार विश्व अर्थतन्त्रको वृद्धिदर सन् २०१९ मा ३.२ प्रतिशत हुने र सन् २०२० मा केही सुधार भई ३.५ प्रतिशत पुग्ने प्रक्षेपण गरिएको छ । विकसित अर्थतन्त्रहरूमा वृद्धिदर सन् २०१९ मा १.९ प्रतिशत हुने र सन् २०२० मा सो वृद्धिदर केही घटेर १.७ प्रतिशत हुने प्रक्षेपण गरिएको छ । उदीयमान बजार तथा विकासशील अर्थतन्त्रको समूह सन् २०१९ मा ४.१ प्रतिशत वृद्धि हुने र सन् २०२० मा बढेर ४.७ प्रतिशत हुने अपेक्षा गरिएको छ । उदीयमान तथा विकासशील एसियामा सन् २०१९-२० मा ६.२ प्रतिशतले वृद्धिहुने अनुमान गरिएको छ । बढेको ट्यारिफको नकारात्मक प्रभाव तथा कमजोर हुँदै गरेको बाह्य मागले पहिलेनै संरचनात्मक मन्दीमा रहेको चीनको अर्थतन्त्रमा दबाव थपेको छ । चीनको आर्थिक वृद्धिदर सन् २०१९ मा ६.२ प्रतिशत रहने पूर्वानुमान छ । भारतको अर्थतन्त्र सन् २०१९ मा ७ प्रतिशतले वृद्धि हुने र सन् २०२० मा ७.२ प्रतिशत रहने अनुमान छ । उल्लेखित परिस्थितिमा नेपाली अर्थतन्त्रको सकारात्मक आर्थिक वृद्धि रहेको छ । यसले हाम्रो बैकिङ्ग क्षेत्रमा सकारात्मक प्रभाव पारेको छ ।

(ग) बैंकको औद्योगिक वा व्यावसायिक सम्बन्ध:

बैंकले आफ्ना ग्राहक, कर्मचारी तथा नियामक निकायसँग राम्रो व्यावसायिक सम्बन्ध कायम गरेको छ । बैंकले व्यवसाय संचालनमा सबै सरोकारवाला शेयरधनीहरू, नेपाल सरकार, नेपाल राष्ट्र बैंक लगायतका विभिन्न नियमनकारी निकायहरू, ग्राहकहरू, दातृ निकायहरू, अन्य सम्बन्धित पक्षहरूसँग व्यावसायिक, पारदर्शी र असल सम्बन्ध कायम गर्दै व्यावसायिक वातावरण कायम 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 कारण:****१. आर्थिक वर्ष २०७५/०७६ 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। आर्थिक वर्ष २०७५/०७६ मा वहाल रहनु भएका 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 २०७६/०५/२२ सम्म
३.	डा. योगेन्द्र कुमार कार्की	सञ्चालक	नेपाल सरकार, कृषि विकास मन्त्रालय	२०७२/०९/१३ देखि २०७५/१२/२६ सम्म
४.	डा. चन्द्र बहादुर अधिकारी	सञ्चालक	नेपाल सरकार, अर्थ मन्त्रालय	२०७१/०९/२३ देखि २०७५/०९/२२ सम्म
५.	श्री मनोज बस्नेत	सञ्चालक	सर्वसाधारण	२०७२/०२/३० देखि २०७५/१२/१४ सम्म
६.	श्री गोविन्द प्रसाद भट्टराई	सञ्चालक	सर्वसाधारण	२०७२/०२/३० देखि २०७५/१२/०४ सम्म
७.	श्री घनश्याम अवस्थी	सञ्चालक	सर्वसाधारण	२०७२/०२/३० देखि २०७५/१२/१४ सम्म

२. वहालवाला सञ्चालक समितिको विवरण:

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

सञ्चालक डा. इन्दिरा श्रेष्ठ (मास्के) मिति २०७५/०९/२९ को सञ्चालक समितिको निर्णय अनुसार स्वतन्त्र सञ्चालकमा नियुक्त हुनु भएको छ। मिति २०७५/१२/१५ मा सम्पन्न वार्षिक साधारण सभाबाट सर्वसाधारण समूह अन्तरगत सञ्चालक श्री संजीव पौडेल, सञ्चालक श्री हरिप्रसाद पराजुली र सञ्चालक श्री विनोद कुमार गुरागाई सर्वसम्मतरूपमा निर्वाचित हुनु भएको छ। सञ्चालकहरू डा. चन्द्र बहादुर अधिकारी, श्री मनोज बस्नेत र श्री घनश्याम अवस्थीको ४ वर्ष कार्यकाल पूरा हुन गएको। सञ्चालक श्री गोविन्द प्रसाद भट्टराईले मिति २०७५/१२/०४ मा राजिनामा दिनु भएको छ। सञ्चालक श्री रघुराम बिष्ट मिति २०७५/१२/२७ देखि कृषि तथा पशुपंक्षी विकास मन्त्रालयको मनोनयन अनुसार सञ्चालकमा नियुक्ति हुनु भएको छ। सञ्चालक श्री भक्कप्रसाद आचार्य मिति २०७६/०५/२२ देखि नेपाल सरकार अर्थ मन्त्रालयको पत्र अनुसार सञ्चालक नियुक्त हुनु भएको छ।

(ड) बैंकको कारोवारलाई असर पार्ने मुख्य कुराहरू:

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

१. देशको आर्थिक अवस्थामा आउने परिवर्तनबाट पर्ने सक्ने जोखिमहरू ।
२. मुद्रा वजार तथा पूँजी बजारको उतार चढावबाट पर्ने 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. बैकिङ्ग 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 पर्ने सक्ने आर्थिक जोखिमहरू ।
१०. मुद्रास्फीतिबाट पर्ने सक्ने जोखिमहरू ।
११. प्राकृतिक प्रकोपबाट हुन सक्ने आर्थिक तथा भौतिक जोखिमहरू ।

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

यस बैंकको आर्थिक वर्ष २०७५/०७६ को लेखापरीक्षण प्रतिवेदनमा उल्लेखित कैफियतका सम्बन्धमा सञ्चालक समितिको प्रतिक्रिया देहाय बमोजिम रहेको छ :

१. स्थिर सम्पत्तिको प्रभावकारी व्यवस्थापनको लागि स्थिर सम्पत्ति व्यवस्थापन परियोजना स्थापना गरी तदनुसंगका कार्यहरू अघि बढाइएको छ । स्थिर सम्पत्ति व्यवस्थापनको लागि छुट्टै सफ्टवेयरको खरिद गरी सुरु मौज्जात, खरिद, बिक्री, शाखा स्थानान्तरण तथा अन्य आवश्यक विवरणहरू यथेष्ट रहने व्यवस्था गरिने छ । आगामी आर्थिक वर्षदेखि प्रत्येक वर्ष स्थिर सम्पत्तिको प्रविधिको सहयोगले भौतिक परीक्षण हुने व्यवस्था मिलाउन आवश्यक कारवाही अगाडि बढाइएको छ ।

(छ) लाभांश बाँडफाँड गर्न सिफारिस सम्बन्धमा:

आर्थिक वर्ष २०७५/०७६ सम्मको संचित मुनाफाबाट साधारण शेयरधनीहरूलाई चुक्ता पूँजीको ६ प्रतिशतले हुने बोनस शेयर रकम रु. ५४०,९३१,७३७.६०/- र २४ प्रतिशतले हुने नगद लाभांश (कर समेत)रकम रु. २,१६३,७२६,९५०.४०/- तथा फिर्ता नहुने अग्राधिकार शेयर पूँजीमा तोकिए बमोजिम वार्षिक ६ प्रतिशतले हुने नगद लाभांश रकम रु. ३२५,९६२,७२०/- घोषणा गरिएको छ ।

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



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

(रकम रु. हजारमा)

विवरण	साना किसान लघुवित्त वित्तीय संस्था लि.		कोष व्यवस्थापन कम्पनी लि.		गोबर ग्याँस तथा कृ.य.वि. प्रा.लि.	
	२०७५/०७६	२०७४/०७५	२०७५/०७६	२०७४/०७५	२०७५/०७६	२०७५/०७५
शेयर पूँजी	७८६,०३४	७८६,०३४	३१,०४८	३१,०४८	-	-
कुल सम्पत्ति	२२,२०८,७६४	१९,२२५,१२१	५६,९१२	४९,२४९	-	-
खुद नाफा/नोक्सान	४७३,०४३	३९३,०६३	२५,९६२	(४,९७१)	-	-
जगेडा तथा कोष	१,६३९,२७६	१,१८४,५७६	२२,५७७	(३,३८६)	-	-
अन्तिम लेखापरीक्षण भएको	छ	छ	छ	छ	छैन	छैन

(ज) 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 ग्याँस कम्पनीको कारोबार नभइ व्यवसाय संचालनमा नरहेकोले शत प्रतिशत नोक्सानी व्यवस्था गरी यसको उपयुक्त व्यवस्थापन गर्ने क्रममा रहेको छ। समीक्षा अवधिमा कुनै महत्वपूर्ण परिवर्तन नभएको।

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

विगत आर्थिक वर्षमा कुनै यस्तो जानकारी बैंकलाई प्राप्त भएको छैन।

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

विगत आर्थिक वर्षमा यस्तो जानकारी बैंकलाई प्राप्त भएको छैन।

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

विगत आर्थिक वर्षमा यस्तो कुनै जानकारी बैंकलाई प्राप्त भएको छैन।

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

बैंकले हालसम्म आफ्नो शेयर आफैँ खरिद गरेको छैन।

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

आन्तरिक नियन्त्रण प्रणालीका सम्बन्धमा माथि क को बुदा ८ मा उल्लेख गरिएको छ।

(त) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

क्र.सं.	विवरण	आ.व. २०७५/०७६	आ.व. २०७४/०७५
१	कर्मचारी खर्च (रु.मा)	२,९२८,८६२,०६५	३,१८२,३५१,४६४
२	अन्य सञ्चालन खर्च (रु.मा)	८७६,३०५,५२४	७३०,१६८,३५८

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

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

लेखापरीक्षण समिति

आर्थिक वर्ष २०७५/०७६ मा रहेको लेखापरीक्षण समितिको विवरण

क्र.सं.	नाम	पद	प्रतिनिधि	कार्य अवधि
१.	श्री गोविन्द प्रसाद भट्टराई	संयोजक	सञ्चालक	२०७२/०३/११ देखि २०७५/१२/०३
२.	श्री घनश्याम अवस्थी	सदस्य	सञ्चालक	२०७२/०३/११ देखि २०७५/१२/१४ सम्म
३.	श्री हरि प्रसाद पराजुली	सदस्य	सञ्चालक	२०७६/०१/२७ देखि हालसम्म
४.	श्री संजीव पौडेल	सदस्य	सञ्चालक	२०७६/०१/२७ देखि हालसम्म
५.	श्री प्रेम कुमार श्रेष्ठ	सदस्य सचिव	विभागीय प्रमुख आ.ले.प. तथा नि. विभाग	२०७५/०२/२१ देखि हालसम्म

वर्तमान लेखापरीक्षण समितिको विवरण

क्र.सं.	नाम	पद	प्रतिनिधि
१.	श्री हरि प्रसाद पराजुली	संयोजक	सञ्चालक
२.	श्री संजीव पौडेल	सदस्य	सञ्चालक
३.	श्री प्रेम कुमार श्रेष्ठ	सदस्य सचिव	विभागीय प्रमुख आ.ले.प. विभाग

आर्थिक वर्ष २०७५/०७६ मा लेखापरीक्षण समितिका ५१ वटा बैठक सम्पन्न भएको छ । लेखापरीक्षण समितिका पदाधिकारीहरूलाई प्रति बैठक भत्ता वापत रु. ४,०००/- उपलब्ध गराउने गरिएको र आन्तरिक लेखापरीक्षण 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. ८,७८,९००/- खर्च भएको छ ।

लेखापरीक्षण समितिले गरेका प्रमुख कार्यहरू:

- (१) बैंकको समग्र वित्तीय अवस्था, आन्तरिक नियन्त्रण व्यवस्था, जोखिम व्यवस्थापनको सुपरिवेक्षण तथा आन्तरिक लेखापरीक्षणमा औल्याइएका विषयहरूमा आवधिक रूपमा समीक्षा गरी सो सम्बन्धमा अपनाउनु पर्ने कदम बारे व्यवस्थापनलाई आवश्यक निर्देशन दिने र सो सम्बन्धमा सुझाव सञ्चालक समितिमा पेश गर्ने गरेको ।
- (२) बैंकको काम कारवाहीमा नियमितता, मितव्ययिता, औचित्यता, प्रभावकारिता जस्ता कुराहरू अवलम्बन भए/नभएको बारे समीक्षा गरी सञ्चालक समितिलाई आवश्यक राय पेश गर्ने गरेको ।
- (३) आन्तरिक लेखापरीक्षण सम्बन्धी कार्ययोजना स्वीकृति गरेको । वार्षिक कार्ययोजनामा तय गरिएअनुसार बैंकको विभिन्न विभागको आन्तरिक लेखापरीक्षण गराई सो सम्बन्धी प्रतिवेदन तयार गरी सञ्चालक समितिमा पेश गरेको । आ.व. २०७५/०७६ को वार्षिक कार्ययोजना अनुसार चयन गरिएका शाखा कार्यालय मध्ये १२ वटा कार्यालयहरूको बाह्य परामर्शदाता (Outsourcing) द्वारा आन्तरिक लेखापरीक्षण तथा निरीक्षण गर्ने कार्य समेत गराइएको ।



- (४) आन्तरिक लेखापरीक्षण तथा निरीक्षण सम्बन्धी स्वीकृत वार्षिक कार्यक्रममा तय गरिएको लक्ष्य अनुसार आन्तरिक लेखापरीक्षण तथा निरीक्षण भए/नभएको नियमित रूपमा समीक्षा गर्ने गरेको ।
- (५) बैंकको Information System Audit Framework, 2074 मा भएको व्यवस्था अनुसार IS Audit सम्पन्न गराई सोको प्रतिवेदनमा औल्याइएका कैफियतहरू बारे व्यवस्थापन संग छलफल तथा समीक्षा गरी सञ्चालक समितिमा राय सहित पेश गरेको ।
- (६) बाह्य लेखापरीक्षकको प्रतिवेदन र नेपाल राष्ट्र बैंक, बैंक सुपरिवेक्षण विभागबाट यस बैंकको समष्टिगत स्थलगत निरीक्षण प्रतिवेदनमा औल्याइएको विषय तथा कैफियतहरूको सम्बन्धमा राय सहितको प्रतिवेदन सञ्चालक समितिमा पेश गरेको ।
- (७) बैंकको आन्तरिक लेखापरीक्षण तथा निरीक्षण विभागबाट पेश भएको त्रैमासिक प्रतिवेदन उपर संवेदनशीलता तथा गम्भीरताका आधारमा बुँदागतरूपमा छलफल/समीक्षा गरी प्रतिवेदनमा औल्याइएका प्रमुख कैफियतहरू सुधारका लागि व्यवस्थापनलाई निर्देशन दिएको ।
- (८) प्रत्येक त्रैमासमा बैंकको वित्तीय विवरण NFRSS को मापदण्ड अनुसार भए/नभएको समीक्षा सहितको लेखापरीक्षण समितिको त्रैमासिक प्रतिवेदन सञ्चालक समिति समक्ष पेश गर्ने गरेको ।
- (९) लेखापरीक्षकको नियुक्ति सम्बन्धमा सञ्चालक समिति समक्ष सिफारिस गरेको ।
- (१०) नेपाल राष्ट्र बैंकले जारी गरेको एकीकृत निर्देशिका २०७५, बैंकले समय समयमा जारी गरेको कार्यविधि, निर्देशिका तथा विनियमावली तथा प्रचलित कानून अनुसार बैंकलाई लागु हुने नीति नियमको परिपालना भए/नभएको समीक्षा गरी सोको कार्यान्वयनका लागि राय सहित सञ्चालक समिति समक्ष पेश गर्ने गरेको ।

(द) कुनै पनि सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, बैंकका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाको बैंकलाई कुनै पनि रकम बुझाउन बाँकी रहेको जानकारी हुन आएको छैन ।

(ध) बैंकका सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम :

सञ्चालक समितिका अध्यक्ष र सदस्यहरूको भत्ता तथा सुविधा :

आर्थिक वर्ष २०७५/०७६ मा सञ्चालक समितिको जम्मा ६२ वटा बैठकहरू सम्पन्न भएका छन् । प्रति बैठक बैठक भत्ता वापत रु. ४,०००/-, प्रति महिना टेलिफोन सुविधा वापत रु. २,५००/-, प्रति महिना पत्रपत्रिका वापत रु. २०००/-, एकपटक १ थान 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 आर्थिक वर्ष २०७५/०७६ मा बैंकमा लेखापरीक्षण समिति, कर्मचारी व्यवस्थापन तथा सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति र सम्पत्ति शुद्धीकरण निवारण समिति रहेका छन् । उपरोक्त समितिहरूमा सञ्चालकहरू संयोजक एवं सदस्यहरू रहने व्यवस्था छ । यी समितिहरूमा सञ्चालकहरूलाई प्रति बैठक रु. ४,०००/-बैठक भत्ता र बैठकमा भाग लिनका लागि आतेजाते सवारी साधन उपलब्ध गराइएको छ । आर्थिक वर्ष २०७५/०७६ मा लेखापरीक्षण समितिको ५१, जोखिम व्यवस्थापन समितिको १५, कर्मचारी व्यवस्थापन तथा सेवा सुविधा समितिको १८ र सम्पत्ति शुद्धीकरण निवारण समितिका ८ वटा बैठक भएको छ भने बैठक भत्ता तथा अन्य खर्च वापत क्रमशः रु. ८७८,९००/-, रु. २८६,९५०/- , ३३०,६००/- , १४६,९९०/- खर्च भएको छ ।

प्रमुख कार्यकारी अधिकृतको पारिश्रमिक, भत्ता तथा सुविधा

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

(न) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :

आर्थिक वर्ष २०७४/०७५ सम्मको पारित लाभांश रकम मध्ये २०७६ आषाढ मसान्तमा रु. ७१७,०७२,४१६/- 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 २०७५/०७६ मा यस बैंकको २२ प्रतिशत स्वामित्व रहेको साना किसान लघुवित्त वित्तीय संस्थालाई ९ प्रतिशत वार्षिक ब्याजदरमा कर्जा प्रवाह गरेको छ र असार मसान्तमा सो कर्जा रु. १,०००,०००,०००/- रहेको छ । समीक्षा वर्षमा अन्य सम्बद्ध कम्पनीहरू संग 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 आवश्यक ठाउँमा खुलाइएको छ ।

(भ) अन्य कुराहरू :

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 संस्थाहरूबाट लिएको कर्जा सम्बन्धी स्वघोषणा विवरण :

आर्थिक वर्ष २०७५/०७६

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.	श्री रघुराम बिष्ट	-	-	-	भएको	-	-
५.	डा. चन्द्र बहादुर अधिकारी	-	-	-	भएको	-	-
६.	श्री मनोज बस्नेत	-	-	-	-	-	-
७.	श्री गोविन्द प्रसाद भट्टराई	-	-	-	-	-	-
८.	श्री घनश्याम अवस्थी	-	-	-	-	-	-
९.	श्री संजिव पौडेल	-	-	-	-	-	-
१०.	श्री हरि प्रसाद पराजुली	-	-	-	-	-	-
११.	श्री विनोद कुमार गुरागाई	-	-	-	भएको	-	-
१२.	डा.इन्दिरा मास्के (श्रेष्ठ)	-	-	-	भएको	-	-

**प्रमुख अनुपालना अधिकृतको प्रतिवेदनको सार-सङ्क्षेप:**

समीक्षा अवधिमा मेरो मातहतमा रहेको बैंकको अनुपालना विभागले बैंकको काम कार्यवाहिहरूको सूक्ष्म अवलोकन र संपरीक्षण गर्ने गरेको थियो । यस्तो अनुगमन बैंकको आन्तरिक नीति, नियम, विनियम, निर्देशन एवं सम्बद्ध ऐन, नियम, नियमनकारी निकायको नीति, निर्देशन, परिपत्र, कार्यविधिको परिप्रेक्षमा गर्ने गरिएको छ । तद्आधारमा बैंकले बैंकको सञ्चालक समितिबाट निर्णय भएका नीति निर्देशनहरूको पूर्ण रूपमा पालना गर्नुको अतिरिक्त:

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

प्रकाश कडेल

प्रमुख अनुपालना अधिकृत

JOSHI & BHANDARY

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

Report on the Audit of Consolidated Financial Statements

Opinion

We have audited the consolidated financial statements of Agricultural Development Bank Limited and its subsidiaries (collectively referred to as the "Group"), which comprise the consolidated statement of financial position as at Ashad 31, 2076 (corresponding to July 16, 2019), the consolidated statement of profit or loss, the consolidated statement of other comprehensive income, the consolidated statement of changes in equity, the consolidated statement of cash flow for the year then ended, and a summary of significant accounting policies and other explanatory information prepared in accordance with Nepal Financial Reporting Standards.

