



औष वार्षिक प्रतिवेदन

(आर्थिक वर्ष २०७७/०७८)



Agricultural Development Bank Ltd.

कृषि विकास बैंक लि.

सम्पूर्ण बैंकिङ्ग सुविधा सहितको तपाईं हाम्रो घर आँगनको बैंक

पन्धौं
वार्षिक प्रतिवेदन
(आर्थिक वर्ष २०७७/०७८)



कृषि विकास बैंक लिमिटेड

मुख्य कार्यालय, रामशाहपथ, काठमाडौं

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

२०७८

बचत र मुद्रति निक्षेपमा

आकर्षक ब्याज

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6.90
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ADBL
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विदेशी मुद्राको खाता

NRN Saving Account
NRN Fixed Deposit Account

- ० गैह्र आवासीय नेपालीले खोल्न मिल्ने ।
- ० विदेशी पर्यटकले खोल्न मिल्ने ।
- ० विदेशबाट फर्केका नेपालीहरुको लागि मात्र ।
- ० विदेशी मुद्राको आयश्रोत भएका स्वदेशी नागरिकले खोल्न मिल्ने ।
- ० स्वदेश तथा विदेशबाट खोल्न मिल्ने ।

* तल्लिके अनुसार ।



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सञ्चालक समिति



रमेश कुमार के.सी.
अध्यक्ष



प्रकाश कुमार सन्जेल
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प्रतिनिधि- नेपाल सरकार



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कम्पनी सचिव

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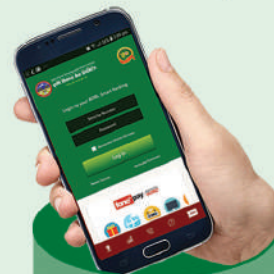
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- घर मर्मत गर्न
- कम व्याज दर
- कम मारिनिन दर
- अधिकतम २० वर्ष सम्म
- सरल र शीघ्र निर्णय प्रक्रिया
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युवा कृषि
कर्जा

एस.एम.ई
कर्जा

म त हुक्क छु कृषि विकास बैंकसँग
कारोबार गरेर, तपाईं नि ?



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C-ASBA

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- ♦ देशभरका सम्पूर्ण शाखाबाट

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स्वरिद भावैदन

अब कृषि विकास बैंकबाट...



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QR Code स्क्रान गरी !



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ADBL
बचत
योजना

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बचत गर्ने बानी बसालौं**



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- घरमै बसीबसी कारोवार गर्न सकिने
- देश विदेश जहाँबाट पनि कारोवार गर्न सकिने



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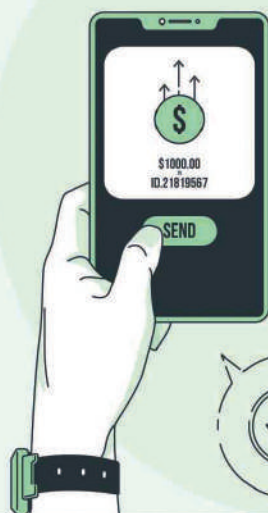
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रेमिटान्स बचत खाता

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- » विदेशमा रहेका नेपाली नागरिक तथा निजको एकाधर परिवारका सदस्य नाममा खाता खोल्न सकिने
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विषय सूची

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कृषि विकास बैंक लिमिटेड

पन्ध्रौं वार्षिक साधारणसभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति २०७८/०९/०८ गते)

आदरणीय शेयरधनीमहानुभावहरू,

यस बैंकको मिति २०७८/०९/०७ गते बेलुका ४:३० बजे बसेको सञ्चालक समितिको बैठक नं ९३९ को निर्णयानुसार यस बैंकको पन्ध्रौं वार्षिक साधारणसभा देहायका विषयहरूमा छलफल तथा निर्णय गर्न देहायको मिति, समय र स्थानमा बस्ने भएकोले सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपस्थिति/सहभागिताको लागि कम्पनी ऐन, २०६३ को दफा ६७ बमोजिम यो सूचना प्रकाशित गरिएको छ।

सभा बस्ने मिति, समय र स्थान

- (१) मिति : २०७८/०९/२९ गते विहिवार (Jan 13, 2022)
- (२) समय : बिहान ११:०० बजे
- (३) स्थान : कृषि विकास बैंक लि. केन्द्रीय तालिम प्रतिष्ठान बोडे, भक्तपुर। (हाल महामारीको रुपमा रहेको कोभिड-१९ को कारण नेपाल सरकारले जारी गरेको सुरक्षा मापदण्डको पूर्णपालना गरी सभा सम्पन्न गर्नुपर्ने विशेष परिस्थितिका कारण Virtual माध्यमबाट उपस्थितिको निमित्त आग्रह गरिएको छ।)

छलफलका विषयहरू:

(क) सामान्य प्रस्तावहरू :

- (१) सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्ने आर्थिक वर्ष २०७७/०७८ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- (२) लेखा परीक्षकको प्रतिवेदन सहितको आर्थिक वर्ष २०७७/०७८ को वासलात, सोही अवधिको नाफा नोक्सान हिसाब, ईक्विटमा भएको परिवर्तन, नगद प्रवाह विवरण र सो सम्बन्धी अनुसूचीहरू लगायत वार्षिक आर्थिक विवरणहरू छलफल गरी पारित गर्ने।
- (३) यस बैंकको सहायक कम्पनीहरू कोष व्यवस्थापन कम्पनी लि. तथा गोबर ग्याँस कम्पनी र सम्बद्ध कम्पनी साना किसान विकास लघुवित्त वित्तीय संस्था को आ.ब. २०७७/०७८ को वित्तीय विवरण सहितको एकीकृत वित्तीय विवरण स्वीकृत गर्ने।
- (४) सञ्चालक समितिको प्रस्ताव बमोजिम साधारण चुक्ता पुँजीमा वोनस प्रदान गर्दा वोनस शेयरमा लाग्ने कर वापत प्रति शेयर १.०५२६ प्रतिशत नगद लाभांश र अविमोच्य असंचित अग्राधिकार (Non Convertible Irredeemable Preference share) शेयरधनीलाई चुक्ता पुँजीको ६ प्रतिशत नगद लाभांश वितरण गर्न स्वीकृत गर्ने।
- (५) आर्थिक वर्ष २०७८/०७९ को लागि महालेखा परीक्षकको कार्यालयबाट लेखा परीक्षक नियुक्तिको लागि परामर्श प्राप्त हुने लेखा परीक्षकलाई यस बैंकको लेखा परीक्षकमा नियुक्ति गर्ने तथा पारिश्रमिक र सेवा शर्त तोक्ने।

(ख) विशेष प्रस्तावहरू :

- (१) साधारण शेयरधनीहरूलाई साधारण चुक्ता पुँजीको २० प्रतिशत वोनस शेयर प्रदान गर्ने सम्बन्धी सञ्चालक समितिको प्रस्ताव पारित गर्ने।
- (२) विशेष प्रस्ताव नं. (१) बमोजिमको वोनस शेयर प्रस्ताव गरिएकोमा सो समेत समायोजन हुने गरि बैंकको अधिकृत पुँजी तथा जारी र चुक्तापुँजी वृद्धि गर्ने विषयहरू समावेश गरिएको बैंकको प्रवन्धपत्र र नियमावलीको तत्सम्बन्धि दफा/नियम एवं उप-दफा/उप-नियमहरू संशोधन तथा थप गर्ने सम्बन्धी प्रस्ताव पारित गर्ने।
- (३) पुँजी वृद्धि सम्बन्धी बैंकको प्रवन्धपत्रको 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) पुँजी वृद्धि सम्बन्धी बैंकको नियमावलीको नियम ५ को उप-नियम (१), (२) र (३), नियम ७ को उप-नियम (१) को खण्ड (क) र (ख) मा संशोधन तथा थप गर्ने सम्बन्धी सञ्चालक समितिको प्रस्ताव स्वीकृत गर्ने।
- (५) प्रवन्धपत्र 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 साधारणसभा सम्बन्धी अन्य जानकारी

- (१) बैंकको पन्ध्रौं वार्षिक साधारणसभा तथा नगद/स्टक बोनस प्रयोजनका लागि मिति २०७८/०९/१६ देखि २०७८/०९/२९ गतेसम्म बैंकको शेयरधनी दर्ता किताब बन्द रहने छ। नेपाल स्टक एक्सचेन्ज लिमिटेडमा सो मितिभन्दा अघिल्लो कार्य दिनसम्म कारोबार भई मिति २०७८/०९/२२ 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) हाल देशभरी महामारीको रुपमा फैलिएको कोभिड -१९ को कारण नेपाल सरकारले जारी गरेको सुरक्षा मापदण्डको पूर्ण पालना गरी सभा सम्पन्न गर्नुपर्ने विशेष परिस्थितिका कारण Virtual माध्यमबाट उपस्थिति/सहभागिताको लागि हार्दिक अनुरोध छ।
 - (क) Virtual माध्यमबाट उपस्थित/सहभागी शेयरधनीहरूलाई सभाहलमा उपस्थित भए सरह मान्यता दिइने छ। उपस्थित गणपूरक संख्या सभा सञ्चालनको निमित्त निर्दिष्ट संख्या अनुसार पर्याप्त भएमा मात्र सभा सञ्चालन हुनेछ।
 - (ख) Virtual माध्यमबाट उपस्थित शेयरधनीहरूको हाजिर निजहरूले गरेको Login मार्फत सबैको Login भएको देखिने गरी प्रमाणको निमित्त फोटो खिचेर राखिने छ साथै सभा सञ्चालन अवधि भरिभरि भिडियो रेकर्डिङ गरिनेछ।
 - (ग) Meeting ID/ Password को निमित्त आफ्नो परिचय, शेयरधनीनम्बर, शेयर संख्या सहित उल्लेख गरी कम्पनीको Email:cs@adbl.gov.np मार्फत समयमै सम्पर्क गरी प्राप्त गर्न सकिने व्यवस्था गरिएको जानकारी गराउँदछौं। साथै अन्तिम समयमा सम्पर्क गर्दा शेयरधनीको पहिचान Verification गरी ID/Password समयमै पठाउन आइपर्न सक्ने प्राविधिक कठिनाइबाट बच्न कम्तिमा २ दिन अगावै ID/Password लिन समेत अनुरोध छ। साथै सोही Email Address मा साधारणसभाको प्रतिवेदन समेत पठाइनेछ।
 - (घ) Virtual माध्यमबाट साधारणसभामा आफ्नो मन्तव्य राख्न चाहनु हुने शेयरधनी महानुभावहरूले कम्तिमा दुई दिन अगावै कम्पनी सचिव वा कम्पनीको आधिकारिक Email:cs@adbl.gov.np मा सम्पर्क गरी नाम टिपोट गराउनु हुन अनुरोध गर्दछौं।
- (३) शेयरधनी महानुभावहरूको सुविधाका लागि कम्पनी ऐन, २०६३ अनुसारको लेखा परीक्षकको प्रतिवेदन सहितको वार्षिक आर्थिक विवरण, सञ्चालक समितिको प्रतिवेदन तथा वार्षिक साधारणसभा सम्बन्धी अन्य जानकारीहरू यस बैंकको Website:www.adbl.gov.np मा समेत उपलब्ध छ। साथै, यस सम्बन्धी विवरणहरू बैंकको मुख्य कार्यालय, रामशाहपथ काठमाडौं तथा शेयर रजिष्ट्रार NIBL ACE CAPITAL LIMITED, लाजिम्पाट, काठमाडौंबाट समेत शेयरधनी परिचयपत्र 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 अर्न्तगत छलफल गर्न इच्छुक शेयरधनी महानुभावहरूले छलफललाई व्यवस्थित गर्ने प्रयोजनका लागि सभा हुनु भन्दा कम्तिमा सात दिन अगावै कम्पनीको Email:cs@adbl.gov.np मार्फत सञ्चालक समितिका अध्यक्षलाई लिखित रुपमा जानकारी दिनु हुन अनुरोध छ।
- (६) सभा शुरु हुने भनी तोकिएको दिनभन्दा कम्तिमा ४ (चार) दिन अर्थात् ९६ घण्टा अगावै बैंकको कम्पनी सचिवालयमा कार्यालय समयभित्र प्रतिनिधिपत्र (प्रोक्सी) फारम दर्ता गरी सक्नु पर्नेछ। एक शेयरधनीले एक भन्दा बढी प्रतिनिधिपत्र (प्रोक्सी) नियुक्त गरेको अवस्थामा मैले यस अघि दिएको सबै प्रतिनिधि पत्र (प्रोक्सी) बदर गरी यो प्रतिनिधि पत्र (प्रोक्सी) लाई मान्यता दिइयोस भनी छुट्टै पत्र समेत लेखी पठाइएको रहेछ भने अरु सबै प्रतिनिधि पत्र (प्रोक्सी) बदर भई सोही पत्र साथ दर्ता भएको प्रतिनिधिपत्र (प्रोक्सी) मात्र मान्य हुनेछ। तर एक शेयरधनीले एकभन्दा बढी व्यक्तिलाई प्रतिनिधि (प्रोक्सी) नियुक्त गरी पठाइएको पाईएमा त्यस्ता प्रतिनिधिपत्र (प्रोक्सी) समयमै प्राप्त भएतापनि सबै प्रतिनिधि पत्र (प्रोक्सी) बदर हुनेछ। एक भन्दा बढी व्यक्तिलाई आफ्नो शेयर विभाजन गरी वा अन्य किसिमबाट छुट्याई प्रतिनिधि पत्र (प्रोक्सी) दिन पाईने छैन।
- (७) नाबालक वा विक्षिप्त अवस्थाका शेयरधनीका तर्फबाट बैंकको शेयर लगत किताबमा संरक्षकको रुपमा नाम दर्ता भई रहेको व्यक्तिले Virtual माध्यमबाट सभामा भाग लिन वा प्रतिनिधि तोक्न पाउनेछन्।
- (८) प्रतिनिधि (प्रोक्सी) मुकरर गरी सक्नुभएका शेयरधनी आफैं सभामा Virtual माध्यमबाट उपस्थित भई हाजिर जनाएमा प्रतिनिधि मुकरर गरिसकेको भएतापनि प्रोक्सी स्वतः बदर हुनेछ।
- (९) कुनै बैंक, वित्त कम्पनी, गुठी, संघ संस्था वा कम्पनीले यस बैंकको शेयर खरिद गरेको अवस्थामा बैंकको प्रवन्धपत्र तथा नियमावलीको अधीनमा रही त्यस्तो संगठित संस्थाको आधिकारिक पदाधिकारीले खटाएको वा मनोनित गरेको प्रतिनिधिले Virtual माध्यमबाट सभामा भाग लिन पाउनेछ।
- (१०) शेयरधनी महानुभावहरूको हाजिरीको लागि सभा हुने दिन बिहान १०:०० बजेदेखि Virtual माध्यमबाट खुला रहने 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 २०७८ साल पौष २९ गतेका दिन हुने पन्ध्रौं वार्षिक साधारणसभामा म/हामी स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त सभामा मेरा/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागि..... जिल्ला..... न.पा./गा.पा. वडा नं.....बस्ने श्री.....लाई मेरो /हाम्रो प्रतिनिधि नियुक्त गरी पठाएकोछु/पठाएकाछौं ।
प्रतिनिधि नियुक्त भएको व्यक्तिको नाम :

हस्ताक्षरको नमुना :

शेयरधनी भए शेयर प्रमाणपत्र नं./ BOID No :

शेयरधनी नभए नागरिकताको प्रमाणपत्र नं. :

मिति :

निवेदक

दस्तखत :

नाम :

ठेगाना :

शेयरधनी परिचय नं./ BOID No :

शेयर प्रमाणपत्र नं. :

शेयर संख्या :

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

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

कृषि विकास बैंक लि.

(बैंकको २०७८/०९/२९ गते हुने पन्ध्रौं 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 ठाउँहरूमा 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 पन्ध्रौं वार्षिक साधारणसभामा विभिन्न नियमनकारी निकायबाट सहभागी हुनु भएका प्रतिनिधिज्यूहरू, पर्यवेक्षकज्यूहरू अन्य आमन्त्रित महानुभावहरू तथा यहाँ भौतिक रुपमा वा भर्चुअल माध्यमबाट उपस्थित सबैलाई बैंक सञ्चालक समितिको तर्फबाट र मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा अभिवादन गर्दछु।

नेपाल राष्ट्र बैंकको नियमानुसार यस बैंकले आर्थिक वर्ष २०७४/७५ देखि आफ्नो वित्तीय विवरणहरू नेपाल वित्तीय प्रतिवेदन मानहरू (NFRSS) बमोजिम तयार गर्दै आएको ब्यहोरा अवगत गराउन चाहन्छु। सोहि अनुरूप आर्थिक वर्ष २०७७/७८ को वित्तीय विवरणहरू NFRSS अनुसार यस बैंकको सहायक कम्पनी र सम्बद्ध कम्पनीको कारोबार समेटी प्रस्तुत गरिएको छ।

आजको यस महत्वपूर्ण वार्षिक साधारणसभामा बैंक सञ्चालक समितिको तर्फबाट म यहाँहरू समक्ष आर्थिक वर्ष २०७७/७८ को वासलात, नाफा/नोक्सान हिसाब, ईक्विटीमा भएको परिवर्तन, नगद प्रवाह विवरण, लेखा सम्बन्धि टिप्पणी तथा अन्य खुलाशाहरू सहितको सञ्चालक समितिको वार्षिक प्रतिवेदन स्वीकृतिका लागि प्रस्तुत गर्ने अनुमति चाहन्छु।

१. देशको आर्थिक तथा बैकिङ्ग क्षेत्रको अवस्था:

आर्थिक वर्ष २०७६/७७ मा देशको समग्र आर्थिक वृद्धि २.०९ प्रतिशत भएकोमा आर्थिक वर्ष २०७७/७८ मा ४.०१ प्रतिशतमा सीमित रहेको केन्द्रीय तथ्याङ्क विभागको प्रारम्भिक अनुमान छ। आ.ब. २०७७/७८ कृषि क्षेत्रको वृद्धिदर २.६४ प्रतिशत, उद्योग क्षेत्रको ५.०५ प्रतिशत तथा सेवा क्षेत्रको वृद्धिदर ४.४३ प्रतिशत रहेको अनुमान छ। आर्थिक वर्ष २०७६/७७ मा कृषि, उद्योग र सेवा क्षेत्रको वृद्धिदर क्रमशः २.२३ प्रतिशत र -३.६९ प्रतिशत रहेको थियो। त्यसैगरी आर्थिक वर्ष २०७७/७८ मा कुल गार्हस्थ्य उत्पादनसँगको कुल गार्हस्थ्य बचतको अनुपात ६.६ प्रतिशत र कुल राष्ट्रिय बचतको अनुपात ३१.४ प्रतिशत रहेको अनुमान छ। अघिल्लो वर्ष यी अनुपातहरू क्रमशः ६.३ प्रतिशत र ३२.६ प्रतिशत रहेका थिए। आर्थिक वर्ष २०७७/७८ मा कुल गार्हस्थ्य उत्पादनमा कुल स्थिर पुँजी निर्माणको अनुपात २७.३ प्रतिशत रहेकोमा अघिल्लो वर्ष यो अनुपात २८.४ प्रतिशत रहेको थियो।

आर्थिक वर्ष २०७७/७८ को औसत उपभोक्ता मुद्रास्फीति ४.१९ प्रतिशत रहेको छ। अघिल्लो वर्षको सोही अवधिमा यस्तो मुद्रास्फीति ६.१५ प्रतिशत रहेको थियो।

आर्थिक वर्ष २०७७/७८ मा निर्यात ४४.४ प्रतिशतले बढेर रु. १४१ अर्ब १२ करोड र आयात २८.७ प्रतिशतले बढेर रु. १,५३९ अर्ब ८४ करोड भएको छ। यस अवधिमा व्यापार घाटामा २७.३ प्रतिशतले वृद्धि भएको छ। वस्तुगत आधारमा हेर्दा सोयाबिन तेल, अलैंची, धागो (पोलिस्टर तथा अन्य), जुटका सामान, ऊनी गलैँचा आदि सामानहरूको निर्यात बढेको छ भने पाम तेल, दाल, जस्ता पाता, तार, चोक जस्ता बस्तुहरूको निर्यात घटेको देखिन्छ। त्यसैगरी आयात तर्फ हेर्दा यातायातका साधन, पाटपुर्जा, कच्चा सोयाबिन तेल, एम.एस. बिलेट, चामल, सुन आदि बढेका छन् भने हवाईजहाजको पार्टपुर्जाहरू, कच्चा पाम तेल, टि.भि., सुपारी, कोल्डरोल्ड सिट ईक्वायल आदि वस्तुहरू आयात घटेका समुहमा पर्दछन्।

विप्रेषण आप्रवाह ९.८ प्रतिशतले बढेर रु. ९६१ अर्ब ५ करोड पुगेको छ। प्रस्तुत पृष्ठभूमिमा कोभिड १९ को कारण बैंकको व्यवसाय विस्तारमा असहजता रहँदा रहँदै पनि आर्थिक वर्ष २०७७/७८ मा निक्षेप रकम, कर्जा रकम, डिजिटल कारोबार रकम र ग्राहक संख्यामा वृद्धि भई संतोषजनक प्रगति हासिल गर्न सफल भएको छ।

२. बैंकको कारोबार तथा वित्तीय स्थिति:

बैंकले चालु आर्थिक वर्षको स्वीकृत बजेट तथा कार्यक्रम अनुसार निर्धारण गरिएका लक्ष्यहरू हासिल हुने गरी कार्यक्रम सञ्चालन गरेको छ। कोभिड-१९ तथा तरलता असहजताका कारण लक्ष्य प्राप्तीमा केहि कठिनाई देखिएता पनि यस बैंकले आर्थिक वर्ष २०७७/७८ मा रु. ३५२ करोड खुद मुनाफा आर्जन गर्न सफल भएको छ। अघिल्लो आर्थिक वर्ष २०७६/७७ मा बैंकको खुद मुनाफा रु. ३३३ करोड रहेको थियो। खुद मुनाफामा रु १९ करोड ५७ लाख अर्थात् ५.८८ प्रतिशतले वृद्धि भएको छ।



अघिल्लो आर्थिक वर्षको खुद व्याज आम्दानी रु. ६७१ करोडमा रु. १४ करोड ९५ लाख अर्थात् २.२३ प्रतिशतले वृद्धि भई आर्थिक वर्ष २०७७/७८ मा उक्त आम्दानी रु. ६८६ करोड पुगेको छ। अघिल्लो आर्थिक वर्षमा रु. १८७ करोड रहेको खुद शुल्क तथा कमिशन आम्दानी नियमनकारी प्रावधानको कारण यस आर्थिक वर्ष २०७७/७८ मा रु. ३० करोड अर्थात् १६.५१ प्रतिशतले कमी आएको छ। त्यसैगरी व्यवसाय विविधिकरण गर्ने अवधारणा अनुरूप खुद कारोबार आम्दानी (Net Trading Income) मा रु. ६० करोड २१ लाख मात्र अर्थात् १५३.५३ प्रतिशतले वृद्धि भई रु. ९९ करोड ४२ लाख पुगेको छ। अघिल्लो आर्थिक वर्षमा यो आम्दानी रु. ३९ करोड २१ लाख थियो। त्यसैगरी कुल सञ्चालन आम्दानीमा रु. ८५ करोड ८४ लाख अर्थात् ९.५१ प्रतिशतले वृद्धि भई रु. ९ अर्ब ८७ करोड पुगेको छ।

आर्थिक वर्ष २०७७/७८ मा बैंकको कर्मचारी खर्चमा रु. २८ करोड ५९ लाख अर्थात् ९.४५ प्रतिशतले वृद्धि भई रु. ३३१ करोड पुगेको छ। अघिल्लो वर्ष यो खर्च रु. ३०२ करोड थियो। आर्थिक वर्ष २०७७/७८ मा अन्य सञ्चालन खर्चमा रु. १९ करोड अर्थात् २०.२२ प्रतिशतले वृद्धि भई रु. १ अर्ब १३ करोड पुगेको छ। जुन अघिल्लो आर्थिक वर्षमा रु. ९४ करोड २१ लाख थियो। त्यस्तैगरी, यस अवधिमा ह्यास कट्टी खर्चमा रु. ५९० लाखले वृद्धि भई रु. २७ करोड ५६ लाख पुगेको छ। यस्तै अघिल्लो आर्थिक वर्षमा रु. २१ करोड ६५ लाख थियो।

बैंकको सञ्चालन मुनाफा रु. ७२ करोड अर्थात् १६.६४ प्रतिशतले वृद्धि भएर रु. ५०४ करोड पुगेको छ। अघिल्लो आर्थिक वर्षमा भने यो मुनाफा रु. ४३२ करोड थियो।

समीक्षा वर्षमा बैंकको वासलात तर्फ कुल सम्पत्तिमा रु. ४३ अर्ब ११ करोड अर्थात् २४.०५ प्रतिशतले वृद्धि भई रु. २२२ अर्ब ४४ करोड पुगेको छ। अघिल्लो वर्ष कुल सम्पत्ति रु. १७९ अर्ब ३२ करोड थियो। त्यस्तैगरी, बैंकको कूल निक्षेप र कूल कर्जा क्रमशः १३.४० प्रतिशत र २२.७७ प्रतिशतले वृद्धि भई रु. १६२ अर्ब ९९ करोड र रु. १५१ अर्ब ४७ करोड कायम भएको छ भने कूल लगानी ५४.८९ प्रतिशतले वृद्धि भई रु. ३७ अर्ब ९७ करोड कायम भएको छ। अघिल्लो वर्ष लगानी रकम रु. २४ अर्ब ५२ करोड रहेको थियो।