In our opinion, the financial statement 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 31, 2076 (July 16, 2019) and its financial performance, the statement of other comprehensive income, the statement of changes in equity and the statement of cash flow statement for the year then ended in accordance with the Nepal Financial Reporting Standards.

Basis for Opinion

We have conducted our audit in accordance with Nepal Standards on Auditing. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the financial Statements section of our report. We are independent of the Group in accordance with the Institute of Chartered Accountant of Nepal's code of ethics for professional accountants (ICAN Code) together with the ethical requirements that are relevant to our audit of the financial statements in Nepal and we have fulfilled our ethical responsibilities in accordance with these requirements and the ICAN Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matters

1. We did not audit the financial statements and other financial information of subsidiary **Kosh Byabasthapan Company Limited** whose financial statements reflect total assets of NPR 56.91 million and net assets of NRP 53.90 million as at Ashad 31, 2076 (corresponding to July 16, 2019) and net profit of NRP 25.96 million and net cash inflows of NRP 2.34 million for the year then ended. These financial statements and other financial information have been audited by other auditors whose reports have been furnished to us by the management and our opinion on the financial statements so far as it relates to the accounts and disclosures included in respect of these subsidiaries, are based solely on the report of other auditors.
2. Bank still needs proper reconciliation of fixed assets, such as list of assets with opening balance, purchased during the year, disposed during the year and the closing balance. As such we were unable to verify the fixed assets without having proper list of asset and reconciliation. Written Down Value of fixed assets amounts to NPR 1,264.12 million as shown in Note 4.13 of financial statement.

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







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

Management is responsible for the preparation and fair presentation of the consolidated 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 misstatements, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

Auditor's Responsibility for Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatements, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Nepal Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Nepal Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

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

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

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





Report on Other Legal and Regulatory Requirements

We have obtained information and explanations asked for which, to best of our knowledge and belief, were necessary for the purpose of our audit. In our opinion, consolidated statements of financial position, consolidated statement of profit or loss, consolidated statement of other comprehensive income, consolidated statements of changes in equity and consolidated statements of cash flows, have been prepared in accordance with the requirements of the Companies Act, 2063 and are in agreement with the books of account maintained by the Bank and its subsidiaries 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 auditors.

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

To the best of our information and according to explanations given to us and so far appeared from our examination of the books of account of the Bank and the audit reports issued by other auditors necessary for the purpose of our audit, we have not come across cases where 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 the 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.


Prabhu R. Bhandary
Managing Partner



Joshi & Bhandary
Chartered Accountants

UDIN No.: 191210CA000308buDs

Place: Kathmandu
Date: December 10, 2019


Binay Prakash Shrestha
Proprietor



K. A. S. Associates
Chartered Accountants

UDIN No: 191209CA00116E3YAI

Agricultural Development Bank Limited
Consolidated Statement of Financial Position

As on 31 Asar, 2076

Particulars	Note	Group		Bank	
		Current Year	Previous Year	Current Year	Previous Year
Assets					
Cash and cash equivalent	4.1	11,502,574,431	11,227,588,232	11,500,460,234	11,227,273,792
Due from Nepal Rastra Bank	4.2	4,993,659,833	8,270,666,878	4,993,659,833	8,270,666,878
Placement with Bank and Financial Institutions	4.3	2,858,700,000	-	2,858,700,000	-
Derivative financial instruments	4.4	118,552,200	-	118,552,200	-
Other trading assets	4.5	-	-	-	-
Loan and advances to B/FIs	4.6	1,285,268,937	495,000,000	1,285,268,937	495,000,000
Loans and advances to customers	4.7	108,806,696,755	98,096,350,319	108,806,696,755	98,096,350,319
Investment securities	4.8	16,872,944,216	12,084,108,735	16,846,608,520	12,039,971,463
Current tax assets	4.9	-	-	206,423,340	-
Investment in subsidiaries	4.10	-	-	28,840,000	28,840,000
Investment in associates	4.11	494,471,359	402,787,755	69,384,000	69,384,000
Investment property	4.12	258,423,496	240,313,081	258,423,496	240,313,081
Property and equipment	4.13	1,266,524,546	1,212,417,047	1,264,192,467	1,210,081,586
Goodwill and Intangible assets	4.14	69,398,746	53,527,545	69,398,746	53,527,545
Deferred tax assets	4.15	-	-	-	-
Other assets	4.16	3,156,347,195	3,125,083,571	3,151,122,443	3,122,688,942
Total Assets		151,683,561,714	135,207,843,162	151,457,730,971	134,854,097,606
Liabilities					
Due to Bank and Financial Institutions	4.17	478,369,715	551,886,896	478,369,715	551,886,896
Due to Nepal Rastra Bank	4.18	38,424,211	195,156,104	38,424,211	195,156,104
Derivative financial instruments	4.19	-	-	-	-
Deposits from customers	4.20	118,864,264,616	104,178,847,357	118,884,922,831	104,178,959,617
Borrowing	4.21	60,917,808	360,447,613	60,917,808	360,447,613
Current Tax Liabilities	4.9	62,413,045	246,011,850	-	156,230,258
Provisions	4.22	-	-	-	-
Deferred tax liabilities	4.15	121,432,877	102,160,538	113,536,328	102,160,538
Other liabilities	4.23	3,531,252,454	2,903,398,969	3,528,827,097	2,881,767,061
Debt securities issued	4.24	-	460,000,000	-	460,000,000
Subordinated Liabilities	4.25	-	-	-	-
Total liabilities		123,157,074,726	108,997,909,326	123,104,997,990	108,886,608,086
Equity					
Share capital	4.26	14,448,240,960	13,937,928,000	14,448,240,960	13,937,928,000
Share premium		-	-	-	-
Retained earnings		3,573,552,700	2,839,115,517	3,422,037,527	2,598,638,414
Reserves	4.27	10,500,879,774	9,430,923,105	10,482,454,493	9,430,923,105
Total equity attributable to equity holders		28,522,673,434	26,207,966,622	28,352,732,981	25,967,489,519
Non-controlling interest		3,813,553	1,967,214		
Total equity		28,526,486,987	26,209,933,836	28,352,732,981	25,967,489,519
Total liabilities and equity		151,683,561,714	135,207,843,162	151,457,730,971	134,854,097,606
Contingent liabilities and commitment	4.28	55,777,425,420	38,992,842,638	55,777,425,420	38,992,842,638
Net assets value per share		252.50	249.58	250.61	247.21

Chhetra Bahadur Sejuwal
Chairman

Jhakka Prasad Acharya
Director

Raghu Ram Bista
Director

As per our reports attached

Dr. Indira Shrestha Maskey
Director

Sanjeev Poudel
Director

Hari Prasad Parajuli
Director

Binod Kumar Guragain
Director

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

Anil Kumar Upadhyay
Chief Executive Officer

Yagya Prakash Neupane
Deputy General Manager

Krishna Nakarmi
Department Head
Finance and Accounts Department

Agricultural Development Bank Limited

Consolidated Statement of Profit or Loss

For the year ended 31 Asar, 2076

Particulars	Note	Group		Bank	
		Current Year	Previous Year	Current Year	Previous Year
Interest income	4.29	15,467,736,213	13,956,627,040	15,480,122,105	13,956,457,625
Interest expense	4.30	7,863,475,564	6,967,926,652	7,865,130,446	6,966,285,982
Net interest income		7,604,260,649	6,988,700,388	7,614,991,659	6,990,171,642
Fees and commission income	4.31	1,081,919,463	949,765,312	1,081,481,421	949,765,312
Fees and commission expense	4.32	11,012,358	8,104,255	11,012,358	7,926,634
Net fee and commission income		1,070,907,105	941,661,057	1,070,469,063	941,838,678
Net interest, fee and commission income		8,675,167,754	7,930,361,445	8,685,460,722	7,932,010,320
Net trading income	4.33	318,873,266	188,129,126	318,873,266	188,129,126
Other operating income	4.34	18,897,949	44,566,590	18,897,949	45,980,244
Total operating income		9,012,938,969	8,163,057,161	9,023,231,937	8,166,119,690
Impairment charge/(reversal) for loan and other losses	4.35	(289,846,558)	(822,352,826)	(289,846,558)	(822,352,826)
Net operating income		9,302,785,526	8,985,409,987	9,313,078,494	8,988,472,516
Operating expense					
Personnel expenses	4.36	2,930,355,770	3,185,096,328	2,928,862,065	3,182,351,464
Other operating expenses	4.37	876,909,743	730,754,805	876,305,524	730,168,358
Depreciation & Amortisation	4.38	166,219,989	131,963,861	166,192,588	131,930,099
Operating Profit		5,329,300,024	4,937,594,992	5,341,718,317	4,944,022,595
Non operating income	4.39	486,638,169	324,013,935	382,280,672	235,825,089
Non operating expense	4.40	-	4,320,392	-	4,320,392
Profit before income tax		5,815,938,193	5,257,288,535	5,723,998,990	5,175,527,292
Income tax expense	4.41	1,711,463,148	1,535,604,677	1,532,408,354	1,522,008,193
Current Tax		1,744,781,458	1,513,828,031	1,565,726,664	1,500,231,547
Deferred Tax		(33,318,310)	21,776,646	(33,318,310)	21,776,646
Profit for the year		4,104,475,045	3,721,683,858	4,191,590,635	3,653,519,099
Profit attributable to:					
Equity holders of the Bank		4,102,628,706	3,722,037,400	4,191,590,635	3,653,519,099
Non-controlling interest		1,846,339	(353,542)	-	-
Profit for the year		4,104,475,045	3,721,683,858	4,191,590,635	3,653,519,099
Earnings per share					
Basic earnings per share		41.91	37.67	42.88	36.91
Diluted earnings per share		41.91	37.67	42.88	36.91

Chhetra Bahadur Sejuwal
Chairman

Jhakka Prasad Acharya
Director

Raghu Ram Bista
Director

As per our reports attached

Dr. Indira Shrestha Maskey
Director

Sanjeev Poudel
Director

Hari Prasad Parajuli
Director

Binod Kumar Guragain
Director

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

Anil Kumar Upadhyay
Chief Executive Officer

Yagya Prakash Neupane
Deputy General Manager

Krishna Nakarmi
Department Head
Finance and Accounts Department

Agricultural Development Bank Limited

Consolidated Statement of Other Comprehensive Income

For the year ended 31 Asar, 2076

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Profit For the Year	4,104,475,045	3,722,037,400	4,191,590,635	3,653,519,099
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	175,302,164	179,525,533	148,980,334	179,525,533
Gains/(losses) on revaluation				
Actuarial gains/(losses) on defined benefit plans	(304,289,319)	(390,253,274)	(304,289,319)	(390,253,274)
Income tax relating to above items	(52,590,649)	(53,857,660)	(44,694,100)	(53,857,660)
Net other comprehensive income that will not be reclassified to profit or loss	(181,577,804)	(264,585,401)	(200,003,085)	(264,585,401)
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	(181,577,804)	(264,585,401)	(200,003,085)	(264,585,401)
Total comprehensive income for the year	3,922,897,241	3,457,451,999	3,991,587,550	3,388,933,698
Total comprehensive income attributable to:				
Equity holders of the Bank	3,921,050,901	3,457,451,999	3,991,587,550	3,388,933,698
Non-controlling interest	1,846,339	(353,542)	-	-
Total comprehensive income for the period	3,922,897,241	3,457,098,457	3,991,587,550	3,388,933,698

Chhetra Bahadur Sejuwal
Chairman

Jhakka Prasad Acharya
Director

Raghu Ram Bista
Director

As per our reports attached

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

Dr. Indira Shrestha Maskey
Director

Sanjeev Poudel
Director

Hari Prasad Parajuli
Director

Binod Kumar Guragain
Director

Anil Kumar Upadhyay
Chief Executive Officer

Yagya Prakash Neupane
Deputy General Manager

Krishna Nakarmi
Department Head
Finance and Accounts Department

Agricultural Development Bank Limited
Statement of changes in equity
For the year ended 31 Asar, 2076
Attributable to equity holders of the Bank

Particulars	Bank									Total
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation reserve	Retained earning	Other reserve	
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
Adjustment/Restatement								(615,205,998)	-	(615,205,998)
Adjusted/Restated balance at Sawan 1, 2074	12,520,392,000	540,826,597	5,392,136,575	106,685,490	-	142,480,632	-	2,797,148,679	1,479,455,727	22,979,125,700
Comprehensive income for the year										
Profit for the year								3,653,519,099	-	3,653,519,099
Other comprehensive income, net of tax										
Gain/(Losses) from investment in equity instruments measured at Fair Value						125,667,873			-	125,667,873
Gain/(losses) on revaluation									-	-
Actuarial gain/(losses) on defined benefit plan									(390,253,274)	(390,253,274)
Gain/(losses) on cash flow hedge									-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)									-	-
Total comprehensive income for the year	-	-	-	-	-	125,667,873	-	3,653,519,099	(390,253,274)	3,388,933,698
Transfer to reserve during the year			688,464,759	2,362,750	1,474,191,838			(2,688,431,401)	523,412,054	-
Transfer from reserve during the year					(110,182,984)	(2,548,066)		113,681,319	(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	1,364,008,854	(2,548,066)	-	(3,852,029,383)	522,461,786	(400,569,878)
Balance at Asar end 2075	13,937,928,000	-	6,080,601,334	109,048,240	1,364,008,854	265,600,438	-	2,598,638,414	1,611,664,238	25,967,489,519
Balance at Sawan 1, 2075	13,937,928,000	-	6,080,601,334	109,048,240	1,364,008,854	265,600,438	-	2,598,638,414	1,611,664,238	25,967,489,519
Adjustment/Restatement								(122,539)		-
Adjusted/Restated balance at Sawan 1, 2075	13,937,928,000	-	6,080,601,334	109,048,240	1,364,008,854	265,600,438	-	2,598,515,875	1,611,664,238	25,967,489,519
Comprehensive income for the year										
Profit for the year								4,191,590,635	-	4,191,590,635
Other comprehensive income, net of tax										
Gain/(Losses) from investment in equity instruments measured at Fair Value						104,286,234			-	104,286,234
Gain/(losses) on revaluation									-	-
Actuarial gain/(losses) on defined benefit plan									(304,289,319)	(608,578,638)
Gain/(losses) on cash flow hedge									-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)									-	-
Total comprehensive income for the year	-	-	-	-	-	104,286,234	-	4,191,590,635	(304,289,319)	3,687,298,231
Transfer to reserve during the year			838,318,127		340,285,882			(1,279,988,678)	101,384,669	-
Transfer from reserve during the year				(6,581,000)	-			28,454,204	(21,873,204)	-
Transactions with owners, directly recognised in equity										
Share issued										-
Share based payments										-
Dividends to equity holders										-
Bonus shares issued	510,312,960							(510,312,960)	-	-
Cash dividend paid								(1,606,221,549)	-	(1,606,221,549)
Other										-
Total contributions by and distributions	510,312,960	-	838,318,127	(6,581,000)	340,285,882	104,286,234	-	823,521,652	(224,777,854)	2,385,366,001
Balance at Asar end 2076	14,448,240,960	-	6,918,919,461	102,467,240	1,704,294,736	369,886,672	-	3,422,037,527	1,386,886,384	28,352,855,520

Chhetra Bahadur Sejuwal
Chairman

Jhakka Prasad Acharya
Director

Raghu Ram Bista
Director

As per our reports attached

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Department Head
Finance and Accounts Department

Agricultural Development Bank Limited
Consolidated Statement of changes in equity
For the year ended 31 Asar, 2076
Attributable to equity holders of the Bank



Agricultural Development Bank Ltd.
कृषि विकास बैंक लि.

ADBL

Particulars	Group									
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation reserve	Retained earning	Other reserve	Total
Balance at Sawan 1, 2074	12,520,392,000	540,826,597	5,392,136,575	106,685,490	-	142,480,632	-	3,584,313,779	1,479,455,727	23,766,290,500
Adjustment/Restatement	-	-	-	-	-	-	-	(615,205,998)	-	(615,205,998)
Adjusted/Restated balance at Sawan 1, 2074	12,520,392,000	540,826,597	5,392,136,575	106,685,490	-	142,480,632	-	2,969,107,481	1,479,455,727	23,151,084,502
Comprehensive income for the year	-	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	-	-	3,722,037,400	-	3,722,037,400
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-
Gain/(Losses) from investment in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-
Gain/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-
Actuarial gain/(losses) on defined benefit plan	-	-	-	-	-	-	-	-	-	-
Gain/(losses) on cashflow hedge	-	-	-	-	-	-	-	-	-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	-	-	3,722,037,400	(390,253,274)	3,331,784,126
Transfer to reserve during the year	-	-	688,464,759	2,362,750	1,474,191,838	-	-	(2,688,431,401)	523,412,054	-
Transfer from reserve during the year	-	-	-	-	(110,82,984)	(2,548,666)	-	113,661,319	(950,769)	(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	1,364,008,854	123,119,806	-	(129,991,963)	132,208,512	3,056,528,579
Balance at Asar end 2075	13,937,928,000	-	6,080,601,334	109,048,240	1,364,008,854	265,600,438	-	2,839,115,517	1,611,664,238	26,209,933,836
Balance at Sawan 1, 2075	13,937,928,000	-	6,080,601,334	109,048,240	1,364,008,854	265,600,438	-	2,839,115,517	1,611,664,238	26,209,933,836
Adjustment/Restatement	-	-	-	-	-	-	-	(122,539)	-	-
Adjusted/Restated balance at Sawan 1, 2075	13,937,928,000	-	6,080,601,334	109,048,240	1,364,008,854	265,600,438	-	2,639,992,978	1,611,664,238	26,207,844,083
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	-	-	-	-	-	-	-	-	-	-
Gain/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-
Actuarial gain/(losses) on defined benefit plan	-	-	-	-	-	-	-	-	-	-
Gain/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	-	-	4,102,628,706	-	4,102,628,706
Transfer to reserve during the year	-	-	838,318,127	340,265,882	-	122,711,515	-	-	-	1,279,968,678
Transfer from reserve during the year	-	-	-	(6,581,000)	-	-	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	510,312,960	-	-	-	-	-	-	(510,312,960)	-	-
Cash dividend paid	-	-	-	-	-	-	-	(1,606,221,550)	-	(1,606,221,550)
Other	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	510,312,960	-	838,318,127	(6,581,000)	340,265,882	122,711,515	-	734,559,722	(224,777,854)	2,314,829,351
Balance at Asar end 2076	14,448,240,960	-	6,918,919,461	102,467,240	1,704,294,736	388,311,953	-	3,573,552,700	1,386,886,384	28,572,673,434

Agricultural Development Bank Limited
Consolidated Statement of cash flows
For the year ended 31 Asar, 2076

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest received	15,413,895,380	13,847,379,416	15,413,895,380	13,847,210,001
Fees and other income received	1,081,919,463	949,765,312	1,081,481,421	949,765,312
Dividend received				
Receipts from other operating activities	704,856,643	448,696,036	704,568,643	447,239,803
Interest paid	(7,436,121,335)	(6,830,805,869)	(7,437,528,820)	(7,103,406,765)
Commission and fees paid	(11,012,358)	(6,055,692)	(11,012,358)	(6,055,692)
Cash payment to employees	(3,136,400,054)	(3,233,635,221)	(3,135,240,363)	(3,230,890,357)
Other expense paid	(856,822,031)	(1,232,542,866)	(856,217,812)	(1,231,779,006)
Operating cash flows before changes in operating assets and liabilities	5,760,315,707	3,942,801,115	5,759,946,090	3,672,083,296
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	3,277,007,045	1,658,928,747	3,277,007,045	1,658,928,747
Placement with bank and financial institutions	(2,858,700,000)	2,500,000	(2,858,700,000)	-
Other trading assets	-	-	-	-
Loan and advances to bank and financial institutions	(798,251,451)	(495,000,000)	(798,251,451)	(495,000,000)
Loans and advances to customers	(10,392,194,779)	(6,393,196,409)	(10,392,194,779)	(6,393,196,409)
Other assets	(332,706,999)	349,441,782	(329,876,876)	349,452,455
	(5,344,530,478)	(934,524,765)	(5,342,069,972)	(1,207,731,911)
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	(73,517,181)	250,954,203	(73,517,181)	250,954,203
Due to Nepal Rastra Bank	(156,731,893)	(8,318,616)	(156,731,893)	(8,318,616)
Deposit from customers	14,685,417,259	4,701,628,372	14,705,963,214	4,701,120,168
Borrowings	(299,529,805)	(104,011,059)	(299,529,805)	(104,011,059)
Other liabilities	1,650,546	(331,862,218)	20,943,714	(75,907,522)
Net cash flow from operating activities before tax paid	8,812,758,448	3,573,865,917	8,855,058,077	3,556,105,262
Income taxes paid	(1,928,380,262)	(1,276,862,456)	(1,928,380,262)	(1,276,862,456)
Net cash flow from operating activities	6,884,378,186	2,297,003,461	6,926,677,814	2,279,242,807
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(7,658,550,248)	(2,408,530,286)	(7,684,872,078)	(2,390,761,540)
Receipts from sale of investment securities	3,044,478,930	16,185,241	3,026,677,355	16,142,662
Purchase of property and equipment	(207,893,520)	(231,022,122)	(207,869,502)	(230,935,257)
Receipt from the sale of property and equipment	333,274	2,948,480	333,274	2,948,480
Purchase of intangible assets	(28,621,469)	(55,747,512)	(28,621,469)	(55,747,512)
Receipt from the sale of intangible assets				
Purchase of investment properties				
Receipt from the sale of investment properties	29,404,439	192,051,300	29,404,439	192,051,300
Interest received				
Dividend received	14,714,826	21,238,423	14,714,826	22,694,656
Net cash used in investing activities	(4,806,133,767)	(2,462,876,476)	(4,850,233,154)	(2,443,607,211)
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				
Dividends paid	(1,343,258,220)	(400,569,878)	(1,343,258,219)	(400,569,878)
Interest paid				
Other receipt/payment			-	
Net cash from financing activities	(1,803,258,220)	(860,569,878)	(1,803,258,219)	(860,569,878)
Net increase (decrease) in cash and cash equivalents	274,986,198	(1,026,442,893)	273,186,441	(1,024,934,282)
Cash and cash equivalents at Sawan 1, 2075	11,227,588,232	12,254,031,124	11,227,273,792	12,252,208,074
Effect of exchange rate fluctuations on cash and cash equivalents held				
Cash and cash equivalents at Asar end 2076	11,502,574,431	11,227,588,232	11,500,460,233	11,227,273,792

Agricultural Development Bank Limited
Notes to the Consolidated Financial Statements
For the year ended 31st Asar 2076 (16 July 2019)

1 Reporting Entity

Agricultural Development Bank Limited 'here after called 'the bank', (then Agricultural Development Bank Nepal) was established as per the Agricultural Development Bank Act 2024 as a development bank, in accordance with government's financial sector reform program. It was incorporated under the Bank and Financial Ordinance 2062 (later as an Act) as an 'A' class financial institution licensed by the central bank of Nepal. Bank's registered office is in Ramshahpath Kathmandu Nepal. Majority (51%) of Ordinary Shares is owned by Government of Nepal and the bank is listed in Nepal Stock Exchange (NEPSE). The bank is operating as a commercial bank across the country with 257 Branches, 10 Extension counters, 7 Provincial offices, 2 Regional offices and 4 training centers including its head office.