समीक्षा अवधिमा बैंकको निष्कृत्य कर्जा १.८८ प्रतिशत रहेको छ। Basel III अनुसार न्यूनतम प्राथमिक पुँजी ६.० प्रतिशत आवश्यक भए पनि २०७८ साल आषाढ मसान्तमा यो अनुपात १४.४२ प्रतिशत रहेको छ। त्यस्तैगरी, ११.० प्रतिशत तोकिएको कुल पुँजी कोष अनुपात १६.९४ प्रतिशत रहेको छ। नेपाल राष्ट्र बैंकको निर्देशन अनुसार कर्जा निक्षेप अनुपात अधिकतम ८५ प्रतिशतसम्म हुनुपर्नेमा २०७८ साल आषाढ मसान्तमा बैंकको ७३.५३ प्रतिशतमा कायम रहेको छ। २०७८ साल आषाढ मसान्तमा बैंकको Fair Valuation of Land रु. ८६९ करोड ९२ लाख र Fair Valuation of Building रु. ५९ करोड १६ लाख रहेको छ। यसको वित्तीय विवरणमा खुलासा गरिएको छ।

३. आयकर दायित्व:

आर्थिक वर्ष २०७०/७१ सम्मको बैंकको आयकर दायित्व फछ्यौट भई सकेको छ। बैंकले पेश गरेको आर्थिक वर्ष २०७१/७२ को आय विवरणका सम्बन्धमा कर कार्यालयबाट संशोधित कर निर्धारण आदेश प्राप्त भई केही बिषयहरूमा आन्तरिक राजस्व विभागमा पुनरावलोकनका लागि निवेदन पेश गरिएकोमा आन्तरिक राजस्व विभागको पुनरावलोकनमा चित नबुझी प्रचलित कानुनी व्यवस्था अनुसार राजस्व न्यायधिकरणमा पुनरावलोकनका लागि निवेदन दिईएकोमा सञ्चालक समितिको निर्णयानुसार मुद्दा फिर्ता लिने प्रक्रियामा रहेको छ। आर्थिक वर्ष २०७२/७३ र २०७३/७४ को आय विवरणको सम्बन्धमा ठूला करदाता कार्यालयको प्राप्त पुनरावलोकन अनुसार लाग्ने आयकर जम्मा गरिसकिएको छ। आर्थिक वर्ष २०७७/७८ को आय विवरण आयकर ऐनले तोकेको समयभित्रै कर कार्यालयमा पेश गरिएको र आयकर वापत रु. १३४ करोड व्यवस्था गरि सकिएको छ।

४. बैंकको पुँजी संरचना:

२०७८ आषाढ मसान्तमा बैंकको कुल चुक्ता पुँजी रु. १६ अर्ब ४२ करोड २६ लाख ४१ हजार रहेको छ। जसमध्ये नेपाल सरकारको ६ प्रतिशतको इरिडिमेबल ननक्युमुलेटिभ अग्राधिकार शेयर रु. ५४३ करोड २७ लाख १२ हजार रहेको छ। साधारण शेयर पुँजी रु. १० अर्ब ९८ करोड ९९ लाख २९ हजार ८०२ रहेको छ। साधारण शेयर पुँजी वापत नेपाल सरकारको रु. ५६० करोड ४८ लाख ६४ हजार २ सय (५१ प्रतिशत) तथा सर्वसाधारणको रु. ५३८ करोड ५० लाख ६५ हजार ६ सय दुई (४९



प्रतिशत) रहेको छ। आर्थिक वर्ष २०७७/७८ मा प्रस्ताव गरिएको बोनस शेयर रु २१९ करोड ७९ लाख ८५ हजार ९ सय ६० समावेश गर्दा यस बैंकको साधारण चुक्ता पुँजी रु. १३ अर्ब १८ करोड ७९ लाख १५ हजार ७ सय ६२ हुन आउँछ।

५. कृषि ऋणपत्र

नेपाल सरकारको यस बैंक मार्फत कृषि क्षेत्रमा वित्तीय पहुँच अभिवृद्धि गर्ने नीति अनुरूप गत आर्थिक वर्ष २०७७/७८ मा रु. १२ अर्ब र चालू आ.व. २०७८/७९ मा ३ अर्ब ४२ करोड ७५ लाखको अर्धवार्षिक रुपमा ब्याज भुक्तानी हुने गरी वार्षिक ४ प्रतिशत ब्याजदरमा कृषि ऋणपत्र निष्काशन तथा बाँडफाँड गरिएको व्यहोरा अवगत गराउँदछौं। उक्त ऋणपत्र स्रोत परिचालनमा गणना हुने भएको तथा आगामी दिनमा बैंकले जारी गर्न लागेको रु. ८ अर्ब ५७ करोड २५ लाखको ऋणपत्र पनि स्रोतमा नै गणना हुने गरी निष्काशन गरिने छ। स्रोतमा गणना हुने गरी जारी भएका यस्ता ऋणपत्रहरूमा भुक्तानी कोषको व्यवस्था गर्नु नपर्ने व्यहोरा पनि अवगत गराउन चाहान्छु। यसका अतिरिक्त बैंकको चुक्ता पुँजी वृद्धिसँगै नेपाल राष्ट्र बैंकको एकीकृत निर्देशिका बमोजिम आवश्यक ऋणपत्र समेत जारी गर्ने जानकारी तथा अनुमोदनका लागि अनुरोध गर्दछु।

६. आधुनिक तथा वाणिज्य बैंकिङ्ग सेवा:

बैंकले वाणिज्य बैंकिङ्ग कारोवारलाई विस्तार गर्ने क्रममा विभिन्न किसिमका आधुनिक र प्रविधियुक्त बैंकिङ्ग प्रोडक्टहरूको विकास र विस्तार गरेको छ। बैंकले कर्जाको पोर्टफोलियो संरचनालाई क्रमशः परिवर्तन गर्दै कर्पोरेट व्यवसाय र एसएमइमा कर्जालाई अधिकेन्द्रीत गर्दै जाने नीति लिएको छ। जसमध्ये मुख्यतः सहवित्तीयकरण कर्जा (होटल/हाइड्रो/व्यापारीक कृषि फर्म/सिमेन्ट उत्पादन), पर्यटन, होटल, होमस्टे, मार्जिन लेण्डिङ, साना तथा मझौला व्यवसाय लगायतका विविध वाणिज्य क्षेत्रमा कर्जा प्रवाह गरेको छ।

अत्याधुनिक र ग्राहकमैत्री गुणस्तरीय बैंकिङ्ग सेवा प्रदान गर्न सबै नेपालीको घरआँगनसम्म सहज बैंकिङ्ग पहुँच भन्ने अभियानलाई तीव्रताका साथ अगाडि बढाउन आधुनिक बैंकिङ्गका Product हरू जस्तै: IPS, Connect IPS, Visa Debit Card, Internet Banking, Mobile Banking, E-Sewa, Fonpay, CASBA, DMAT, Five in One सेवा जस्ता आधुनिक Electronic Banking को Instruments को प्रयोगलाई तीव्रता दिइएको छ।

Non Funded Business तर्फ बैंक जमानतले पनि राम्रो बजार हिस्सा ओगटेको छ। ट्रेजरी व्यवसायबाट आम्दानीको ठूलो अंश आर्जन गर्न सफल भएको छ। प्रतिपत्र सम्बन्धि कारोवारलाई विस्तार गर्दै लिएको छ। बैंकका सबै कार्यालयहरूमा अन्तर्राष्ट्रियस्तरको Core Banking System जडान भई कारोवार सञ्चालन भई रहेको छ। ग्राहकको सुविधालाई ध्यानमा राखी छिटो छरितो ढंगबाट सेवा उपलब्ध गराउने अभिप्रायले Core Banking System मा आवश्यक समायोजन गरिएको छ। अधिकांश शाखाहरूबाट लकर सुविधा, ATM सुविधा, CASBA, Demat, रेमिट लगायतका Online बैंकिङ्ग सेवा प्रदान हुँदै आएको छ। यस बैंकबाट सरकारी कारोवारको सेवा समेत प्रदान हुँदै आइरहेको छ।

७. कृषि क्षेत्र विस्तार तथा कृषिमा वित्तीय पहुँच बढाउनका लागि बैंकले गरेका थप कार्यहरू

कम लागतका दीर्घकालिन र अल्पकालीन श्रोतहरूको पहिचान गरी सोको लागि विभिन्न दातृ निकायहरूसँगै नेपाल सरकार अर्थ मन्त्रालय मार्फत सहकार्य गर्ने गरी सहमतिहरू भएका छन्। यस अन्तर्गत कृषि मूल्य श्रृंखला तथा वनजन्य उद्योग एवं व्यवसायहरूको विकास तथा विस्तार गर्ने योजना रहेको छ भने बैंकले नेपाल सरकारको सहयोगमा सञ्चालन गरिरहेको विभिन्न कार्यक्रमहरूलाई अझ प्रभावकारी रुपमा सञ्चालन गर्न र वैदेशिक रोजगारबाट फर्केका युवाहरूलाई कृषिमा आवद्ध गराउन सहूलियत कर्जा, क्षमता अभिवृद्धि एवं प्रविधि विकासका लागि सहकार्य गर्ने योजना रहेको छ।

कृषिको रुपान्तरणका लागि समावेशी मूल्यश्रृंखला कार्यक्रम अन्तर्गत अनुदान सहयोगमा किसान कार्ड र किसान मोवाईल एप्स मार्फत बैंकको डिजिटल वित्तीय सेवा विस्तार गर्नुका साथै किसानहरूलाई आवश्यक कृषि ज्ञान, परामर्श, कृषि प्रसार तथा कृषि बजारको पहुँचलाई विस्तार गर्दै लगिने छ। यी कार्यक्रमहरूको माध्यमबाट बैंकले आगामी वर्षहरूमा कृषक तथा कृषि व्यवसायीलाई सहूलियत कर्जा समेतको सम्पूर्ण बैंकिङ्ग सेवा प्रदान गर्ने अपेक्षा गरेको छ।

**८. प्रस्तावित लाभांश:**

आर्थिक वर्ष २०७७/७८ मा चुक्ता भइसकेको ऋणपत्र बापतको बाँकी ऋणपत्र चुक्ताकोष तथा सञ्चित नाफाबाट साधारण शेयरधनीहरूलाई चुक्ता पुँजीको २० प्रतिशतले हुने बोनस शेयर रकम रु. २,१९७,९८५,९६०।४५ र १.०५२६ प्रतिशतले हुने नगद लाभांश रकम (कर प्रयोजनको लागि) रु. ११५,६८३,४७१।६० तथा अग्राधिकार शेयर पुँजीमा तोकिएको दरमा वार्षिक ६ प्रतिशतले हुने नगद लाभांश रकम रु. ३२५,९६२,७२०।- वितरणको लागि प्रस्ताव प्रस्तुत गरिएको छ।

९. लेखा परीक्षकको नियुक्ति:

आर्थिक वर्ष २०७७/७८ को लेखा परीक्षण कार्य चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल र श्री सुजन कुमार काफ्लेले सम्पन्न गर्नु भएको छ। लेखा परीक्षण कार्य सम्पन्न गर्नुभएकोमा चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल र श्री सुजन कुमार काफ्ले लगायत उहाँहरूको टीमलाई हार्दिक धन्यवाद ज्ञापन गर्दछु। आर्थिक वर्ष २०७८/७९ को लेखा परीक्षक नियुक्ति सम्बन्धमा महालेखा परीक्षकको कार्यालयसँगै परामर्श माग गरिएकोमा परामर्श प्राप्त भएका चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल, चार्टर्ड एकाउन्टेन्ट श्री सुजन कुमार काफ्ले र चार्टर्ड एकाउन्टेन्ट श्री जितेन्द्र मिश्रलाई लेखा परीक्षकमा नियुक्तिको लागि प्रस्ताव गरिएको छ।

१०. सञ्चालक समितिमा परिवर्तन:

आर्थिक वर्ष २०७७/७८ मा बहाल रहनु भएका सञ्चालक, अध्यक्ष तथा सञ्चालकको विस्तृत विवरण कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरणमा उल्लेख गरिएको छ। बैंकका सञ्चालक समितिका पूर्व सञ्चालकहरूले बैंकको प्रगतिमा पुर्‍याउनु भएको योगदान प्रति हार्दिक धन्यवाद ज्ञापन गर्दछु।

११. 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 महत्वपूर्ण सहयोग तथा सुझाव दिई बैंकको कार्यक्षमता तथा सेवा वृद्धि 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 निकायहरू र बैंकको लेखा परीक्षक लगायत बैंकका सबै तहका कर्मचारीहरूलाई हार्दिक धन्यवाद व्यक्त गर्दै आगामी दिनहरूमा पनि सबैबाट सदा भै सहयोग र सद्भाव पाउने विश्वास लिएको छु। आज यहाँहरूबाट प्राप्त हुने सल्लाह, सुझाव तथा मार्ग निर्देशनले बैंकको कार्ययोजना कार्यान्वयन तथा लक्ष्य प्राप्तिमा थप सहयोग मिल्ने समेत विश्वास लिएको छु।

अन्त्यमा, सञ्चालक समितिको वार्षिक प्रतिवेदनको साथै आर्थिक वर्ष २०७७/७८ को वासलात, नाफा/नोक्सान हिसाब, ईक्विटीमा भएको परिवर्तन, नगद प्रवाह विवरण, लेखा सम्बन्धि टिप्पणी तथा अन्य खुलासाहरू र उक्त वर्षमा बैंकले सम्पादन गरेका प्रमुख कार्यहरूको समीक्षा र भावी कार्यक्रमहरू सहितको वार्षिक प्रतिवेदनमा छलफल गरी अनुमोदन तथा स्वीकृत गरी दिनु हुन उपस्थित सम्पूर्ण शेयरधनी महानुभावहरू समक्ष हार्दिक अनुरोध गर्दछु।

धन्यवाद।

सञ्चालक समितिको तर्फबाट

रमेश कुमार के.सी.

अध्यक्ष

मिति : २०७८/०९/२९



कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरण

(क) विगत वर्षको कारोबारको सिंहावलोकन:

१. आर्थिक वर्ष २०७७/७८ मा यस बैंकको आर्थिक कारोवार तथा वित्तीय सूचकांक निम्नानुसार रहेको छ :

आर्थिक वर्ष २०७७/७८ को प्रगति

रकम रु दश लाखमा

विवरण	आ.व. २०७६/७७	आ.व. २०७७/७८	फरक/वृद्धि	फरक/वृद्धि %
कुल सम्पत्ति	१७९,३२०.२१	२२२,४४०.३५	४३,११९.४९	२४.०५
कुल निक्षेप	१४३,७३१.६६	१६२,९९०.२५	१९,२५८.६०	१३.४०
कुल कर्जा तथा सापटी	१२३,३७७.११	१५१,४७०.७३	२८,०९३.६२	२२.७७
कुल लगानी	२४५२०.२९	३७,९७८.२९	१३,४५८.००	५४.८९
कुल सञ्चालन मुनाफा	४,३१८.६०	५०३७.३२	७१८.७१	१६.६४
खुद मुनाफा	३३३१.७४	३५२७.५४	१९५.८०	५.८८
निष्कृत्य कर्जा/कुल कर्जा (प्रतिशतमा)	२.८४	१.८८	(०.९६)	(३३.८०)
पुँजी पर्याप्ततामा अनुपात (प्रतिशतमा)	१९.२९	१६.९४	(२.३५)	(१२.१८)
कर्जा निक्षेप अनुपात (प्रतिशतमा)	६६.३१	७३.५३	७.२२	१०.८९
शेयरधनी कोषमा प्राप्त प्रतिफल	१३.२३	१२.४४	(०.८०)	(६.०४)

२. आर्थिक वर्ष २०७८/७९ को कात्तिक मसान्तसम्मको यस बैंकको आर्थिक कारोवार तथा वित्तीय सूचकांक निम्नानुसार रहेको छ ।

बैंकको वित्तीय अवस्थाको विश्लेषण गर्दा बैंकको कुल निक्षेप २०७८ साल आषाढ मसान्तमा रु. १६२ अर्ब ९९ करोड रहेकोमा व्यक्तिगत निक्षेपकर्ताको रकममा वृद्धि भएतापनि वर्तमान अवस्थामा संस्थागत कल निक्षेप र संस्थागत चल्ती निक्षेपमा कमी आएको कारण २०७८ साल कात्तिक मसान्तमा निक्षेपमा कमी आई रु. १५० अर्ब ७१ करोड पुगेको छ । त्यसैगरी कर्जा तर्फ २०७८ आषाढ मसान्तमा बैंकको लगानीमा रहेको कर्जा रु. १ खर्ब ५१ अर्ब रहेकोमा २०७८ कात्तिक मसान्तमा उक्त रकममा १७ अर्ब ३१ करोड अर्थात् ११.४८ प्रतिशतले वृद्धि भई रु. १६८ अर्ब ८५ करोड कायम भएको छ । बैंकले चालु आर्थिक वर्षको स्वीकृत बजेट तथा कार्यक्रम अनुसार निर्धारण गरिएका लक्ष्यहरू हासिल हुने गरी कार्यक्रम सञ्चालन गरी प्रगति उन्मुख रहेतापनि विद्यमान कोभिड-१९ तथा तरलता समस्याका कारण लक्ष्य हासिल हुन सकेको छैन । बजेट तथा कार्यक्रमले तोकिएको लक्ष्य २०७९ आषाढ मसान्तसम्ममा हासिल तथा प्रगति गर्न योजना तथा कार्यक्रम सञ्चालन गरिएको छ ।

आर्थिक वर्ष २०७८/७९ को कात्तिक मसान्तसम्मको प्रगति विवरण :

रकम रु दश लाखमा

विवरण	कात्तिक मसान्त २०७८
कुल सम्पत्ति	२४२,७९०.६५
कुल निक्षेप	१५०,७९२.५३
कुल कर्जा तथा सापटी	१६८,८५९.३९
कुल लगानी	३८,१०५.७२
कुल सञ्चालन मुनाफा	१,२००.१२
खुद मुनाफा	६९८.३४
पूँजी पर्याप्ततामा अनुपात (प्रतिशतमा)	१५.६७
कर्जा निक्षेप अनुपात (प्रतिशतमा)	९५.२२
शेयरधनी कोषमा प्राप्त प्रतिफल (प्रतिशतमा)	६.६३

३. निक्षेप, कर्जा सेवा तथा गैर कोषमा आधारित कारोबार

यस बैंकले निक्षेप कारोबार अन्तर्गत ग्राहकको चाहना एवं बजारको माग अनुरूप विभिन्न निक्षेप खाताहरू जस्तै: चल्ती खाता, कल निक्षेप खाता, मुद्दती निक्षेप तथा अक्षयकोष निक्षेप खाता, साधारण बचत, समृद्धि बचत, बा-आमा बचत, चेतनशील नारी बचत, कृषक बचत, छोराछोरी जिवन सम्मुन्नत बचत खाता, सामाजिक सुरक्षा विशेष बचत खाता, तलबी खाता लगायतका बचत खाताहरू र फाइभ इन वान जस्ता अनलाइन सेवा समेत सञ्चालनमा ल्याएको छ।

थप स्रोत संकलन गर्ने तथा विद्यमान निक्षेपकर्ताहरू पलायन हुन नदिन एडिबिएल रिकरेन्ट मुद्दति लगायतका निक्षेप खाता कार्यान्वयनमा निरन्तरता दिएको छ। त्यसैगरी वैदेशिक रेमिट्यान्सलाई बैंकिङ्ग निक्षेपमा परिणत गर्ने उद्देश्य सहित रेमिट्यान्स बचत र मुद्दति खाता समेत सञ्चालनमा ल्याइएको छ।

कर्जा कारोबार अन्तर्गत नियमित कर्जा कारोबारको साथसाथै सरल कृषि कर्जा, नेपाल सरकारको (संघीय तथा प्रदेश सरकारको) ब्याज अनुदान सहितको व्यावसायिक कृषि कर्जा, Margin lending, सुनचाँदी कर्जा लगायतका शीर्षकमा कर्जा प्रदान गर्दै आईरहेको छ भने बैंक जमानत, वैदेशिक मुद्रा कारोबार, प्रतितपत्र कारोबार, विप्रेषण कारोबार, थोक सुन खरीद बिक्री लगायतका गैर कोषमा आधारित कारोबार समेत सञ्चालन गर्दै आइरहेको छ।

४. साना तथा लघु उद्यम कार्यक्रम

यस बैंकले आफ्ना शाखा कार्यालयहरू, साना किसान विकास लघुवित्त वित्तीय संस्था, डिप्रोक्स लघुवित्त वित्तीय संस्था र विभिन्न सहकारी संस्थाहरू मार्फत् साना किसान तथा लघु उद्यमीहरूलाई कर्जा प्रवाह गर्दै आइरहेको छ भने राहत कार्यक्रम अन्तर्गत न्यून आय भएका किसानहरूलाई नगदेबाली, तरकारी, फलफूलखेती र पशुपंक्षी पालनको लागि लघुकर्जा प्रदान गरिरहेको छ। त्यसैगरी युवा तथा साना व्यवसायी स्वरोजगार कार्यक्रम, नेपाल सरकारको अनुदान कार्यक्रम अन्तर्गत पशुपालन, तरकारी तथा फलफूलखेती गर्ने कृषकहरूको जोखिमलाई न्यूनिकरण गरी उक्त व्यवसायमा आकर्षण गर्न बाली तथा पशु बीमा मार्फत सुरक्षण कार्यक्रम समेत सञ्चालन गर्दै आइरहेको छ।

यस बैंकको केन्द्रीय तालिम प्रतिष्ठान र प्रादेशिक तालिम केन्द्रहरूबाट व्यावसायिक रुपमा व्यवसाय सञ्चालन गर्ने उद्यमीहरूलाई सीप विकास सम्बन्धी तालिम र स्थानीय आवश्यकता अनुसार अन्य तालिम समेत सञ्चालन गर्ने गरिएको छ। यसका साथै कृषि मूल्य श्रृंखला (Agricultural Value Chain), कृषि उत्पादन, प्रशोधन तथा वितरणका लागि संघीय, प्रादेशिक तथा स्थानीय निकायहरूसँग समेत सहकार्य गरेर प्रभावकारी रुपमा कर्जा प्रवाह गर्ने नीति तथा



कार्यक्रम रहेको छ । कृषि विकासका लागि अन्तर्राष्ट्रिय कोषबाट दीर्घकालिन ऋण लिई VITA (Value Chain For Inclusive Transformation of Agriculture) अन्तर्गत देशका विभिन्न प्रदेश अन्तर्गतका किसान र सहकारी संस्थाहरूलाई कर्जा लगानी गरी कृषि मूल्य श्रृंखलामा थप कार्यक्रम आगाडी बढाइने छ ।

५. प्रविधि विकास

बैंकको सम्पूर्ण शाखाहरूमा कोर बैकिङ प्रणाली जडान गर्ने कार्य सम्पन्न भइसकेकोले अत्याधुनिक बैकिङ सुविधा ग्रामीण क्षेत्रसम्म पुऱ्याउन बैंक सफल भएको छ । कारोवार सञ्चालनको सन्दर्भमा उत्पन्न हुनसक्ने सम्भावित प्रविधिजन्य जोखिमहरूको पहिचान गरी सोको न्यूनीकरणको लागि आवश्यक व्यवस्था गरिएको छ । IPS, Connect IPS, RTGS, VISA DEBIT Card, Credit Card, Internet Banking, ATM, CASBA, DEMAT सेवा जस्ता आधुनिक Electronic Banking को प्रयोगलाई तीब्रता दिइएको छ ।

६. जनशक्ति व्यवस्थापन तथा विकास

बैंकले आफ्नो जनशक्तिलाई प्रभावकारी ढंगबाट परिचालन गरी उत्पादकत्व अभिवृद्धि गर्न Human Resource Information System को प्रभावकारी कार्यान्वयन गरिरहेको छ । यस अन्तर्गत जनशक्ति व्यवस्थापनका कार्यहरू क्रमिकरूपमा केन्द्रीकृत गर्दै लगिएको छ । कर्मचारीहरूको क्षमता अभिवृद्धि गर्न आन्तरिक तथा बाह्य तालिमको व्यवस्था गर्ने कार्यलाई निरन्तरता दिइएको छ । साथै लोक सेवा आयोगसँग समन्वय तथा सहकार्य गर्दै कर्मचारी भर्ना, पदोन्नति लगायतका कार्यलाई सम्पादन गर्दै लगिएको छ ।

७. भविष्यका योजनाहरू:

यस बैंकको भविष्यका योजनाहरू निम्नानुसार रहेका छन्:

- (१) बैंकले प्रवाह गर्ने सेवालाई छिटो, छरितो र ग्राहकमुखी बनाउन विशिष्टकृत सेवाको लागि कार्यालयहरू वर्गीकरण गरी क्रमिक रूपमा सेवा विस्तार गरिने छ ।
- (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 भइसकेकोले यसलाई थप प्रभावकारी बनाइने छ ।
- (३) बैकिङ व्यवसायमा अन्तरनिहीत जोखिमहरूको पहिचान, मापन, अनुगमन, नियन्त्रण र न्यूनीकरण गर्दै सरल, शिघ्र, सुरक्षित एवं प्रतिस्पर्धी सेवाको थप प्रत्याभूति दिइनेछ ।
- (४) Green Financing को अवधारणा अनुरूप वातावरण अनुकूल कर्जा प्रवाह नीति क्रमशः अवलम्बन गर्दै लगिनेछ ।
- (५) ग्रामीण अर्थतन्त्र, बैदेशिक रोजगार र उद्यमशीलतामा संलग्न अधिकांश नागरिकसम्म विद्युतीय वस्तु एवं सेवाको पहुँच पुर्याउन Digital Financial Literacy Program सञ्चालन गर्नुका साथै Digital Products को विकास र बिस्तार गरिनेछ ।
- (६) कृषि क्षेत्रमा लगानी वृद्धि गर्न नेपाल सरकार र नेपाल राष्ट्र बैंकले गत आ.व. देखि कृषि विकास बैंकलाई अगुवा बैंकको रूपमा जिम्मेवारी दिएकोले यसका लागि आर्थिक वर्ष २०७७/७८ मा रु. १२ अर्ब र चालू आ.व. २०७८/७९ मा ३ अर्ब ४२ करोड ७५ लाखको अर्धवार्षिक रूपमा ब्याज भुक्तानी हुने गरी वार्षिक ४ प्रतिशत ब्याजदरमा कृषि बण्ड निष्काशन गरी बाँडफाँड गरिएको र चालू आ.व. मा थप ८५७ करोड कृषि बण्ड जारी गरिनेछ ।
- (७) सम्भाव्यताको आधारमा कृषि, जलविद्युत, पर्यटन तथा अन्य क्षेत्रका ठूला परियोजनाहरूमा लगानी विस्तार गर्न नेपाल राष्ट्र बैंकले तोकेको न्यूनतम कर्जा सीमा पुग्ने गरी कर्जा वृद्धि गर्ने नीतिलाई निरन्तरता दिइनेछ ।
- (८) कुल निक्षेपमा स्थायी प्रकृतिको न्यून लागतको निक्षेप भार वृद्धि गर्दै निक्षेपको मिश्रणलाई भरपर्दो तथा दिगो बनाउने नीति अवलम्बन गर्दै आएकोमा यस कार्यलाई थप प्रभावकारी रूपमा सञ्चालन गरिने छ ।



- (९) भारत लगायत तेस्रो मुलुकबाट विप्रेषण आप्रवाहलाई प्रभावकारीरूपमा बैकिङ्ग प्रणाली मार्फत कारोबार बढाउने कार्यलाई निरन्तरता दिइनेछ ।
- (१०) बैंकले विभिन्न दातृ निकाय तथा एजेन्सीसँग समन्वय, सहकार्य तथा सम्झौता गरी कम लागतको दीर्घकालीन पुँजी स्रोत परिचालन गर्ने वातावरण सिर्जना गरिनेछ ।
- (११) संघीय, प्रादेशिक तथा स्थानीय निकायहरूसँग समन्वय, सहकार्य तथा सम्झौता गरी कार्यक्रमहरू सञ्चालन गर्ने कार्यलाई निरन्तरता दिइनेछ ।
- (१२) व्यवसायिक संभावना भएका अधिक आर्थिक कारोबार हुने मालपोत, राजश्व, अस्पताल, विश्वविद्यालय जस्ता निकायहरूसँग व्यावसायिक सम्बन्ध बिस्तार गरी निक्षेप वृद्धि गरिने छ ।
- (१३) अगुवा बैंकको रूपमा कृषि क्षेत्रको विकासमा महत्वपूर्ण भूमिका निर्वाह गर्दै जोखिम न्यूनीकरण हुने गरी गुणस्तरीय कर्जा बिस्तारमा जोड दिइनेछ ।
- (१४) नियमहरूको परिपालना गरी दीगो रूपमा प्रतिस्पर्धात्मक आधुनिक बैकिङ्ग सेवा प्रदान गर्ने सम्बन्धमा बैंकले प्रयोग गर्दै आएको Core Banking System (CBS) लाई R20 Version मा Upgrade गरिएको र यसलाई थप सुरक्षित बनाउन Cyber Security का राष्ट्रिय तथा अन्तर्राष्ट्रिय Best Practices अपनाई भरपर्दो, सवल, विश्वसनीय र जोखिम रहित गराउने कार्यलाई प्राथमिकता दिई तदनुरूपका कार्यहरूको थप प्रभावकारी रूपमा कार्यान्वयन गरिनेछ ।
- (१५) बैंकमा रहेका विभिन्न System तथा Software हरूको जोखिम तथा प्रभावकारीताको परीक्षणका लागि Information System Audit गरिने छ ।
- (१६) बैंकको आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउन वाट्य परामर्शदाता (Outsourcing) मार्फत आन्तरिक लेखा परीक्षण गर्ने कार्यलाई निरन्तरता दिँदै बैंकको आय विवरणको पनि Revenue Audit गरिने छ ।
- (१७) नेपाल सरकारले कार्यान्वयनमा ल्याएको डिजिटल नेपाल फ्रेमवर्कको मर्म अनुरूप सबै प्रकारका वित्तीय कारोवारको भुक्तानी विद्युतीय माध्यमबाट गर्न प्रोत्साहित गरिनेछ ।
- (१८) भुक्तानी प्रणालीको विकास सम्बन्धी सूचकहरू (Payment Systems Indicators- PSID) प्रयोग थप प्रभावकारी बनाइनेछ ।
- (१९) बैंकको पुँजीवृद्धि अनुसार आवश्यक पर्ने ऋणपत्र आगामी आ. ब.मा जारी गरिने छ ।

८. संस्थागत सुशासन, आन्तरिक नियन्त्रण प्रणाली तथा जोखिम व्यवस्थापन :

(क) संस्थागत सुशासन

बैकिङ्ग कृयाकलापहरूलाई जवाफदेहि र पारदर्शी रूपमा सञ्चालन गर्ने तर्फ बैंक सदैव सजग रहेको छ । प्रचलीत नियमहरूको परिपालनामा बैंकले सचेतताका साथ कार्य गर्दै आएको छ । 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

नियमनकारी निकायहरूबाट जारी भएका नीति नियम र निर्देशनहरूको पूर्ण पालना हुने गरी बैंकको घोषित उद्देश्यहरू प्राप्ती गर्न बैंक सञ्चालनको लागि पर्याप्त र प्रभावकारी आन्तरिक नियन्त्रणका उपायहरू अवलम्बन गरिएको छ ।

गैर कार्यकारी सञ्चालकको संयोजकत्वमा एक कार्यकारी संचालक सदस्य रहने गरी लेखा परीक्षण समिति रहेको छ । यस समितिले बैंकको वित्तीय अवस्था, आन्तरिक नियन्त्रण प्रणालीको पर्याप्तता तथा प्रभावकारिता, आन्तरिक तथा बाह्य लेखा परीक्षण प्रतिवेदनबाट प्राप्त सुझावहरूको समीक्षा तथा आवश्यकता अनुसार कार्यान्वयनको लागि व्यवस्थापनलाई मार्ग निर्देशन गर्ने, नेपाल राष्ट्र बैंकका निर्देशनहरूको पालना भए/नभएको सम्बन्धमा समीक्षा,



लेखा परीक्षकको नियुक्तिको लागि सिफारिस तथा आवश्यक सुधारका लागि मार्ग निर्देशन गर्ने कार्यहरू गर्दै आएको छ ।

त्यसैगरी जोखिम व्यवस्थापन समितिमा उल्लेखित विषयहरूको समीक्षाबाट प्राप्त नतिजालाई विश्लेषण गरी सञ्चालक समितिमा आवश्यक राय पेश गर्ने र आवश्यकता अनुसार उपयुक्त जोखिम व्यवस्थापन गर्न व्यवस्थापनलाई आवश्यक निर्देशन दिने गरिएको छ । फलस्वरूप जोखिमलाई न्यूनीकरण र व्यवस्थापन गर्न सहज भएको छ ।

साथै, निरीक्षण कार्यलाई अझ बढी प्रभावकारी बनाउन बैंकले छुट्टै आन्तरिक निरीक्षण तथा अनुगमन विभागको स्थापना गरी तदअनुरूपका कार्यहरू अघि बढाएको छ ।

(ग) जोखिम व्यवस्थापन

बैंकले समग्र बैंकिंग व्यवसायसँग सम्बन्धित जोखिमहरूको पहिचान गरी तिनको उचित विश्लेषण मुख्य गरी कर्जा, तरलता, सञ्चालन र बजार सम्बन्धी जोखिमहरूलाई प्रभावकारी रूपमा व्यवस्थापन गर्ने उद्देश्यले बैंकको नीति, नियम, कार्यविधि, परिपत्र, पद्धति, सीमा आदिलाई समय समयमा पुनरावलोकन गरेको छ । जोखिम व्यवस्थापन सम्बन्धी कार्यमा संचालक समितिलाई सुझाव दिन गैर कार्यकारी संचालकको संयोजकत्वमा जोखिम व्यवस्थापन समिति रहेको छ । बैंकको जोखिम व्यवस्थापनको प्रभावकारीता अध्ययन र सुझावका लागि DFID को सहयोगमा सञ्चालन भएको वित्तीय क्षेत्र स्थायित्व कार्यक्रम अन्तर्गत Pricewaterhousecoopers बाट प्राप्त सुझाव अनुसार यस समितिले विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता, उपयुक्तता, उपयुक्त प्रणालीको विकास र नेपाल राष्ट्र बैंकबाट जारी गरिएका निर्देशन अनुरूप जोखिम सम्बन्धी आवश्यक नीति एवं संरचना विकास गर्नका लागि संचालक समितिमा सुझाव पेश गर्ने र व्यवस्थापनलाई आवश्यक मार्ग निर्देशन दिने कार्यहरू गर्दै आएको छ । जोखिम विश्लेषण, व्यवस्थापन तथा यसको भूमिकालाई अझ सशक्त बनाउने, नियमनकारी निकायको निर्देशनहरूको पूर्ण परिपालनातर्फ थप सजगता अपनाईने छ । जोखिम व्यवस्थापन सम्बन्धी कार्यविधि तयार गरी प्रभावकारी रूपमा लागु गरिएको छ ।

(घ) सम्पत्ति शुद्धीकरण निवारण (AML) र ग्राहक पहिचान (KYC)

सम्पत्ति शुद्धीकरण निवारण कार्यलाई प्रभावकारी रूपमा कार्यान्वयन र जोखिम नियन्त्रण गर्ने कार्यलाई प्राथमिकता दिदै आइएको छ । KYC अध्यावधिकको कार्यलाई तिब्रता दिन र दिगो बनाउन Online मार्फत KYC गर्ने कार्यको थालनी भई सकेको छ । त्यसैगरी Swift मार्फत पनि आउने र जाने कारोवारमा प्रविधि मार्फत Customers हरू Screening गर्ने कार्यको सुरुवात भइ सकेको छ । नेपाल राष्ट्र बैंकको निर्देशनको पालना गर्ने सन्दर्भमा ग्राहक पहिचान सम्बन्धी कार्यविधि र सम्पत्ति शुद्धीकरण निवारण नीति कार्यान्वयनमा ल्याइएको छ । साथै, नेपाल राष्ट्र बैंकमा रहेको वित्तीय जानकारी इकाईसँग आवश्यक समन्वय गरी यसको प्रभावकारी कार्यान्वयन गर्ने गरिएको छ । Online रूपमा KYC अध्याधिक गर्न कार्य थालनी गरिएको छ । Swift Screening गर्ने कार्य थालनी गरिएको छ ।

(ङ) जनशक्ति सेवा तथा सुविधा

बैंकमा कार्यरत जनशक्तिहरूको सेवा, सुविधा, वृद्धि विकास, दण्ड, पुरस्कार आदिको स्पष्ट व्यवस्था गरी जनशक्तिको प्रभावकारी उपयोगको लागि कर्मचारी सेवा विनियमावली २०६२, अठारौँ संशोधन, २०७७ कार्यान्वयनमा रहेको छ । यसका अलावा कर्मचारीको सेवा र सुविधा तथा अन्य पक्षहरूबारे आवश्यक अध्ययन गरी उपयुक्त प्रस्ताव सञ्चालक समिति समक्ष पेश गर्न गैर कार्यकारी सञ्चालकको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत र वित्त तथा लेखा विभागका विभागीय सदस्य तथा जनशक्ति व्यवस्थापन विभागीय प्रमुख सदस्य रहने गरी जनशक्ति सेवा तथा सुविधा उप समितिको गठन भई कार्यहरू सुचारु भई राखेको छ ।



९. सामाजिक तथा सामुदायिक कार्यक्रम

बैंकले संस्थागत सामाजिक उत्तरदायित्व (Corporate Social Responsibility) लाई आफ्नो प्रमुख जिम्मेवारीको रूपमा अंगिकार गर्दै आएको छ। बैंकले रोग महामारी, बाढी, पहिरो आदिजस्ता प्राकृतिक विपत्तिको समयमा प्रभावित व्यक्ति/सामाजिक क्षेत्र/समुहलाई आर्थिक सहयोग, विद्यालयहरूमा भौतिक साधन वितरण, 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, स्कुल, मन्दिर, ट्राफिक आइल्याण्ड निर्माण, यात्रु प्रतीक्षालय, उद्यान निर्माण, हाटबजार सेड, सामुदायिक भवन, अस्पताललाई सहयोग, चौतारो निर्माण तथा अस्पताल मर्मत जस्ता कार्यमा 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।

संस्थागत सामाजिक उत्तरदायित्व कार्यक्रमलाई प्रदेश संरचना अनुसार नेपाल राष्ट्र बैंकले तोकेको क्षेत्रमा समानुपातिक रूपमा कार्यक्रम सञ्चालन गर्ने कार्यलाई समेत निरन्तरता दिँदै आएको छ।

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

सन् २०२० मा ३.२ प्रतिशतले संकुचन भएको विश्व अर्थतन्त्र सन् २०२१ मा ६.० प्रतिशतले बिस्तार हुने अन्तर्राष्ट्रिय मुद्रा कोषको अनुमान छ। सन् २०१९ मा विश्व अर्थतन्त्र २.८ प्रतिशतले बिस्तार भएको थियो। सन् २०२० मा विकसित मुलुकहरूको मुद्रास्फीति ०.७ प्रतिशत रहेकोमा सन् २०२१ मा २.४ प्रतिशत रहने कोषको प्रक्षेपण छ। उदीयमान तथा विकासशील मुलुकहरूको मुद्रास्फीति सन् २०२० मा ५.१ प्रतिशत रहेकोमा सन् २०२१ मा ५.४ प्रतिशत रहने प्रक्षेपण छ। सन् २०२० मा विश्व व्यापार आयतन ८.३ प्रतिशतले संकुचन भएकोमा सन् २०२१ मा ९.७ प्रतिशतले बिस्तार हुने प्रक्षेपण छ।

आर्थिक वर्ष २०७७/७८ मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.१९ प्रतिशत रहेको छ। अघिल्लो आर्थिक वर्ष यस्तो मुद्रास्फीति ६.१५ प्रतिशत रहेको थियो। आर्थिक वर्ष २०७७/७८ मा कुल वस्तु निर्यात ४४.४ प्रतिशतले वृद्धि भई रु. १४१ अर्ब १२ करोड पुगेको छ। अघिल्लो वर्ष यस्तो निर्यात ०.६ प्रतिशतले वृद्धि भएको थियो। आर्थिक वर्ष २०७७/७८ मा कुल वस्तु आयात २८.७ प्रतिशतले वृद्धि भई रु. १,५३९ अर्ब ८४ करोड पुगेको छ। अघिल्लो वर्ष यस्तो आयात १५.६ प्रतिशतले घटेको थियो। समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा २७.३ प्रतिशतले बढेको छ। अघिल्लो वर्ष यस्तो कर्जा १२ प्रतिशतले बढेको थियो। समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको निक्षेप २१.४ प्रतिशतले बढेको छ। अघिल्लो वर्ष यस्तो निक्षेप १८.७ प्रतिशतले बढेको थियो। २०७८ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा संस्थागत निक्षेपको अंश ४२.७ प्रतिशत रहेको छ। २०७७ असार मसान्तमा यस्तो निक्षेपको अंश ४४.३ प्रतिशत रहेको थियो। वाणिज्य बैंकहरूबीचको अन्तर-बैंक कारोवारको भारित औसत ब्याजदर २०७७ असारमा ०.३५ प्रतिशत रहेकोमा २०७८ असारमा ४.१२ प्रतिशत रहेको छ। मौद्रिक नीतिको सञ्चालन लक्ष्यको रूपमा लिइने औसत अन्तर- बैंक ब्याजदर २०७८ असारमा ४.१४ प्रतिशत रहेको छ। वाणिज्य बैंकहरूको औसत आधार दर २०७७ असारमा ८.५० प्रतिशत रहेकोमा २०७८ असारमा ६.८६ प्रतिशत कायम भएको छ। २०७८ असारमा वाणिज्य बैंकहरूको निक्षेपको भारित औसत ब्याजदर ४.६५ प्रतिशत र कर्जाको भारित औसत ब्याजदर ८.४३ प्रतिशत रहेको छ। अघिल्लो वर्ष यस्ता दरहरू क्रमशः ६.०१ प्रतिशत र १०.११ प्रतिशत रहेका थिए।



समग्रमा बढ्दो आयात, घट्दो विप्रेषण आम्दानी, शिथिल सरकारी खर्च, कर्जाको बढ्दो माग तथा कर्जा निक्षेपको नीतिमा नेपाल राष्ट्र बैंकले गरेको परिवर्तनले गर्दा आगामी दिनमा तरलता चाप हुन गई बैंकहरूको व्यवसाय विस्तारमा प्रतिकूल असर पर्ने देखिन्छ।

(ग) बैंकको औद्योगिक वा व्यावसायिक सम्बन्ध

बैंकले आफ्ना ग्राहक, कर्मचारी तथा नियामक निकायसँग राम्रो व्यावसायिक सम्बन्ध कायम गरेको छ। बैंकले व्यवसाय सञ्चालनमा 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 असल व्यावसायिक सम्बन्ध कायम गर्दै आएको छ। बैंकको औद्योगिक वा व्यावसायिक सम्बन्धले बैंकको समग्र कारोबारलाई चुस्त, दुरुस्त, प्रतिस्पर्धी एवं नाफामूलक बनाउन सकारात्मक भूमिका निर्वाह गरिरहेको र आगामी दिनमा समेत यस दिशा तर्फ थप सुधार आउने विश्वास गरिएको छ।

(घ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण

१. आर्थिक वर्ष २०७७/७८ को सञ्चालक समितिको विवरण

संस्थापक शेयरधनी नेपाल सरकारको तर्फबाट प्रतिनिधित्व गर्ने संचालकहरू नेपाल सरकारको निर्णय अनुसार परिवर्तन हुने हुँदा संस्थापक समूहबाट प्रतिनिधित्व गर्ने सञ्चालकमा परिवर्तन हुने गरेको छ। आर्थिक वर्ष २०७७/७८ मा रहेका सञ्चालकहरूको विवरण निम्न बमोजिम रहेको छ :

क्र.सं.	नाम	पद	प्रतिनिधि	पदावधि
१.	श्री लक्ष्मीप्रपन्न निरौला	अध्यक्ष	नेपाल सरकार, अर्थ मन्त्रालय	२०७६/११/२१ देखि २०७८/०७/१२ सम्म
२.	श्री भक्क प्रसाद आचार्य	सञ्चालक	नेपाल सरकार, अर्थ मन्त्रालय	२०७६/०५/२३ देखि २०७७/१२/२१ सम्म
३.	श्री दीर्घराज मैनाली	सञ्चालक	नेपाल सरकार, अर्थ मन्त्रालय	२०७७/१२/२२ देखि २०७८/०५/३० सम्म
४.	डा.राजेन्द्र प्रसाद मिश्र	सञ्चालक	नेपाल सरकार, कृषि तथा पशुपंक्षी विकास मन्त्रालय	२०७६/१०/०१ देखि २०७७/०६/१९ सम्म
५.	डा.हरि बहादुर के.सी.	सञ्चालक	नेपाल सरकार, कृषि तथा पशुपंक्षी विकास मन्त्रालय	२०७७/०६/२० देखि २०७८/०७/०२ सम्म
६.	डा. इन्दिरा श्रेष्ठ (मास्के)	सञ्चालक	स्वतन्त्र सञ्चालक	२०७५/०९/२७ देखि हालसम्म
७.	श्री संजीव पौडेल	सञ्चालक	सर्वसाधारण शेयरधनी	२०७५/१२/१५ देखि हालसम्म
८.	श्री हरि प्रसाद पराजुली	सञ्चालक	सर्वसाधारण शेयरधनी	२०७५/१२/१५ देखि हालसम्म
९.	श्री विनोद कुमार गुरागाई	सञ्चालक	सर्वसाधारण शेयरधनी	२०७५/१२/१५ देखि हालसम्म



२. बहालवाला सञ्चालक समितिको विवरण

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

अध्यक्ष श्री लक्ष्मीप्रपन्न निरौलाले दिनु भएको सञ्चालक समिति अध्यक्ष पदको राजीनामा नेपाल सरकार अर्थ मन्त्रालयको मिति २०७८/०७/१२ को पत्रानुसार स्वीकृत भएको । सञ्चालक डा.राजेन्द्र प्रसाद मिश्रको सट्टा नेपाल सरकार कृषि तथा पशुपंक्षी विकास मन्त्रालयको पत्रानुसार डा. हरि बहादुर के.सी. सञ्चालक रहनु भएकोमा निजको सट्टा पनि श्री प्रकाशकुमार सञ्जेल कृषि तथा पशुपंक्षी विकास मन्त्रालयको २०७८/०६/२४ गतेको पत्रबाट सञ्चालक मनोनयन हुनु भएको । सञ्चालक श्री भक्कप्रसाद आचार्यको सट्टामा श्री दीर्घराज मैनाली नेपाल सरकार अर्थ मन्त्रालयको पत्र अनुसार सञ्चालक रहनु भएकोमा निजको सट्टामा पनि श्री रमेश कुमार के.सी. नेपाल सरकार अर्थ मन्त्रालयको २०७८/०६/०१ को पत्रबाट सञ्चालक रहनु भएको । नेपाल सरकारले विभिन्न कारणले समय समयमा आफ्नो प्रतिनिधित्व गर्ने सञ्चालकज्यूहरू परिवर्तन गर्न सक्ने भएकोले यस्ता परिवर्तन हुने गरेका छन् भने सञ्चालक समितिको मिति २०७८/८/२८ को निर्णय अनुसार श्री रमेश कुमार के.सी. सञ्चालक समितिको अध्यक्षमा चयन हुनु भएको छ ।

(ड) बैंकको कारोवारलाई असर पार्ने मुख्य कुराहरू

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

- देशको आर्थिक अवस्थामा आउने परिवर्तनबाट पर्न सक्ने जोखिमहरू ।
- कोरोना महामारीले निम्त्याएको प्रतिकुल अवस्थाका कारण कर्जा सम्पत्तिको गुणस्तरमा ह्रास आउन सक्ने जोखिमहरू ।
- मुद्रा बजार तथा पूँजी बजारको उतार चढावबाट पर्न सक्ने सम्भावित जोखिमहरू ।
- विदेशी विनिमय कारोवार गर्दा विनिमय दरमा हुने परिवर्तनबाट हुन सक्ने जोखिमहरू ।
- निक्षेप तथा कर्जा लगानीको व्याजदरमा हुने परिवर्तनबाट हुन सक्ने जोखिमहरू ।
- कर्जाको माग अनुरूप निक्षेप तथा अन्य श्रोत वृद्धि नहुँदा कर्जा विस्तारमा देखिन सक्ने चुनौती ।
- साइबर अपराधका कारण प्रविधि सुरक्षामा आउन सक्ने जोखिम ।
- नेपाल राष्ट्र बैंकले वाणिज्य बैंक सम्बन्धी नीति निर्देशनमा परिवर्तन गर्दा श्रृजना हुन सक्ने सम्भावित जोखिमहरू ।
- बैकिङ व्यवसायमा हुने प्रतिस्पर्धाको कारण हुन सक्ने जोखिमहरू ।
- निर्धारित समयमा कर्जा असुली नभई उत्पन्न हुन सक्ने जोखिमहरू ।
- प्रतीतपत्र र जमानतपत्र जारी गर्ने जस्ता गैरकोष सेवा प्रदान गर्दा हुन सक्ने सम्भावित जोखिमहरू ।
- अन्तर्राष्ट्रिय बजारमा हुने मन्दीको असरबाट पर्न सक्ने आर्थिक जोखिमहरू ।
- मुद्रास्फीतिबाट पर्न सक्ने जोखिमहरू ।
- राजनीतिक अस्थिरता ।
- प्राकृतिक प्रकोपबाट हुन सक्ने आर्थिक तथा भौतिक जोखिमहरू ।

**(च) लेखा परीक्षण प्रतिवेदनमा उल्लेखित कैफियतहरूको सम्बन्धमा संचालक समितिको प्रतिक्रिया**

यस बैंकको आर्थिक वर्ष २०७७/७८ को लेखा परीक्षण प्रतिवेदनमा उल्लेखित कैफियतका सम्बन्धमा संचालक समितिको प्रतिक्रिया देहाय बमोजिम रहेको छ :

स्थिर सम्पत्तिको प्रभावकारी व्यवस्थापनको लागि केन्द्रीकृत अवधारणा अनुरूप छुट्टै सफ्टवेयरको खरिद गरी सो सम्बन्धी चुस्त संयन्त्र स्थापित गरिने छ । स्थिर सम्पत्तिको प्रविधिको सहयोगले भौतिक परीक्षण हुने व्यवस्था समेत मिलाउन आवश्यक कारवाही अगाडी बढाइएको छ ।

(छ) लाभांश बॉण्डफाँड गर्न सिफारिस सम्बन्धमा

आर्थिक वर्ष २०७७/७८ मा चुक्ता भइसकेको ऋणपत्र बापतको ऋणपत्र चुक्ताकोष तथा सञ्चित नाफाबाट साधारण शेयरधनीहरूलाई चुक्ता पुँजीको २० प्रतिशतले हुने बोनस शेयर रकम रु. २,१९७,९८५,९६०.४५ र १,०५२,२६ प्रतिशतले हुने नगद लाभांश रकम (कर प्रयोजनको लागि) रु. ११५,६८३,४७१.६० तथा अग्राधिकार शेयर पुँजीमा तोकिएको दरमा वार्षिक ६ प्रतिशतले हुने नगद लाभांश रकम रु. ३२५,९६२,७२०/- वितरण गर्न प्रस्ताव गरिएको छ ।

(ज) समीक्षा वर्षमा बैंकद्वारा कुनै शेयरहरू जफत भएको छैन ।**(झ) समीक्षा वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्त्यमा रहेको स्थितिको पुनरावलोकन**

(रकम रु. हजारमा)

विवरण	साना किसान लघुवित्त वित्तीय संस्था लि.		कोष व्यवस्थापन कम्पनी लि.		गोबर ग्याँस तथा कृ.य.वि. प्रा.लि.	
	२०७७/७८	२०७६/७७	२०७७/७८	२०७६/७७	२०७७/७८	२०७६/७७
शेयर पुँजी	१,२५१,५३०	१,२५०,२८६	३१,०४८	३१,०४८	-	-
कुल सम्पत्ति	२६,७८९,२३७	२४,३८०,९८३	५६,७३३	५४,९९३	-	-
खुद नाफा/नोक्सान	६१४,९९०	५५६,२१७	१,९१९	३,३७४	-	-
जगेडा तथा कोष	२,३२६,२२५	१,६९२,४४५	२०,०६०	१९,७७५	-	-
अन्तिम लेखा परीक्षण भएको	छैन*	छ	छैन*	छ	छैन	छैन

* नोट : यो विवरण तयार भएपछि लेखा परीक्षण सम्पन्न भएको ।

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

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

- (ट) विगत आर्थिक वर्षमा कम्पनीका आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी :
विगत आर्थिक वर्षमा कुनै यस्तो जानकारी बैंकलाई प्राप्त भएको छैन ।
- (ठ) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी :
विगत आर्थिक वर्षमा यस्तो जानकारी बैंकलाई प्राप्त भएको छैन ।
- (ड) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :
विगत आर्थिक वर्षमा यस्तो कुनै जानकारी बैंकलाई प्राप्त भएको छैन ।
- (ढ) कम्पनीले आफ्नो शेयर आफैँले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र 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 बुँदा ८ मा उल्लेख गरिएको छ ।
- (त) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

क्र.सं.	विवरण	आ.व. २०७७/७८	आ.व. २०७६/७७
१	कर्मचारी खर्च (रु.मा)	३,३११,३८७,०७०	३,०२५,४७०,१४४
२	अन्य सञ्चालन खर्च (रु.मा)	१,१३२,६७९,९१९	९४२,१६१,०८९

- (थ) लेखा परीक्षण 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 :

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

लेखा परीक्षण समिति

आर्थिक वर्ष २०७७/७८ मा रहेको लेखा परीक्षण समितिको विवरण

क्र.सं.	नाम	पद	प्रतिनिधि	कार्य अवधि
१	श्री हरि प्रसाद पराजुली	संयोजक	सञ्चालक	२०७६/०१/२७देखि २०७७/०६/२९
२	श्री संजीव पौडेल	सदस्य	सञ्चालक	२०७६/०१/२७ देखि २०७७/०६/२९ सम्म
३	श्री प्रेम कुमार श्रेष्ठ	सदस्य सचिव	वि.प्र. आ.ले.प.विभाग	२०७५/०२/२१ देखि २०७७/०८/१६ सम्म
४	श्री संजीव पौडेल	संयोजक	सञ्चालक	२०७७/०६/२९ देखि हालसम्म
५	डा. इन्दिरा मास्के(श्रेष्ठ)	सदस्य	सञ्चालक	२०७७/०६/२९देखि हालसम्म
६	श्री सुशील हुमागाईं	सदस्य सचिव	वि.प्र.आ.ले.प.विभाग	२०७७/०८/१६ देखि हालसम्म



वर्तमान लेखा परीक्षण समितिको विवरण

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

आर्थिक वर्ष २०७७/७८ मा लेखा परीक्षण समितिका ४८ (अठ्चालिस) वटा बैठक सम्पन्न भएको छ । लेखा परीक्षण समितिका पदाधिकारीहरूलाई प्रति बैठक भत्ता वापत रु. ४,०००/-, उपलब्ध गराउने गरिएको र आन्तरिक लेखा परीक्षण विभागको विभागीय प्रमुख सदस्य सचिव रहने व्यवस्था रहेको र निजलाई रु २,३०० /-उपलब्ध गराउने गरिएको छ । बैठक भत्ता (आमन्त्रित सदस्य सहित) तथा अन्य खर्च गरी उक्त अवधिमा जम्मा रु. ७,५३,६५०/- खर्च भएको छ ।

लेखा परीक्षण समितिले गरेका प्रमुख कार्यहरू :

- (१) बैंकको काम कारवाहीमा नियमितता, मितव्ययिता, औचित्यता, प्रभावकारिता जस्ता कुराहरू अवलम्बन भए/नभएको बारे समीक्षा गरी सञ्चालक समितिलाई आवश्यक राय पेश गर्ने गरेको ।
- (२) आन्तरिक लेखा परीक्षण विभागबाट पेश भएको आन्तरिक लेखा परीक्षण सम्बन्धी वार्षिक कार्ययोजना स्वीकृत गरेको । आ.व. २०७७/७८ को वार्षिक कार्ययोजना अनुसार चयन गरिएका शाखा कार्यालय मध्ये ७५ वटा कार्यालयहरूको बाह्य परामर्शदाता (Outsourcing) द्वारा आन्तरिक लेखा परीक्षण कार्य गराइएको ।
- (३) आन्तरिक लेखा परीक्षण सम्बन्धी स्वीकृत वार्षिक कार्यक्रममा तय गरिएको लक्ष्य अनुसार आन्तरिक लेखा परीक्षण भए/नभएको नियमित रुपमा अनुगमन गर्ने गरेको ।
- (४) आर्थिक वर्ष २०७७/७८ को प्रथम त्रैमासिकमा Vulnerability Assessment and Penetration Testing (VAPT) सम्पन्न गरी सो प्रतिवेदनमा औल्याइएका कैफियतहरू बारे व्यवस्थापनसँग छलफल तथा समीक्षा गरी प्रतिवेदनमा उल्लेख गरिएका कैफियतहरू सुधार गर्न निर्देशन दिइएको र अधिकांश कैफियतहरू सुधार भइसकेको ।
- (५) आ.व. २०७७/७८ मा नेपाल राष्ट्र बैंक, बैंक सुपरिवेक्षण विभागबाट यस बैंकको समष्टिगत स्थलगत निरीक्षण गरि दिएको प्रतिवेदनमा औल्याइएको बिषय तथा कैफियतहरूको सम्बन्धमा व्यवस्थापनबाट जवाफ माग गरी लेखा परीक्षण समितिको राय सहितको प्रतिवेदन तयार गरी सञ्चालक समितिमा पेश गरेको ।
- (६) बाह्य लेखा परीक्षकको प्रतिवेदनमा औल्याइएको बिषय तथा कैफियतहरूको सम्बन्धमा राय सहितको प्रतिवेदन सञ्चालक समितिमा पेश गरेको र त्रैमासिक रुपमा कार्यान्वयनको अनुगमन गरि सञ्चालक समितिमा जानकारी गराउने गरेको ।
- (७) बैंकको आन्तरिक लेखा परीक्षण विभागबाट त्रैमासिक रुपमा पेश भएको त्रैमासिक प्रतिवेदन उपर बुंदागतरुपमा छलफल/समीक्षा गरी प्रतिवेदनमा औल्याइएका प्रमुख कैफियतहरू सुधारका लागि व्यवस्थापनलाई निर्देशन दिएको ।
- (८) बैंकको आन्तरिक लेखा परीक्षणका क्रममा देखिएका संवेदनशील तथा गम्भीर प्रकृतिका कैफियतहरूका बारेमा छलफल गरी सो सम्बन्धमा विस्तृत अध्ययन तथा छानविन गर्न व्यवस्थापनलाई निर्देशन दिएको ।
- (९) प्रत्येक त्रयमासमा बैंकको वित्तीय विवरणको विश्लेषण तथा समीक्षा सहितको लेखा परीक्षण समितिको त्रैमासिक प्रतिवेदन सञ्चालक समिति समक्ष पेश गर्ने गरेको ।
- (१०) लेखा परीक्षकको नियुक्ति सम्बन्धमा सञ्चालक समिति समक्ष सिफारिस गरेको ।
- (११) नेपाल राष्ट्र बैंकले जारी गरेको एकीकृत निर्देशिका २०७६, बैंकले समय समयमा जारी गरेको कार्यविधि, निर्देशिका तथा विनियमावली तथा प्रचलित कानून अनुसार बैंकलाई लागु हुने नीतिनियमको परिपालना भए/नभएको अनुगमन गरी सोको कार्यान्वयनका लागि राय सहित सञ्चालक समिति समक्ष पेश गर्ने गरेको ।



सञ्चालक सम्मिलित अन्य समितिहरू (आ.व. २०७७/७८ को अन्तमा)

सम्पत्ति शुद्धीकरण निवारण समिति

सम्पत्ति शुद्धीकरण निवारण समितिमा देहाय बमोजिमका सदस्यहरू रहेका छन् :

श्री विनोद कुमार गुरागाई	संयोजक (सञ्चालक)
श्री सरीता कुमारी पोखरेल	सदस्य (वि. प्र. कम्प्लायन्स विभाग)
श्री नीकू आचार्य	सदस्य (वि.प्र., जो.व्य.वि.)
श्री रमेश प्रसाद कलौनी	सदस्य सचिव (कम्प्लायन्स अफिसर)

यस समितिका सञ्चालक सदस्यहरूलाई प्रति बैठक रु. ४००० बैठक भत्ता उपलब्ध गराइएको छ । आर्थिक वर्ष २०७७/७८ मा सम्पत्ति शुद्धीकरण समितिका १४ वटा बैठकहरू भएको छ र बैठक भत्ता बापत रु. २०५,१०० तथा अन्य खर्च बापत रु. ३४,४१० भुक्तानी गरिएको छ ।

समितिले विद्यमान सम्पत्ति शुद्धीकरण, जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता सम्बन्धमा छलफल तथा अध्ययन गरी उपयुक्त प्रणालीको विकासका लागि आवश्यक काम कारवाही गर्दै आइरहेको छ ।

जोखिम व्यवस्थापन समिति

सम्पत्ति व्यवस्थापन समितिमा देहाय बमोजिमका सदस्यहरू रहेका छन् :

श्री हरि प्रसाद पराजुली	संयोजक (सञ्चालक)
श्री सञ्जिव पौडेल	सदस्य (सञ्चालक, संयोजक- लेखा परीक्षण समिति)
श्री गिरीधारी पौडेल	सदस्य (विभागीय प्रमुख)
श्री नीकू आचार्य	सदस्य सचिव (प्रमुख जोखिम अधिकृत)

यस समितिका सञ्चालक सदस्यहरूलाई प्रति बैठक रु. ४००० बैठक भत्ता उपलब्ध गराइएको छ । आर्थिक वर्ष २०७७/७८ मा जोखिम व्यवस्थापन समितिका २१ वटा बैठकहरू भएको छ र बैठक भत्ता बापत रु. २९०,७०० तथा अन्य खर्च बापत रु. ३३,५०० भुक्तानी गरिएको छ ।

बैंकले जोखिम व्यवस्थापन सम्बन्धमा नेपाल राष्ट्र बैंकको निर्देशन, वासेलका सिद्धान्त र जोखिम व्यवस्थापनका लागि असल अभ्यासहरूको अनुशरण गर्दै कार्य गरिरहेको छ । समितिले जोखिमको पहिचान, विश्लेषण, मापन, अनुगमन, नियन्त्रण तथा रिपोर्टिङ जस्ता जोखिम व्यवस्थापनका आधारभूत प्रक्रियाहरूमा रही कार्य गर्ने गरेको छ । कर्जाको गुणस्तर कायम गर्न, नीति कार्यविधि तथा सिमाहरूको परिपालनाको अवस्था विश्लेषण सहित यस समितिमा पेश हुने सुझाव उपर छलफल हुने गरेको छ । कर्जामा अन्तर्निहित जोखिम व्यवस्थापनका लागि कर्जा जोखिम व्यवस्थापन उपसमिति (CRMC) र सञ्चालन प्रकृतिका जोखिमहरूको पहिचान, न्यूनीकरण तथा व्यवस्थापनका लागि सञ्चालन जोखिम व्यवस्थापन उपसमिति (ORMC) गठन भइ कार्य भइरहेको छ । यस समितिले जोखिम व्यवस्थापनका लागि आवश्यक नीति कार्यविधि तथा मार्गदर्शनहरू तयार गरिएको र आवश्यकता अनुसार परिमार्जन तथा संशोधन गरिएको छ । यसका अतिरिक्त देहाय अनुसारका कार्यहरू गर्ने गरिएको:

- नयाँ Product, Software सम्बन्धी सम्झौता तथा User Acceptance Test (UAT) मा हुन सक्ने सञ्चालन प्रकृतिको जोखिम पहिचान तथा विश्लेषण गर्ने गरिएको ।
- जोखिम र पुँजीको अन्तरसम्बन्ध, जोखिमको तुलनामा कायम हुनुपर्ने पुँजी आदिको लेखाजोखा गरी तयार पारिएको ICAAP Report सञ्चालक समिति मार्फत नेपाल राष्ट्र बैंकमा पेश गरेको ।
- बैंकले बहन गर्न सक्ने जोखिम र ग्राह्य हुने जोखिम जस्ता विषयहरू समेटिएको Risk Appetite Framework तयार पारिएको ।
- कर्मचारी तालिम तथा अभिमुखीकरण, जोखिम प्रतिवेदन, प्रदेश स्तरमा जोखिम संरचना स्थापना जस्ता माध्यमबाट बैंकमा जोखिम संस्कृति (Risk Culture) को क्रमशः विकास गर्दै लगिएको ।
- कर्जा प्रवाह गर्ने क्रममा कर्जाहरूको आन्तरिक कर्जा मापन तथा विश्लेषण गर्ने गरिएको ।

**कर्मचारी सेवा तथा सुविधा समिति**

कर्मचारी सेवा तथा सुविधा समितिमा देहाय बमोजिमका सदस्यहरू रहेका छन्:

डा. हरिबहादुर के.सी.	संयोजक (सञ्चालक)
श्री अनिल कुमार उपाध्याय	सदस्य (प्रमुख कार्यकारी अधिकृत)
श्री प्रेम कुमार श्रेष्ठ	सदस्य (वि.प्र. वित्त तथा लेखा विभाग)
श्री निर्मल प्रसाद उपाध्याय	सदस्य सचिव (वि.प्र.जनशक्ति व्यवस्थापन विभाग)

यस समितिका सञ्चालक सदस्यहरूलाई प्रति बैठक रु. ४००० बैठक भत्ता उपलब्ध गराइएको छ। आर्थिक वर्ष २०७७/७८ मा कर्मचारी सेवा सुविधा समितिका ११ वटा बैठकहरू भएको छ र बैठक भत्ता बापत रु. १४३,२०० तथा अन्य खर्च बापत रु. २७,५०० भुक्तानी गरिएको छ।

समीक्षा आर्थिक वर्षमा यस समितिले कर्मचारीहरूको कार्य सम्पादन मूल्याङ्कन, कर्मचारी सेवा विनयमावलीमा संशोधन, मानव संसाधन विभागका नीतिहरूको वार्षिक समीक्षा लगायतका विषयहरूमा छलफल गरी आवश्यक नीति नियम तर्जुमा गर्न व्यवस्थापन तथा सञ्चालक समितिलाई आवश्यक सुझावहरू दिएको छ।

- (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 २०७७/७८ मा सञ्चालक समितिको जम्मा ७३ वटा बैठकहरू सम्पन्न भएका छन्। प्रति बैठक भत्ता बापत रु. ४,०००/-, प्रति महिना टेलिफोन सुविधा बापत रु. २,५००/-, प्रति महिना पत्रपत्रिका बापत रु. २०००/-, एकपटक १ थान मोबाईल सेट अधिकतम रु. १५,०००/- सम्मको (फिर्ता गर्न नपर्ने), बैठकमा आतेजाते सवारी साधन र निजी सवारी साधन प्रयोग गरेमा मासिक २० लिटर इन्धन।

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

नेपाल राष्ट्र बैंकको निर्देशन अनुसार आर्थिक वर्ष २०७७/७८ मा बैंकमा लेखा परीक्षण 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 २०७७/७८ मा लेखा परीक्षण समितिको ४८, जोखिम व्यवस्थापन समितिको २१, कर्मचारी व्यवस्थापन तथा सेवा सुविधा समितिको ११ वटा र सम्पत्ति शुद्धीकरण निवारण समितिका १४ वटा बैठकहरू भएका छन् भने बैठक भत्ता बापत क्रमशः रु. ४९४,४००/-, रु. २,९०,७००/- १,४३,२००/- २,०५,१००/- खर्च भएको छ र अन्य खर्च बापत क्रमशः रु. २५९,२५०/- रु. ३३,५००/-, रु. २७,५००/- र रु. ३४,४१०/- खर्च भएको छ।

प्रमुख कार्यकारी अधिकृतको पारिश्रमिक, भत्ता तथा सुविधा

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



(न) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :

समीक्षा आर्थिक वर्षको अन्तसम्ममा शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम रु. ७३३,६१२,२४७ रहेको छ ।

(प) कम्पनी ऐन, २०६३ को दफा १४१ मा व्यवस्था भए अनुरूप बैंकले समीक्षा वर्षमा खरिद गरेको सम्पत्तिको कारणले 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 २०७७/७८ मा यस बैंकको २२ प्रतिशत स्वामित्व रहेको साना किसान लघुवित्त वित्तीय संस्थालाई कर्जा प्रवाह गरेको छ र असार मसान्तमा सो कर्जा रु. १०१,८३१,१९७/- रहेको छ । समीक्षा वर्षमा अन्य सम्बद्ध कम्पनीहरूसँग कुनै कारोवार गरेको छैन ।

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

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

(भ) अन्य कुराहरू:

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

आर्थिक वर्ष २०७७/७८

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 लक्ष्मीप्रपन्न निरौला	-	-	-	-	-	-
२.	श्री भक्कप्रसाद आचार्य	-	-	-	-	-	-
३.	श्री दीर्घराज मैनाली	-	-	-	-	-	-
४.	डा.राजेन्द्रप्रसाद मिश्र	-	-	-	-	-	-
५.	डा.हरिबहादुर के.सी.	-	-	-	-	-	-
६.	डा. इन्दिरा श्रेष्ठ (मास्के)	-	-	-	-	-	-
७.	श्री संजीव पौडेल	-	-	-	-	-	-
८.	श्री हरिप्रसाद पराजुली	-	-	-	-	-	-
९.	श्री विनोद कुमार गुरागाईँ	-	-	-	√	-	-

**प्रमुख अनुपालना अधिकृतको प्रतिवेदनको सार-सङ्क्षेप**

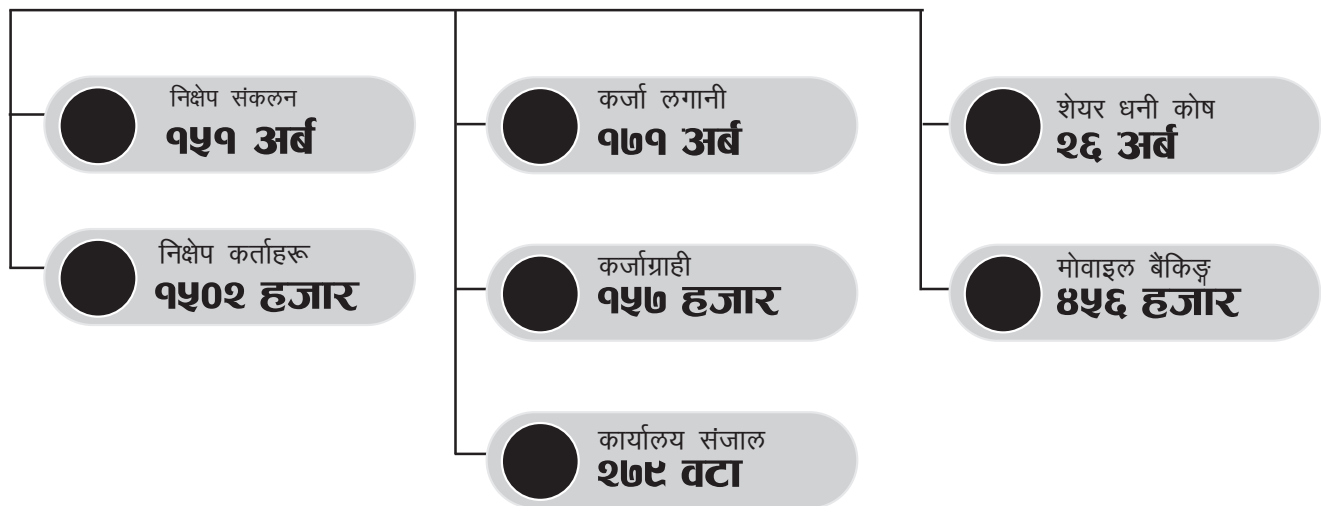
समीक्षा अवधिमा मेरो मातहतमा रहेको बैंकको अनुपालना विभागले बैंकको काम कारवाहीहरूको शुष्म अवलोकन र संपरीक्षण गर्ने गरेको थियो । यस्तो अनुगमन बैंकको आन्तरिक नीति, नियम, विनियम, निर्देशन एवं सम्बद्ध ऐन, नियम, नियमनकारी निकायको नीति, निर्देशन, परिपत्र, कार्यविधिको परिप्रेक्षमा गर्ने गरिएको छ । तद्आधारमा बैंकले सञ्चालक समितिबाट व्यवस्थित तथा व्यवस्थापनको नीति निर्देशन पूर्ण रूपमा पालना गर्नुका 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 बैंक विरुद्ध कुनै अनुशास्ती (sanction) प्रयुक्त भएको छैन भनी प्रतिवेदन गर्दछु ।

सरीता कुमारी पोखरेल
प्रमुख अनुपालना अधिकृत

आ.व. २०७७/०७८ मा प्राप्त गुनासोका सम्बन्धमा

आर्थिक वर्ष २०७७/०७८ मा लिखित तथा मौखिक/फोन मार्फत सेवा प्रवाह लगायतका विषयमा १५ (पन्ध्र) जना सेवा ग्राहीहरूले ग्राहक गुनासो तथा सम्बन्ध व्यवस्थापन ईकाई समक्ष गुनासो गर्नु भएको र उक्त गुनासोका सम्बन्धमा गुनासोको प्रकृतिका आधारमा सम्भव भएसम्म तत्कालै तथा समयमा नै समाधान गर्ने व्यवस्थापन मिलाईएको ।

२०७८ मंसिर मसान्तसम्मको प्रमुख सुचकहरू



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Baker Tilly International

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

Report on the Audit of Consolidated Financial Statements

Opinion

We have audited the consolidated financial statements of Agricultural Development Bank Limited and its subsidiaries (collectively referred as the "Group") which comprise the consolidated statement of financial position as at Ashad 31, 2078 (corresponding to July 15, 2021) and the consolidated statement of profit or loss, the consolidated statement of other comprehensive income, the consolidated statement of changes in equity, the consolidated statement of cash flows for the year then ended and a summary of significant accounting policies and other explanatory information prepared in accordance with Nepal Financial Reporting Standards.

In our opinion, the financial statements of the bank and the consolidated financial statements of the group present fairly, in all material respects, the financial position of the bank and the group as at Ashad 31, 2078 (corresponding to July 15, 2021) and its financial performance, the statement of comprehensive income, the statement of changes in equity and the statement of cash flow for the year then ended in accordance with the Nepal Financial Reporting Standards.

Basis of Opinion

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

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the financial statements and include the most significant assessed risk of material misstatement (whether or not due to fraud) identified, including those which had the greatest effect on: the overall audit strategy; the allocation of resources in the audit; and directing the efforts of the engagement team. We summarize below the key audit matter, in arriving at our audit opinion above, together with our key audit procedures to address those matters and, as required for public interest entities, our results from those procedures. These matters were addressed, and our results are based on procedures undertaken, in the context of and solely for the purpose of, our audit of the financial statements as a whole, and in forming our opinion thereon, and consequently are incidental to that opinion, and we do not provide a separate opinion on these matters.