The bank has two subsidiaries namely Gobar Gas तथा 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 Nepal Financial Reporting Standards.

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

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

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

2 Basis of Preparation

2.1 Statement of Compliance

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

2.2 Reporting Period and Approval of Financial Statements

Reporting Period of the bank falls between beginnings of Shrawan to end of Asar each year (Mid July). Accompanied Financial Statements were approved by the bank's Board of Directors on December 10, 2019.

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

2.3 Functional and Presentation Currency

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

2.4 Use of Estimates, Assumptions and Judgments

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

Estimated and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized prospectively. Information about significant areas of estimates, uncertainty and critical judgment in applying accounting policies that have the most significant effect on the amounts recognized in the financial statements are:

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

2.5 Changes in Accounting Policy

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

2.6 New Standards in Issue but not effective

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

a. IFRS 9- Financial Instruments

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

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

b. IFRS 15- Revenue from contracts with customers

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

c. IFRS 16- Leases

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

d. IFRS 17 Insurance Contracts

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

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

2.7 Adoption of Carve-outs

Accounting Standard Board Nepal has resolved carve-outs for implementation of NFRS 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 prepared 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.



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 Discounting

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

2.9 Limitation of NFRS Implementation

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

3 Significant Accounting Policies

3.1 Basis of Measurement

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

3.2 Basis of Consolidation

3.2.1 Business Combination

During the reporting period, no business was acquired.

3.2.2 Non-Controlling Interest

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

3.2.3 Subsidiaries

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

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

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

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

3.2.4 Loss of Control

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

3.2.5 Special Purpose Entity (SPE)

No such entities exist.

3.2.6 Transaction elimination on consolidation

During the year bank has lent additional 50 crore to its associate, Sana Kisan Bikas laghu Bitta Bittiya Sanstha Limited. Total amount outstanding on Asar end 2076 is 100 crore. Banks' share of interest is adjusted in consolidated financial statements.

3.3 Cash and Cash Equivalent

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

3.4 Financial assets and Financial Liabilities

3.4.1 Recognition

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

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

3.4.2 Classification-Financial Assets

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

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

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

3.4.2 Classification-Financial liabilities

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

3.4.3 Measurement

Initial Measurement

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

Subsequent Measurement

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

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

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

3.4.4 De-recognition- Financial Assets

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

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

3.4.5 De recognition- Financial Liabilities

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

3.4.6 Determination of Fair Value

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

The fair values are determined according to the following hierarchy:

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

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

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

When available, the Bank measures the fair value of an instrument using quoted prices in an active market for that instrument. A market is regarded as active if quoted prices are readily and regularly available and represent actual and regularly occurring market transactions on an arm's length basis. If a market for a financial instrument is not active, the Bank establishes fair value using a valuation technique. Valuation techniques include using recent arm's length transactions between knowledgeable, willing parties (if available), reference to the current fair value of other instruments that are substantially the same, discounted cash flow analyses.

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

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

3.4.7 Impairment

Financial assets

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

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

Bank uses carve- outs as mentioned in 2.7 above

Objective evidence that financial assets are impaired includes:

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

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

Individual Assessment of Impairment

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

Collective Assessment of Impairment

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

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

After grouping of loans on the basis of homogeneous risks, the Bank uses net flow rate method. Under this methodology the movement in the outstanding balance of customers into default categories over the periods is used to estimate the amount of financial assets that will eventually be irrecoverable, as a result of the events occurring before the reporting date.

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

3.4.8 Write off

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

Non-financial assets

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

No impairment loss is recognized during this year.

3.5 Trading Assets

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

3.6 Derivative Assets and Derivative Liabilities

At reporting date, the bank's outstanding contract for a non-deliverable forward contract asset (NDF) was of Rs. 118,552,200.00. The bank has a policy to maintain a square-off position on such derivative contracts with exception a certain degree of risk tolerance.

3.7 Property Plant and Equipment

3.7.1 Recognition and measurement

Property, Plant and Equipment are measured at cost less accumulated depreciation and any accumulated impairment losses. Cost comprises purchase price including non-refundable duties and taxes; and any directly attributable cost incurred in bringing the asset to their present location and condition necessary for it to be capable of operating in the manner intended by the management but excluding trade discounts and rebates. Subsequent expenditure is capitalized only when it is probable that future economic benefits associated with the expenditure will flow into 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 or 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.

<u>Class of assets</u>	<u>Estimated useful life</u>
Building	50 years
Office Equipment	10 years
Fixtures and fittings	10 years
Computers	5 years
Vehicles	above 6yrs
Others	10 years

3.7.3 Assets Received in Grant

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

3.8 Goodwill and Intangible assets

Banking Software

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

Other Intangibles

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

3.9 Investment Property

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

3.10 Income Tax

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

3.10.1 Current Tax

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

3.10.2 Deferred Tax

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

3.11 Deposits, Debt Securities Issued and Subordinated Liabilities

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

Subordinated Liabilities

These are the liabilities subordinated, at the event of winding up, to claims of depositors, debt Securities issued and other creditors. It shall include redeemable preference shares, subordinated notes issued, borrowings etc.

3.12 Provisions

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

3.13 Revenue Recognition

3.13.1 Interest income

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

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

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

1. Loans where contractual payments of principal and/or interest are more than 12 months in arrears, irrespective of the net realizable value of collateral.
2. Overdrafts and other short term facilities which have not been settled after the expiry of the loan and even not renewed within 12 months of the expiry, irrespective of the net realizable value of collateral.
3. All loans and advances with 100% provision.

3.13.2 Fees and Commission Income

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

3.13.3 Dividend Income

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

3.13.4 Net Trading Income

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

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

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

3.14 Interest Expenses

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

Bank uses ASB carve- outs as mentioned in 2.6 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 benefits are recognized on actuarial valuation.

3.15.3 Termination Benefits

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

3.15.4 Short term employee benefits

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

3.16 Leases

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

From current fiscal year, bank has booked operating lease expenses in straight line method as per IAS 17. Prospective impact has been taken in the financials on adoption of straight line method to record the operating lease expenses.

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. 1,704,294,736 in FY 2075/76.

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. 13,186,480 inter-office transactions under reconciliation is presented as Other Liabilities.

4.1 Cash and cash equivalent

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Cash in hand	3,361,608,828	3,903,865,922	3,361,603,828	3,903,860,922
Balances with B/FIs	4,360,730,603	1,846,160,623	4,358,621,405	1,845,851,184
Money at call and short notice	385,001	2,361,687	385,001	2,361,687
Other	3,779,849,999	5,475,200,000	3,779,849,999	5,475,200,000
Total	11,502,574,431	11,227,588,232	11,500,460,234	11,227,273,792

4.2 Due from Nepal Rastra Bank

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Statutory balances with NRB	4,992,775,502	8,269,613,181	4,992,775,502	8,269,613,181
Securities purchased under resale agreement	-	-	-	-
Other deposit and receivable from NRB	884,331	1,053,697	884,331	1,053,697
Total	4,993,659,833	8,270,666,878	4,993,659,833	8,270,666,878

4.3 Placements with Bank and Financial Institutions

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Placement with domestic B/FIs	2,528,850,000	-	2,528,850,000	-
Placement with foreign B/FIs	329,850,000	-	329,850,000	-
Less: Allowances for impairment	-	-	-	-
Total	2,858,700,000	-	2,858,700,000	-

4.4 Derivative financial instruments

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

**4.5 Other trading assets**

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

4.6 Loan and advances to B/FIs

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loans to microfinance institutions	1,298,251,451	500,000,000	1,298,251,451	500,000,000
Other	-	-	-	-
Less: Allowances for impairment	(12,982,515)	(5,000,000)	(12,982,515)	(5,000,000)
Total	1,285,268,937	495,000,000	1,285,268,937	495,000,000
4.6.1: Allowances for impairment				
Balance at Sawan 1	5,000,000	-	5,000,000	-
Impairment loss for the year:				
Charge for the year	7,982,515	5,000,000	7,982,515	5,000,000
Recoveries/reversal	-	-	-	-
Amount written off	-	-	-	-
Balance at Asar end	12,982,515	5,000,000	12,982,515	5,000,000

4.7 Loans and advances to customers

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan and advances measured at amortized cost	112,465,125,420	102,053,467,327	112,465,125,420	102,053,467,327
Less: Impairment allowances	(3,658,428,666)	(3,957,117,008)	(3,658,428,666)	(3,957,117,008)
Collective impairment	(1,043,809,928)	(926,654,022)	(1,043,809,928)	(926,654,022)
Individual impairment	(2,614,618,738)	(3,030,462,986)	(2,614,618,738)	(3,030,462,986)
Net amount	108,806,696,755	98,096,350,319	108,806,696,755	98,096,350,319
Loan and advances measured at FVTPL				
Total	108,806,696,755	98,096,350,319	108,806,696,755	98,096,350,319

4.7.1: Analysis of loan and advances - By Product

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
<u>Product</u>				
Term Loans	4,093,588,061	9,781,781,284	4,093,588,061	9,781,781,284
Overdraft	7,151,490,000	8,765,219,652	7,151,490,000	8,765,219,652
Trust receipt/import loan	72,270,000	31,101,234	72,270,000	31,101,234
Demand and other working capital loan	86,011,993,234	68,171,433,617	86,011,993,234	68,171,433,617
Personal residential loans	5,490,100,000	5,394,002,473	5,490,100,000	5,394,002,473
Real estate loans	572,002,109	573,897,106	572,002,109	573,897,106
Margin lending loans	15,990,000	-	15,990,000	-
Hire Purchase Loans	860,520,000	743,544,646	860,520,000	743,544,646
Deprived Sector Loans	4,592,924,184	6,041,686,391	4,592,924,184	6,041,686,391
Bills purchased	-	-	-	-
Staff loans	1,732,513,362	2,124,863,182	1,732,513,362	2,124,863,182
Others	1,591,090,000	163,179,419	1,591,090,000	163,179,419
Sub total	112,184,480,950	101,790,709,004	112,184,480,950	101,790,709,004
Interest receivable	280,644,470	262,758,323	280,644,470	262,758,323
Grand total	112,465,125,420	102,053,467,327	112,465,125,420	102,053,467,327

4.7.2: Analysis of loan and advances - By Currency

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Nepalese rupee	112,465,125,420	102,053,467,327	112,465,125,420	102,053,467,327
Indian rupee	-	-	-	-
United State dollar	-	-	-	-
Great Britain pound	-	-	-	-
Euro	-	-	-	-
Japanese yen	-	-	-	-
Chinese yuan	-	-	-	-
Other	-	-	-	-
Total	112,465,125,420	102,053,467,327	112,465,125,420	102,053,467,327

4.7.3: Analysis of loan and advances - By Collateral

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
<u>Secured</u>				
Movable/immovable assets	111,042,875,258	99,953,566,223	111,042,875,258	99,953,566,223
Gold and silver	65,170,000	78,016,804	65,170,000	78,016,804
Guarantee of domestic B/FIs	-	-		
Government guarantee	-	-		
Guarantee of international rated bank	-	-		
Collateral of export document	-	-		
Collateral of fixed deposit receipt	642,170,000	633,422,231	642,170,000	633,422,231
Collateral of Government securities	-	-		
Counter guarantee	-	-		
Personal guarantee	-	-		
Other collateral	-	-		
Subtotal	111,750,215,258	100,665,005,258	111,750,215,258	100,665,005,258
Unsecured	714,910,162	1,388,462,069	714,910,162	1,388,462,069
Grant Total	112,465,125,420	102,053,467,327	112,465,125,420	102,053,467,327

4.7.4: Allowances for impairment

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Specific allowances for impairment				
Balance at Sawan 1	3,014,379,791	3,648,860,835	3,014,379,791	3,648,860,835
Impairment loss for the year:				
Charge for the year	1,289,729,700	786,255,681	1,289,729,700	786,255,681
Recoveries/reversal during the year	(1,689,490,753)	(1,420,736,725)	(1,689,490,753)	(1,420,736,725)
Write-offs		-		-
Exchange rate variance on foreign currency impairment		-		-
Other movement		-		-
Balance at Asar end	2,614,618,738	3,014,379,791	2,614,618,738	3,014,379,791
Collective allowances for impairment		-		-
Balance at Sawan 1	942,737,217	869,802,784	942,737,217	869,802,784
Impairment loss for the year:		-		-
Charge/(reversal) for the year	101,072,711	72,934,432	101,072,711	72,934,432
Exchange rate variance on foreign currency impairment		-		-
Other movement		-		-
Balance at Asar end	1,043,809,928	942,737,217	1,043,809,928	942,737,217
Total allowances for impairment	3,658,428,666	3,957,117,008	3,658,428,666	3,957,117,008

4.8 Investment securities

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Investment securities measured at amortized cost	15,895,540,451	11,330,956,396.78	15,895,540,451	11,330,956,396.78
Investment in equity measured at FVTOCI	977,403,765	753,152,338.07	951,068,069	709,015,066.47
Total	16,872,944,216.45	12,084,108,734.85	16,846,608,519.85	12,039,971,463.25

4.8.1: Investment securities measured at amortized cost

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Debt securities				
Government bonds	7,133,481,523	3,104,189,753	7,133,481,523	3,104,189,753
Government treasury bills	8,762,559,834	5,200,052,195	8,762,559,834	5,200,052,195
Nepal Rastra Bank bonds	-	-	-	-
Nepal Rastra Bank deposits instruments	37,094	3,026,714,449	37,094	3,026,714,449
Other	-	-	-	-
Less: specific allowances for impairment	(538,000)	-	(538,000)	-
Total	15,895,540,451	11,330,956,397	15,895,540,451	11,330,956,397

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

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Equity instruments				
Quoted equity securities	974,238,965	749,987,538	947,903,269	705,850,266
Unquoted equity securities	3,164,800	3,164,800	3,164,800	3,164,800
Total	977,403,765	753,152,338	951,068,069	709,015,066

4.8.3: Information relating to investment in equities

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Investment in quoted equity								
Deprox Development Bank Limited	8,699,887	145,789,850	8,699,887	137,676,750	8,699,887	145,789,850	8,699,887	137,676,750
201,925 shares of Rs.100 each	-	-	-	-	-	-	-	-
Deprox Development Bank Limited Promoter Share	23,439,738	392,795,436	23,439,738	296,748,000	23,439,738	392,795,436	23,439,738	296,748,000
544,038 shares of Rs. 100 each	-	-	-	-	-	-	-	-
Nepal Doorsanchar Company Limited	16,977,752	17,428,950	10,914,114	12,412,015	16,977,752	17,428,950	10,914,114	12,412,015
25,150 shares of Rs. 100 each	-	-	-	-	-	-	-	-
Nepal Gramin Bikash Bank	3,034,900	104,700	3,000,000	427,874	3,034,900	104,700	3,000,000	427,874
1,047 shares of Rs.100 each	-	-	-	-	-	-	-	-
Chilime Hydropower Company Limited	1,477,999	890,910	1,477,999	1,127,057	1,477,999	890,910	1,477,999	1,127,057
1,710 shares of Rs. 100 each	-	-	-	-	-	-	-	-
Hydroelectricity Investment & Development Company Limited	14,481,800	25,647,139	14,481,800	22,446,790	14,481,800	25,647,139	14,481,800	22,446,790
159,299 shares of Rs. 100 each	-	-	-	-	-	-	-	-
Nepal Life Insurance Company Limited.	2,480,925	3,479,662	2,480,925	4,387,950	2,480,925	3,479,662	2,480,925	4,387,950
3,862 shares of Rs 100 each	-	-	-	-	-	-	-	-
Neco Insurance Co. Ltd.	2,780,500	15,490,543	-	-	6,728,810	15,490,543	-	-
31,141 shares of Rs. 100 each	-	-	-	-	-	-	-	-
Global IME Samunnat Yojana	37,976,000	31,821,106	37,976,000	33,302,040	37,976,000	31,821,106	37,976,000	33,302,040
3,797,268 units of Rs. 10 each	-	-	-	-	-	-	-	-
NMB Sulav Investment Fund-I	15,659,980	16,944,098	15,659,530	18,087,277	15,659,980	16,944,098	15,659,530	18,087,277
1,565,998 units of Rs. 10 each	-	-	-	-	-	-	-	-
NIBL Samridhi Fund-I	27,822,550	25,763,681	38,097,070	37,486,551	27,822,550	25,763,681	27,823,000	37,486,551
2,782,255 units of Rs. 10 each	-	-	-	-	-	-	-	-
NMB Hybrid Fund	12,619,210	12,657,068	12,619,210	12,228,014	12,619,210	12,657,068	12,619,210	12,228,014
1,261,921 units of Rs. 10 each	-	-	-	-	-	-	-	-
PMS Equity	49,179,739	31,942,721	47,064,144	35,667,942	49,179,739	31,942,721	47,064,144	35,667,942
NIBL Pragati Fund	10,274,070	7,643,908	-	-	10,274,070	7,643,908	10,274,070	-
1,027,407 units of Rs. 10 each	-	-	-	-	-	-	-	-
Nabil Equity Mutual Fund	11,265,040	10,510,282	-	-	11,265,040	10,510,282	-	-
1,126,504 units of Rs. 10 each	-	-	11,265,040	11,107,329	-	-	11,265,040	11,107,329
Laxmi Equity Fund	58,495,870	44,632,349	-	-	58,495,870	44,632,349	-	-
5,849,587 units of Rs. 10 each	-	-	58,495,870	47,381,655	-	-	58,495,870	47,381,655
Laxmi Value Fund	9,980,233	7,235,880	-	-	9,980,233	7,235,880	-	-
709,400 units of Rs. 10 each	-	-	9,980,233	7,271,350	-	-	9,980,233	7,271,350
Siddhartha Equity Fund	9,677,480	9,764,577	-	-	9,677,480	9,764,577	-	-
967,748 units of Rs. 10 each	-	-	9,677,480	9,251,671	-	-	9,677,480	9,251,671
Sanima Equity Fund	10,000,000	9,400,000	-	-	10,000,000	9,400,000	-	-
1,000,000 units of Rs. 10 each	-	-	10,000,000	9,560,000	-	-	10,000,000	9,560,000
Citizen Mutual Fund I	10,000,000	10,180,000	-	-	10,000,000	10,180,000	-	-
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)	15,756,206	87,780,408	-	-	38,129,726	87,780,408	-	-
176,467 shares of Rs. 100 each	-	-	-	-	-	-	-	-
Nabil Balanced Fund-II	20,000,000	20,000,000	-	-	20,000,000	20,000,000	-	-
2,000,000 units of Rs. 10 each	-	-	-	-	-	-	-	-
Citizen Mutual fund (CMF II)	20,000,000	20,000,000	-	-	20,000,000	20,000,000	-	-
2,000,000 units of Rs. 10 each	-	-	-	-	-	-	-	-
Investment by Kosh Byabasthapan Co.Ltd.	26,335,697	26,335,697	44,137,272	44,137,272	-	-	-	-
Total	418,415,576	974,238,965	369,466,312	749,987,538	418,401,709	947,903,269	325,329,041	705,850,266
Investment in unquoted equity								
Nepal Bussiness Company (Koshi)	288,000	288,000	288,000	288,000	288,000	288,000	288,000	288,000
2,880 shares of Rs.100 each	-	-	-	-	-	-	-	-
Krishi Aayojana Sewa Kendra	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000
250 shares of Rs.1000 each	-	-	-	-	-	-	-	-
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 shares of Rs.1000 each	-	-	-	-	-	-	-	-
Karja Suchana Kendra	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000
69,984 shares of Rs. 100 each	-	-	-	-	-	-	-	-
Nepal Clearing House Limited	460,800	460,800	460,800	460,800	460,800	460,800	460,800	460,800
6,636 shares of Rs. 100 each	-	-	-	-	-	-	-	-
Total	3,164,800	3,164,800	3,164,800	3,164,800	3,164,800	3,164,800	3,164,800	3,164,800
Total	421,580,376	977,403,765	372,631,112	753,152,338	421,566,509	951,068,069	328,493,841	709,015,066