S.N.	Key Audit Matters	Auditor's Response
1.	Information Technology	
	The Bank's key financial accounting and reporting processes are highly dependent on the automated controls over the Bank's IT systems. There is a risk that gaps in the change management, segregation of duties or user access management controls (in relation to key financial accounting and reporting systems) may undermine our ability to place some reliance thereon in our audit.	Our audit approach regarding obtaining reliance on Bank's IT systems included the following procedures: a. We tested the design, operation and effectiveness of control over granting, removal and appropriateness of access rights on the accounting and reporting system of the bank. b. Obtained and inspected the change management policies and for a sample of changes in inputs and control functions on the system, has been reviewed to confirm that changes had been performed in line with approved decisions. c. Tested a sample of the automated controls that are designed to enforce appropriate segregation of duties. d. We have tested a sample of outputs particularly interest income and expenses on loans and advances of the system through manual calculations.
2.	Interest Recognition	
	The interest income of the bank has to be recognized on accrual basis and following the Interest Income Recognition Guidelines 2019 issued by NRB. Though accrual basis of interest recognition is prescribed in general, the guideline requires suspension of interest recognition on accrual basis for loans and advances with overdue of more than 12 months whereas for loans and advances with overdue interest/installment for 3 to 12 months, interest recognition on accrual basis is limited on the basis of result of collateral testing as specified. Given the lack of system capability to suspend recognition of income on the basis of overdue status of loan and fair value of collateral as well as review of fair valuation of collateral on regular basis, manual intervention will be required in interest recognition process and hence create risk of improper application of the guidelines and determination of the Fair Value of the collateral. This may, in turn, have effect on recognition of interest income of the bank.	Our audit approach regarding verification of process of interest recognition included: a. Obtaining clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the bank. b. For fair valuation of collateral, we relied on the latest available engineer's valuation of the collateral and have test checked the hair cut in fair value of collateral as per NRB Interest Income Recognition guidelines 2019. c. Test check of the interest income booking with manual computation.





3.	Impairment of Loans and Advances	
	<p>As per NRB Directive 4, bank shall measure impairment loss on loans and advances at the higher of:</p> <ul style="list-style-type: none"> ➤ Amount derived as per the norms prescribed by Nepal Rastra Bank for loan loss provision; and ➤ Amount determined as per para 63 of NAS 39 adopting Incurred Loss Model <p>As per the norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security, borrower's whereabouts etc.</p> <p>As per NAS 39 read with NFRS 9, impairment of loans and advances should be made on individual impairment basis for loans and advances that are individually significant and collective impairment basis for homogeneous groups of loans that are not considered individually significant.</p> <p>On individual impairment, amount of the loss is measured as the difference between the assets' carrying amount and the present value of estimated future cash flows. Under collective impairment, loss is determined after taking into account the Historical Loss Experience in portfolios of similar credit risk and Management's experienced judgment as to whether current economic and credit conditions are such that the actual level of inherent losses at the reporting date is like to be greater or less than that suggested by historical experience.</p> <p>Given the fact that impairment of loans and advances under incurred loss model require assessment of future cash flows as well as historical loss experiences of portfolios. Further, impairment of loans and advances under NRB norms for loan loss provisioning will require assessment of overdue status of loans and advances and proper utilization of loan for intended purpose. Hence, assessment of availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as NRB provisioning norms is regarded as key audit matters.</p>	<p>Our audit approach regarding verification of impairment of loans and advances included:</p> <ol style="list-style-type: none"> a. Review of the overdue status of loans and advances by obtaining data from the system and matched the same with the NRB 2.2 report. b. Sample credit files were reviewed, among other things, from the perspective of utilization of loans and advances for intended purpose by way of scrutiny of financial statements, account movement, account turnover, etc. c. Expected future cash flows from the individually significant loans and advances with indication of impairment are assessed on the basis of realizable value of collateral securities based on management estimate. d. Grouping of homogeneous group of loans was assessed on the basis of nature and purpose of loans and data of historical loss experience in portfolios are assessed on the basis of past due data from the system as well as data of loan loss provisions of the defined group in the past.





Other Matters

We did not audit the financial statements and other financial information of subsidiary **Kosh Byabasthapan Company Limited** whose financial statements reflect the total assets of NPR 56.733 million and net assets of NPR 51.109 million as at Ashad 31, 2078 and net profit of NPR 1.919 million and net cash inflow of NPR 13.949 million for the year 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.

It is also recommended to enhance mechanism of fixed assets reconciliation by updating the list of assets along with opening balance, purchases during the year, disposal during the year and closing balance. Written Down Value of fixed assets amounts to NPR 1,480.62 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.

Other Information

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

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If based on the work we have performed, we conclude that there is material misstatement of the other information, we are required to report that fact.

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

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

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

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

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



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

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

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

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

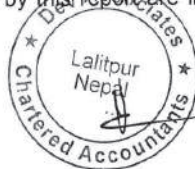
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

Report on Other Legal and Regulatory Requirements

Based on our examination of the consolidated financial statements as aforesaid, we report that:

- We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
- The accounts and records of the bank and its subsidiaries have been maintained as required by law and practice in a manner to reflect the real affairs of the Group.
- The consolidated statement of financial position, consolidated statement of financial performance and the consolidated statement of cash flow dealt with by this report are in agreement with the books of account of the Group.



[Handwritten signature]



- d. In our opinion, so far as appeared from our examination of the books, the bank has maintained adequate capital fund, risk bearing fund and adequate provisions for possible impairment of assets in accordance with the directives of Nepal Rastra Bank.
- e. In our opinion and to the best of our information and according to the explanation given to us, the Board of Directors, the representative or any employee of the bank and its subsidiaries have not acted contrary to the provision of law relating to accounts nor caused direct loss or damage to the Group deliberately or acted in a manner that would jeopardized the interest and security of the Group and the business of the Group appears to have been conducted satisfactorily.
- f. The operations of the Bank were within its jurisdiction.
- g. The Bank has not acted in a manner to jeopardize the interest and security of the depositors and investors.
- h. The Bank has a centralized core accounting system and details received from branches of the Bank through the statements are independently not audited, were adequate for the purpose of our audit, and
- i. We have not come across any fraudulence in the accounts, so far as it appeared from our examination of the books of accounts.



Rajnish Dahal, FCA
Managing Partner
Dev Associates
Chartered Accountants

Place: Lalitpur
Date: Poush 02, 2078

UDIN No.: 211217CA00323wMhyR



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

Place: Kathmandu
Date: Poush 02, 2078

UDIN No.: 211217CA00275gdIZJ

Agricultural Development Bank Limited
Consolidated Statement of Financial Position
As on year ended 31 Asar 2078

Particulars	Note	Group		Bank	
		Current Year	Previous Year	Current Year	Previous Year
Assets					
Cash and cash equivalent	4.1	10,640,779,393	8,489,989,813	10,636,731,923	8,489,432,167
Due from Nepal Rastra Bank	4.2	9,740,613,308	12,567,111,166	9,740,613,308	12,567,111,166
Placement with Bank and Financial Institutions	4.3	4,117,575,000	5,007,605,980	4,117,575,000	5,007,605,980
Derivative financial instruments	4.4	70,862,400	133,762,200	70,862,400	133,762,200
Other trading assets	4.5	1,666,533,703	17,422,939	1,666,533,703	17,422,939
Loan and advances to B/FIs	4.6	113,668,154	1,137,559,451	113,668,154	1,137,559,451
Loans and advances to customers	4.7	150,598,355,820	121,849,394,269	150,598,355,820	121,849,394,269
Investment securities	4.8	37,906,633,802	24,448,538,843	37,880,065,618	24,422,064,121
Current tax assets	4.9	1,073,694,013	796,900,115	1,214,561,127	897,717,291
Investment in subsidiaries	4.10	-	-	28,840,000	28,840,000
Investment in associates	4.11	724,869,450	594,556,795	69,384,000	69,384,000
Investment properties	4.12	198,284,843	220,925,902	198,284,843	220,925,902
Property and equipment	4.13	1,482,898,936	1,295,852,291	1,480,615,090	1,293,544,829
Goodwill and Intangible assets	4.14	262,005,147	289,802,789	262,005,147	289,802,789
Deferred tax assets	4.15	-	-	-	-
Other assets	4.16	4,362,408,146	2,896,483,337	4,362,253,111	2,896,291,511
Total Assets		222,959,182,116	179,745,905,890	222,440,349,244	179,320,858,616
Liabilities					
Due to Bank and Financial Institutions	4.17	175,324,116	103,132,518	175,324,116	103,132,518
Due to Nepal Rastra Bank	4.18	8,716,363,161	9,670,494	8,716,363,161	9,670,494
Derivative financial instruments	4.19	-	-	-	-
Deposits from customers	4.20	162,793,333,861	143,604,887,850	162,814,930,677	143,628,524,817
Borrowing	4.21	538,529,944	10,937,376	538,529,944	10,937,376
Current Tax Liabilities	4.9	-	-	-	-
Provisions	4.22	-	-	-	-
Deferred tax liabilities	4.15	327,591,236	177,084,440	327,591,236	177,084,440
Other liabilities	4.23	3,887,115,817	4,429,311,217	3,886,280,814	4,425,332,471
Debt securities issued	4.24	14,476,211,557	2,494,954,502	14,476,211,557	2,494,954,502
Subordinated Liabilities	4.25	-	-	-	-
Total liabilities		190,914,469,692	150,829,978,397	190,935,231,505	150,849,636,618
Equity					
Share capital	4.26	16,422,641,802	14,989,172,698	16,422,641,802	14,989,172,698
Ordinary Share		10,989,929,802	9,556,460,698	10,989,929,802	9,556,460,698
Preference Share(Irredeemable)		5,432,712,000	5,432,712,000	5,432,712,000	5,432,712,000
Share premium		-	-	-	-
Retained earnings		4,190,516,369	2,714,975,681	3,654,511,980	2,273,768,359
Reserves	4.27	11,427,963,957	11,208,280,941	11,427,963,957	11,208,280,941
Total equity attributable to equity holders		32,041,122,128	28,912,429,320	31,505,117,739	28,471,221,997
Non-controlling interest		3,590,296	3,498,172	-	-
Total equity		32,044,712,424	28,915,927,492	31,505,117,739	28,471,221,997
Total liabilities and equity		222,959,182,116	179,745,905,890	222,440,349,244	179,320,858,616
Contingent liabilities and commitments		99,862,271,659	70,589,110,419	99,862,271,659	70,589,110,419

Ramesh Kumar K.C.
Chairman

Prakash Kumar Sanjel
Director

Ramesh Duwadi
Director

As per our reports attached

Dr. Indira Shrestha Maskey
Director

Sanjeev Poudel
Director

Hari Prasad Parajuli
Director

Binod Kumar Guragain
Director

Rajanish Dahal (FCA)
Dev Associates
Chartered Accountants
and

Anil Kumar Upadhyay
Chief Executive Officer

Prem Kumar Shrestha
Deputy General Manager

Bashu Adhikari
Department Head
Finance and Accounts Department

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



Agricultural Development Bank Limited Consolidated Statement of Profit or Loss

For the year ended 31 Asar 2078

Particulars	Note	Group		Bank	
		Current Year	Previous Year	Current Year	Previous Year
Interest income	4.29	15,125,277,627	15,800,203,613	15,124,046,104	15,821,701,198
Interest expense	4.30	8,257,041,976	9,104,179,739	8,258,328,134	9,105,579,926
Net interest income		6,868,235,651	6,696,023,874	6,865,717,970	6,716,121,272
Fees and commission income	4.31	1,612,950,236	1,901,633,659	1,612,950,236	1,901,633,659
Fees and commission expense	4.32	46,882,693	25,813,309	46,882,573	25,812,969
Net fee and commission income		1,566,067,543	1,875,820,350	1,566,067,663	1,875,820,690
Net interest, fee and commission income		8,434,303,193	8,571,844,224	8,431,785,633	8,591,941,962
Net trading income	4.33	994,296,864	392,175,906	994,296,864	392,175,906
Other operating income	4.34	452,412,584	35,931,079	452,412,584	35,931,079
Total operating income		9,881,012,642	8,999,951,209	9,878,495,081	9,020,048,947
Impairment charge/(reversal) for loan and other losses	4.35	121,425,257	517,221,877	121,425,257	517,221,877
Net operating income		9,759,587,384	8,482,729,332	9,757,069,824	8,502,827,070
Operating expense					
Personnel expenses	4.36	3,313,625,226	3,027,510,389	3,311,387,070	3,025,470,144
Other operating expenses	4.37	1,133,546,566	942,514,966	1,132,679,919	942,161,089
Depreciation & Amortisation	4.38	275,702,972	216,617,675	275,686,160	216,593,059
Operating Profit		5,036,712,621	4,296,086,303	5,037,316,676	4,318,602,778
Non operating income	4.39	163,784,099	203,014,750	28,240,916	81,282,615
Non operating expense	4.40	3,214,015	39,480	3,214,015	39,480
Profit before income tax		5,197,282,704	4,499,061,573	5,062,343,576	4,399,845,914
Income tax expense	4.41	1,574,856,608	1,390,604,187	1,534,806,670	1,068,108,339
Current Tax		1,384,821,511	1,349,718,472	1,344,771,573	1,027,222,623
Deferred Tax		190,035,097	40,885,715	190,035,097	40,885,715
Profit/(loss) for the period		3,622,426,096	3,108,457,386	3,527,536,906	3,331,737,575
Profit attributable to:					
Equity holders of the Bank		3,622,333,973	3,108,221,513	3,527,536,906	3,331,737,575
Non-controlling interest		92,123	235,873	-	-
Total		3,622,426,096	3,108,457,386	3,527,536,906	3,331,737,575
Basic earnings per share		30.00	25.32	29.13	27.35
Diluted earnings per share		30.00	25.32	29.13	27.35

Ramesh Kumar K.C.
Chairman

Prakash Kumar Sanjel
Director

Ramesh Duwadi
Director

As per our reports attached

Rajanish Dahal (FCA)
Dev Associates

Chartered Accountants
and

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

Dr. Indira Shrestha Maskey
Director

Sanjeev Poudel
Director

Hari Prasad Parajuli
Director

Binod Kumar Guragain
Director

Anil Kumar Upadhyay
Chief Executive Officer

Prem Kumar Shrestha
Deputy General Manager

Bashu Adhikari
Department Head
Finance and Accounts Department

Agricultural Development Bank Limited

Consolidated Statement of Comprehensive Income

For the year ended 31 Asar 2078

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Profit For the year	3,622,426,096	3,108,457,386	3,527,536,906	3,331,737,575
Other comprehensive income				
a) Item that will not be reclassified to profit or loss				
Gains/(losses) from investments in equity instruments measured at fair value	482,946,212	100,761,315	482,946,212	100,761,315
Gains/(losses) on revaluation				
Actuarial gains/(losses) on defined benefit plans	(614,707,215)	(939,303,981)	(614,707,215)	(939,303,981)
Income tax relating to above items	39,528,301	(30,228,394)	39,528,301	(30,228,394)
Net other comprehensive income that will not be reclassified to profit or loss	(92,232,702)	(868,771,061)	(92,232,702)	(868,771,061)
b) Item that are or may be reclassified to profit or loss				
Gairns/(losses) on cash flow hedge				
Exchange gains/(losses) (arising from translating financial assets of foreign operation)				
Income tax relating to above items				
Net other comprehensive income that are or may be reclassified to profit or loss	-	-	-	-
c) Share of other comprehensive income of associate accounted as per equity method				
Other comprehensive income for the year, net of income tax	(92,232,702)	(868,771,061)	(92,232,702)	(868,771,061)
Total comprehensive income for the year	3,530,193,394	2,239,686,325	3,435,304,204	2,462,966,515
Total comprehensive income attributable to:				
Equity holders of the Bank	3,530,101,270	2,239,450,453	3,435,304,204	2,462,966,515
Non-controlling interest	92,123	235,873	-	-
Total	3,530,193,394	2,239,686,325	3,435,304,204	2,462,966,515
Earning Per Share				
Basic Earning Per Share	30.00	25.32	29.13	27.35
Annualized Basic Earning Per Share	30.00	25.32	29.13	27.35
Diluted Earning Per Share	30.00	25.32	29.13	27.35

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Deputy General Manager

Bashu Adhikari
Department Head
Finance and Accounts Department



Agricultural Development Bank Limited
Statement of Changes in Equity
For the year ended 31 Asar 2078
Attributable to equity holders of the Bank

Particulars	Bank									
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation reserve	Retained earning	Other reserve	Total
Balance at Asar End, 2076	14,448,240,960	-	6,918,919,461	102,467,240	1,704,294,736	370,069,573	-	3,422,037,527	1,386,886,384	28,352,915,882
Adjustment						764,420		136,285,475	-	137,049,895
Adjusted balance as on Sawan 1, 2076	14,448,240,960	-	6,918,919,461	102,467,240	1,704,294,736	370,833,993	-	3,558,323,002	1,386,886,384	28,489,965,777
Profit for the year								3,331,737,575	-	3,331,737,575
Other comprehensive income	-	-	-	-	-	70,532,920	-	-	(939,303,981)	(868,771,061)
Gain/(Losses) from investment in equity instruments measured at Fair Value						70,532,920			-	70,532,920
Gain/(losses) on revaluation									-	-
Acturial gain/(losses) on defined benefit plan									(939,303,981)	(939,303,981)
Gain/(losses) on cash flow hedge									-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)									-	-
Total comprehensive income for the period	-	-	-	-	-	70,532,920	-	3,331,737,575	(939,303,981)	2,462,966,515
Transfer to reserve during the year			666,347,515	1,545,095	905,272,063			(1,622,886,197)	49,721,524	0
Transfer from reserve during the year					(37,497,594)	(17,836,896)		105,571,881	(42,593,007)	7,644,384
Contributions from and distributions to owners									-	-
Share issued									-	-
Share based payments									-	-
Dividends to equity holders									-	-
Bonus shares issued	540,931,738							(540,931,738)	-	-
Cash dividend paid								(2,489,689,670)	-	(2,489,689,670)
Other									-	-
Total contributions by and distributions	540,931,738	-	666,347,515	1,545,095	867,774,469	(17,836,896)	-	(4,547,935,724)	7,128,517	(2,482,045,286)
Balance at Asar End, 2077	14,989,172,698		7,585,266,976	104,012,335	2,572,069,204	423,530,018		2,342,124,853	454,710,920	28,470,887,005
Balance at Asar End, 2077	14,989,172,698		7,585,266,976	104,012,335	2,572,069,204	423,530,018	-	2,342,124,853	454,710,920	28,470,887,005
Adjustment					68,691,487			(68,356,495)	-	334,993
Adjusted balance as on Sawan 1, 2077	14,989,172,698	-	7,585,266,976	104,012,335	2,640,760,691	423,530,018	-	2,273,768,359	454,710,920	28,471,221,997
Profit for the year								3,527,536,906		3,527,536,906
Other comprehensive income	-	-	-	-	-	338,062,348	-	-	(430,295,051)	(92,232,702)
Gain/(Losses) from investment in equity instruments measured at Fair Value						338,062,348		-	-	338,062,348
Gain/(losses) on revaluation									-	-
Actuarial gain/(losses) on defined benefit plan									(430,295,051)	(430,295,051)
Gain/(losses) on cash flow hedge									-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)									-	-
Total comprehensive income for the period	-	-	-	-	-	338,062,348	-	3,527,536,906	(430,295,051)	3,435,304,204
Transfer to reserve during the year			714,054,580	176,587	738,336,902			(2,023,665,902)	571,097,833	-
Transfer from reserve during the year					(172,549,583)	(29,915,197)		278,281,079	(75,816,300)	-
Contributions from and distributions to owners									-	-
Share issued									-	-
Share based payments									-	-
Dividends to equity holders									-	-
Bonus shares issued	1,433,469,105								(1,433,469,105)	-
Cash dividend paid								(401,408,462)	-	(401,408,462)
Other (OCI gain directly transfer to RE)									-	-
Total contributions by and distributions	1,433,469,105	-	714,054,580	176,587	565,787,319	(29,915,197)	-	(2,146,793,285)	(938,187,572)	(401,408,462)
Balance at Asar end, 2078	16,422,641,802		8,299,321,556	104,188,923	3,206,548,011	731,677,170	-	3,654,511,980	(913,771,703)	31,505,117,739

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Prakash Kumar Sanjel
Director

Ramesh Duwadi
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As per our reports attached

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Agricultural Development Bank Limited
Consolidated Statement of Changes in Equity
For the year ended 31 Asar 2078
Attributable to equity holders of the Bank

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 Asar End, 2076	14,448,240,960	-	6,918,919,461	102,467,240	1,704,294,736	370,069,573	-	3,596,953,649	1,386,886,384	28,527,832,004
Adjustment						764,419.9		136,285,475.2		137,049,895
Adjusted balance as on Sawan 1, 2076	14,448,240,960	-	6,918,919,461	102,467,240	1,704,294,736	370,833,993	-	3,733,239,124	1,386,886,384	28,664,881,899
Profit for the year								3,108,221,513		3,108,221,513
Other comprehensive income										
Gain/(Losses) from investment in equity instruments measured at Fair Value										
Gain/(losses) on revaluation										
Actuarial gain/(losses) on defined benefit plan										
Gain/(losses) on cash flow hedge										
Exchange gain/(losses) (arising from translating financial assets of foreign operation)										
Total comprehensive income										
Transactions with owners, directly recognised in equity										
Transfer to reserve during the year										
Transfer from reserve during the year										
Contributions from and distributions to owners										
Share issued										
Share based payments										
Dividends to equity holders										
Bonus shares issued	540,331,738									
Cash dividend paid										
Other										
Total contributions by and distributions	540,331,738									
Balance at Asar End, 2077	14,989,172,698	-	7,585,266,916	104,012,335	2,572,069,204	423,530,018	-	2,993,524,914	454,710,920	28,427,287,065
Balance at Asar End, 2077	14,989,172,698	-	7,585,266,916	104,012,335	2,572,069,204	423,530,018	-	2,993,524,914	454,710,920	28,427,287,065
Adjusted										
Adjusted balance as on Sawan 1, 2077	14,989,172,698	-	7,585,266,916	104,012,335	2,540,760,691	423,530,018	-	2,714,975,681	454,710,920	28,912,429,320
Profit for the year										
Other comprehensive income										
Gain/(Losses) from investment in equity instruments measured at Fair Value										
Gain/(losses) on revaluation										
Actuarial gain/(losses) on defined benefit plan										
Gain/(losses) on cash flow hedge										
Exchange gain/(losses) (arising from translating financial assets of foreign operation)										
Total comprehensive income										
Transfer to reserve during the year										
Transfer from reserve during the year										
Contributions from and distributions to owners										
Share issued										
Share based payments										
Dividends to equity holders										
Bonus shares issued	1,433,469,105									
Cash dividend paid										
Other (OCI gain)										
Total contributions by and distributions	1,433,469,105	-	714,054,980	176,587	565,787,319	(29,915,197)	-	(2,146,793,285)	(938,187,572)	(401,408,462)
Balance at Asar end, 2078	16,422,641,802	-	8,299,321,556	104,188,923	3,206,548,011	731,677,170	-	4,190,316,369	(913,771,703)	32,044,712,424



Agricultural Development Bank Limited
Consolidated Statement of Cash Flows
For the year ended 31 Asar 2078

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest received	15,511,992,404	15,088,059,696	15,510,760,882	15,086,779,691
Fees and other income received	1,612,950,236	2,294,269,182	1,612,950,236	2,294,269,182
Dividend received				
Receipts from other operating activities	1,442,470,880	92,891,436	1,437,240,351	90,641,553
Interest paid	(8,396,021,796)	(9,294,569,353)	(8,397,307,953)	(9,296,216,937)
Commission and fees paid	(46,882,693)	(25,813,309)	(46,882,573)	(25,812,969)
Cash payment to employees	(3,546,224,083)	(3,573,548,545)	(3,543,985,926)	(3,571,174,287)
Other expense paid	(1,696,104,032)	(947,272,367)	(1,695,237,385)	(946,918,490)
Operating cash flows before changes in operating assets and liabilities	4,882,180,916	3,634,016,741	4,877,537,631	3,631,567,743
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	2,826,497,858	(7,573,451,332)	2,826,497,858	(7,573,451,332)
Placement with bank and financial institutions	890,030,979	(2,148,905,979)	890,030,979	(2,148,905,979)
Other trading assets	(1,649,110,764)	(17,882,556)	(1,649,110,764)	(17,882,556)
Loan and advances to bank and financial institutions	1,034,233,634	149,201,501	1,034,233,634	149,201,501
Loans and advances to customers	(29,244,802,863.05)	(12,658,332,790)	(29,244,802,863.05)	(12,658,332,790)
Other assets	(1,403,025,010)	(300,453,188)	(1,403,061,800)	(303,909,623)
	(27,546,176,166)	(22,549,824,345)	(27,546,212,956)	(22,553,280,780)
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	72,191,598	(375,237,198)	72,191,598	(375,237,198)
Due to Nepal Rastra Bank	8,706,692,667	(28,753,717)	8,706,692,667	(28,753,717)
Deposit from customers	19,188,446,010	24,740,622,710	19,186,405,859	24,743,601,461
Borrowings	527,592,568	(49,980,432)	527,592,568	(49,980,432)
Other liabilities	(508,934,952)	845,001,132	(505,791,209)	850,151,089
Net cash flow from operating activities before tax paid	5,321,992,643	6,215,844,891	5,318,416,160	6,218,068,167
Income taxes paid	(1,661,615,409)	(1,718,517,074)	(1,661,615,409)	(1,718,517,074)
Net cash flow from operating activities	3,660,377,234	4,497,327,816	3,656,800,751	4,499,551,092
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(14,612,352,443)	(7,572,242,040)	(14,612,258,982)	(7,571,294,104)
Receipts from sale of investment securities	1,563,096,987	98,214,478	1,563,096,987	96,599,818
Purchase of property and equipment	(462,749,616)	(198,751,192)	(462,756,421)	(198,751,194)
Receipt from the sale of property and equipment		12,458,612		12,458,612
Purchase of intangible assets	27,797,642	(279,437,505)	27,797,642	(279,437,505)
Receipt from the sale of intangible assets				
Purchase of investment properties				
Receipt from the sale of investment properties		37,497,594		37,497,594
Interest received				
Dividend received	37,710,013	26,003,010	37,710,013	26,003,010
Net cash used in investing activities	(13,446,497,419)	(7,876,257,043)	(13,446,410,762)	(7,876,923,769)
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities	12,000,000,000	2,500,000,000	12,000,000,000	2,500,000,000
Repayment of debt securities				
Receipt from issue of subordinated liabilities				
Repayment of subordinated liabilities				
Receipt from issue of shares				
Dividends paid	(63,090,234)	(2,133,947,678)	(63,090,234)	(2,133,947,678)
Interest paid				
Other receipt/payment				
Net cash from financing activities	11,936,909,766	366,052,322	11,936,909,766	366,052,322
Net increase (decrease) in cash and cash equivalents	2,150,789,581	(3,012,876,908)	2,147,299,755	(3,011,320,356)
Cash and cash equivalents at Sawan 1, 2077	8,489,989,813	11,502,866,721	8,489,432,167	11,500,752,523
Effect of exchange rate fluctuations on cash and cash equivalents held				
Cash and cash equivalents at Ashad End 2078	10,640,779,393	8,489,989,813	10,636,731,923	8,489,432,167

Agricultural Development Bank Limited
Notes to the Consolidated Financial Statements
For the year ended 31 Ashad 2078

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 as an 'A' class financial institution licensed by the central bank of Nepal. The 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 270 branches and 16 extension counters.