**4.9 Current tax assets**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current tax assets	7,489,938,404	5,561,558,141	7,489,938,404	5,561,558,141
Current year income tax assets	1,928,380,262	1,281,087,719	1,928,380,262	1,281,087,719
Tax assets of prior periods	5,561,558,141	4,280,470,423	5,561,558,141	4,280,470,423
Current tax liabilities	7,552,351,449	5,807,569,991	7,283,515,063	5,717,788,399
Current year income tax liabilities	1,744,781,458	1,590,013,140	1,565,726,664	1,500,231,548
Tax liabilities of prior periods	5,807,569,991	4,217,556,851	5,717,788,399	4,217,556,851
Total	(62,413,045)	(246,011,850)	206,423,340	(156,230,258)

4.10 Investment in subsidiaries

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

4.10.1: Investment in quoted subsidiaries

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

4.10.2: Investment in unquoted subsidiaries

Particulars	Bank			
	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
Gobar Gas Company Limited 3241 shares of Rs. 1000 each	3,241,000		3,241,000	
Kosh Byabasthapan Company Limited 288400 shares of Rs.100 each	28,840,000		28,840,000	
Total	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
Kosh Byabasthapan Co.Ltd.	92.89%	92.89%
Gobar Gas Co. Ltd.	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	1,846,339	
Accumulated balances of NCI as on Asar end 2075.	3,813,553	
Dividend paid to NCI		
	Previous Year	
	Kosh Byabasthapan Co. Ltd.	Gobar Gas Co. Ltd.
Equity interest held by NCI (%)	7.11%	16.04%
Profit/(loss) allocated during the year	(353,542)	-
Accumulated balances of NCI as on Asar end.....	1,967,214	-
Dividend paid to NCI	-	-

4.11 Investment in associates

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Investment in quoted associates	494,471,359	402,787,755	69,384,000	69,384,000
Investment in unquoted associates			-	
Total investment	494,471,359	402,787,755	69,384,000	69,384,000
Less: Impairment allowances				
Net carrying amount	494,471,359	402,787,755	69,384,000	69,384,000

4.11.1: Investment in quoted associates

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Sana Kisan Bikas Lughubitta Bittiyasanstha Ltd. 886,573 shares of Rs.100 each					69,384,000		69,384,000	
Total	-		-		69,384,000		69,384,000	

4.11.2: Investment in unquoted associates

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
.....Ltd.								
.....shares of Rs.each	-	-	-	-	-	-	-	-
.....Ltd.								
.....shares of Rs.each	-	-	-	-	-	-	-	-
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	Current Year	Previous Year
Sana Kisan Bikas Laghubitta Bittiyasanstha Ltd.	22%	22%	22%	22%

4.11.4: Equity value of associates

Particulars	Group	
	Current Year	Previous Year
Sana Kisan Bikas Laghubitta Bittiyasanstha Ltd.	494,471,359	402,787,755
Total	494,471,359	402,787,755

4.12 Investment properties

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
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,	240,313,081	312,104,309	240,313,081	312,104,309
Addition/disposal during the year	18,110,416	(71,791,228)	18,110,416	(71,791,228)
Adjustment/transfer	-	-	-	-
Accumulated depreciation	-	-	-	-
Accumulated impairment loss	-	-	-	-
Net amount	258,423,496	240,313,081	258,423,496	240,313,081
Total	258,423,496	240,313,081	258,423,496	240,313,081

4.13 Property and Equipment

Particulars	Group										Total Asar end 2075
	Land	Building	Leasehold Properties	Computer & Accessories	Furnitures	Vehicles	Office Equip-ments	Machinery	Others	Total Asar End 2076	
Cost											
As on Sawan 1, 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	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	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)	(119,450,220.69)
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	2,931,932,522.28
Addition during the Year	-	-	-	-	-	-	-	-	-	-	-
Acquisition	-	51,909,148.70	-	46,947,229.75	25,758,056.79	7,020,628.84	74,307,735.97	-	11,336,081.97	217,278,882.02	-
Capitalization	-	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	132,108.00	-	2,758,557.97	520,806.83	839,488.00	4,890,886.47	-	137,354.26	9,279,201.53	-
Adjustment/Revaluation	(4,861,451.10)	5,810,948.90	-	(160,196,250.61)	289,057.58	5,808,318.19	176,883,085.96	-	(10,634,420.58)	13,099,288.34	-
Balance as on Asar end 2076	146,147,476.99	852,260,966.03	-	1,122,452,121.60	279,053,213.94	353,172,522.67	246,299,935.46	-	153,645,254.42	3,153,031,491.11	2,931,932,522.28
Depreciation and Impairment											
As on Sawan 1, 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
Depreciation charge for the Year	-	15,891,655.09	-	57,552,308.06	15,539,832.21	25,663,209.40	-	-	11,436,062.21	126,083,066.97	126,083,066.97

Group											
Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Furnitures	Vehicles	Office Equip-ments	Machinery	Others	Total Asar End 2076	Total Asar end 2075
Impairment for the year	-	-	-	-	-	-	-	-	-	-	-
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)	(121,677,400.88)
As on Asar end 2075	-	284,471,293.39	-	965,186,050.45	162,184,032.71	235,100,140.86	-	-	100,589,182.00	1,747,530,699.40	1,747,530,699.40
Impairment for the year	-	-	-	-	-	-	-	-	-	-	-
Depreciation charge for the Year	-	16,999,940.17	-	40,186,472.48	17,394,996.97	26,725,479.68	44,234,622.53	-	7,928,209.52	153,469,721.35	-
Disposals	-	-	-	3,146,654.44	493,439.00	685,444.40	4,528,908.29	-	108,455.15	8,962,901.28	-
Adjustment	-	-	-	-	-	-	-	-	-	-	-
As on Asar end 2076	-	301,471,233.56	-	1,002,225,868.48	179,085,590.68	261,140,176.14	39,705,714.24	-	108,408,936.37	1,892,037,519.46	1,747,530,699.40
Capital Work in Progress		5,530,574.99								5,530,574.99	28,015,223.25
Net Book Value											-
As on Asar end 2075	151,008,928.09	510,201,683.04	-	273,273,649.98	91,342,873.69	106,082,922.78	-	-	52,491,765.29	-	1,212,417,047.13
As on Asar end 2076	146,147,476.99	550,789,732.47	-	120,226,253.12	99,967,623.26	92,032,346.53	206,594,221.22	-	45,236,318.05	1,266,524,545.64	-

Bank										
Particulars	Land	Building	Computer & Accessories	Furnitures	Vehicles	Office Equipments	Machinery	Others	Total Asar End 2076	Total Asar End 2075
Cost										
As on Sawan 1, 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	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	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)	(119,450,220.69)
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	2,928,446,717.59
Addition during the Year										
Acquisition	-	51,909,148.70	46,947,229.75	25,734,036.64	7,020,628.84	74,307,735.97		11,336,081.97	217,254,861.87	
Capitalization									-	
Disposal during the year	-	132,108.00	2,758,557.97	520,806.83	839,488.00	4,890,886.47		137,354.26	9,279,201.53	
Adjustment/Revaluation	(4,861,451.10)	5,810,948.90	(160,196,250.61)	289,057.58	5,808,318.19	176,883,085.96		(10,634,420.58)	13,099,288.34	
Balance as on Asar end 2076	143,914,864.99	852,260,966.03	1,122,452,121.60	278,638,254.61	352,347,522.67	246,299,935.46	-	153,608,000.91	3,149,521,666.27	2,928,446,717.59
Depreciation and Impairment										
As on Sawan 1, 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
Depreciation charge for the Year		15,891,655.09	57,552,308.06	15,509,035.48	25,661,646.79			11,434,659.30	126,049,304.72	126,049,306.72
Impairment for the year									-	-
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)	(121,677,400.88)
As on Asar end 2075	-	284,471,293.39	965,186,050.45	161,885,483.73	234,281,391.30	-	-	100,556,137.22	1,746,380,356.09	1,746,380,356.09
Impairment for the year									-	
Depreciation charge for the Year		16,999,940.17	40,186,472.48	17,390,377.30	26,724,229.59	44,214,143.12		7,927,157.34	153,442,320.00	
Disposals		-	3,146,654.44	493,439.00	685,444.40	4,528,908.29		108,455.15	8,962,901.28	
Adjustment									-	
As on Asar end 2076	-	301,471,233.56	1,002,225,868.48	178,782,422.03	260,320,176.49	39,685,234.83	-	108,374,839.41	1,890,859,774.80	1,746,380,356.09
Capital Work in Progress		5,530,574.99							5,530,575.99	28,015,224.25
Net Book Value										
As on Asar end 2075	148,776,316.09	510,201,683.04	273,273,649.98	91,250,483.49	106,076,672.34	-	-	52,487,556.56		1,210,081,585.76
As on Asar end 2076	143,914,864.99	550,789,732.47	120,226,253.12	99,855,832.58	92,027,346.18	206,614,700.63	-	45,233,161.50	1,264,192,467.46	

**4.14 Goodwill and Intangible Assets**

Particulars	Group			Total Asar end 2076	Total Asar end 2075
	Goodwill	Software Purchased	Other		
Cost					
As on Sawan 1, 2074		6,101,375.00	-	6,101,375.00	6,101,375.00
Addition during the Year					
Acquisition		-	-	-	-
Capitalization		55,747,512.00		55,747,512.00	55,747,512.00
Disposal during the year		-		-	-
Adjustment/Revaluation		-		-	-
Balance as on Asar end 2075		61,848,887.00	-	61,848,887.00	61,848,887.00
Addition during the Year					
Acquisition			-	-	
Capitalization		28,621,468.97	-	28,621,468.97	
Disposal during the year			-	-	
Adjustment/Revaluation		-	-	-	
Balance as on Asar end 2076		90,470,355.97	-	90,470,355.97	61,848,887.00
Amortization and Impairment					
As on Sawan 1, 2074		2,440,550.00	-	2,440,550.00	2,440,550.00
Amortization charge for the Year		5,880,792.40	-	5,880,792.40	5,880,792.40
Impairment for the year		-		-	-
Disposals		-		-	-
Adjustment		-		-	-
As on Asar end 2075		8,321,342.40	-	8,321,342.40	8,321,342.40
Amortization charge for the Year		12,750,268.00	-	12,750,268.00	
Impairment for the year		-		-	
Disposals		-		-	
Adjustment		-	-	-	
As on Asar end 2076		21,071,610.40	-	21,071,610.40	8,321,342.40
Capital Work in Progress		-			
Net Book Value					-
As on Asar end 2075		53,527,544.60	-		53,527,544.60
As on Asar end 2076		69,398,745.57	-	69,398,745.57	

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	-	166,747,017	(166,747,017)	-	158,850,468	(158,850,468)
Property & equipment	45,314,140		45,314,140	45,314,140		45,314,140
Employees' defined benefit plan	-	-	-	-	-	-
Lease liabilities	-	-	-	-	-	-
Provisions	-	-	-	-	-	-
Other temporary differences	-	-	-	-	-	-
Deferred tax on temporary differences	45,314,140	166,747,017	(121,432,877)	45,314,140	158,850,468	(113,536,328)
Deferred tax on carry forward of unused tax losses						-
Deferred tax due to changes in tax rate						-
Net Deferred tax asset/(liabilities) as on year end of 2076			(121,432,877)			(113,536,328)
Deferred tax (asset)/liabilities as on sawan 1, 2075			102,160,538			102,160,538
Origination/(Reversal) during the year			19,272,339			11,375,790
Deferred tax expense/(income) recognised in profit or loss			(33,318,310)			(33,318,310)
Deferred tax expense/(income) recognised in other comprehensive income			52,590,649			44,694,100
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	-	114,156,368	(114,156,368)	-	114,156,368	(114,156,368)
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	114,156,368	(102,160,538)	11,995,830	114,156,368	(102,160,538)
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			(102,160,538)			(102,160,538)
Deferred tax (asset)/liabilities as on sawan 1, 2074			26,526,233			26,526,233
Origination/(Reversal) during the year			75,634,306			75,634,306
Deferred tax expense/(income) recognised in profit or loss			21,776,646			21,776,646
Deferred tax expense/(income) recognised in other comprehensive income			53,857,660			53,857,660
Deferred tax expense/(income) recognised in directly in equity						-

4.16 Other assets

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Assets held for sale	-	-	-	-
Other non banking assets	-	-	-	-
Bills receivable	-	-	-	-
Accounts receivable	484,134,700	1,301,010,549	478,993,717	1,298,699,481
Accrued income	17,775,412	6,245,057	17,775,412	6,245,057
Prepayments and deposit	45,829,972	132,983,941	45,746,204	132,983,941
Income tax deposit	-	-	-	-
Deferred employee expenditure	1,347,181,340	1,529,751,246	1,347,181,340	1,529,751,246
Other	1,261,425,770	155,092,779	1,261,425,770	155,009,218
Total	3,156,347,195	3,125,083,571	3,151,122,443	3,122,688,942



4.17 Due to Bank and Financial Institutions

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Money market deposits	-	-	-	-
Interbank borrowing	329,850,000.00	-	329,850,000.00	-
Other deposits from BFIs	148,519,715.26	551,886,895.91	148,519,715.26	551,886,896
Settlement and clearing accounts	-	-	-	-
Total	478,369,715.26	551,886,896	478,369,715.26	551,886,896

4.18 Due to Nepal Rastra Bank

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Refinance from NRB	5,762,500	18,162,500	5,762,500.00	18,162,500
Standing Liquidity Facility	-	-	-	-
Lender of last resort facility from NRB	-	-	-	-
Securities sold under repurchase agreements	-	-	-	-
Other payable to NRB	32,661,711	176,993,604	32,661,711	176,993,604
Total	38,424,211	195,156,104	38,424,211	195,156,104

4.19 Derivative financial instruments

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

4.20 Deposits from customers

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Institutions customers:				
Term deposits	33,821,003,142.72	29,246,308,455.91	33,841,003,142.72	29,246,308,455.91
Call deposits	4,064,311,038.26	4,097,265,463.16	4,064,311,038.26	4,097,377,723.45
Current deposits	15,042,100,284.33	8,099,893,389.95	15,042,758,499.91	8,099,893,389.95
Other	508,717,483.04	852,879,618.45	508,717,483.04	852,879,618.45
Margin	-	-	-	-
Individual customers:	-	-	-	-
Term deposits	29,639,073,278.67	26,394,569,267.66	29,639,073,278.67	26,394,569,267.66
Saving deposits	33,255,427,551.87	31,046,812,345.60	33,255,427,551.87	31,046,812,345.60
Current deposits	2,441,399,105.40	4,354,238,979.09	2,441,399,105.40	4,354,238,979.09
Other	92,232,731.40	86,879,836.90	92,232,731.40	86,879,836.90
Total	118,864,264,615.69	104,178,847,357	118,884,922,831.27	104,178,959,617

4.20.1: Currency wise analysis of deposit from customers

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Nepalese rupee	118,879,737,549.70	104,211,171,855	118,879,737,550	104,211,171,855
Indian rupee	-	-	-	-
United State dollar	5,185,281.57	5,287,762	5,185,282	5,287,762
Great Britain pound	-	-	-	-
Euro	-	-	-	-
Japanese yen	-	-	-	-
Chinese yuan	-	-	-	-
Other	-	-	-	-
Total	118,884,922,831.27	104,216,459,617.01	118,884,922,831.27	104,216,459,617.01

4.21 Borrowing

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Domestic Borrowing				
Nepal Government	60,917,808.00	360,447,613.00	60,917,808.00	360,447,613.00
Other Institutions	-	-	-	-
Other	-	-	-	-
Sub total	60,917,808.00	360,447,613.00	60,917,808.00	360,447,613.00
Foreign Borrowing				
Foreign Bank and Financial Institutions	-	-	-	-
Multilateral Development Banks	-	-	-	-
Other Institutions	-	-	-	-
Sub total	-	-	-	-
Total	60,917,808.00	360,447,613.00	60,917,808.00	360,447,613.00

4.22 Provisions

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

4.22.1: Movement in provision

Particulars	Current Year	Previous Year	Current Year	Previous Year
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	Current Year	Previous Year
Liability for employees defined benefit obligations	-	-	-	-
Liability for long-service leave	-	-	-	-
Short-term employee benefits	-	-	-	-
Bills payable	-	-	-	-
Creditors and accruals	865,321,892	512,821,718	863,259,955	491,466,613
Interest payable on deposit	784,586,287	357,276,038	784,833,684	357,276,038
Interest payable on borrowing	43,980	-	43,980	-
Liabilities on deferred grant income	-	-	-	-
Unpaid Dividend	717,072,416	454,109,085	717,072,416	454,109,085
Liabilities under Finance Lease	-	-	-	-
Employee bonus payable	630,377,169	714,702,041	630,043,156	714,702,041
Other	533,850,710	864,490,086	533,573,907	864,213,283
Total	3,531,252,454	2,903,398,969	3,528,827,097	2,881,767,061

4.23.1: Defined benefit obligations

Particulars	Group		Bank	
The amounts recognised in the statement of financial position are as follows:				
	Current Year	Previous Year	Current Year	Previous Year
Present value of unfunded obligations	-	-	-	-
Present value of funded obligations	3,409,606,237	4,911,676,125	3,409,606,237	4,911,676,125
Total present value of obligations	3,409,606,237	4,911,676,125	3,409,606,237	4,911,676,125
Fair value of plan assets	3,409,606,237	4,911,676,125	3,409,606,237	4,911,676,125
Present value of net obligations	-	-	-	-
Recognised liability for defined benefit obligations	-	-	-	-

4.23.2: Plan assets

Particulars	Group		Bank	
Plan assets comprise				
	Current Year	Previous Year	Current Year	Previous Year
Equity securities				
Government bonds				
Bank deposit	2,572,500,000.00	3,960,000,000.00	2,572,500,000.00	3,960,000,000.00
Other	837,106,237.00	951,676,125.00	837,106,237.00	951,676,125.00
Total	3,409,606,237.00	4,911,676,125.00	3,409,606,237.00	4,911,676,125.00
Actual return on plan assets	-	-	-	-

4.23.3: Movement in the present value of defined benefit obligations

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Defined benefit obligations at Sawan 1	4,911,676,125	5,919,623,102	4,911,676,125	5,919,623,102
Actuarial losses	163,974,967	390,253,274	163,974,967	390,253,274
Benefits paid by the plan	(2,205,688,762)	(1,969,895,564)	(2,205,688,762)	(1,969,895,564)
Current service costs and interest	539,643,907	571,695,313	539,643,907	571,695,313
Defined benefit obligations at Asar end	3,409,606,237	4,911,676,125	3,409,606,237	4,911,676,125

4.23.4: Movement in the fair value of plan assets

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Fair value of plan assets at Sawan 1	4,911,676,125	5,919,623,102	4,911,676,125	5,919,623,102
Contributions paid into the plan	703,618,874	961,948,587	703,618,874	961,948,587
Benefits paid during the year	(2,205,688,762)	(1,969,895,564)	(2,205,688,762)	(1,969,895,564)
Actuarial (losses) gains				
Expected return on plan assets	-		-	
Fair value of plan assets at Asar end	3,409,606,237	4,911,676,125	3,409,606,237	4,911,676,125

4.23.5: Amount recognised in profit or loss

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current service costs	253,981,526	220,296,602	253,981,526	220,296,602
Interest on obligation	285,662,381	351,398,711	285,662,381	351,398,711
Expected return on plan assets	108,509,183	-	108,509,183	-
Actuarial gain/loss on Other long term employee benefits	(31,805,169)		(31,805,169)	
Total	399,329,555	571,695,313	399,329,555	571,695,313

4.23.6: Amount recognised in other comprehensive income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Actuarial (gain)/loss	195,780,136	390,253,274	195,780,136	390,253,274
Return on Plan Assets excluding net interest	108,509,183		108,509,183	
Total	304,289,319	390,253,274	304,289,319	390,253,274

**4.23.7: Actuarial assumptions**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Discount rate	9.50%	7.50%	9.50%	7.50%
Expected return on plan asset	0.00%	0.00%	0.00%	0.00%
Future salary increase	4.00%	4.00%	4.00%	4.00%
Withdrawal rate	3.00%	3.00%	3.00%	3.00%

4.24 Debt securities issued

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Debt securities issued designated as at fair value through profit or loss	-	-	-	-
Debt securities issued at amortised cost	-	460000000	-	460,000,000
Total	-	460,000,000	-	460,000,000