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

The subsidiary Gobar Gas tatha Krishi Yentra Bikash Pvt. Ltd. was in the business of bio-gas inputs and now it is not in operation. The carrying amount in the book of the bank for investment in this subsidiary is Rs.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 Rs. 28,840,000.

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

2 Basis of Preparation

2.1 Statement of Compliance

These consolidated Financial Statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) issued by the Accounting Standards Board, Nepal. These financial statements have been 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 Ashad each year (Mid July). Accompanied Financial Statements were approved by the bank's Board of Directors on 16 December 2021.

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 and de-recognition of financial Assets and liability and impairment testing of financial assets have also been impacted by the change. Effect of each change in accounting policy has been disclosed separately in regulatory reserve/statement of distributable profit. Change in Accounting policy has been applied retrospectively to the extent possible and utilizing the exemption of related standards in applying so.

2.6 New Standards in Issue but not effective

There have been amendments to the existing standards and issuance of new by IASB and applicability of the new Standards has been notified by IFRS Foundation. 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 replaces IAS 39 and applies to recognition and measurement of financial assets and liabilities.

b. IFRS 15- Revenue from contracts with customers

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

c. IFRS 16- Leases

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

d. IFRS 17 Insurance Contracts

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

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

2.7 Adoption of Carve-outs

Accounting Standard Board Nepal has resolved carve-outs for implementation of NFRS on September 13, 2018 (Bhadra 28, 2075) and October 19, 2020 (Kartik 03, 2077). Bank has opted to use carve outs with alternative treatment specified therein as below:

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



5(Sept 2018) 1 (Oct 2019)	An entity shall assess at the end of each reporting period whether there is any objective evidence that a financial assets or group of financial assets measured at amortized cost is impaired. If any such evidence exists the entity shall apply paragraph 63 to determine the amount of any impairment loss unless the entity is bank and Financial institution registered as per Bank and Financial Institution Act 2073. Such entities shall measure impairment loss on loan and advance as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for Loan Loss provisioning and amount determined as per Para 63 of NAS39 and shall apply impairment Para 63 of NAS 39 to measure the impairment loss on Financial assets other than Loan and advances.	Bank has adopted NAS 39 for impairment of financial assets. For loan and advances to customers, impairment loss is taken as higher of regulatory requirement and NFRS requirement.
7 (Sept 2018)	Once a financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is thereafter recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. Interest income shall be calculated by applying effective interest rate to the gross carrying amount of a financial asset unless the financial asset is written off either partially or fully.	Bank has recognized interest income on gross carrying amount of Financial assets unless Financial assets are written off partially or fully.
2 (Oct 2020)	The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, an entity shall estimate cash flows considering all contractual terms of the financial instrument (for example, prepayment, call and similar options) but shall not consider future credit losses. The calculation includes all fees and points paid or received, unless it is immaterial or impracticable to determine reliably, between parties to the contract that are an integral part of the effective interest rate (see NAS 18 Revenue), transaction costs and all other premiums or discounts. There is a presumption that the cash flows and the expected life of a group of similar financial instruments can be estimated reliably. However, in those rare cases when it is not possible to estimate reliably the cash flows or the expected life of a financial instrument (or group of financial instruments), the entity shall use the contractual cash flows over the full contractual term of the financial instrument (or group of financial instruments).	Bank uses coupon rate as effective interest rate on loan and advances.

2.8 Discounting

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

2.9 Limitation of NFRS Implementation

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

3 Significant Accounting Policies**3.1 Basis of Measurement**

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

3.2 Basis of Consolidation**3.2.1 Business Combination**

During the reporting period, no business was acquired.

3.2.2 Non-Controlling Interest

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

3.2.3 Subsidiaries

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



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

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

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

3.2.4 Loss of Control

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

3.2.5 Special Purpose Entity (SPE)

No such entities exist.

3.2.6 Transaction elimination on consolidation

Bank has lent Rs. 10.18 crore to its associates, Sana Kisan Laghubitta Bittiya Sanstha Limited. Bank has not provided any additional loan limit during the year. Total loan limit and outstanding balance on Ashad end 2078 is Rs. 150 crores and Rs. 10.18 crores respectively. Banks' share of interest is adjusted in consolidated financial statements.

3.3 Cash and Cash Equivalent

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

3.4 Financial assets and Financial Liabilities

3.4.1 Recognition

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

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

3.4.2 Classification-Financial Assets

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

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

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

3.4.3 Classification-Financial liabilities

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



3.4.4 Measurement

Initial Measurement

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

Subsequent Measurement

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

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

3.4.5 De-recognition- Financial Assets

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

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

3.4.6 De recognition- Financial Liabilities

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

3.4.7 Determination of Fair Value

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

The fair values are determined according to the following hierarchy:

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

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

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

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

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



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

3.4.8 Impairment

Financial assets

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

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

Additional details of disclosure regarding impairment is presented in 5.11

Bank uses carve- outs as mentioned in 2.7 above

Objective evidence that financial assets are impaired includes:

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

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

Individual Assessment of Impairment

Bank assess whether objective evidence of impairment exists individually that is significant. An individual measurement of impairment is based on management's best estimate of the present value of cash flows that are expected to be received. In estimating these cash flows, management made judgments about debtor's financial position and net realizable value of any underlying collateral.

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.

3.4.9 Write off

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

Non-financial assets

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

No impairment loss is recognized during this year.

3.5 Trading Assets

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

3.6 Derivative Assets and Derivative Liabilities

At reporting date, the bank's outstanding contract for a non-deliverable forward contract asset (NDF) was of Rs. 70,862,400. The bank has a policy to maintain a square-off position on such derivative contracts with exception a certain degree of risk tolerance.

3.7 Property Plant and Equipment

3.7.1 Recognition and measurement

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

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

3.7.2 Depreciation

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

<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.

Debt Securities Issued

It includes debentures, bonds or other debt securities issued by the Bank. Debt securities issued are initially measured at fair value minus incremental direct transaction costs, and subsequently measured at their amortized cost using the effective interest method, except where designated at fair value through profit or loss. However, debentures issued by the bank are subordinate to the deposits from customer.

Details of bonds and Debenture issued from ADBL is as follows:

Bond/Debenture	Issued Year	Maturity Year	Tenure (in Yrs)	Amount in NPR
10.35% ADBL Debenture	2076	2083	7	2,500,000,000
4% Agri bond	2077	2084	7	6,000,000,000
4% Agri bond	2078	2086	8	6,000,000,000
4% Agri bond	2078	2087	9	3,427,500,000

Subordinated Liabilities

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

3.12 Provisions

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

3.13 Revenue Recognition

3.13.1 Interest income

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

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

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

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

4. Overdrafts and other short-term facilities which have not been settled after the expiry of the loan and even not renewed within 12 months of the expiry, irrespective of the net realizable value of collateral.

3.13.2 Fees and Commission Income

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

3.13.3 Dividend Income

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

3.13.4 Net Trading Income

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

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

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

3.14 Interest Expenses

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

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

3.15 Employee Benefits

3.15.1 Defined contribution plan and Defined Benefit Plan

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

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

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

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 debt or 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, Reserves and Retained Earnings

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 Capital

Banks' share capital is as stated below.

Particulars	Amount in NPR
Equity Share Capital	
Promoter Shares	
Nepal Government	5,604,864,199
Others	Nil
Public shares	
Nepal Government	Nil
Others	5,385,065,603
Irredeemable Non-cumulative Preference Share	
Nepal Government	5,432,712,000

Government of Nepal owns 51% of total equity shares of the company.

Reserves

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. 565,787,319 in FY 2077/78. Regulatory reserve after current year transfer would be Rs. 3,206,548,011. In FY 2077/78, bank has appropriated General Reserve for Rs. 714,054,580; Exchange Fluctuation Reserve for Rs. 176,587; Corporate Social Responsibility Fund for Rs. 35,275,369 Debenture Redemption Reserve for Rs. 500,000,000 and Employee Training Fund for Rs. 35,822,464.

Retained Earnings

Opening retained earnings is adjusted with regulatory reserve for Rs. 68,691,487 as suggested by Nepal Rastra Bank for omission in transfer of earnings to regulatory reserve. Prior year errors for Rs. 334,993 are adjusted in retained earnings. Retained Earnings after addition of current year profit, adjustment of distributions during FY 2077/78 and reserves movements of FY 2077/78 would be Rs. 3,654,511,980.

Retained Earnings Movement during the year

Particulars	Amount (Rs.)
Retained Earnings as of asar end 2077	2,342,124,853
Adjustment: Transfer to Regulatory Reserve (NRB directed)	(68,691,487)
Adjustment: Prior Year Errors	334,993
Adjusted Balance as of sawan 1, 2077	2,273,768,359
Current Year Profit	3,527,536,906
Transfer to Reserve	(2,023,665,902)
Transfer From Reserve	278,281,079
Distributions from retained earnings	(401,408,462)
Retained Earnings as on Asar End 2078	3,654,511,980

3.20 Earnings per Share (EPS)

Bank presents basic and diluted EPS for its ordinary shares.

Basic Earnings per Share

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

Diluted Earnings per Share

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

3.21 Segment Reporting

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

3.22 Offsetting

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

3.23 Inter-Office Transactions

The net debit balance of Rs. 52,323,455 Inter-office transactions under reconciliation is presented as Other Assets.

**4.1 Cash and cash equivalent**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Cash in hand	4,194,907,166	3,914,283,855	4,194,902,166	3,914,278,855
Balances with B/FIs	5,245,454,312	3,525,283,840	5,241,411,842	3,524,731,195
Money at call and short notice	417,916	422,118	417,916	422,118
Other	1,199,999,999	1,049,999,999	1,199,999,999	1,049,999,999
Total	10,640,779,393	8,489,989,813	10,636,731,923	8,489,432,167

4.2 Due from Nepal Rastra Bank

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Statutory balances with NRB	9,738,352,563	12,566,284,335	9,738,352,563	12,566,284,335
Securities purchased under resale agreement	-	-	-	-
Other deposit and receivable from NRB	2,260,745	826,831	2,260,745	826,831
Total	9,740,613,308	12,567,111,166	9,740,613,308	12,567,111,166

4.3 Placement with Bank and Financial Institutions

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Placement with domestic B/FIs	3,520,825,000	3,982,930,980	3,520,825,000	3,982,930,980
Placement with foreign B/FIs	596,750,000	1,024,675,000	596,750,000	1,024,675,000
Less: Allowances for impairment	-	-	-	-
Total	4,117,575,000	5,007,605,980	4,117,575,000	5,007,605,980

4.4 Derivative financial instruments

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Held for trading	70,862,400	133,762,200	70,862,400	133,762,200
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	70,862,400	133,762,200	70,862,400	133,762,200
Others	-	-	-	-
Held for risk management	-	-	-	-
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	-	-	-	-
Other	-	-	-	-
Total	70,862,400	133,762,200	70,862,400	133,762,200

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	1,666,533,703	17,422,939	1,666,533,703	17,422,939
Other	-	-	-	-
Total	1,666,533,703	17,422,939	1,666,533,703	17,422,939
Pledged	-	-	-	-
Non-pledged	1,666,533,703	17,422,939	1,666,533,703	17,422,939

4.5.1 Equities

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Investment in equity measured at FVPL								
Chimek Laghubitta Bittiya Sanstha Limited	47,329,122	65,705,090	3,472,341	3,619,890	47,329,122	65,705,090	3,472,341	3,619,890
37805 shares of Rs. 100 each								
Citizen Investment Trust	69,605,573	64,688,230	3,050,898	3,258,376	69,605,573	64,688,230	3,050,898	3,258,376
18530 shares of Rs. 100 each								
First Microfinance Laghubitta Bittiya Sanstha Limited	2,577,050	4,159,442	-	-	2,577,050	4,159,442	-	-
5054 shares of Rs. 100 each								
Gurans Life Insurance Company Limited	69,161,342	75,862,809	-	-	69,161,342	75,862,809	-	-
99951 shares of Rs. 100 each								
Himalayan Distillery Limited	109,542,291	156,518,752	6,586,427	6,396,000	109,542,291	156,518,752	6,586,427	6,396,000
28396 shares of Rs. 100 each								
Nepal Reinsurance Company Limited	62,124,290	75,327,658	20,005	25,200	62,124,290	75,327,658	20,005	25,200
47257 shares of Rs. 100 each								
Premier Insurance Company Limited	12,825,779	11,700,000	750,560	853,160	12,825,779	11,700,000	750,560	853,160
10000 shares of Rs. 100 each								
Rasuwadadhi Hydropower Company Ltd	128,423	360,240	1,025,648	750,000	128,423	360,240	1,025,648	750,000
760 shares of Rs. 100 each								
Rural Microfinance Bi. Sanstha Ltd	32,716,157	49,528,229	1,646,569	1,551,313	32,716,157	49,528,229	1,646,569	1,551,313
36073 shares of Rs. 100 each								
Sanjen Jalvidhyut Company Ltd	196,878	542,392	1,100,708	670,000	196,878	542,392	1,100,708	670,000
1208 shares of Rs. 100 each								
Shivam Cement	-	-	229,400	299,000	-	-	229,400	299,000
0 shares of Rs. 100 each								
Asian Life Insurance Company Limited	2,991,145	6,315,380	-	-	2,991,145	6,315,380		
4685 shares of Rs. 100 each								
Chilime Hydropower Company Limited	109,127,768	125,759,472	-	-	109,127,768	125,759,472		
183056 shares of Rs. 100 each								
Himalayan General Insurance Company Limited	19,414,991	22,629,120	-	-	19,414,991	22,629,120		
29465 shares of Rs. 100 each								
Hydroelectricity Investment And Development Company Limited	5,881,649	15,360,290	-	-	5,881,649	15,360,290		
34210 shares of Rs. 100 each								
Lumbini General Insurance Company Limited	24,369,217	29,023,800	-	-	24,369,217	29,023,800		
37210 shares of Rs. 100 each								
National Life Insurance Company Limited	13,138,670	17,797,913	-	-	13,138,670	17,797,913		
15463 shares of Rs. 100 each								
Nepal Insurance Company Limited	0	486,472	-	-	0	486,472		
476 shares of Rs. 100 each								
Nepal Doorsanchar Company Limited	49,849,562	66,588,264	-	-	49,849,562	66,588,264		



50676 shares of Rs. 100 each							
Nepal Life Insurance Company Limited	24,853,678	34,102,549	-	-	24,853,678	34,102,549	
17771 shares of Rs. 100 each							
Prime Life Insurance Company Limited	58,237,658	68,207,184	-	-	58,237,658	68,207,184	
71496 shares of Rs. 100 each							
Sanima Mai Hydropower	14,422,104	23,085,000	-	-	14,422,104	23,085,000	
45000 shares of Rs. 100 each							
Sikhar Insurance Company Limited	54,444,540	51,179,488	-	-	54,444,540	51,179,488	
26219 shares of Rs. 100 each							
Nirdhan Uthhan	32,486,305	32,121,600	-	-	32,486,305	32,121,600	
20076 shares of Rs. 100 each							
BUTWAL POWER COMPANY	69,013,467	87,087,660	-	-	69,013,467	87,087,660	
172110 shares of Rs. 100 each							
SWABALAMBAN BITTAYA SANSTHA LT	13,512,613	13,894,125	-	-	13,512,613	13,894,125	
8275 shares of Rs. 100 each							
SURYA LIFE INSURANCE CO LTD	9,645,534	13,834,610	-	-	9,645,534	13,834,610	
15005 shares of Rs. 100 each							
Api Power Company	2,681,453	6,401,655	-	-	2,681,453	6,401,655	
15885 shares of Rs. 100 each							
Rastriya Beema Company Limited Promoter Shares	1,260,650	1,799,900	-	-	1,260,650	1,799,900	
100 shares of Rs. 100 each							
Arun Valley Hydropower Development Company Limited	39,929,479	41,169,120	-	-	39,929,479	41,169,120	
85769 shares of Rs. 100 each							
UPPER TAMAKOSHI HYDROPOWER LTD	5,850,106	10,603,648	-	-	5,850,106	10,603,648	
15062 shares of Rs. 100 each							
Grameen Bikas Laghubitta Bittiya Sanstha Limited(Pro)	23,084,947	20,050,800	-	-	23,084,947	20,050,800	
17368 shares of Rs. 100 each							
NRN Laghubitta Bittiya Sanstha	1,557,426	2,436,000	-	-	1,557,426	2,436,000	
1400 shares of Rs. 100 each							
Sadhana Laghubitta Bittaya San	2,514,588	4,205,000	-	-	2,514,588	4,205,000	
2500 shares of Rs. 100 each							
LAXMI LAGHU BITTA BITTAYASANST	5,158,455	8,264,610	-	-	5,158,455	8,264,610	
3609 shares of Rs. 100 each							
IME General Insurance	1,640,218	6,561,243	-	-	1,640,218	6,561,243	
5427 shares of Rs. 100 each							
Prabhu Insurance Company Limited	15,058,853	20,425,920	-	-	15,058,853	20,425,920	
21277 shares of Rs. 100 each							
Nerude Laghubitta	3,957,204	4,939,200	-	-	3,957,204	4,939,200	
3087 shares of Rs. 100 each							
PANCHAKANYA MAI HYDRO COMPANY	1,786,521	3,020,000	-	-	1,786,521	3,020,000	
10000 shares of Rs. 100 each							
INFINITY LAGHUBITTA BITTAYA SANSTHA	3,496,164	4,242,875	-	-	3,496,164	4,242,875	
2275 shares of Rs. 100 each							
ASHA LAGHUBITTA BITTAYA SANSTA	22,902,641	26,626,457	-	-	22,902,641	26,626,457	
14323 shares of Rs. 100 each							
AARAMBHA CHAUTARI JAGHU BITTA	12,202,927	11,757,780	-	-	12,202,927	11,757,780	
7470 shares of Rs. 100 each							
SANIMA LARGE CAP FUND	30,000,000	31,500,000	-	-	30,000,000	31,500,000	
3000000 shares of Rs. 100 each							
KUMARI EQUITY FUND	20,000,000	21,000,000	-	-	20,000,000	21,000,000	
2000000 shares of Rs. 100 each							
SUNRISE BLUECHIP FUND	20,000,000	20,320,000	-	-	20,000,000	20,320,000	
2000000 shares of Rs. 100 each							
UNIVERSAL POWER COMPANY LIMITE	827,427	1,575,000	-	-	827,427	1,575,000	
5000 shares of Rs. 100 each							
NIBL Samriddhi fund -2	30,000,000	32,430,000	-	-	30,000,000	32,430,000	
3000000 shares of Rs. 100 each							
PRABHU SELECT FUND	14,681,000	14,886,534	-	-	14,681,000	14,886,534	



1468100 shares of Rs. 100 each								
NIC ASIA SELECT 30 INDEX FUND	20,000,000	20,000,000	-	-	20,000,000	20,000,000		
2000000 shares of Rs. 100 each								
FORWARD COMMUNITY MICRO FINANC	54,513,461	84,889,420	-	-	54,513,461	84,889,420		
30,646 shares of Rs. 100 each								
NLG Insurance	33,797,187	32,359,280	-	-	33,797,187	32,359,280		
26524 shares of Rs. 100 each								
Arun Kabeli Power Limited	16,727,370	33,402,306	-	-	16,727,370	33,402,306		
70469 shares of Rs. 100 each								
Ridi Hydropower Company Limited	4,285,152	11,520,000	-	-	4,285,152	11,520,000		
20000 shares of Rs. 100 each								
Ngadi Group Power Limited	3,456,952	8,550,000	-	-	3,456,952	8,550,000		
15000 shares of Rs. 100 each								
Swarojgar Laghubitta Bittiya Sanstha Limited	11,056,571	15,777,000	-	-	11,056,571	15,777,000		
10518 shares of Rs. 100 each								
Synergy Power Development Limited	5,544,362	8,980,000	-	-	5,544,362	8,980,000		
20000 shares of Rs. 100 each								
Mero Micro Finance Laghubitta bittiya Sanstha Limited	29,549,152	31,493,566	-	-	29,549,152	31,493,566		
20371 shares of Rs. 100 each								
VIJAYA LAGHUBITTA BITTAYA SANSTHA Limited	4,727,466	5,420,620	-	-	4,727,466	5,420,620		
2980 shares of Rs. 100 each								
UNITED MODI HYDROPOWER LIMITED	8,648,315	8,060,000	-	-	8,648,315	8,060,000		
20000 shares of Rs. 100 each								
Total FVPL	1,358,491,851	1,666,533,703	17,882,556	17,422,939	1,358,491,851	1,666,533,703	17,882,556	17,422,939

4.6 Loan and advances to B/FIs

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loans to microfinance institutions	115,165,303	1,149,049,951	115,165,303	1,149,049,951
Other	-	-	-	-
Less: Allowances for impairment	(1,497,149)	(11,490,500)	(1,497,149)	(11,490,500)
Total	113,668,154	1,137,559,451	113,668,154	1,137,559,451

4.6.1: Allowances for impairment

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Balance at Sawan 1	11,490,500	12,982,515	11,490,500	12,982,515
Impairment loss for the year:				
Charge for the year		-		-
Recoveries/reversal	(9,993,351)	(1,492,015)	(9,993,351)	(1,492,015)
Amount written off	-	-	-	-
Balance at Asar end	1,497,149	11,490,500	1,497,149	11,490,500

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	154,936,449,436	126,056,069,278	154,936,449,436	126,056,069,278
Less: Impairment allowances	(4,338,093,617)	(4,206,675,009)	(4,338,093,617)	(4,206,675,009)
Collective impairment	(1,929,169,158)	(1,078,965,881)	(1,929,169,158)	(1,078,965,881)
Individual impairment	(2,408,924,458)	(3,127,709,128)	(2,408,924,458)	(3,127,709,128)
Net amount	150,598,355,820	121,849,394,269	150,598,355,820	121,849,394,269
Loan and advances measured at FVTPL				
Total	150,598,355,820	121,849,394,269	150,598,355,820	121,849,394,269



4.7.1: Analysis of loan and advances - By Product

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Product				
Term Loans	9,284,951,383	4,329,872,549	9,284,951,383	4,329,872,549
Overdraft	7,409,636,384	7,226,020,000	7,409,636,384	7,226,020,000
Trust receipt/import loan	111,020,969	117,640,000	111,020,969	117,640,000
Demand and other working capital loan	98,072,809,813	94,332,295,610	98,072,809,813	94,332,295,610
Personal residential loans	6,794,612,970	5,443,010,000	6,794,612,970	5,443,010,000
Real estate loans	1,194,495,573	265,260,000	1,194,495,573	265,260,000
Margin lending loans	256,622,847	63,160,000	256,622,847	63,160,000
Hire Purchase Loans	1,904,163,228	1,059,820,000	1,904,163,228	1,059,820,000
Deprived Sector Loans	24,652,324,191	8,158,710,049	24,652,324,191	8,158,710,049
Bills purchased	-	-	-	-
Staff loans	3,415,484,682	3,275,890,776	3,415,484,682	3,275,890,776
Others	1,674,931,881	1,232,280,000	1,674,931,881	1,232,280,000
Sub total	154,771,053,921	125,503,958,984	154,771,053,921	125,503,958,984
Interest receivable	165,395,516	552,110,293	165,395,516	552,110,293
Grand total	154,936,449,436	126,056,069,278	154,936,449,436	126,056,069,278