4.25 Subordinated Liabilities

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

4.26 Share capital

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Ordinary shares	9,015,528,960	8,505,216,000	9,015,528,960	8,505,216,000
Convertible preference shares (equity component only)	-	-	-	-
Irredeemable preference shares (equity component only)	5,432,712,000	5,432,712,000	5,432,712,000	5,432,712,000
Perpetual debt (equity component only)	-	-	-	-
Total	14,448,240,960	13,937,928,000	14,448,240,960	13,937,928,000

4.26.1: Ordinary shares

Particulars	Bank	
	Current Year	Previous Year
Authorized Capital	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
b. 67,000,000 Non-redeemable Preference Shares of Rs. 100 each	6,700,000,000	6,700,000,000
c. 23,000,000 Redeemable Preference Shares of Rs 100 each	2,300,000,000	2,300,000,000
Issued Capital	14,448,240,960	13,937,928,000
a. 90,155,289.6 Ordinary shares of Rs.100 each share	9,015,528,960	8,505,216,000
b. 54,327,120 Non-redeemable Preference Shares of Rs. 100 each	5,432,712,000	5,432,712,000
Subscribed and paid up Capital	14,448,240,960	13,937,928,000
a. 90,155,289.6 Ordinary shares of Rs.100 each share	9,015,528,960	8,505,216,000
b. 54,327,120 Non-redeemable Preference Shares of Rs. 100 each	5,432,712,000	5,432,712,000
Total	14,448,240,960	13,937,928,000

4.26.2: Ordinary share ownership

Particular	Bank			
	Current Year		Previous Year	
	Percent	Amount	Percent	Amount
Domestic ownership		9,015,528,960		8,505,216,000
Nepal Government	51%	4,597,919,770	51%	4,337,660,160
"A" class licensed institutions				
Other licensed intitutions				
Other Institutions				
Public	49%	4,417,609,190	49%	4,167,555,840
Other				
Foreign ownership				
Total	100%	9,015,528,960	100%	8,505,216,000

4.26.3: Details of Shareholder holding 0.5% of above

Shareholders Name	Current year		Previous Year	
	Percent	Amount	Percent	Amount
Dilip Shrestha	0.59%	53,291,818	0.59%	50,275,300
Krishna Gopal Shrestha	1.38%	124,178,788	1.38%	117,149,800
Nepal Government	51%	4,597,919,770	51%	4337661160

4.27 Reserves

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Statutory general reserve	6,918,919,461.25	6,080,601,334.16	6,918,919,461.25	6,080,601,334.16
Exchange equilisation reserve	102,467,240.34	109,048,240.34	102,467,240.34	109,048,240.34
Corporate social responsibility reserve	77,667,873.51	57,625,171.14	77,667,873.51	57,625,171.14
Capital redemption reserve	-	-	-	-
Regulatory reserve	1,704,294,735.51	1,364,008,853.87	1,704,294,735.51	1,364,008,853.87
Investment adjustment reserve	8,047,698.00	8,047,698.00	8,047,698.00	8,047,698.00
Capital reserve	229,276.59	229,276.59	229,276.59	229,276.59
Assets revaluation reserve	-	-	-	-
Fair value reserve	388,311,953.08	265,600,438.41	369,886,672.08	265,600,438.41
Dividend equalisation reserve	-	-	-	-
Actuarial gain	(1,165,226,768.89)	(860,937,449.89)	(1,165,226,769)	(860,937,449.89)
Special reserve	10,406,208.00	10,406,208.00	10,406,208.00	10,406,208.00
Other reserve				
Debenture Redemption Reserve	2,300,000,000.00	2,300,000,000.00	2,300,000,000.00	2,300,000,000.00
Deferred Tax Reserve	-	-	-	-
Employee Development Fund	155,762,097.02	96,293,334.44	155,762,097.02	96,293,334.44
Total	10,500,879,774.42	9,430,923,105.05	10,482,454,493.42	9,430,923,105.05

4.28 Contingent Liabilities and Commitments

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Contingent Liabilities	37,404,567,358	29,201,935,410	37,404,567,358	29,201,935,410
Undrawn and Undisbursed Facilities	18,372,858,061	9,790,907,228	18,372,858,061	9,790,907,228
Capital Commitment	-	-	-	-
Lease Commitment	-	-	-	-
Litigation	-	-	-	-
Total	55,777,425,420	38,992,842,638	55,777,425,420	38,992,842,638

4.28.1: Contingent Liabilities

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Acceptance and documentary Credit	1,391,735,725	883,032,771	1,391,735,725	883,032,771
Bills for Collection	3,737,061	3,737,061	3,737,061	3,737,061
Forward Exchange Contracts	-	-	-	-
Guarantees	34,049,098,617	28,193,131,265	34,049,098,617	28,193,131,265
Underwriting Commitments	-	-	-	-
Other Commitments	1,959,995,955	122,034,314	1,959,995,955	122,034,314
Total	37,404,567,358	29,201,935,410	37,404,567,358	29,201,935,410

4.28.2: Undrawn and Undisbursed Facilities

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Undisbursed amount of loan	12,645,911,995	2,085,918,466.91	12,645,911,995	2,085,918,466.91
Undrawn limits of overdraft	5,726,946,067	7,704,988,761.02	5,726,946,067	7,704,988,761.02
Undrawn limits of credit card				
Undrawn limits of letter of credit				
Undrawn limits of guarantee				
Total	18,372,858,061	9,790,907,228	18,372,858,061	9,790,907,228

4.28.3: Capital Commitment

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

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

4.28.4: Lease Commitments

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Operating lease commitments				
Future minimum lease payments under non cancellable operating lease, where the bank is lessee				
Not later than 1 year				
Later than 1 year but not later than 5 years				
Later than 5 years				
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

There are 37 pending cases in the court of law as on 31st Ashadh 2076. During the year 7 new cases were filed and 22 cases were settled .

4.29 Interest income

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Cash and cash equivalent	151,320,000	55,513,759	151,320,000	55,513,759
Due from Nepal Rastra Bank	-	-	-	-
Placement with bank and financial institutions	-	166,879	-	-
Loan and advances to bank and financial institutions	-	-	-	-
Loans and advances to customers	14,814,054,712	13,477,629,354	14,826,440,604	13,481,698,257
Investment securities	252,448,505	204,507,922	252,448,505	204,507,922
Loan and advances to staff	249,912,997	218,806,589	249,912,997	214,737,686
Other	-	2,536	-	-
Total interest income	15,467,736,213	13,956,627,040	15,480,122,105	13,956,457,625

4.30 Interest expense

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Due to bank and financial institutions	6,895,851	14,515,861	6,895,851	12,875,191
Due to Nepal Rastra Bank	14,525,005	12,722,112	14,525,005	12,722,112
Deposits from customers	7,810,217,084	6,820,548,594	7,811,871,965	6,820,548,594
Borrowing	6,537,625	67,240,085	6,537,625	67,240,085
Debt securities issued	25,300,000	52,900,000	25,300,000	52,900,000
Subordinated liabilities	-	-	-	-
Other	-	-	-	-
Total interest expense	7,863,475,564	6,967,926,652	7,865,130,446	6,966,285,982

**4.31 Fees and Commission Income**

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan administration fees	-	-	-	-
Service fees	524,360,516	453,296,906	524,360,516	453,296,906
Consortium fees	-	-	-	-
Commitment fees	1,110,117	1,339,809	1,110,117	1,339,809
DD/TT/Swift fees	-	-	-	-
Credit card/ATM issuance and renewal fees	14,639,571	7,168,247	14,639,571	7,168,247
Prepayment and swap fees	4,826,373	4,814,121	4,826,373	4,814,121
Investment banking fees	-	-	-	-
Asset management fees	-	-	-	-
Brokerage fees	-	-	-	-
Remittance fees	15,345,946	12,657,927	15,345,946	12,657,927
Commission on letter of credit	4,611,294	4,484,759	4,611,294	4,484,759
Commission on guarantee contracts issued	398,778,427	308,702,753	398,778,427	308,702,753
Commission on share underwriting/issue	-	-	-	-
Locker rental	8,699,901	7,728,498	8,699,901	7,728,498
Other fees and commission income	109,547,318	149,572,291	109,109,276	149,572,291
Total fees and Commission Income	1,081,919,463	949,765,312	1,081,481,421	949,765,312

4.32 Fees and commission expense

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
ATM management fees	4,498,204	3,237,052	4,498,204	3,237,052
VISA/Master card fees	-	-	-	-
Guarantee commission	-	-	-	-
Brokerage	-	-	-	-
DD/TT/Swift fees	5,030,964	2,309,223	5,030,964	2,309,223
Remittance fees and commission	1,467,790	509,417	1,467,790	509,417
Other fees and commission expense	15,400	2,048,563	15,400	1,870,942
Total fees and Commission Expense	11,012,358	8,104,255	11,012,358	7,926,634

4.33 Net trading income

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Changes in fair value of trading assets	-	-	-	-
Gain/loss on disposal of trading assets	-	-	-	-
Interest income on trading assets	-	-	-	-
Dividend income on trading assets	-	-	-	-
Gain/loss foreign exchange transaction	318,873,266	188,129,126	318,873,266	188,129,126
Other	-	-	-	-
Net trading income	318,873,266	188,129,126	318,873,266	188,129,126

4.34 Other operating income

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Foreign exchange revaluation gain	(6,581,000)	9,451,000	(6,581,000)	9,451,000
Gain/loss on sale of investment securities	-	42,579	-	-
Fair value gain/loss on investment properties	-	-	-	-
Dividend on equity instruments	14,714,826	21,238,423	14,714,826	22,694,656
Gain/loss on sale of property and equipment	16,974	702,384	16,974	702,384
Gain/loss on sale of investment property	751,444	7,166,295	751,444	7,166,295
Operating lease income	-	-	-	-
Gain/loss on sale of gold and silver	9,995,705	5,965,908	9,995,705	5,965,908
Locker rent	-	-	-	-
Other	-	-	-	-
Total	18,897,949	44,566,590	18,897,949	45,980,244

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

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Impairment charge/(reversal) on loan and advances to B/FIs	-	-	-	-
Impairment charge/(reversal) on loan and advances to customer	(290,705,828)	(556,546,611)	(290,705,828)	(556,546,611)
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	859,270	(265,806,215)	859,270	(265,806,215)
Total	(289,846,558)	(822,352,826)	(289,846,558)	(822,352,826)

4.36 Personnel Expenses

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Salary	1,024,539,857	1,051,751,352	1,023,351,932	1,049,440,928
Allowances	573,881,888	467,409,817	573,613,108	467,026,277
Gratuity expense	399,329,555	571,695,313	399,329,555	571,695,313
Provident fund	159,869,331	181,498,382	159,869,331	181,498,382
Uniform	32,286,073	32,418,688	32,249,073	32,367,788
Training & development expense	32,348,110	70,389,126	32,348,110	70,389,126
Leave encashment	83,839,837	93,333,481	83,839,837	93,333,481
Medical	138,764,223	141,830,681	138,764,223	141,830,681
Insurance	1,663,885	1,577,874	1,663,885	1,577,874
Employees incentive	-	-	-	-
Cash-settled share-based payments	-	-	-	-
Pension expense	-	-	-	-
Finance expense under NFRS	182,569,905	141,510,572	182,569,905	141,510,572
Other expenses related to staff	-	-	-	-
Subtotal	2,629,092,665	2,753,415,286	2,627,598,960	2,750,670,422
Employees bonus	301,263,105	431,681,043	301,263,105	431,681,043
Grand total	2,930,355,770	3,185,096,328	2,928,862,065	3,182,351,464

**4.37 Other operating expenses**

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Directors' fee	2,468,590	2,064,735	2,443,890	2,064,735
Directors' expense	2,192,313	2,098,797	2,192,313	1,992,797
Auditors' remuneration	1,850,000	1,650,000	1,800,000	1,600,000
Other audit related expense	2,899,355	2,812,800	2,899,355	2,792,800
Professional and legal expense	23,078,720	20,113,595	23,078,720	20,113,595
Office administration expense	524,545,566	416,838,312	524,480,575	416,510,308
Operating lease expense	176,798,931	141,658,056	176,767,931	141,658,056
Operating expense of investment properties	-	-	-	-
Corporate social responsibility expense	21,873,204	950,269	21,873,204	950,269
Onerous lease provisions	-	-	-	-
Other	121,203,064	142,568,242	120,769,536	142,485,798
Total	876,909,743	730,754,805	876,305,524	730,168,358

4.37.1 Office administration expense

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Electricity and Water	45,629,690	43,553,505	45,616,620	43,543,045
Repairs and Maintenance	-	-	-	-
a) Building	4,127,871	3,348,411	4,127,871	3,348,411
b) Vehicles	15,112,472	13,580,014	15,112,472	13,580,014
c) Computer and Accessories	6,302,837	-	6,302,837	-
d) Office Equipment, Furniture and Fixture	6,184,530	12,803,162	6,183,930	12,803,162
e) Other	6,076,841	5,068,969	6,076,841	5,064,704
Insurance	37,739,717	40,971,737	37,739,717	40,963,578
Postage, Telex, Telephone, Fax, SWIFT	46,651,866	43,306,466	46,619,180	43,262,022
Printing and Stationery	45,009,533	38,246,049	45,009,533	38,229,705
Newspaper, Books and Journals	10,480,322	10,989,493	10,480,307	10,962,293
Advertisements	23,609,227	15,100,198	23,609,227	15,100,198
Donation	501,762	120,000	501,762	120,000
Security Expenses	172,634,497	115,555,414	172,634,497	115,555,414
Deposit and Loan Guarantee Premium	-	-	-	-
Traveling Allowances and Expenses	50,550,746	30,117,831	50,550,746	30,117,831
Entertainment	12,464,881	11,634,297	12,447,881	11,509,865
Annual/Special General Meeting Expenses	3,157,504	2,114,629	3,157,504	2,114,629
Other	38,311,269	30,328,137	38,309,649	30,235,438
Total	524,545,566	416,838,312	524,480,575	416,510,308

4.38 Depreciation & Amortisation

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Depreciation on property and equipment	153,469,721	126,083,069	153,442,320	126,049,307
Depreciation on investment property	-	-	-	-
Amortization of intangible assets	12,750,268	5,880,792	12,750,268	5,880,792
Total	166,219,989	131,963,861	166,192,588	131,930,099

4.39 Non operating income

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Recovery of loan written off	366,598,288	223,527,607	366,598,288	223,527,607
Other income	120,039,880	100,486,328	15,682,384	12,297,482
Total	486,638,169	324,013,935	382,280,672	235,825,089

4.40 Non operating expense

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan written off	-	-	-	-
Redundancy provision	-	-	-	-
Expense of restructuring	-	-	-	-
Other expense	-	4,320,392	-	4,320,392
Total	-	4,320,392	-	4,320,392

4.41 Income tax expense

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current tax expense				
Current year	1,744,781,458	1,513,828,031	1,565,726,664	1,500,231,547
Adjustments for prior years	-	-	-	-
Deferred tax expense				
Origination and reversal of temporary differences	(33,318,310)	21,776,646	(33,318,310)	21,776,646
Changes in tax rate	-	-	-	-
Recognition of previously unrecognised tax losses	-	-	-	-
Total income tax expense	1,711,463,148	1,535,604,677	1,532,408,354	1,522,008,193

4.41.1: Reconciliation of tax expense and accounting profit

Particular	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Profit before tax	5,815,938,193	5,257,288,535	5,723,998,990	5,175,527,292
Tax amount at tax rate of 30%	1,744,781,458	1,577,186,560	1,717,199,697	1,552,658,187
Add: Tax effect of expenses that are not deductible for tax purpose			979,314	2,292,128
Less: Tax effect on exempt income			(4,414,448)	
Add/less: Tax effect on other items		(63,358,529)	(148,037,899)	(54,718,768)
Total income tax expense	1,744,781,458	1,513,828,031	1,565,726,664	1,500,231,547
Effective tax rate	30.00%	28.79%	27.35%	28.99%

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

As on 31 Asar 2076

(As per NRB Regulation)

	Bank	
	Current Year	Previous Year
Net profit or (loss) as per statement of profit or loss	4,191,590,635	3,653,519,099
<u>Appropriations:</u>		
a. General reserve	838,318,127	688,464,759
b. Foreign exchange fluctuation fund	-	2,362,750
c. Capital redemption reserve		460,000,000
d. Corporate social responsibility fund	41,915,906	33,472,969
e. Employees' training fund	59,468,763	28,988,816
f. Other	(21,873,204)	
Profit or (Loss) before regulatory adjustment	3,273,761,043	2,440,229,804
<u>Regulatory Adjustment:</u>		
a. Interest receivable (-)/previous accrued interest received (+)	(17,886,147)	(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 (-)/resersal (+)	(18,110,416)	(240,313,081)
e. Deferred tax assets recognised (-)/ reversal (+)		
f. Goodwill recognised (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognised (-)/resersal (+)		
h. Acturial loss recognised (-)/reversal (+)	(304,289,319)	(860,937,450)
i. Other (+/-)		
Net Profit for the period ended on 31st Ashad 2076 available for distribution	2,933,475,162	672,210,254

5 Disclosures and Additional Information

5.1 Risk Management

5.1.1 Credit Risk

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

Credit risk:

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

Management of Credit Risk

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

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

Impairment assessment and credit risk mitigation

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

Impairment assessment methodology

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

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

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

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

Bank has used ASB carve-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:

- 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, 2076.
- Impairment allowance on loans and advances as per NRB directive 2 and paragraph 63 of NAS 39 is as stated in the table below. Out of two, impairment allowance as per NRB directive 2 is higher so it has been booked in the financial statement.

Particulars	Amount (Rs.)	
	2074/75	2075/76
Total Impairment as per paragraph 63 of NAS 39	2,668,432,186	1,464,858,139
Total Impairment as per NRB Directives 2	3,957,117,008	3,671,411,180

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 2075/76 bank has recovered the written off loan and interest (i.e. write-back) for the sum of Rs. 366,598,288.

5.1.2 Market Risks

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

Management of Market Risks

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

5.1.3 Liquidity Risk

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

Management of Liquidity Risk

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

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

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

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

5.1.4 Fair Value of Financial Assets and Liabilities

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

Fair values are determined according to the following hierarchy:

Level-1 inputs

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

Level-2 inputs

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

Level-3 inputs

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

5.2 Capital Management

Regulatory Capital

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

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

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



Agricultural Development Bank Limited
Form No. 1 Capital Adequacy Table

1. 1 RISK WEIGHTED EXPOSURES		Current Year
a	Risk Weighted Exposure for Credit Risk	119,490,821,221
b	Risk Weighted Exposure for Operational Risk	11,916,862,301
c	Risk Weighted Exposure for Market Risk	54,300,882
Total Risk Weighted Exposures (Before adjustments of Pillar II)		131,461,984,404
Adjustments under Pillar II		
SRP 6.4a (5)	<i>ALM policies & practices are not satisfactory, add 1% of net interest income to RWE</i>	9,437,096
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>	3,126,113,903
SRP 6.4a (9)	<i>Overall risk management policies and procedures are not satisfactory. Add 3% of RWE</i>	5,258,479,376
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)		139,856,014,780
1.2 CAPITAL		Current Year
Core Capital (Tire I)		26,952,787,700
a	Paid up Equity Share Capital	9,015,528,960
b	Irredeemable Non-cumulative preference shares	5,432,712,000
c	Equity Share Premium	
d	Proposed Bonus Equity Shares	
e	Statutory General Reserves	6,918,919,461
f	Retained Earnings	3,422,037,527
g	Unaudited current year cumulative profit/(loss)	
h	Capital Redemption Reserve	2,300,000,000
i	Capital Adjustment Reserve	229,277
j	Dividend Equalization Reserves	
k	Other Free Reserve	
l	Less: Goodwill	
m	Less: Intangible Assets	
n	Less: Deferred Tax Assets	
o	Less: Fictitious Assets	
p	Less: Investment in equity in licensed Financial Institutions	35,174,525
q	Less: Investment in equity of institutions with financial interests	101,465,000
r	Less: Investment in equity of institutions in excess of limits	
s	Less: Investments arising out of underwriting commitments	
t	Less: Reciprocal crossholdings	
u	Less: Purchase of land & building in excess of limit and unutilized	
v	Less: Other Deductions	
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)		376,053,113
a	Cumulative and/or Redeemable Preference Share	
b	Subordinated Term Debt	
c	Hybrid Capital Instruments	
d	General Loan Loss Provision	1,186,928,765
e	Exchange Equalization Reserve	102,467,240
f	Investment Adjustment Reserve	8,047,698
g	Assets Revaluation Reserve	
h	Other Reserves	243,836,179
Total Capital Fund (Tier I and Tier II)		28,494,067,582
1.3 CAPITAL ADEQUACY RATIOS		Current Year
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		19.27%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		20.37%

5.3 Classification of Financial Assets and Financial Liabilities

5.3.1 Classification-Financial Assets

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

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

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

5.3.2 Classification of Financial Liabilities

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

5.4 Operating Segment Information

5.4.1 General Information

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

5.4.2 Information about Profit or Loss, Assets and Liabilities

Figure in million

Particulars	Province-1	Province-2	Province-3	Province-4	Province-5	Province-6	Province-7	Total
Revenues from External customer	2,439.04	3,064.63	5,428.79	1,445.21	3,129.58	354.10	1,009.88	16,871.23
Inter Segment revenues	-	-	-	-	-	-	-	-
Net Revenue	2,439.04	3,064.63	5,428.79	1,445.21	3,129.58	354.10	1,009.88	16,871.23
Total interest revenue	2,087.62	2,467.61	4,726.80	1,306.40	2,788.18	306.02	832.05	14,514.68
Interest expense	447.63	205.29	6,209.65	230.26	534.00	26.63	160.80	7,814.26
Net Interest Revenue	1,639.99	2,262.31	(1,482.85)	1,076.14	2,254.18	279.39	671.25	6,700.42
Depreciation and amortization	19.72	19.14	32.16	9.68	27.59	2.56	12.04	122.89
Segment profit/(loss)	623.45	975.15	221.45	230.47	886.83	95.94	228.42	3,261.70
Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-	-	-	-
Impairment of assets	-	-	-	-	-	-	-	-
Segment Assets	17,317.87	17,948.38	32,379.66	10,254.12	22,862.70	2,750.19	6,636.28	110,149.2
Segment liabilities	17,317.87	17,948.38	32,379.66	10,254.12	22,862.70	2,750.19	6,636.28	110,149.2

Note: The segment reporting above excludes Head Office.