4.7.2: Analysis of loan and advances - By Currency

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Nepalese rupee	154,936,449,436	126,056,069,278	154,936,449,436	126,056,069,278
Indian rupee	-	-	-	-
United State dollar	-	-	-	-
Great Britain pound	-	-	-	-
Euro	-	-	-	-
Japanese yen	-	-	-	-
Chinese yuan	-	-	-	-
Other	-	-	-	-
Total	154,936,449,436	126,056,069,278	154,936,449,436	126,056,069,278

4.7.3: Analysis of loan and advances - By Collateral

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Secured				
Movable/immovable assets	152,611,035,649	123,414,191,755	152,611,035,649	123,414,191,755
Gold and silver	75,300,000	57,610,000	75,300,000	57,610,000
Guarantee of domestic B/FIs	-	-	-	-
Government guarantee	-	-	-	-
Guarantee of international rated bank	-	-	-	-
Collateral of export document	-	-	-	-
Collateral of fixed deposit receipt	536,500,000	393,890,000	536,500,000	393,890,000
Collateral of Government securities	-	-	-	-
Counter guarantee	-	-	-	-
Personal guarantee	-	-	-	-
Other collateral	-	-	-	-
Subtotal	153,222,835,649	123,865,691,755	153,222,835,649	123,865,691,755
Unsecured	1,713,613,787	2,190,377,522	1,713,613,787	2,190,377,522
Grant Total	154,936,449,436	126,056,069,278	154,936,449,436	126,056,069,278

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	3,127,709,128	2,615,874,154	3,127,709,128	2,615,874,154
Impairment loss for the year:				
Charge for the year	2,388,335,921	2,654,295,413	2,388,335,921	2,654,295,413
Recoveries/reversal during the year	(3,107,120,591)	(2,142,460,439)	(3,107,120,591)	(2,142,460,439)
Write-offs				
Exchange rate variance on foreign currency impairment				
Other movement				
Balance at Asar end	2,408,924,458	3,127,709,128	2,408,924,458	3,127,709,128
Collective allowances for impairment				
Balance at Sawan 1	1,078,965,881	1,042,554,512	1,078,965,881	1,042,554,512
Impairment loss for the year:				
Charge/(reversal) for the year	850,203,277	36,411,369	850,203,277	36,411,369
Exchange rate variance on foreign currency impairment				
Other movement				
Balance at Asar end	1,929,169,158	1,078,965,881	1,929,169,158	1,078,965,881
Total allowances for impairment	4,338,093,617	4,206,675,009	4,338,093,617	4,206,675,009

4.8 Investment securities

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Investment securities measured at amortized cost	36,194,097,589	23,144,997,157	36,193,391,589	23,144,291,157
Investment in equity measured at FVTOCI	1,712,536,213	1,303,541,686	1,686,674,029	1,277,772,964
Total	37,906,633,802.25	24,448,538,843.36	37,880,065,618.25	24,422,064,120.96

4.8.1: Investment securities measured at amortized cost

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Debt securities	638,926,398	706,000	638,220,398	0
Government bonds	14,176,204,730	10,823,412,205	14,176,204,730	10,823,412,205
Government treasury bills	21,379,388,211	12,321,380,702	21,379,388,211	12,321,380,702
Nepal Rastra Bank bonds	-	-	-	-
Nepal Rastra Bank deposits instruments	-	-	-	-
Other	116,250	36,250	116,250	36,250
Less: specific allowances for impairment	(538,000)	(538,000)	(538,000)	(538,000)
Total	36,194,097,589	23,144,997,157	36,193,391,589	23,144,291,157

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	1,000,519,634	910,856,905	974,992,290	885,423,023
Unquoted equity securities	3,164,800	3,164,800	3,164,800	3,164,800
Mutual Fund	708,851,779	389,519,981	708,516,939	389,185,141
Total	1,712,536,213	1,303,541,686	1,686,674,029	1,277,772,964



4.8.3: Information relating to investment in equities

Investment in equity measured at FVTOCI	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Investment in quoted equity								
Asian Life Insurance Company Limited	-	-	4,369,160	4,576,780	-	-	4,369,160	4,576,780
0 shares of Rs. 100 each								
Chilime Hydropower Company Limited	1,387,892	1,828,107	6,534,230	5,549,314	1,387,892	1,828,107	6,534,230	5,549,314
2660 shares of Rs. 100 each								
Deprosc Laghubitta Bittiya Sanstha Limited	6,748,743	371,511,702	7,592,178	202,724,538	6,748,743	371,511,702	7,592,178	202,724,538
220350.95 shares of Rs. 100 each								
Deprosc Laghubitta Bittiya Sanstha Limited (Promoter Share)	23,439,738	443,268,938	23,439,738	424,350,000	23,439,738	443,268,938	23,439,738	424,350,000
813337.5 shares of Rs. 100 each								
Grameen Bikas Laghubitta Bittiya Sanstha Limited(Pro)	3,034,900	104,700	3,034,900	104,700	3,034,900	104,700	3,034,900	104,700
1047 shares of Rs. 100 each								
Hydroelectricity Investment And Development Company Limited	-	-	14,481,800	21,186,767	-	-	14,481,800	21,186,767
0 shares of Rs. 100 each								
Lumbini General Insurance Company Limited	-	-	97,400	441,222	-	-	97,400	441,222
0 shares of Rs. 100 each								
Neco Insurance Company Limited	1,827,607	10,779,956	2,240,472	5,464,821	1,827,607	10,779,956	2,240,472	5,464,821
7997 shares of Rs. 100 each								
Neco Insurance Company Limited (Promoter)	113,182,158	139,429,588	113,182,158	139,429,588	113,182,158	139,429,588	113,182,158	139,429,588
439952 shares of Rs. 100 each								
Nepal Doorsanchar Company Limited	657,942	1,314,000	50,818,813	51,560,945	657,942	1,314,000	50,818,813	51,560,945
1000 shares of Rs. 100 each								
Nepal Insurance Company Limited	0	-	3,045,202	3,106,364	0	-	3,045,202	3,106,364
0 shares of Rs. 100 each								
Nepal Life Insurance Company Limited	1,494,317	5,027,780	5,751,292	5,572,980	1,494,317	5,027,780	5,751,292	5,572,980
2620 shares of Rs. 100 each								
Prime Life Insurance Company Limited	-	-	1,472,300	737,559	-	-	1,472,300	737,559
0 shares of Rs. 100 each								
Prudential Insurance Company Limited	-	-	85,048	1,055,020	-	-	85,048	1,055,020
0 shares of Rs. 100 each								
Siddhartha Insurance Company Limited	-	-	10,125,031	5,220,000	-	-	10,125,031	5,220,000
0 shares of Rs. 100 each								
Sikhar Insurance Company Limited	957,001	1,727,520	15,165,339	14,342,425	957,001	1,727,520	15,165,339	14,342,425
885 shares of Rs. 100 each								
<i>Investment from Subsidiary Company (Kosh Byabasthapan Company Limited)</i>								
Arun Kabeli Power Limited	-		9,900	9,900				
0 shares of Rs. 100 each				-				
Barun Hydropower Company Limited	-		1,000	1,000				
0 shares of Rs. 100 each				-				
Central Finance Limited	-		43,300	43,300				
0 shares of Rs. 100 each				-				
Civil Laghubitta Bittiya Sanstha Limited	-	-	1,500	1,500				
0 shares of Rs. 100 each				-				
Citizen Bank Int'l. Limited	544,470	544,470	544,470	544,470				
1,507 shares of Rs. 100 each				-				
Deva Bikas Bank Limited	-	-	17,700	17,700				
0 shares of Rs. 100 each				-				
Deprosc Laghubitta Bittiya Sanstha Limited	-	-	124,726	124,726				
25 shares of Rs. 100 each				-				
Dibyaswori Hydropower Limited	-	-	1,100	1,100				
0 shares of Rs. 100 each				-				
Forward Community Microfinance Bittiya Sanstha Limited	-	-	2,600	2,600				
0 shares of Rs. 100 each				-				



Investment in equity measured at FVTOCI	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Global IME Bank Limited	41,100	41,100	41,100	41,100				
554 shares of Rs. 100 each				-				
Global IME Laghubitta Bittiya Sanstha Limited	-	-	3,700	3,700				
0 shares of Rs. 100 each				-				
Green Development Bank Limited	-	-	5,200	5,200				
0 shares of Rs. 100 each				-				
Hydroelectricity Investment and Development Company Limited	-	-	14,500	14,500				
0 shares of Rs. 100 each				-				
Janautthan Samudayic Laghubitta Bittiya Sanstha Limited	-	-	2,500	2,500				
0 shares of Rs. 100 each				-				
Kumari Bank Limited	-	-	52,400	52,400				
0 shares of Rs. 100 each				-				
Khanikhola Hydropower Company Limited	-	-	1,600	1,600				
0 shares of Rs. 100 each				-				
Kalika Laghubitta Bittiya Sanstha Limited	-	-	1,000	1,000				
0 shares of Rs. 100 each				-				
NRN Laghubitta Bittiya Sanstha Limited	-	-	2,700	2,700				
0 shares of Rs. 100 each				-				
Mega Bank Nepal Limited	103,800	103,800	103,800	103,800				
1,478 shares of Rs. 100 each				-				
Mero Microfinance Laghubitta Bittiya Sanstha Limited	-	-	143,675	143,675				
94 shares of Rs. 100 each				-				
Mithila Laghubitta Bittiya Sanstha Limited	-	-	3,800	3,800				
0 shares of Rs. 100 each				-				
Nepal Bangladesh Bank	66,700	66,700	66,700	66,700				
1,154 shares of Rs. 100 each				-				
Nepal Credit and Commerce Bank	-	-	255,936	255,936				
0 shares of Rs. 100 each				-				
Ngadi Group Power Limited	-	-	5,800	5,800				
0 shares of Rs. 100 each				-				
Nepal Investment Bank	730,771	730,771	205,271	205,271				
1,651 shares of Rs. 100 each				-				
NIC Asia Bank Limited	439,825	439,825	439,825	439,825				
1,252 shares of Rs. 100 each				-				
Neco Insurance Limited	-	-	3,473,270	3,473,270				
57,785 shares of Rs. 100 each				-				
Neco Insurance Limited (Promotor)	22,854,700	22,854,700	19,381,430	19,381,430				
322,450 shares of Rs. 100 each				-				
NLG Insurance Limited	-	-	5,000	5,000				
47 shares of Rs. 100 each				-				
Nepal Life Insurance Company Limited	-	-	28,500	28,500				
13 shares of Rs. 100 each				-				
NMB Microfinance Bittiya Sanstha Limited	-	-	1,000	1,000				
20 shares of Rs. 100 each				-				
National Microfinance Bittiya Sanstha Limited	36,300	36,300	1,000	1,000				
15 shares of Rs. 100 each				-				
Prime Commercial Bank Limited	301,400	301,400	301,400	301,400				
1,460 shares of Rs. 100 each				-				
Ridi Hydropower Development Company Limited	-	-	2,800	2,800				
33 shares of Rs. 100 each				-				
RMDC Laghubitta Bittiya Sanstha Limited	-	-	4,320	4,320				
40 shares of Rs. 100 each				-				
RSDC Laghubitta Bittiya Sanstha Limited	139,800	139,800	7,800	7,800				



Investment in equity measured at FVTOCI	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
322 shares of Rs. 100 each				-				
Shangrila Development Bank Limited	4,110	4,110	6,400	6,400				
82 shares of Rs. 100 each				-				
Saptakoshi Development Bank Limited	-	-	57,200	57,200				
648 shares of Rs. 100 each				-				
Standard Chartered Bank Limited	30,960	30,960	30,960	30,960				
51 shares of Rs. 100 each				-				
Swodeshi Laghubitta Bittiya Sanstha Limited	-	-	2,600	2,600				
33 shares of Rs. 100 each				-				
Sworjgari Laghubitta Bittiya Sanstha Limited	-	-	10,900	10,900				
188 shares of Rs.100 each				-				
Suryodaya Laghubitta Bittiya Sanstha Limited	-	-	1,000	1,000				
24 shares of Rs. 100 each				-				
Synergy Power Development Limited	-	-	2,900	2,900				
29 shares of Rs. 100 each				-				
United Modi Hydropower Limited	-	-	11,300	11,300				
113 shares of Rs. 100 each				-				
Vijaya Laghubitta Bittiya Sanstha Limited	-	-	2,300	2,300				
32 shares of Rs. 100 each				-				
Womi Microfinance Laghubitta Bittiya Sanstha Limited	-	-	6,000	6,000				
75 shares of Rs. 100 each								
NMB Bank Limited	233,408	233,408						
588 shares of Rs. 100 each								
Total	178,257,643	1,000,519,634	286,868,944	910,856,905	152,730,299	974,992,290	261,435,061	885,423,023
Investment in unquoted equity								
Jadibuti Utpadan Tatha Prashodhan Company Limited	1,116,000	1,116,000	1,116,000	1,116,000	1,116,000	1,116,000	1,116,000	1,116,000
1,116 shares of Rs. 1000 each								
Karja Suchana Kendra	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000
69,984 shares of Rs. 100 each								
Krishi Aayojana Sewa Kendra	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000
250 shares of Rs. 1000 each								
Nepal Byapar Company (Koshi) Limited	288,000	288,000	288,000	288,000	288,000	288,000	288,000	288,000
2,880 shares of Rs. 100 each								
Nepal Clearing House Limited	460,800	460,800	460,800	460,800	460,800	460,800	460,800	460,800
12,638 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 FVOCI	181,422,443	1,003,684,434	290,033,744	914,021,705	155,895,099	978,157,090	264,599,861	888,587,823
Investment in Mutual Fund								
Citizen Mutual Fund-1	13,595,693	16,983,000	10,000,000	10,060,000	13,595,693	16,983,000	10,000,000	10,060,000
1350000 units of Rs. 10 each								
Citizen Mutual Fund-2	20,000,000	28,300,000	20,000,000	20,000,000	20,000,000	28,300,000	20,000,000	20,000,000
2000000 units of Rs. 10 each								
Global Ime Samunnat Yojana	37,976,000	77,008,595	37,976,000	32,580,559	37,976,000	77,008,595	37,976,000	32,580,559
3797268 units of Rs. 10 each								
Laxmi Equity Fund	71,309,254	96,869,141	58,495,870	51,300,878	71,309,254	96,869,141	58,495,870	51,300,878
7019503 units of Rs. 10 each								
Nabil Balanced Fund-2	20,001,063	28,201,410	20,000,000	19,800,000	20,001,063	28,201,410	20,000,000	19,800,000
2000100 units of Rs. 10 each								
Nabil Equity Fund	11,265,040	16,446,958	11,265,040	10,510,282	11,265,040	16,446,958	11,265,040	10,510,282
1126504 units of Rs. 10 each								
Nibl Pragati Fund	12,417,465	17,800,012	10,274,070	8,373,367	12,417,465	17,800,012	10,274,070	8,373,367
1198654 units of Rs. 10 each								
Nibl Samriddhi Fund-1	27,822,550	39,953,182	27,822,550	27,544,325	27,822,550	39,953,182	27,822,550	27,544,325
2782255 units of Rs. 10 each								



Investment in equity measured at FVTOCI	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Nic Asia Balanced Fund	30,000,000	41,190,000	30,000,000	27,420,000	30,000,000	41,190,000	30,000,000	27,420,000
3000000 units of Rs. 10 each								
Nmb Hybrid Fund L-1	12,619,210	17,225,222	12,619,210	11,988,250	12,619,210	17,225,222	12,619,210	11,988,250
1261921 units of Rs. 10 each								
Nmb50 Mutual Fund	50,000,000	74,750,000	50,000,000	50,000,000	50,000,000	74,750,000	50,000,000	50,000,000
5000000 units of Rs. 10 each								
Sanima Equity Fund	22,804,094	33,580,000	10,000,000	9,930,000	22,804,094	33,580,000	10,000,000	9,930,000
2000000 units of Rs. 10 each								
Siddhartha Equity Fund	24,073,824	30,706,219	9,677,480	9,677,480	24,073,824	30,706,219	9,677,480	9,677,480
2185496 units of Rs. 10 each								
Siddhartha Investment Growth Scheme-2	60,000,000	85,200,000	60,000,000	60,000,000	60,000,000	85,200,000	60,000,000	60,000,000
6000000 units of Rs. 10 each								
Sunrise First Mutual Fund	41,641,637	66,443,200	40,000,000	40,000,000	41,641,637	66,443,200	40,000,000	40,000,000
4152700 units of Rs. 10 each								
Laxmi Unnati Fund	30,000,000	37,860,000	-	-	30,000,000	37,860,000		
3000000 units of Rs. 10 each								
Investment from Subsidiary Company (Kosh Byabasthapan Company Limited)								
Global IME Sammunat Scheme 1	95,000	95,000	95,000	95,000				
9,493 units of Rs. 10 each	-	-	-	-				
NIBL Pragati Fund	34,400	34,400	34,400	34,400				
3,440 units of Rs. 10 each	-	-	-	-				
NIBL Sambridhi Fund -1	173,890	173,890	173,890	173,890				
17,389 units of Rs. 10 each	-	-	-	-				
NMB Hybrid Fund- 1	31,550	31,550	31,550	31,550				
3,155 units of Rs. 10 each								
Total	485,860,671	708,851,779	408,465,060	389,519,981	485,525,831	708,516,939	408,130,220	389,185,141
Grand Total	667,283,114	1,712,536,213	698,498,804	1,303,541,686	641,420,930	1,686,674,029	672,730,081	1,277,772,964

4.9 Current tax assets

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current tax assets	10,870,070,387	9,208,454,978	10,870,070,387	9,208,454,978
Current year income tax assets	1,661,615,409	1,718,516,574	1,661,615,409	1,718,516,574
Tax assets of prior periods	9,208,454,978	7,489,938,404	9,208,454,978	7,489,938,404
Current tax liabilities	9,796,376,374	8,411,554,863	9,655,509,259	8,310,737,687
Current year income tax liabilities	1,384,821,511	859,203,414	1,344,771,573	1,027,222,623
Tax liabilities of prior periods	8,411,554,863	7,552,351,449	8,310,737,687	7,283,515,063
Total	1,073,694,013	796,900,115	1,214,561,127	897,717,291

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	92,123	
Accumulated balances of NCI as on Asar end 2078.	3,590,296	
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	235,873	-
Accumulated balances of NCI as on Asar end 2077.	3,498,172	-
Dividend paid to NCI	-	-

4.11 Investment in associates

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Investment in quoted associates	724,869,450	594,556,795	69,384,000	69,384,000
Investment in unquoted associates			-	
Total investment	724,869,450	594,556,795	69,384,000	69,384,000
Less: Impairment allowances				
Net carrying amount	724,869,450	594,556,795	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 Ighubitta Bittiya Sanstha Ltd. 2,203,446 shares of Rs.100 each (Promoter Share)					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 Laghubitta Bittiya Sanstha Ltd.	22%	22%	22%	22%

4.11.4: Equity value of associates

Particulars	Group	
	Current Year	Previous Year
Sana Kisan Laghubitta Bittiya Sanstha Ltd.	724,869,450	594,556,795
Total	724,869,450	594,556,795

**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,	220,925,902	258,423,496	220,925,902	258,423,496
Addition/disposal during the year	(22,641,059)	(37,497,594)	(22,641,059)	(37,497,594)
Adjustment/transfer	-	-	-	-
Accumulated depreciation	-	-	-	-
Accumulated impairment loss	-	-	-	-
Net amount	198,284,843	220,925,902	198,284,843	220,925,902
Total	198,284,843	220,925,902	198,284,843	220,925,902

4.13 Property and Equipment

Particulars	Group							Total Asar End 2078	Total Asar End 2077
	Land	Building	Computer & Accessories	Furnitures	Vehicles	Office Equipments	Others		
Cost									
As on Sawan 1, 2076	146,147,477	852,260,966	1,122,452,122	279,053,214	353,172,523	246,299,935	153,645,254	3,153,031,491	3,153,031,491
Addition during the Year	-	-	-	-	-	-	-	-	-
Acquisition	-	20,530,373	21,647,541	27,527,315	12,831,822	83,017,261	10,806,474	176,360,786	176,360,786
Capitalization	-	-	-	-	-	-	-	-	-
Disposal during the year	-	(4,214,522)	(1,119,294)	(413,149)	(6,950,088)	(5,122,143)	(244,263)	(18,063,459)	(18,063,459)
Adjustment/Revaluation	-	9,084,445	(4,750,045)	5,106,522	495,957	1,162,433	1,035,845	12,135,156	12,135,156
Balance as on Asar end 2077	146,147,477	877,661,263	1,138,230,324	311,273,902	359,550,213	325,357,486	165,243,310	3,323,463,974	3,323,463,974
Opening Adj									
Addition during the Year	-	-	-	-	-	-	-	-	-
Acquisition	-	57,933,124	178,699,296	29,146,918	118,729,293	47,944,853	11,181,273	443,634,758	-
Capitalization	-	-	-	-	-	-	-	-	-
Disposal during the year	(3,000,409)	(6,790,199)	(5,093,847)	(1,829,054)	(1,141,647)	(2,786,610)	(329,134)	(20,970,899)	-
Adjustment/Revaluation	-	2,364,537	2,647,894	377,570	(47,008,870)	4,554,529	(1,774,336)	(38,838,676)	-
	-	-	-	-	-	-	-	-	-
Balance as on Asar end 2078	143,147,068	931,168,725	1,314,483,667	338,969,336	430,128,990	375,070,258	174,321,112	3,707,289,157	3,323,463,974
Depreciation and Impairment									
As on Sawan 1, 2076	-	301,471,234	1,002,225,868	179,085,591	261,140,176	39,705,905	108,408,936	1,892,037,710	1,892,037,710
Depreciation charge for the Year	-	17,536,524	35,797,939	18,894,080	23,364,435	53,304,672	8,686,563	157,584,213	157,584,213
Impairment for the year								-	-
Disposals	-	-	(1,029,946)	(310,452)	(2,101,377)	(2,698,657)	(83,980)	(6,224,412)	(6,224,412)
Adjustment	-	-	-	-	-	-	-	-	-
As on Asar end 2077	-	319,007,758	1,036,993,862	197,669,219	282,403,234	90,311,920	117,011,519	2,043,397,512	2,043,397,512
Opening Adj	-								-



Group									
Particulars	Land	Building	Computer & Accessories	Furnitures	Vehicles	Office Equip-ments	Others	Total Asar End 2078	Total Asar End 2077
Impairment for the year	-	-	-	-	-	-	-	-	-
Depreciation charge for the Year	-	18,832,946	58,051,769	20,181,553	33,339,784	56,122,511	8,961,962	195,490,526	-
Disposals	-	-	(6,150,897)	(1,899,018)	(14,884,088)	(3,680,855)	(682,436)	(27,297,293)	-
Adjustment	-	1,856,201	6,503,296	721,605	12,057,506	2,171,783	(1,914,499)	21,395,892	-
As on Asar end 2078	-	339,696,904	1,095,398,030	216,673,359	312,916,437	144,925,359	123,376,547	2,232,986,637	2,043,397,512
Capital Work in Progress		8,596,416						8,596,416	15,785,826
Net Book Value									-
As on Asar end 2077	146,147,477	558,653,505	101,236,462	113,604,683	77,146,979	235,045,566	48,231,790		1,295,852,291
As on Asar end 2078	143,147,068	591,471,821	219,085,637	122,295,977	117,212,553	230,144,898	50,944,566	1,482,898,936	