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

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

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

(a) Revenue

Total revenues for reportable segments	16,871,226,689
Other revenues	1,585,597,512
Elimination of intersegment revenues	
Entity's revenues	18,456,824,201

(b) Profit or loss

Total profit or loss for reportable segments	3,261,702,983
Other profit or loss	2,462,296,007
Elimination of intersegment profits	
Unallocated amounts:	
Profit before income tax	5,723,998,990

(c) Assets

Total assets for reportable segments	110,149,197,195
Other assets	41,308,533,776
Unallocated amounts	
Entity's assets	151,457,730,971

(d) Liabilities

Total liabilities for reportable segments	110,149,197,195
Other liabilities	41,308,533,776
Unallocated liabilities	
Entity's liabilities	151,457,730,971

5.4.5 Information about Products and Services

Revenue from following geographical areas		2075/76
(a) Domestic		18,456,824,201
	Province 1	2,439,040,438
	Province 2	3,064,625,413
	Province 3	7,014,390,769
	Province 4	1,445,207,205
	Province 5	3,129,581,765
	Province 6	354,102,774
	Province 7	1,009,875,837
(b) Foreign		
	Total	18,456,824,201

5.4.6 Information about Geographical Areas

Revenue from following geographical areas		2075/76
(a) Domestic		18,456,824,201
	Province 1	2,439,040,438
	Province 2	3,064,625,413
	Province 3	7,014,390,769
	Province 4	1,445,207,205
	Province 5	3,129,581,765
	Province 6	354,102,774
	Province 7	1,009,875,837
(b) Foreign		
Total		18,456,824,201

5.4.7 Information about Major Customer

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

5.5 Share options and share based payment

The bank doesn't have a policy for share options to its employees. Similarly, during the year the bank has not made any payments or settlements by issuing new shares.

5.6 Contingent Liabilities and Commitments

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

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

Total contingent liabilities and commitments are as follows

Particulars	Current Year	Previous Year
Contingent Liabilities	2075/76	2074/75
Acceptance and documentary Credit	1,391,735,725	883,032,771
Bills for Collection	3,737,061	3,737,061
Forward Exchange Contracts		
Guarantees	34,049,098,617	28,193,131,265
Underwriting Commitments		
Other Commitments	1,959,995,955	122,034,314
Undrawn and Undisbursed facilities	18,372,858,061	9,790,907,228
Total	55,777,425,420	38,992,842,638

5.7 Related Parties

5.7.1 Parent and Ultimate Controlling Party

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

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

Details of other transactions associated with Nepal Government are:

Particulars	Amount (Rs.)
Poverty Elimination fund	13,830,512
Rural agro loan	48,210,000

5.7.2 Transactions with Key Management Personnel

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

5.7.3 Key Management Personnel Compensation

Key management personnel compensation comprised the following:

Nature of Compensation	Amount (Rs.)	Remarks
Short-term employee benefits	Rs.10,261,640	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

No any reportable events have happened after the reporting date.

6. Other Disclosures

6.1 Corporate Social Responsibility

As per the NRB Directive on the Corporate Social Responsibility, the Bank has allocated 1% of the net profit of current fiscal year. The amount allocated for corporate social responsibility reserve is NPR 41,915,906 and NPR 33,472,969 respectively for current year and previous year. The bank has expensed Rs 21,873,204 for CSR and equivalent amount has been transferred to retained earnings through Statement of Change in Equity.

6.2 Staff Training and Development Fund

As per the NRB Directive the bank shall spend 3% of the total personnel expenses of preceding year on staff training and development. Further if such amount could not be spent, short amount shall be credited to staff training and development fund which shall be spent in the next year. Accordingly bank has spent NPR 32,348,110 during FY 2075/76 against mandatory requirement of NPR 91,816,873. Hence NPR 59,468,763 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. 118,552,200.

6.4 Dividend

Bank has proposed 6 % stock dividend and 24 % cash dividend for equity shareholders and 6% preference dividend for preference shareholders by the decision of board of directors meeting dated 24/08/2076. It will be distributed to shareholders after approval from Nepal Rastra Bank and annual general meeting of the bank.

6.5 Fair Value of land and building

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

Agricultural Development Bank Limited
Unaudited Condensed Consolidated Statement of Financial Position
As on Quarter ended 31st Ashad 2076

Particulars	Group		Bank	
Assets	This Quarter Ending	Immediate Previous Year Ending	This Quarter Ending	Immediate Previous Year Ending
Cash and cash equivalent	11,442,811,242	11,227,588,232	11,440,697,045	11,227,273,792
Due from Nepal Rastra Bank	4,995,588,136	8,270,666,878	4,995,588,136	8,270,666,878
Placement with Bank and Financial Institutions	2,858,700,000	-	2,858,700,000	-
Derivative financial instruments	118,552,200	-	118,552,200	-
Other trading assets	-	-	-	-
Loan and advances to B/FIs	1,285,268,937	495,000,000	1,285,268,937	495,000,000
Loans and advances to customers	110,797,190,568	99,626,101,564	110,797,190,568	99,626,101,564
Investment securities	16,859,872,673	12,121,917,791	16,859,858,806	12,077,780,519
Current tax assets	187,682,318	-	304,861,123	-
Investment in subsidiaries	-	-	28,840,000	28,840,000
Investment in associates	494,471,359	402,787,755	69,384,000	69,384,000
Investment property	258,423,496	240,313,081	258,423,496	240,313,081
Property and equipment	1,257,232,851	1,215,932,866	1,257,133,385	1,213,597,403
Goodwill and Intangible assets	73,376,701	50,011,726	73,376,701	50,011,726
Deferred tax assets	-	-	-	-
Other assets	2,649,663,111	1,595,022,940	2,642,285,302	1,592,628,105
Total Assets	153,278,833,592	135,245,342,834	152,990,159,698	134,891,597,069
Liabilities				
Due to Bank and Financial Institutions	564,470,156	551,886,896	564,470,156	551,886,896
Due to Nepal Rastra Bank	38,424,211	195,156,104	38,424,211	195,156,104
Derivative financial instruments	-	-	-	-
Deposits from customers	119,742,793,816	104,216,347,357	119,763,452,031	104,216,459,617
Borrowing	62,040,512	360,447,613	62,040,512	360,447,613
Current Tax Liabilities	-	246,011,850	-	156,230,258
Provisions	-	-	-	-
Deferred tax liabilities	145,059,514	102,160,377	145,059,514	102,160,377
Other liabilities	3,769,038,350	2,903,398,969	3,766,077,595	2,881,767,061
Debt securities issued	-	460,000,000	-	460,000,000
Subordinated Liabilities	-	-	-	-
Total liabilities	124,321,826,558	109,035,409,166	124,339,524,018	108,924,107,926
Equity				
Share capital	14,448,240,960	13,937,928,000	14,448,240,960	13,937,928,000
Share premium	-	-	-	-
Retained earnings	4,096,009,752	2,839,115,711	3,793,451,951	2,598,638,414
Reserves	10,408,942,769	9,430,922,730	10,408,942,769	9,430,922,730
Total equity attributable to equity holders	28,953,193,482	26,207,966,441	28,650,635,680	25,967,489,144
Non-controlling interest	3,813,553	1,967,228		-
Total equity	28,957,007,034	26,209,933,669	28,650,635,680	25,967,489,144
Total liabilities and equity	153,278,833,592	135,245,342,834	152,990,159,698	134,891,597,069

Agricultural Development Bank Limited
Unaudited Condensed Consolidated Statement of Profit or Loss
For the Quarter ended 31st Ashad 2076

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
	Corresponding		Corresponding	
Interest income	15,222,955,804	13,815,116,467	15,235,292,143	13,814,947,052
Interest expense	7,863,110,348	6,967,926,652	7,864,905,417	6,966,285,982
Net interest income	7,359,845,456	6,847,189,816	7,370,386,726	6,848,661,070
Fee and commission income	1,067,246,089	949,765,312	1,067,246,089	949,765,312
Fee and commission expense	1,571,828	6,055,692	1,566,595	6,055,692
Net fee and commission income	1,065,674,261	943,709,620	1,065,679,495	943,709,620
Net interest, fee and commission income	8,425,519,718	7,790,899,435	8,436,066,221	7,792,370,690
Net trading income	312,292,266	188,129,126	312,292,266	188,129,126
Other operating income	51,729,284	44,566,590	51,667,749	45,980,244
Total operating income	8,789,541,268	8,023,595,151	8,800,026,236	8,026,480,060
Impairment charge/(reversal) for loans and other losses	(618,690,677)	(822,352,826)	(618,690,677)	(822,352,826)
Net operating income	9,408,231,945	8,845,947,977	9,418,716,913	8,848,832,886
Operating expense				
Personnel expenses	2,911,803,835	3,063,307,295	2,910,310,130	3,060,562,431
Other operating expenses	864,301,478	713,081,622	863,562,098	712,317,761
Depreciation & Amortisation	166,054,943	131,963,859	166,027,542	131,930,099
Operating Profit	5,466,071,688	4,937,595,201	5,478,817,142	4,944,022,595
Non operating income	466,190,252	324,013,935	362,120,756	235,825,089
Non operating expense	20,401,785	4,320,392	20,401,785	4,320,392
Profit before income tax	5,911,860,154	5,257,288,744	5,820,536,113	5,175,527,292
Income tax expense	1,494,686,095	1,535,604,678	1,467,288,882	1,522,008,193
Current Tax	1,494,686,095	1,513,828,032	1,467,288,882	1,500,231,548
Deferred Tax	-	21,776,646	-	21,776,646
Profit/(loss) for the period	4,417,174,060	3,721,684,066	4,353,247,231	3,653,519,098
Condensed Consolidated Statement of Comprehensive Income				
Profit/(loss) for the period	4,417,174,060	3,721,684,066	4,353,247,231	3,653,519,098
Other Comprehensive Income	(63,879,144)	(177,780,930)	(63,879,144)	(264,585,776)
Total Comprehensive Income	4,353,294,915	3,543,903,136	4,289,368,086	3,388,933,322
Basic earnings per share	45.38	37.44	44.67	37.81
Diluted earnings per share	45.38	37.44	44.67	37.81
Profit attributable to:				
Equity holders of the Bank	4,415,327,735	3,722,037,593	4,353,247,231	3,653,519,098
Non-controlling interest	1,846,325	(353,528)	-	-
Total	4,417,174,060	3,721,684,066	4,353,247,231	3,653,519,098

Ratio as per NRB Directive

Particulars	Group				Bank			
	Current Year		Corresponding Previous Year		Current Year		Corresponding Previous Year	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital Fund to RWA	20.33%	20.33%	19.66%	19.66%	20.33%	20.33%	19.66%	19.66%
Non-Performing loan (NPL) to Total Loan	2.90%	2.90%	3.41%	3.41%	2.90%	2.90%	3.50%	3.50%
Total Loan Loss Provision to Total NPL	81.73%	81.73%	114.87%	114.87%	81.73%	81.73%	114.87%	114.87%
Cost of Funds	7.41%	7.41%	7.38%	7.38%	7.41%	7.41%	7.38%	7.38%
Credit to Deposit Ratio (CCD)	78.72%	78.72%	77.52%	77.52%	78.72%	78.72%	77.52%	77.52%
Base Rate	10.58%	10.58%	11.73%	11.73%	10.58%	10.58%	11.73%	11.73%
Interest Rate Spread	4.68%	4.68%	5.46%	5.46%	4.68%	4.68%	5.46%	5.46%
Major Financial Indicators								
Earnings Per Share					44.67			
Price Earnings Ratio (P/E Ratio)					9.16			
Net worth Per Share					253.92			
Total Assets Value Per Share					1,696.96			
Liquidity Ratio					28.96			

Notes:

- The above figures are subject to change as per the direction of the Regulators/Statutory Auditors.
- Figures are regrouped/rearranged/restated whereas necessary for consistent presentation and comparison.
- Personnel Expenses include provision for employee bonus calculated at 5% of profit before bonus and tax.
- Above Financial statements have been prepared in accordance with NRB Directive No. 4 and Nepal Financial Reporting Standards (NFRSs) by applying Carve-outs issued by Accounting Standard Board of Nepal.
- Loan and Advances to Customer is presented net of impairment charges and includes interest accruals and staff loans and advances.
- The Group Financial Statements includes Sana Kisan Bikas Laghubitta Bittiyasanstha Limited, an Associate having 22% interest, and two Subsidiaries namely Kosh Byabasthapan Company Limited, having 92.89% holding and Gobar Gas Company having 83.96%. 100 percent impairment allowance has been provided against the investment in Gobar Gas Company.
- All Inter-company transactions and outstanding balances among group companies are adjusted in Group Financial Statements.
- Other Comprehensive Income is not considered while computing Earning Per Share.
- A detailed interim financial report has been published in the Bank's website www.adbl.gov.np

Related Party Disclosure

- The Group Financial Statements includes Sana Kisan Bikas Laghubitta Bittiyasanstha Limited, an Associate having 22% interest, and two Subsidiaries namely Kosh Byabasthapan Company Limited, having 92.89% holding and Gobar Gas Company having 83.96%. 100 percent impairment allowance has been provided against the investment in Gobar Gas Company.
- Bank has lent Rs. 100 Crore to its Associate, Sana Kisan Bikas Laghubitta Bittiyasanstha Limited.
- All Inter-company transactions and outstanding balances among group companies are adjusted in Group Financial Statements.

Segmental Information

Information about reportable segments

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

Rs. In '000

Particulars	Bhairahawa	Biratnagar	Birgunj	Dang	Dhangadhi	Janakpur	Kathmandu	Nepalgunj	Pokhara	Rajbiraj	Total
Revenues from External customer	1,886,424	2,102,689	1,752,501	703,816	924,441	1,311,830	12,755,470	877,023	1,437,075	1,101,744	24,853,013
Inter Segment revenues											-
Net Revenue	1,886,424	2,102,689	1,752,501	703,816	924,441	1,311,830	12,755,470	877,023	1,437,075	1,101,744	24,853,013
Total interest revenue	1,649,187	1,886,659	1,606,902	669,280	808,228	1,147,455	3,712,818	795,162	1,299,635	932,626	14,507,952
Interest expense	324,127	417,964	336,972	90,973	158,680	89,428	5,941,247	147,530	230,258	97,204	7,834,383
Net Interest Revenue	1,325,060	1,468,695	1,269,930	578,307	649,548	1,058,027	(2,228,429)	647,632	1,069,377	835,422	6,673,569
Depreciation and amortisation	15,799	17,980	11,677	4,664	11,566	9,879	24,673	9,497	9,729	6,886	122,351
Segment profit/(loss)	1,265,827	1,416,479	1,217,244	577,818	576,270	1,090,549	(2,518,812)	553,596	908,652	825,484	5,913,108



Particulars	Bhairahawa	Biratnagar	Birgunj	Dang	Dhangadhi	Janakpur	Kathmandu	Nepalgunj	Pokhara	Rajbiraj	Total
Entity's interest in the profit or loss of associates accounted for using equity method							-				-
Impairment of assets	-	-	-	-	-	-	-	-	-	-	-
Segment Assets	43,002,780	44,621,372	50,313,909	13,454,116	31,947,502	20,896,386	170,620,075	20,599,448	31,640,978	15,835,719	442,932,287
Segment liabilities	43,002,780	44,621,372	50,313,909	13,454,116	31,947,502	20,896,386	170,620,075	20,599,448	31,640,978	15,835,719	442,932,287

Net Profit for the period ended on 31st Ashad 2076	4,353,247,231
1. Appropriations	
<u>1.1 Profit required to be appropriated to statutory reserve</u>	922,263,284
a. General Reserve	870,649,446
b. Capital Redemption Reserve	-
c. Exchange Fluctuation Fund	-
d. Corporate Social Responsibility Fund	43,532,472
e. Employees Training Fund	28,478,189
f. Other	(20,396,824)
CSR Expenses transferred to Retain earning from CSR Reserve	(20,396,824)
<u>1.2 Profit required to be transfer to Regulatory Reserve</u>	119,635,901
a. Transfer to Regulatory Reserve	182,085,383
b. Transfer from Regulatory Reserve	(62,449,482)
Net Profit for the period ended on 31st Ashad 2076 available for distribution	3,311,348,047

Agricultural Development Bank Limited

Comparison Unaudited and Audited Financial Statements as of FY 2075/2076

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	11,440,697	11,500,460	(59,763)	-1%	Variance is due to re-grouping and reclassification
Due from Nepal Rastra Bank	4,995,588	4,993,660	1,928	0%	Variance is due to re-grouping and reclassification
Placement with Bank and Financial Institutions	2,858,700	2,858,700	-	0%	
Derivative financial instruments	118,552	118,552	-	0%	
Other trading assets	-	-	-	0%	
Loan and advances to B/FIs	1,285,269	1,285,269	-	0%	
Loans and advances to customers	110,797,191	108,806,697	1,990,494	2%	Variance is due to revision in loan loss provision and regrouping of total staff loan to deferred employee expenditure and staff loan.
Investment securities	16,859,859	16,846,609	13,250	0%	
Current tax assets	304,861	206,423	98,438	32%	Variance is due to revision of inclusions and disallowance and hence revised taxable profit.
Investment in subsidiaries	28,840	28,840	-	0%	
Investment in associates	69,384	69,384	-	0%	
Investment property	258,423	258,423	-	0%	
Property and equipment	1,257,133	1,264,192	(7,059)	-1%	Variance is due to re-grouping and reclassification
Goodwill and Intangible assets	73,377	69,399	3,978	5%	Variance is due to re-grouping and reclassification
Deferred tax assets	-	-	-	0%	
Other assets	2,642,285	3,151,122	(508,837)	-19%	Variance is due to re-grouping and reclassification
Total Assets	152,990,160	151,457,731	1,532,429	1%	
Capital and Liabilities					
Due to Bank and Financial Institutions	564,470	478,370	86,100	15%	Variance is due to re-grouping and reclassification with deposit from customer
Due to Nepal Rastra Bank	38,424	38,424	-	0%	
Derivative financial instruments	-	-	-		
Deposits from customers	119,763,452	118,884,923	878,529	1%	Variance is due to re-grouping and reclassification with due to BFI and interest payable to other liabilities
Borrowing	62,041	60,918	1,123	2%	Variance is due to re-grouping and reclassification with other liabilities
Current Tax Liabilities	-	-	-		
Provisions	-	-	-		
Deferred tax liabilities	145,060	113,536	31,523	22%	Variance is due to calculation of deferred tax on Fixed Assets and fair value change of bonus shares.
Other liabilities	3,766,078	3,528,827	237,250	6%	Variance is due to regrouping and reclassification with other assets, and deposits from customers
Debt securities issued	-	-	-		
Subordinated Liabilities	-	-	-		
Total Liabilities	124,339,524	123,104,998	1,234,526	1%	
Share capital	14,448,241	14,448,241	-		
Share premium	-	-	-		
Retained earnings	3,793,452	3,422,038	371,414	10%	Variance is due to additional provision and other adjustment by auditors/regulators
Reserves	10,408,943	10,482,454	(73,512)	-1%	Variance is due to revision on actuarial valuation and net profit for the year.
Total equity attributable to equity holders	28,650,636	28,352,733	297,903	1%	
Total liabilities and equity	152,990,160	151,457,731	1,532,429	1%	



Statement of Financial Position	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Interest income	15,235,292	15,480,122	(244,830)	-2%	Variance is due to recognition of interest suspense.
Interest expense	7,864,905	7,865,130	(225)	0%	Variance is due to rectification of errors
Net interest income	7,370,387	7,614,992	(244,605)		
Fee and commission income	1,067,246	1,081,481	(14,235)	-1%	Variance is due to re-grouping and reclassification
Fee and commission expense	1,567	11,012	(9,446)	-603%	Variance is due to re-grouping and reclassification
Net fee and commission income	1,065,679	1,070,469	(4,790)	0%	
Net interest, fee and commission income	8,436,066	8,685,461	(249,395)	-3%	
Net trading income	312,292	318,873	(6,581)	-2%	Variance is due to routing foreign exchange loss through PL
Other operating income	51,668	18,898	32,770	63%	Variance is due to re-grouping and reclassification
Total operating income	8,800,026	9,023,232	(223,206)	-3%	
Impairment charge/(reversal) for loans and other losses	(618,691)	(289,847)	(328,844)	53%	Variance due to Additional LLP, loss allowance against receivables and investments
Net operating income	9,418,717	9,313,078	105,638	1%	
Personnel expenses	2,910,310	2,928,862	(18,552)	-1%	Variance is due to cumulative effect of following items: 1. Revision of staff benefit as per actuarial valuation report 2. Change in Staff Bonus
Other operating expenses	863,562	876,306	(12,743)	-1%	Variance is due to re-grouping and reclassification
Depreciation & Amortisation	166,028	166,193	(165)	0%	Variance is due to rectification of errors
Operating profit	5,478,817	5,341,718	137,099	3%	
Non operating income	362,121	382,281	(20,160)	-6%	Variance is due to re-grouping and reclassification
Non operating expense	20,402	-	20,402	100%	Variance is due to re-grouping and reclassification
Profit before tax	5,820,536	5,723,999	96,537	2%	
Income tax expenses	1,467,289	1,532,408	(65,119)	-4%	
Current Tax	1,467,289	1,565,727	(98,438)	-7%	Variance is due to additional disallowance and allowance as per income tax audit.
Deferred Tax	-	(33,318)	33,318		Variance due to computation of deferred tax of Fixed Assets.
Profit/(loss) for the period	4,353,247	4,191,591	161,657	4%	
Other comprehensive income	(63,879)	(200,003)	136,124	-213%	Variance is due to cumulative effect of following items: 1. consideration of bonus shares while computing fair value of investment securities 2. revision of actuarial gain/loss measured through OCI.
Total comprehensive income	4,289,368	3,991,588	297,781	7%	
Distributable Profit					
Net profit/(loss) as per profit or loss	4,353,247	4,191,591	161,657	4%	As per the reasons as mentioned above.
Add/Less: Regulatory adjustment as per NRB Directive	(119,636)	(340,286)	220,650	-184%	Variance is due to revision of interest suspense, and actuarial gain/loss that are classified in OCI.
Free profit/(loss) after regulatory adjustments	4,233,611	3,851,305	382,307	9%	

Agricultural Development Bank Limited

Major Indicators

Particulars	Indicators	2071/072	2072/073	2073/074	2074/075	2075/076
Net Profit to Total Revenue Ratio	Percentage	25.19	20.00	18.08	23.76	24.25
Earnings per Share	Rs.	78.83	52.79	31.59	36.91	42.88
Market price per Share	Rs.	432	768	435	314	409
Price Earning Ratio	Ratio	5.48	14.55	13.77	8.51	9.54
Equity Dividend on Equity Share Capital	Percentage	15	20	20	6	6
Cash Dividend on Equity	Percentage	0.79	1.05	1.05	15.05	24
Interest Income to Loan and Advances	Percentage	12.72	12.09	12.55	13.93	13.85
Employee Expenses to Total Operating Expense	Percentage	42.28	42.47	39.53	28.88	24.72
Interest on Total Deposit and Borrowings	Percentage	4.26	3.98	4.43	6.66	6.61
Exchange Fluctuation Income to Total Income	Percentage	1.62	2.13	0.97	0.06	-0.04
Employee Bonus to Total Employee Expenditure	Percentage	11.90	9.11	9.02	13.56	10.29
Net Profit to Loan and Advances	Percentage	4.83	3.17	2.91	3.65	3.75
Net Profit to Total Assets	Percentage	3.12	2.32	2.15	2.71	2.77
Total Loan to Deposit	Percentage	93.77	95.46	92.90	95.64	93.62
Total Operating Expense to Total Assets	Percentage	6.74	6.39	7.02	8.17	7.82
Capital Adequacy of Risk Weighted Assets						
Core Capital	Percentage	15.17	15.19	18.61	19.28	19.27
Supplementary Capital	Percentage	1.99	1.99	1.80	1.05	1.10
Total Capital Fund	Percentage	17.16	17.18	20.41	20.33	20.37
Liquidity Ratio	Ratio	28.74	23.33	31.18	29.15	27.20
Non Performing Loan to Total Loan	Percentage	5.35	4.36	4.60	3.50	3.29
Base Rate	Percentage			11.27	11.73	10.58
Spread Rate	Percentage	6.97	7.15	5.87	5.46	4.68
Book Network	Rs.'000	9,674,212	11,691,212	16,363,997	25,967,490	28,352,733
Total Share (Ordinary)	Number	39,376,000	39,376,000	70,876,800	85,052,160	90,155,290
Total Employee	Number	2,739	2,430	2,632	2,455	2308
*Staff Loans and Advances are not considered as Loan while computing ratios.						



नेपाल राष्ट्र बैंक

बैंक सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं।
फोन नं.: ४४१९८०५, ७
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पोष्ट बक्स: ७३

प.सं: बै.सु.वि./अफसाइट/एजिएम/२३/२०७६-७७

मिति : २०७६/०९/०९

✓ 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, ऐ. ऐनको उपदफा (१) बमोजिम अग्राधिकार शेयरधनीहरूलाई रु. ३२,५९,६२,७२०/- (अक्षरूपी बत्तिस करोड उनान्साठी लाख बैसठ्ठी हजार सात सय बीस मात्र) नगद लाभांश र अन्य साधारण शेयरधनीहरूलाई रु. २,१६,३७,२६,९५०/४० (अक्षरूपी दुई अर्ब सोढा करोड सैतीस लाख छब्बीस हजार नौ सय पचास र पैसा चालिस मात्र) नगद लाभांश तथा रु. ५४,०९,३१,७३७/६० (अक्षरूपी चौवन्न करोड नौ लाख एकतीस हजार सात सय सैतीस र पैसा साठी मात्र) बोनस शेयर वितरण गर्न अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा वितरण गर्न स्वीकृतिका साथै आ.व. २०७५/७६ को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्न सहमति प्रदान गरिएका व्यहोरा निर्णयानुसार जानकारी गराउँदछु।

१. स्थिर सम्पतिको नियमित भौतिक परीक्षण सम्पन्न गरी स्थिर सम्पतिको शुरु मौज्जात, खरीद, बिक्री तथा अन्तिम मौज्जातको नियमित हिसाब मिलान (Reconciliation) गरी आवश्यक विवरण अद्यावधिक गर्ने व्यवस्था मिलाउनुहुन।
२. लामो समयदेखि हिसाब मिलान हुन नसकेको अन्तर शाखा कारोवारको हिसाब यथाशिघ्र मिलान (Reconciliation) गर्ने आवश्यक व्यवस्था मिलाउनुहुन।
३. लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका अन्य सम्पूर्ण कैफियतहरू पूर्ण रुपले सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिने व्यवस्था मिलाउनुहुन।

उपरोक्त बमोजिमका कैफियतहरूको सुधारका सम्बन्धमा त्रैमासिक रुपमा लेखापरीक्षण समितिमा छलफल गरी यस विभागमा समेत त्रैमासिक प्रगति विवरण पेश गर्नुहुन।

उपरोक्त निर्देशनहरूलाई 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) स्थिर सम्पत्तिको प्रभावकारी व्यवस्थापनको लागि स्थिर सम्पत्ति व्यवस्थापन परियोजना स्थापना गरी तदअनुरूपका कार्यहरू अघि बढाइएको छ । स्थिर सम्पत्ति व्यवस्थापनको लागि छुट्टै सफ्टवेयर खरिद गरी सुरु मौज्जात, खरिद, बिक्री, शाखा स्थानान्तरण तथा अन्य आवश्यक विवरणहरू यथेष्ट रहने व्यवस्था गरिने छ । आगामी आर्थिक वर्षदेखि प्रत्येक वर्ष स्थिर सम्पत्तिको प्रविधिको सहयोगले भौतिक परीक्षण हुने व्यवस्था मिलाउन आवश्यक कारवाही अगाडि बढाइएको छ ।
- (२) वि.स. २०६८ सालबाट यस बैंकमा क्रमश Core Banking System लागु गर्ने क्रममा Core Banking System लागु भएका र नभएका कार्यालयहरू बीचको अन्तरशाखा कारोबार Manually गर्नुपर्ने बाध्यताको कारण केही समय पुराना हिसाबहरू समयमा नै फछ्यौट हुन नसकेकोमा हाल सबै कार्यालयहरूमा Core Banking System जडान भई सकेकोले दैनिक रूपमा हिसाब भिडान गर्ने गरिएको तथा पुराना हिसाबहरू बाँकी रहेको छैन । २०७५ आषाढ मसान्तमा १५४७८ आईटम र खुद रकम रु. २३ करोड २७ लाख ५५ हजार ७९६ पेण्डिङ रहेकोमा २०७६ आषाढ मसान्तसम्ममा १४८७३ आईटम फछ्यौट भई जम्मा ६०५ आईटम बाँकी र खुद रकम रु. १ करोड ३१ लाख ८६ हजार ४८० मात्र रहेको छ । अन्तरशाखा कारोबारका पेण्डिङ हिसाबहरू फरफारक गर्न उच्च प्राथमिकताका साथ नियमित रूपमा हिसाब भिडान भइरहेको छ ।
- (३) लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका अन्य कैफियतहरू पूर्ण रूपले सुधार गर्ने तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिने व्यवस्था मिलाउन व्यवस्थापनलाई निर्देशन दिइएको छ ।



धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को नियम २६ को उपनियम (२) सँग सम्बन्धित अनुसूची १५ बमोजिमको विवरण आर्थिक वर्ष २०७५/०७६

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

बैंकका तर्फबाट तथा बैंकका विरुद्ध परेका मुद्दाहरू

(क) समीक्षा आर्थिक वर्षमा बैंकसँग सम्बन्ध भएका ५९ मुद्दाहरूमध्ये सर्वोच्च अदालतले ८, उच्च अदालत पाटनले ४, काठमाडौं जिल्ला अदालत तथा धादिङ जिल्ला अदालत ८, र ऋण असुली न्यायाधिकरणले २ गरी जम्मा २२ वटा मुद्दाहरू फैसला भएका छन् । यस आर्थिक वर्षमा विभिन्न अदालतमा विभिन्न मितिमा ७ वटा मुद्दाहरू (सर्वोच्च अदालतमा ३, उच्च अदालत पाटन २, काठमाडौं जिल्ला अदालत तथा धादिङ जिल्ला अदालत २) दायर भएका छन् । २०७६ आषाढ मसान्तमा ३७ वटा मुद्दाहरू विचाराधीन अवस्थामा रहेको छ ।

(ख) बैंकको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा मुद्दा दायर भएको कुनै जानकारी प्राप्त नभएको ।

(ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा मुद्दा दायर भएको कुनै जानकारी प्राप्त नभएको ।
५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण:

(क) धितोपत्र बजारमा संगठित संस्थाको शेयरको कारोबारका सम्बन्धमा व्यवस्थापनको धारणा ।
शेयर कारोबारमा खुल्ला बजारले प्रतिपादित गरेको मूल्य तथा मान्यता अनुरूप हुने भएकाले यस सम्बन्धमा व्यवस्थापनको धारणा नरहेको ।

(ख) आर्थिक वर्ष २०७५/०७६ को प्रत्येक त्रैमासिक अवधिमा बैंकको कारोबार भएको शेयरको अधिकतम, न्यूनतम र अन्तिम शेयर मूल्यको साथै कुल कारोबार शेयर संख्या र कारोबार भएको दिन सम्बन्धी जानकारी:

विवरण	आश्विन मसान्त	पौष मसान्त	चैत्र मसान्त	आषाढ मसान्त
अधिकतम मूल्य	३७१	३६२	३५०	४३८
न्यूनतम मूल्य	३१३	३२७	२९२	३१८
अन्तिम मूल्य	३५४	३५०	३१५	४०९
कारोबार भएको शेयर संख्या	७७३,६५८	५३०,८३२	५८०,५६६	२,७४२,३७१
कारोबार दिन	६२	६०	६०	६४
६. समस्या, चुनौती र रणनीति:

(क) आन्तरिक समस्या तथा चुनौती:

 १. Core Banking System जडान गर्ने कार्य गर्दै आइरहेकोमा पूर्वाधार अभाव रहेका ४ कार्यलयहरूमा मात्र Core Banking System जडान हुन बाँकी रहेको छ । सोलाई चालु आर्थिक वर्षमा पूरा गर्ने गरी कार्य भइरहेको छ ।
 २. जोखिम व्यवस्थापन कार्यालयलाई थप प्रभावकारी बनाउनु पर्ने ।

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

(ख). बाह्य समस्या तथा चुनौती:

१. निक्षेपको ब्याजदरमा अनपेक्षित वृद्धि लगायतका कारण कर्जा विस्तार तथा समग्र वित्तीय व्यवस्थापनमा परेको प्रभाव ।
२. वैदेशिक विप्रेषण आप्रवाह वृद्धिदरमा कमी ।
३. तरलताको अभाव ।
४. आर्थिक वृद्धिदर ।
५. बैंक तथा वित्तीय संस्थाहरू बीचको प्रतिस्पर्धा ।

(ग). रणनीति:

१. संचालन गतिविधिहरूमा स्रोतको उच्चतम परिचालन गर्ने ।
२. लगानी विस्तार तथा निक्षेप संकलनको लागि नयाँ क्षेत्रहरूको पहिचान गर्ने ।
३. समय साक्षेप प्रविधिमा आधारित सेवाहरूको पहिचान गर्ने र संचालन गर्ने ।
४. कर्मचारीहरूलाई निरन्तर आवश्यक तालिम उपलब्ध गराउने ।
५. लागत तथा अन्य खर्चहरू कम गर्ने उपायहरू अवलम्बन गर्ने ।

७. संस्थागत सुशासन:

संस्थागत सुशासनको उच्चस्तर कायम राख्न नेपाल राष्ट्र बैंकबाट जारी गरिएको सुशासन सम्बन्धी व्यवस्थालाई पूर्ण पालना गरिएको छ । बैंक सञ्चालक तथा व्यवस्थापनले आफ्ना शेरधनीहरू, सर्वसाधारण, निक्षेपकर्ता तथा सम्पूर्ण सरोकारवालाहरूको हित संरक्षण गर्नको लागि बैंक सदैव संस्थागत सुशासन कायम गर्ने तर्फ प्रतिबद्ध रहेको छ । बैंकको आन्तरिक लेखापरीक्षण कार्यलाई प्रभावकारी बनाइएको छ । यस बैंकका अनुभवी सञ्चालकहरू प्रभावकारी संस्थागत सुशासनको बारेमा जानकारी रहेको र सञ्चालक समितिमा नियमितरूपमा संस्थागत सुशासनका विषयहरूलाई सम्बोधन गर्ने कार्य भइरहेको छ । विभिन्न जोखिमहरूको व्यवस्थापन गर्नको लागि सम्पत्ति तथा दायित्व व्यवस्थापन उपसमिति (ALCO), कर्जा प्रभाग व्यवस्थापन उपसमिति (LPMC), केन्द्रीय जोखिम व्यवस्थापन समिति (CRMC) र केन्द्रीय व्यवसाय अनुगमन समिति (CBMC) को बैठकहरू नियमित रूपमा बसी सोही अनुसार जोखिमहरूको व्यवस्थापन तथा न्यूनीकरणको कार्य भइरहेको छ । CBMC मा नियमित रूपमा व्यवसाय सम्बन्धमा छलफल गर्ने गरिएको छ । बैंकले पूँजी पर्याप्तताको मूल्यांकन गर्न ICAAP (Internal Capital Adequacy Assessment Process) Cell गठन गरी जोखिम पहिचान तथा व्यवस्थापन गर्ने कार्य प्रभावकारी रूपमा भइरहेको छ । साथै, सञ्चालक समितिको बैठक नियमित रूपमा बसी समितिका सम्पूर्ण काम कार्यवाहीहरू पारदर्शी रूपमा संचालन गर्ने गरिएको छ ।

द. विवरणपत्रमा प्रक्षेपण गरिएका र लेखापरीक्षण भएका विवरणहरूमा बीस प्रतिशत वा सो भन्दा बढी फरक सम्बन्धी विवरण: नभएको ।

९. आर्थिक वर्ष २०७५/०७६ मा भएका विशेष घटना तथा परिस्थितिको विवरण:

आर्थिक वर्ष २०७५/०७६ मा बैंकको कुनै विशेष घटना तथा परिस्थिति नभएको ।



आर्थिक वर्ष २०७६/०७७ को लागि लेखापरीक्षकको नियुक्ति एवं पारिश्रमिक र सेवा शर्त सम्बन्धमा

आर्थिक वर्ष २०७६/०७७ 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 सिफारिस साथ पेश भएको महालेखापरीक्षकको कार्यालयको प.स.: २०७६/०७७, चं.न.२४४ मिति २०७६/०९/०७ को पत्रबाट बैंकको आ.व. २०७६/०७७ को लेखापरीक्षण गर्न चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल र चार्टर्ड एकाउन्टेन्ट श्री सुजन कुमार काफ्लेलाई 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 रजनीश दाहाल र चार्टर्ड एकाउन्टेन्ट श्री सुजन कुमार काफ्लेलाई आगामी तेह्रौं वार्षिक साधारणसभाबाट अनुमोदन गराउने गरी बैंकको लेखापरीक्षक नियुक्ति गर्ने निर्णय गरियो ।

(क) सेवा, शर्त सुविधाहरू:

१. पारिश्रमिक बापत लेखापरीक्षकलाई जनही रु. ९,००,०००/- (अक्षरेपी नौ लाख मात्र) (VAT सहित) का दरले जम्मा रु.१८,००,०००/- (अक्षरेपी अठार लाख मात्र) उपलब्ध गराउने ।
 २. लेखापरीक्षकलाई Perdiem & Accommodation बापत काठमाडौं उपत्यका बाहिर काम गरेको दिनमा दैनिक रु.२,०००/- (अक्षरेपी दुई हजार मात्र) र अन्य सहयोगीलाई प्रतिदिन रु.१,८००/- (अक्षरेपी एक हजार आठ सय मात्र) तथा भ्रमण टिकट सुविधा उपलब्ध गराउने र काठमाडौं उपत्यका भित्र काम गरेको दिनमा बैंकको नियमानुसार उपत्यका बाहिर उपलब्ध गराइने दरको आधा रकम मात्र उपलब्ध गराउने । यसका अतिरिक्त बैंकको नियमानुसार लेखापरीक्षण कार्य गर्दा उपलब्ध गराइने २५ (पच्चीस) 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 गर्नुपर्नेछ ।
 ४. मिति २०७७ असोज महिना भित्र अन्तिम लेखापरीक्षण प्रतिवेदन उपलब्ध गराउनु पर्नेछ ।
- (ख) लेखापरीक्षण कार्यलाई व्यवस्थित तुल्याउन बैंक व्यवस्थापन र लेखापरीक्षकहरू श्री रजनीश दाहाल र श्री सुजन कुमार काफ्ले बीच उल्लेखित सेवा, शर्त र सुविधाहरुको अधिनमा रही आगामी वार्षिक साधारणसभाबाट अनुमोदन गराउने गरी सञ्चालक समितिबाट स्वीकृत भए पश्चात निज लेखापरीक्षकहरूसँग सम्झौता गर्न व्यवस्थापनलाई निर्देशन दिने ।

तेह्रौं वार्षिक साधारण सभामा कृषि विकास बैंक लि. को प्रबन्धपत्रको दफा ५ र ७ मा संशोधनका लागि पेश गरिएको प्रस्ताव (तीन महले)

क्र.स.	दफा	उपदफा	खण्ड	विद्यमान व्यवस्था	प्रस्तावित संशोधन	कारण
१	५	(१)		बैंकको अधिकृत, जारी र चुक्ता पूँजीको अंक र विभिन्न प्रकारको शेयर सख्या (१) बैंकको अधिकृत पूँजी रु. १८,००,००,००,०००- (अठार अर्ब रुपैयाँ) हुनेछ। उक्त पूँजीलाई रु.१००- का दरले १,००,००,०००-तौं करोड) थान साधारण शेयर र १,००,००,०००-तौं करोड) थान अप्रधिकार शेयरमा विभाजन गरिएको छ। (२) बैंकको कुल जारी पूँजी रु. १४,४४,८२,४०,९६०- (चौध अर्ब चौवालीस करोड ब्यासी लाख चालीस हजार नौ सय साठी) हुनेछ। जसमध्ये साधारण जारी पूँजी रु. ९,०१,५५,२८,९६०- (नौ अर्ब एक करोड पचपन्न लाख अठ्ठाईस हजार नौ सय साठी) र अप्रधिकार जारी पूँजी ननयुमिलेटीभ इरीडिमेबल प्रिफरिन्स शेयर रु. ५,४३,२७,१२,०००-पाँच अर्ब विचालिस करोड सताईस लाख बाह्र हजार) हुनेछ। (३) बैंकको कुल चुक्ता पूँजी रु. १४,४४,८२,४०,९६०- (चौध अर्ब चौवालीस करोड ब्यासी लाख चालीस हजार नौ सय साठी) हुनेछ।	बैंकको अधिकृत, जारी र चुक्ता पूँजीको अंक र विभिन्न प्रकारको शेयर सख्या मुल प्रबन्धपत्रको दफा ५ उपदफा (१), (२) र (३) को सट्टा देहायको उपदफा (१), (२) र (३) राखी संशोधन गरिएको छ : “ (१) बैंकको अधिकृत पूँजी रु. २१,००,००,००,०००- (एक्काईस अर्ब रुपैयाँ) हुनेछ। उक्त पूँजीलाई रु.१००- का दरले १२,००,००,०००-बाह्र करोड) थान साधारण शेयर र १,००,००,०००-तौं करोड) थान अप्रधिकार शेयरमा विभाजन गरिएको छ। (२) बैंकको कुल जारी पूँजी रु. १४,९८,९१,७२,६९८- (चौध अर्ब अठ्ठानब्ये करोड एकानब्ये लाख बहत्तर हजार छ सय अठ्ठानब्ये मात्र) हुनेछ। जसमध्ये साधारण जारी पूँजी रु. ९,५५,६४,६०,६९८- (नौ अर्ब पचपन्न करोड चौसठ्ठी लाख साठी हजार छ सय अठ्ठानब्ये मात्र) र अप्रधिकार जारी पूँजी ननयुमिलेटीभ इरीडिमेबल प्रिफरिन्स शेयर रु. ५,४३,२७,१२,०००- पाँच अर्ब विचालिस करोड सताईस लाख बाह्र हजार) हुनेछ। (३) बैंकको कुल चुक्ता पूँजी रु. १४,९८,९१,७२,६९८- (चौध अर्ब अठ्ठानब्ये करोड एकानब्ये लाख बहत्तर हजार छ सय अठ्ठानब्ये मात्र) हुनेछ।”	नेपाल राष्ट्र बैंकको पत्रसख्या बै.मु.वि. /अफसाईट /एजिएम/२३/२०७६/७७ मिति २०७६/०९/०१ को प्रान्त पत्रानुसार यस बैंकका शेयरधनीलाई रु. ५४,०९,३१,७३,३७,२६,९४०/४०- (चौवन करोड नौ लाख एक्तीस हजार सातसय सैतिस पैसा साठी मात्र) बराबरको बोनस शेयर तथा २,१६,३७,२६,९४०/४०- अक्षेस्पी दुई अर्ब सोह्र करोड सैतीस लाख छव्वीस हजार नौ सय पचास पैसा चालिस मात्र) नगद लाभान्श प्रदान गर्न स्वीकृती प्राप्त भएकोले बोनस शेयर वितरणको हदसम्म जारी तथा चुक्ता पूँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई राउण्डअफ गरिएको।
२	७	(२)	(क)	(२) बैंकको साधारण जारी पूँजीलाई देहाय अनुसार बाँडफाँड गरिएको छ : (क) समूह “क” संस्थापक शेयरधनी: नेपाल सरकार रु. ४,४९,७९,१९,७७०- (चार अर्ब उन्नात्सठी करोड उन्नात्सठी लाख उन्नाईस हजार सात सय सत्तरी) ५१% (ख) समूह “ख” सर्वसाधारण समूह : सर्वसाधारण शेयरधनीहरू रु. ४,४९,७९,०९,१९० (चार अर्ब एकचालीस करोड छैहत्तर लाख नौ हजार एक सय नब्बे) ४९%	मुल प्रबन्धपत्रको दफा ७ को उपदफा (२) को खण्ड (क) र (ख) को सट्टा देहायको खण्ड (क) र (ख) राखी संशोधन गरिएको छ : “ (२) बैंकको साधारण जारी पूँजीलाई देहाय अनुसार बाँडफाँड गरिएको छ : (क) समूह “क” संस्थापक शेयरधनी: नेपाल सरकार रु. ४,८७,३७,४९,१५१- (चार अर्ब सतासि करोड सैतिस लाख चौरानब्ये हजार नौ सय छपन्न मात्र) ५१% (ख) समूह “ख” सर्वसाधारण समूह : सर्वसाधारण शेयरधनीहरू रु. ४,६८,२६,६५,७४२- (चार अर्ब अड्सीठि करोड छव्विस लाख पैसीठि हजार सात सय ब्यालिस मात्र) ४९% ”	नेपाल राष्ट्र बैंकको पत्रसख्या बै.मु.वि. /अफसाईट /एजिएम/२३/२०७६/७७ मिति २०७६/०९/०१ को प्रान्त पत्रानुसार यस बैंकका शेयरधनीलाई रु. ५४,०९,३१,७३,३७,२६,९४०/४०- (चौवन करोड नौ लाख एक्तीस हजार सातसय सैतिस पैसा साठी मात्र) बराबरको बोनस शेयर तथा २,१६,३७,२६,९४०/४०- अक्षेस्पी दुई अर्ब सोह्र करोड सैतीस लाख छव्वीस हजार नौ सय पचास पैसा चालिस मात्र) नगद लाभान्श प्रदान गर्न स्वीकृती प्राप्त भएकोले बोनस शेयर वितरणको हदसम्म जारी तथा चुक्ता पूँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई राउण्डअफ गरिएको।

तेह्रौं वार्षिक साधारण सभामा कृषि विकास बैंक लि. को नियमावलीको नियम ५ र ७ मा संशोधन तथा थपका लागि पेश गरिएको प्रस्ताव (तीन महले)

क्र.सं	नियम	उप- खण्ड	विद्यमान व्यवस्था	प्रस्तावित व्यवस्था	संशोधन गर्नु पर्ने कारण
१.	५	उप- खण्ड	बैंकको अधिकृत पूँजी जारी र चुत्ताको अंक र विभिन्न प्रकारको शेयर सख्या (१) बैंकको अधिकृत पूँजी रु. १८,००,००,०००/- (अठार अर्ब सयैयाँ) हुनेछ। उक्त पूँजीलाई रु.१००/- का दरले १,००,००,०००/-तौं करोड। थान साधारण शेयर र १,००,००,०००/-तौं करोड। थान अग्राधिकार शेयरमा विभाजन गरिएको छ। (२) बैंकको कुल जारी पूँजी रु. १४,४४,८२,४०,९६०/- (चौध अर्ब चौवालीस करोड बयासी लाख चालीस हजार नौ सय साठी) हुनेछ। जसमध्ये साधारण जारी पूँजी रु. १,०१,४४,२८,९६०/- (नौ अर्ब एक करोड पचपन्न लाख अठ्ठाईस हजार नौ सय साठी) र अग्राधिकार जारी पूँजी ननकमुमिलेटीभ इरीडिमेबल प्रिफिरेन्स शेयर रु. ४,४३,२९,१२,०००/- (पाँच अर्ब त्रिचालीस करोड सताईस लाख बाह्र हजार) हुनेछ। (३) बैंकको कुल चुत्ता पूँजी रु. १४,४४,८२,४०,९६०/- (चौध अर्ब चौवालीस करोड बयासी लाख चालीस हजार नौ सय साठी) हुनेछ।	मूल नियमावलीको नियम ५ मा देहाय बमोजिम संशोधन गरिएको छ बैंकको अधिकृत पूँजी जारी र चुत्ताको अंक र विभिन्न प्रकारको शेयर सख्या “मूल नियमावलीको नियम ५ को उपनियम (१), (२) र (३) को सट्टा देहायको उपनियम (१), (२) र (३) राखी संशोधन गरिएको छ। (१) बैंकको अधिकृत पूँजी रु. २१,००,००,००,०००/- (एकसाईस अर्ब सयैयाँ) हुनेछ। उक्त पूँजीलाई रु.१००/- का दरले १२,००,००,०००/- (बारह करोड) थान साधारण शेयर र १,००,००,०००/-तौं करोड) थान अग्राधिकार शेयरमा विभाजन गरिएको छ। (२) बैंकको कुल जारी पूँजी रु. १४,९८,९१,७२,६९८/- (चौध अर्ब अठ्ठानव्यं करोड एकानव्यं लाख बहतर हजार छ सय अठ्ठानव्यं मात्र) हुनेछ। जसमध्ये साधारण जारी पूँजी रु. १,४४,६४,६०,६९८/- (नौ अर्ब पचपन्न करोड चौसठ्ठी लाख साठी हजार छ सय अठ्ठानव्यं मात्र) र अग्राधिकार जारी पूँजी ननकमुमिलेटीभ इरीडिमेबल प्रिफिरेन्स शेयर रु. ४,४३,७९,१२,०००/- (पाँच अर्ब त्रिचालीस करोड सताईस लाख बाह्र हजार) हुनेछ। (३) बैंकको कुल चुत्ता पूँजी रु. १४,९८,९१,७२,६९८/- (चौध अर्ब अठ्ठानव्यं करोड एकानव्यं लाख बहतर हजार छ सय अठ्ठानव्यं मात्र) हुनेछ।”	नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि. /अफसाईट /एजिएम/२३/२०७६/७७ मिति २०७६/०९/०१ को प्रान्त पत्रानुसार यस बैंकका शेयरधनीलाई रु. ४४,०९,३१,७२,६९८/- (चौवन करोड नौ लाख एकतीस हजार सातसय सैतीस पैसा साठी मात्र) बराबरको बोनस शेयर तथा २,९६,३७,२९,१२,०००/- अक्षेपी दुई अर्ब सोह्र करोड सैतीस लाख छवीस हजार नौ सय पचास पैसा चालीस मात्र) नगद लाभांश प्रदान गर्न स्वीकृती प्राप्त भएकोले बोनस शेयर वितरणको हदसम्म जारी तथा चुत्ता पूँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई राउण्डअफ गरिएको।
२	७	(क)	७ शेयर बाँडफाँड र शेयर वापतको रकमको भुक्तानी : १. बैंकको साधारण जारी पूँजीलाई देहाय अनुसार बाँडफाँड गरिएको छ : (क) समूह “क” संस्थापक शेयरधनी: नेपाल सरकार रु. ४,४९,७९,०९,७७० (चार अर्ब उनतसाठी करोड उनतअसी लाख उन्नाईस हजार सात सय सत्तरी)४९% (ख) समूह “ख” सर्वसाधारण समूह : सर्वसाधारण शेयरधनीहरू रु. ४,४९,७९,०९,०९,०९० (चार अर्ब एकचालीस करोड छैहतर लाख नौ हजार एक सय नव्वे) ४९% ”	मूल नियमावलीको नियम ७ को उपनियम (१) को सट्टा देहाय बमोजिमको उपनियम (१) राखी संशोधन गरिएको छ : “७ शेयर बाँडफाँड र शेयर वापतको रकमको भुक्तानी : (१) बैंकको साधारण जारी पूँजीलाई देहाय अनुसार बाँडफाँड गरिएको छ : (क) समूह “क” संस्थापक शेयरधनी: नेपाल सरकार रु. ४,८७,३७,९४,९४६/- (चार अर्ब सतासी करोड सैतीस लाख चौरानव्यं हजार नौ सय छपन्न मात्र) ४९% (ख) समूह “ख” सर्वसाधारण समूह : सर्वसाधारण शेयरधनीहरू रु. ४,६८,२६,६४,७४२/- (चार अर्ब अड्सठी करोड छवीस लाख पैसाठी हजार सात सय बयालीस मात्र) ४९% ”	नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि. /अफसाईट /एजिएम/२३/२०७६/७७ मिति २०७६/०९/०१ को प्रान्त पत्रानुसार यस बैंकका शेयरधनीलाई रु. ४४,०९,३१,७२,६९८/- (चौवन करोड नौ लाख एकतीस हजार सातसय सैतीस पैसा साठी मात्र) बराबरको बोनस शेयर तथा २,९६,३७,२९,१२,०००/- अक्षेपी दुई अर्ब सोह्र करोड सैतीस लाख छवीस हजार नौ सय पचास पैसा चालीस मात्र) नगद लाभांश प्रदान गर्न स्वीकृती प्राप्त भएकोले बोनस शेयर वितरणको हदसम्म जारी तथा चुत्ता पूँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई राउण्डअफ गरिएको।
		(ख)			



टिपोट

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टिपोट

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कृषि विकास बैंकको सेवा तथा सुविधाहरू

१. निक्षेप सेवा (Deposit Product)

(क) बचत निक्षेप खाता (Saving Deposit Account)

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

(ख) मुद्रती निक्षेप खाता (Fixed Deposit Account)

- Term Fixed Deposit
- Structural Fixed Deposit

(ग) अक्षयकोष खाता (Akshya Kosh Account)

(घ) चल्ती निक्षेप खाता (Current Deposit Account)

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

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

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

२. कर्जा तथा सापट सेवा (Loan & Advances)

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

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

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

(ख) उपभोग्य कर्जा (Consumer Loan)

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

(ग) संस्थागत कर्जा (Corporate Loan)

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



Agricultural Development Bank Ltd.

कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

कृषि विकास बैंकको सेवा तथा सुविधाहरू

(घ) सहूलियतपूर्ण कर्जा (Subsidized Loan)

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

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

३. विप्रेषण सेवा (Remittance Service)

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

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

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

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

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

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

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

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



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

कृषि विकास बैंकको सेवा तथा सुविधाहरू

५. आधुनिक बैंकिङ्ग सेवा (Modern Banking Services)

(क) ए.टि.एम. सेवा (ATM Service) :

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

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

प्रदेश नं. ३ : रामशाहपथ, रत्नपार्क, कालीमाटी, नयाँ बानेश्वर, कोटेश्वर, पुतलीसडक, न्यूरोड, गौशाला, जोरपाटी, महाराजगञ्ज, बालाजु, स्वयम्भू, कलंकी, कीर्तिपुर, मंगलबजार, दुधपाटी, ठमेल, कपन, त्रिपुरेश्वर, गड्ढाघर, हेटौडा, हेटौडा अस्पताल, भरतपुर, भरतपुर क्यान्सर अस्पताल, नारायणगढ, सौराहा, मेलम्ची, त्रिशुली नुवाकोट, बनेपा

गण्डकी प्रदेश : पोखरा, जोमसोम, खैरेनीटार

प्रदेश नं. ५ : बुटवल, भैरहवा, लुम्बिनी, तौलिहवा, चन्द्रौटा, जितपुर कपिलवस्तु, घोराही,

कोहलपुर, नेपालगञ्ज, खजुरा, परासी, खस्यौली

कर्णाली प्रदेश : जुम्ला, सुर्खेत, छिन्चु

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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कृषि विकास बैंकको सेवा तथा सुविधाहरू

६. अन्य बैंकिङ्ग सेवाहरू (Other Banking Services)

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

(ख) **लकर सेवा (Locker Service)** :

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

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

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

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

संस्थागत बैंकिङ्ग (Corporate Banking)

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

एस.एम.ई. बैंकिङ्ग (SME Banking)

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

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

वित्तीय साक्षरता कार्यक्रम (Financial Literacy Programme)

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

संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम (Corporate Social Responsibility Programme)

बैंकले संस्थागत सामाजिक उत्तरदायित्व कार्यलाई आत्मसाथ गर्दै अघि बढिरहेको छ । समय समयमा दैवीप्रकोप, आगलागी, भूकम्प जस्ता विपत्तिमा परेकाहरूलाई आर्थिक एवं भौतिक सहयोग, वातावरण संरक्षण, प्रतिक्षालय, आश्रम, मठ-मन्दिर निर्माण तथा मर्मत, विद्यालयलाई भौतिक सामग्री, खानेपानी व्यवस्था, सडक निर्माण तथा मर्मत, सामुदायिक भवन निर्माण, बृद्धा आश्रम, किरियापुत्री भवन, आदिमा वार्षिक 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 ।



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विशेषताहरू :

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- बैंकको तर्फबाट खातामा रु. १००/- नगद जम्मा गरी दिने ।
- वार्षिक व्याजदर ६% ।
- भिसा कार्ड, इन्टरनेट बैंकिङ, मोबाईल बैंकिङ, डिजिटल, सि-आरवा लगायतका सम्पूर्ण सेवा निःशुल्क उपलब्ध हुने ।
- त्रैमासिक व्याज मुक्तानी ।
- कुनै पनि परिचयपत्रको आधारमा खाता खोल्न सकिने ।

* प्रतिवृत्त चित्र हुनेछ ।

सुरक्षित शेयर कारोबार
तथा शेयरको जानकारीको लागि

विशेषताहरू :

- निःशुल्क खाता खोल्ने ।
- न्यूनतम संचालन शुल्क ।
- सरल प्रक्रिया ।
- शेयर अनौत्तिकरण सुविधा ।
- धितोपत्र हस्तान्तरणको सुविधा ।
- बैंकको सम्पूर्ण शाखाहरूबाट सेवा लिन सकिने ।

थप जानकारीका लागि नजिकैको शाखामा
सम्पर्क राख्नुहुन अनुरोध छ ।



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सहज

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<ul style="list-style-type: none"> जहाँसुकै एग्रीकल्चर बैंकमा जाने जहाँसुकै एग्रीकल्चर र एग्रीकल्चर सुलभ सेवाहरू उपलब्ध छन् पैसा पठाउने फर्म गर्ने एग्रीकल्चर फर्म गर्ने 	<ul style="list-style-type: none"> जहाँसुकै कृषि विकास बैंकको शाखामा जाने सुलभ र सहज ढङ्गमा जाने सुलभ प्राप्त गर्ने रसिद

अब घर आउदा लुटिने ठाउँले दिन जाइ
आफूले कमाएको पैसा सजिलै पठाउन भारतमा एग्रीकल्चर
बैंकमा जाऊ, नेपालमा कृषि विकास बैंक लि. बाट पाऊ

ज कुनै भुक्तान, ज कुनै घर,
भारतमा काम गर्ने नेपालीलाई छ सुनौलो अवसर,
भारतमा कमाएको पैसा अब पुग्छ तपाईंको घर घर

विशेषताहरू

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- १ वर्षमा १२ घटकसम्म मात्र पठाउन सकिने
- न्यूनतम शुल्क
- सरल, सहज र सुरक्षित
- स्वातन्त्रता जर्मा हुने

विशेष जानकारीको लागि:

नेपालमा कृषि विकास बैंक लि. को कार्यालय तथा भारतमा एग्रीकल्चर बैंकको शाखाहरूमा सम्पर्क गर्नुहोस् ।



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सामानहरुको
सुरक्षा अब
हाम्रो जिम्मा

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- Balance Certificate मा ५० प्रतिशत छुट
- Stop Payment र Good for Payment मा विशेष छुट
- ABBS लगायतका बैंकिङ सेवा*



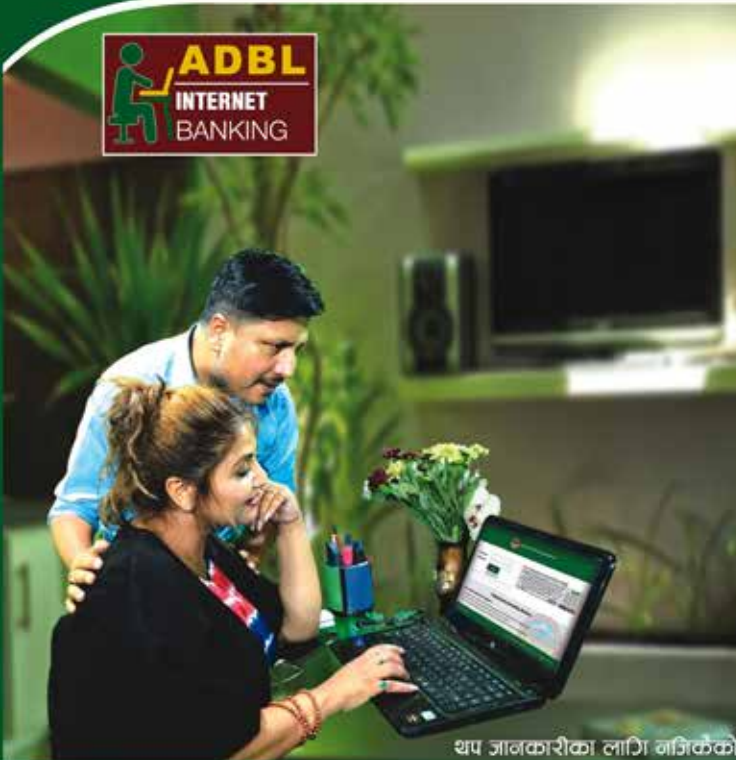
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हामी छौं तपाईंको साथमा
सम्पूर्ण बैंकिङ्ग कारोबार तपाईंकै हातमा

विशेषताहरु :

- कृषि विकास बैंक तथा अन्य बैंक खाताहरुमा 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 कारोबारहरुको जानकारी दिने ।
- खाताको स्टेटमेन्ट तथा मौजुदात जानकारी दिने ।

* सर्वोच्च कार्य सुविधा ।

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शेयर दिलाउं
कर्जा छिटो



NPS Index



विशेषताहरु :

- ※ सरल प्रक्रिया
- ※ शिघ्र निर्णय
- ※ सुलभ ब्याजदर

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बैंकको विभिन्न क्रियाकलापका भलकहरु





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