Bank									
Particulars	Land	Building	Computer & Accessories	Furnitures	Vehicles	Office Equip-ments	Others	Total Asar End 2078	Total Asar End 2077
Cost									
As on Sawan 1, 2076	143,914,865	852,260,966	1,122,452,122	278,638,255	352,347,523	246,299,935	153,608,001	3,149,521,666	3,149,521,666
Addition during the Year									-
Acquisition	-	20,530,373	21,647,541	27,527,315	12,831,822	83,017,261	10,806,474	176,360,786	176,360,786
Capitalization								-	-
Disposal during the year	-	(4,214,522)	(1,119,294)	(413,149)	(6,950,088)	(5,122,143)	(244,263)	(18,063,459)	(18,063,459)
Adjustment/Revaluation		9,084,445	(4,750,045)	5,106,524	495,957	1,162,433	1,035,845	12,135,158	12,135,158
Balance as on Asar end 2077	143,914,865	877,661,263	1,138,230,324	310,858,945	358,725,213	325,357,486	165,206,056	3,319,954,151	3,319,954,151
Addition during the Year									
Acquisition	-	57,933,124	178,699,296	29,146,918	118,729,293	47,944,853	11,181,273	443,634,758	
Capitalization									
Disposal during the year	(3,000,409)	(6,790,199)	(5,093,847)	(1,829,054)	(1,141,647)	(2,786,610)	(329,134)	(20,970,899)	
Adjustment/Revaluation	-	2,364,537	2,647,894	380,070	(47,008,870)	4,657,819	(1,753,354)	(38,711,904)	
Balance as on Asar end 2078	140,914,456	931,168,725	1,314,483,667	338,556,879	429,303,990	375,173,548	174,304,841	3,703,906,106	3,319,954,151
Depreciation and Impairment									-
As on Sawan 1, 2076	-	301,471,234	1,002,225,868	178,782,422	260,320,176	39,685,426	108,374,839	1,890,859,966	1,890,859,966
Depreciation charge for the Year		17,536,524	35,797,939	18,886,612	23,363,435	53,289,313	8,685,774	157,559,597	157,559,597
Impairment for the year								-	-
Disposals		-	(1,029,946)	(310,452)	(2,101,377)	(2,698,657)	(83,980)	(6,224,412)	(6,224,412)
Adjustment									-
As on Asar end 2077	-	319,007,758	1,036,993,862	197,358,582	281,582,234	90,276,082	116,976,633	2,042,195,151	2,042,195,151
Impairment for the year									
Depreciation charge for the Year		18,832,946	58,051,769	20,175,976	33,338,984	56,112,575	8,961,463	195,473,714	
Disposals	-	-	(6,150,897)	(1,899,018)	(14,884,088)	(3,680,855)	(682,436)	(27,297,293)	
Adjustment		1,856,201	6,503,296	724,008	12,057,506	2,268,736	(1,893,888)	21,515,860	
As on Asar end 2078	-	339,696,904	1,095,398,030	216,359,549	312,094,637	144,976,538	123,361,773	2,231,887,432	2,042,195,151
Capital Work in Progress		8,596,416	-					8,596,416	15,785,826
Net Book Value									
As on Asar end 2077	143,914,865	558,653,505	101,236,462	113,500,362	77,142,979	235,081,405	48,229,423		1,293,544,829
As on Asar end 2078	140,914,456	591,471,821	219,085,637	122,197,329	117,209,352	230,197,010	50,943,068	1,480,615,090	



4.14 Goodwill and Intangible Assets

Group				
Particulars	Goodwill	Software Purchased	Total Asar end 2078	Total Asar end 2077
Cost				
As on Sawan 1, 2076		90,470,356	90,470,356	90,470,356
Addition during the Year				
Acquisition		-	-	-
Capitalization		279,437,505	279,437,505	279,437,505
Disposal during the year		-	-	-
Adjustment/Revaluation		-	-	-
Balance as on Asar end 2077		369,907,861	369,907,861	369,907,861
Addition during the Year				
Acquisition		52,414,804	52,414,804	
Capitalization			-	
Disposal during the year			-	
Adjustment/Revaluation		-	-	
Balance as on Asar end 2077		422,322,665	422,322,665	369,907,861
Amortization and Impairment				
As on Sawan 1, 2076		21,071,610	21,071,610	21,071,610
Amortization charge for the Year		59,033,462	59,033,462	59,033,462
Impairment for the year		-	-	-
Disposals		-	-	-
Adjustment		-	-	-
As on Asar end 2077		80,105,072	80,105,072	80,105,072
Amortization charge for the Year		80,212,446	80,212,446	
Impairment for the year		-	-	
Disposals		-	-	
Adjustment		-	-	
As on Asar end 2078		160,317,518	160,317,518	80,105,072
Capital Work in Progress		-		
Net Book Value				
As on Asar end 2077		289,802,789		289,802,789
As on Asar end 2078		262,005,147	262,005,147	

Bank				
Particulars	Goodwill	Software Purchased	Total Asar end 2078	Total Asar end 2077
Cost				
As on Sawan 1, 2076		90,470,356	90,470,356	90,470,356
Addition during the Year			-	-
Acquisition			-	-
Capitalization		279,437,505	279,437,505	279,437,505
Disposal during the year			-	-
Adjustment/Revaluation			-	-
Balance as on Asar end 2077		369,907,861	369,907,861	369,907,861
Addition during the Year			-	
Acquisition		52,414,804	52,414,804	
Capitalization			-	
Disposal during the year			-	



Bank				
Particulars	Goodwill	Software Purchased	Total Asar end 2078	Total Asar end 2077
Adjustment/Revaluation			-	
Balance as on Asar end 2078	-	422,322,665	422,322,665	369,907,861
Amortization and Impairment				
As on Sawan 1, 2076		21,071,610	21,071,610	21,071,610
Amortization charge for the Year		59,033,462	59,033,462	59,033,462
Impairment for the year			-	-
Disposals			-	-
Adjustment			-	-
As on Asar end 2077		80,105,072	80,105,072	80,105,072
Amortization charge for the Year		80,212,446	80,212,446	
Impairment for the year			-	
Disposals			-	
Adjustment			-	
As on Asar end 2078		160,317,518	160,317,518	80,105,072
Capital Work in Progress				
Net Book Value				
As on Asar end 2077		289,802,789		289,802,789
As on Asar end 2078		262,005,147	262,005,147	

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						
Other Trading Assets	-	92,412,556	(92,412,556)	-	92,412,556	(92,412,556)
Loan and Advance to B/FIs	-	-	-	-	-	-
Loans and advances to customers	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-
Investment securities	-	313,575,930	(313,575,930)	-	313,575,930	(313,575,930)
Property & equipment	4,485,186		4,485,186	4,485,186		4,485,186
Employees' defined benefit plan	81,048,595	-	81,048,595	81,048,595	-	81,048,595
Lease liabilities	-	-	-	-	-	-
Provisions	-	-	-	-	-	-
Other temporary differences	-	7,136,533	(7,136,533)	-	7,136,533	(7,136,533)
Deferred tax on temporary differences	85,533,782	320,712,463	(327,591,236)	-		(327,591,236)
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 2078			(327,591,236)			(327,591,236)
Deferred tax (asset)/liabilities as on sawan 1, 2077			177,084,440			177,084,440
Origination/(Reversal) during the year			150,506,796			150,506,796
Deferred tax expense/(income) recognised in profit or loss			190,035,097			190,035,097
Deferred tax expense/(income) recognised in other comprehensive income			(39,528,301)			(39,528,301)
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						
Other Trading Assets	137,885	0	137,885	137,885	-	137,885
Loan and Advance to B/FIs	-	-	-	-	-	-
Loans and advances to customers	-	-	-	-	-	-
Investment properties	-	-	-	0	0	-
Investment securities	-	181,512,865	(181,512,865)	-	181,512,865	(181,512,865)
Property & equipment	5,895,807		5,895,807	5,895,807		5,895,807
Employees' defined benefit plan	-	-	-			-
Lease liabilities	-	-	-	-	-	-
Provisions	-	-	-	-	-	-
Other temporary differences	-	1,605,268	(1,605,268)	-	1,605,268	(1,605,268)
Deferred tax on temporary differences	6,033,692	183,118,132	(177,084,440)	5,895,807	183,118,132	(177,084,440)
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 2077			(177,084,440)			(177,084,440)
Deferred tax (asset)/liabilities as on sawan 1, 2076			113,614,715			113,614,715
Origination/(Reversal) during the year			63,469,726			63,469,726
Deferred tax expense/(income) recognised in profit or loss			40,885,715			40,885,715
Deferred tax expense/(income) recognised in other comprehensive income			30,228,394			30,228,394
Deferred tax expense/(income) recognised in directly in equity			(7,644,384)			(7,644,384)

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	707,584,969	589,634,529	707,513,702	587,949,980
Accrued income	3,568,972	17,024,778	3,568,972	17,024,778
Prepayments and deposit	67,358,491	74,294,368	67,274,723	74,210,600
Income tax deposit	-	-	-	-
Deferred employee expenditure	2,118,945,196	1,590,167,181	2,118,945,196	1,590,167,181
Other	1,464,950,517	625,362,480	1,464,950,517	626,938,972
Total	4,362,408,146	2,896,483,337	4,362,253,111	2,896,291,511

4.17 Due to Bank and Financial Institutions

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Money market deposits	-	-	-	-
Interbank borrowing	-	-	-	-
Other deposits from BFI	175,324,115.93	103,132,517.60	175,324,115.93	103,132,518
Settlement and clearing accounts	-	-	-	-
Total	175,324,115.93	103,132,518	175,324,115.93	103,132,518

4.18 Due to Nepal Rastra Bank

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Refinance from NRB	8,716,363,161.00	1,250,000	8,716,363,161.00	1,250,000
Standing Liquidity Facility	-	-	-	-
Lender of last resort facility from NRB	-	-	-	-
Securities sold under repurchase agreements	-	-	-	-
Other payable to NRB	-	8,420,494	-	8,420,494
Total	8,716,363,161	9,670,494	8,716,363,161	9,670,494

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	32,088,786,472.85	42,022,977,167.48	32,098,786,472.85	42,045,477,167.48
Call deposits	12,750,750,778.30	6,750,913,454.48	12,750,750,778.30	6,750,913,454.48
Current deposits	24,291,530,541.44	18,291,921,263.19	24,303,127,357.52	18,293,058,230.23
Other	1,061,361,194.54	753,260,915.25	1,061,361,194.54	753,260,915.25
Margin	-	-	-	-
Individual customers:	-	-		
Term deposits	37,254,480,962.30	33,598,463,700.18	37,254,480,962.30	33,598,463,700.18
Saving deposits	52,175,290,715.02	39,494,037,853.66	52,175,290,715.02	39,494,037,853.66
Current deposits	3,069,796,558.38	2,592,818,235.30	3,069,796,558.38	2,592,818,235.30
Other	101,336,637.85	100,495,260.79	101,336,637.85	100,495,260.79
Total	162,793,333,860.68	143,604,887,850	162,814,930,676.76	143,628,524,817.37



4.20.1: Currency wise analysis of deposit from customers

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Nepalese rupee	162,787,526,940.66	143,599,080,930	162,809,123,757	143,622,717,897
Indian rupee	-	-	-	-
United State dollar	5,806,920.02	5,806,920	5,806,920	5,806,920
Great Britain pound	-	-	-	-
Euro	-	-	-	-
Japanese yen	-	-	-	-
Chinese yuan	-	-	-	-
Other	-	-	-	-
Total	162,793,333,860.68	143,604,887,850.33	162,814,930,676.76	143,628,524,817.37

4.21 Borrowing

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Domestic Borrowing				
Nepal Government	538,529,944.00	10,937,376.00	538,529,944.00	10,937,376.00
Other Institutions	-	-	-	-
Other	-	-	-	-
Sub total	538,529,944.00	10,937,376.00	538,529,944.00	10,937,376.00
Foreign Borrowing				
Foreign Bank and Financial Institutions	-	-	-	-
Multilateral Development Banks	-	-	-	-
Other Institutions	-	-	-	-
Sub total	-	-	-	-
Total	538,529,944.00	10,937,376.00	538,529,944.00	10,937,376.00

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	Group		Bank	
	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	1,376,113,012	968,215,439	1,375,716,725	966,996,959
Interest payable on deposit	461,693,820	584,881,292	461,693,820	584,881,292
Interest payable on borrowing	22,229,152	9,359,361	22,229,152	9,359,361
Liabilities on deferred grant income	30,152,260	32,570,145	30,152,260	32,570,145
Unpaid Dividend	733,612,247	1,072,814,408	733,612,247	1,072,814,408
Liabilities under Finance Lease	-	-	-	-
Employee bonus payable	327,780,365	560,187,310	327,588,454	560,187,310
Other	935,534,961	1,201,283,262	935,288,157	1,198,522,996
Total	3,887,115,817	4,429,311,217	3,886,280,814	4,425,332,471

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	4,173,032,426	3,902,870,441	4,173,032,426	3,902,870,441
Total present value of obligations	4,173,032,426	3,902,870,441	4,173,032,426	3,902,870,441
Fair value of plan assets	4,173,032,426	3,902,870,441	4,173,032,426	3,902,870,441
Present value of net obligations	-	-	-	-
Recognised liability for defined benefit obligations	-	-	-	-

4.23.2: Plan assets

Particulars	Group		Bank	
Plan assets comprise				
	Current Year	Previous Year	Current Year	Previous Year
Equity securities				
Government bonds				
Bank deposit	3,293,000,000	3,079,800,000	3,293,000,000	3,079,800,000
Other	880,032,426	823,070,441	880,032,426	823,070,441
Total	4,173,032,426	3,902,870,441	4,173,032,426	3,902,870,441
Actual return on plan assets	-	-	-	-

4.23.3: Movement in the present value of defined benefit obligations

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Defined benefit obligations at Sawan 1	3,902,870,441	3,409,606,237	3,902,870,441	3,409,606,237
Actuarial losses/(gain)	273,963,894	637,581,178	273,963,894	637,581,178
Benefits paid by the plan	(615,377,899)	(644,342,422)	(615,377,899)	(644,342,422)
Current service costs and interest	611,575,990	500,025,449	611,575,990	500,025,449
Defined benefit obligations at Asar end	4,173,032,426	3,902,870,441	4,173,032,426	3,902,870,441

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

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Fair value of plan assets at Sawan 1	3,902,870,441	3,409,606,237	3,902,870,441	3,409,606,237
Contributions paid into the plan	885,539,884	1,137,606,627	885,539,884	1,137,606,627
Benefits paid during the year	(615,377,899)	(644,342,422)	(615,377,899)	(644,342,422)
Actuarial (losses) gains				
Expected return on plan assets	-	-	-	-
Fair value of plan assets at Asar end	4,173,032,426	3,902,870,441	4,173,032,426	3,902,870,441

4.23.5: Amount recognised in profit or loss

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current service costs	252,843,842	190,203,829	252,843,842	190,203,829
Interest on obligation	358,732,147	309,821,619	358,732,147	309,821,619
Expected return on plan assets	333,288,721	282,333,281	333,288,721	282,333,281
Actuarial gain/loss on Other long term employee benefits	(7,454,600)	(19,389,522)	(7,454,600)	(19,389,522)
Total	270,832,669	198,302,646	270,832,669	198,302,646

4.23.6: Amount recognised in other comprehensive income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Actuarial (gain)/loss	281,418,494	656,970,700	281,418,494	656,970,700
Return on Plan Assets excluding net interest	333,288,721	282,333,281	333,288,721	282,333,281
Total	614,707,215	939,303,981	614,707,215	939,303,981

4.23.7: Actuarial assumptions

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Discount rate	8.50%	9.50%	8.50%	9.50%
Expected return on plan asset	0.00%	0.00%	0.00%	0.00%
Future salary increase	4.00%	4.00%	4.00%	4.00%
Withdrawal rate				
up to 5 years of service	5.00%	3.00%	5.00%	3.00%
above 5 years of service	3.00%	3.00%	3.00%	3.00%

4.24 Debt securities issued

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Debt securities issued designated as at fair value through profit or loss	-	-	-	0
Debt securities issued at amortised cost	14,476,211,557	2,494,954,502	14,476,211,557	2,494,954,502
Total	14,476,211,557	2,494,954,502	14,476,211,557	2,494,954,502

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	10,989,929,802	9,556,460,698	10,989,929,802	9,556,460,698
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	16,422,641,802	14,989,172,698	16,422,641,802	14,989,172,698

4.26.1: Ordinary shares

Particulars	Bank	
	Current Year	Previous Year
Authorized Capital	21,000,000,000	21,000,000,000
a. 120,000,000 Ordinary shares of Rs. 100 each share	12,000,000,000	12,000,000,000
b. 67,000,000 Non-redeemable Preference Shares of Rs. 100 each	6,700,000,000	6,700,000,000
c. 23,000,000 Redeemable Preference Shares of Rs 100 each	2,300,000,000	2,300,000,000
Issued Capital	16,422,641,802	14,989,172,698
a. 109,899,298.02 Ordinary shares of Rs.100 each share	10,989,929,802	9,556,460,698
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	16,422,641,802	14,989,172,698
a. 109,899,298.02 Ordinary shares of Rs.100 each share	10,989,929,802	9,556,460,698
b. 54,327,120 Non-redeemable Preference Shares of Rs. 100 each	5,432,712,000	5,432,712,000
Total	16,422,641,802	14,989,172,698

4.26.2: Ordinary share ownership

Particulars	Bank			
	Current Year		Previous Year	
	Percent	Amount	Percent	Amount
Domestic ownership		10,989,929,802		9,556,460,698
Nepal Government	51%	5,604,864,199.14	51%	4,873,794,956
"A" class licensed institutions				
Other licensed intitutions				
Other Institutions				
Public	49%	5,385,065,603	49%	4,682,665,742
Other				
Foreign ownership				
Total	100%	10,989,929,802	100%	9,556,460,698

4.26.3: Details of Shareholder holding 0.5% and above

Shareholder Name	Current Year		Previous Year	
	Percent	Amount	Percent	Amount
Nepal Government	51%	5,604,864,199	51%	4,873,794,956
Krishna Gopal Shrestha	1.50%	164,322,987	1.44%	137,584,561
Laxmi Shrestha	0.68%	74,188,969		

**4.27 Reserves**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Statutory general reserve	8,299,321,556	7,585,266,976	8,299,321,556	7,585,266,976
Exchange equalisation reserve	104,188,923	104,012,335	104,188,923	104,012,335
Corporate social responsibility reserve	38,257,519	78,798,450	38,257,519	78,798,450
Capital redemption reserve	500,000,000	-	500,000,000	-
Regulatory reserve	3,206,548,011	2,640,760,691	3,206,548,011	2,640,760,691
Investment adjustment reserve	8,047,698	8,047,698	8,047,698	8,047,698
Capital reserve	229,277	229,277	229,277	229,277
Assets revaluation reserve	-	-	-	-
Fair value reserve	731,677,170	423,530,018	731,677,170	423,530,018
Dividend equalisation reserve	-	-	-	-
Debenture Redemption Reserve	866,530,895	2,300,000,000	866,530,895	2,300,000,000
Actuarial gain	(2,534,825,801)	(2,104,530,750)	(2,534,825,801)	(2,104,530,750)
Special reserve	-	-	-	-
Other reserve	-	-	-	-
Deferred Tax Reserve	-	-	-	-
Employee Development Fund	207,988,709	172,166,245	207,988,709	172,166,245
Total	11,427,963,957	11,208,280,941	11,427,963,957	11,208,280,941

4.28 Contingent Liabilities and Commitments

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Contingent Liabilities	67,996,713,189	49,599,831,507	67,996,713,189	49,599,831,507
Undrawn and Undisbursed Facilities	31,865,558,471	20,989,278,912	31,865,558,471	20,989,278,912
Capital Commitment	-	-	-	-
Lease Commitment	-	-	-	-
Litigation	-	-	-	-
Total	99,862,271,659	70,589,110,419	99,862,271,659	70,589,110,419

4.28.1: Contingent Liabilities

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Acceptance and documentary Credit	2,747,505,240	2,376,505,980	2,747,505,240.16	2,376,505,980
Bills for Collection	3,737,061	3,737,061	3,737,061.13	3,737,061
Forward Exchange Contracts	-	-	-	-
Guarantees	59,796,065,750	43,308,120,713	59,796,065,749.85	43,308,120,713
Underwriting Commitments	-	-	-	-
Other Commitments	5,449,405,137	3,911,467,754	5,449,405,137.48	3,911,467,754
Total	67,996,713,189	49,599,831,507	67,996,713,189	49,599,831,507

4.28.2: Undrawn and Undisbursed Facilities

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Undisbursed amount of loan	5,583,905,135	1,407,833,967	5,583,905,135	1,407,833,967
Undrawn limits of overdraft	26,281,653,336	19,581,444,944.79	26,281,653,336	19,581,444,945
Undrawn limits of credit card	-	-	-	0
Undrawn limits of letter of credit	-	-	-	0
Undrawn limits of guarantee	-	-	-	0
Total	31,865,558,471	20,989,278,912	31,865,558,471	20,989,278,912

4.28.3: Capital Commitment

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

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

4.28.4: Lease Commitments

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Operating lease commitments				
Future minimum lease payments under non cancellable operating lease, where the bank is lessee				
Not later than 1 year				
Later than 1 year but not later than 5 years				
Later than 5 years				
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 144 pending cases in the court of law as on 31st Ashadh 2078. During the year 62 new cases were filed and 38 cases were settled.

4.29 Interest income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Cash and cash equivalent	14,503,000	91,171,000	14,503,000	91,171,000
Due from Nepal Rastra Bank	-	-	-	-
Placement with bank and financial institutions	38,680,096	155,739,856	38,556,672	155,257,223
Loan and advances to bank and financial institutions	1,414,346	119,423,263	1,414,346	119,423,263
Loans and advances to customers	13,395,631,933	14,336,629,682	13,397,898,708	14,359,407,272
Investment securities	966,834,945	614,677,560	963,460,071	613,880,189
Loan and advances to staff	705,335,255	478,736,287	705,335,255	478,736,287
Other	2,878,053	3,825,965	2,878,053	3,825,965
Total interest income	15,125,277,627	15,800,203,613	15,124,046,104	15,821,701,198

**4.30 Interest expense**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Due to bank and financial institutions	16,743,268	3,992,146	16,743,268	3,992,146
Due to Nepal Rastra Bank	112,209,649	13,560,366	112,209,649	13,560,366
Deposits from customers	7,738,925,404	8,967,205,674	7,740,132,043	8,968,574,430
Borrowing	23,027,054	8,104,604	23,027,054	8,104,604
Debt securities issued	366,136,602	111,316,949	366,216,120	111,348,379
Subordinated liabilities	-	-	-	-
Other	-	-	-	-
Total interest expense	8,257,041,976	9,104,179,739	8,258,328,134	9,105,579,926

4.31 Fees and Commission Income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan administration fees	619,738,570	927,478,965	619,738,570	927,478,965
Service fees	43,125,492	28,573,397	43,125,492	28,573,397
Consortium fees	-	-	-	-
Commitment fees	1,637,247	1,545,348	1,637,247	1,545,348
DD/TT/Swift fees	9,201,348	6,339,234	9,201,348	6,339,234
Credit card/ATM issuance and renewal fees	21,876,569	18,336,419	21,876,569	18,336,419
Prepayment and swap fees	2,107,265	3,565,822	2,107,265	3,565,822
Investment banking fees	-	-	-	-
Asset management fees	-	-	-	-
Brokerage fees	-	-	-	-
Remittance fees	4,102,164	5,399,708	4,102,164	5,399,708
Commission on letter of credit	8,613,699	7,283,928	8,613,699	7,283,928
Commission on guarantee contracts issued	799,282,098	618,128,622	799,282,098	618,128,622
Commission on share underwriting/issue	-	-	-	-
Locker rental	10,128,145	9,712,723	10,128,145	9,712,723
Other fees and commission income	93,137,641	275,269,493	93,137,641	275,269,493
Total fees and Commission Income	1,612,950,236	1,901,633,659	1,612,950,236	1,901,633,659

4.32 Fees and commission expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
ATM management fees	13,911,966	7,917,434	13,911,966	7,917,434
VISA/Master card fees	-	-	-	-
Guarantee commission	-	-	-	-
Brokerage	-	-	-	-
DD/TT/Swift fees	5,373,911	5,208,473	5,373,911	5,208,473
Remittance fees and commission	10,130,044	9,518,831	10,130,044	9,518,831
Other fees and commission expense	17,466,772	3,168,571	17,466,652	3,168,231
Total fees and Commission Expense	46,882,693	25,813,309	46,882,573	25,812,969

4.33 Net trading income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Changes in fair value of trading assets	308,041,852	(459,617)	308,041,852	(459,617)
Gain/loss on disposal of trading assets	315,109,918	160,850	315,109,918	160,850
Interest income on trading assets	-	-	-	-
Dividend income on trading assets	-	-	-	-
Gain/loss foreign exchange transaction	371,145,095	392,474,673	371,145,095	392,474,673
Other	-	-	-	-
Net trading income	994,296,864	392,175,906	994,296,864	392,175,906

4.34 Other operating income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Foreign exchange revaluation gain	706,349	6,118,714	706,349	6,118,714
Gain/loss on sale of investment securities	168,108,094	-	168,108,094	-
Fair value gain/loss on investment properties	-	-	-	-
Dividend on equity instruments	37,710,013	26,003,010	37,710,013	26,003,010
Gain/loss on sale of property and equipment	216,528,834	619,565	216,528,834	619,565
Gain/loss on sale of investment property	20,473,889	-	20,473,889	-
Operating lease income	-	-	-	-
Gain/loss on sale of gold and silver	7,984,698	3,123,893	7,984,698	3,123,893
Locker rent	-	-	-	-
Other	900,707	65,897	900,707	65,897
Total	452,412,584	35,931,079	452,412,584	35,931,079

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

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Impairment charge/(reversal) on loan and advances to B/FIs	(9,993,351)	(1,492,015)	(9,993,351)	(1,492,015)
Impairment charge/(reversal) on loan and advances to customer	131,418,608	548,246,343	131,418,608	548,246,343
Impairment charge/(reversal) on financial Investment	-	-	-	-
Impairment charge/(reversal) on placement with banks and financial institutions	-	-	-	-
Impairment charge/(reversal) on property and equipment	-	-	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-	-	-
Impairment charge/(reversal) on investment properties	-	-	-	-
Provision on Other Assets	(0)	(29,532,451)	(0)	(29,532,451)
Total	121,425,257	517,221,877	121,425,257	517,221,877

4.36 Personnel Expenses

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Salary	1,193,888,253	1,109,764,084	1,192,379,948	1,108,261,779
Allowances	601,880,898	633,454,434	601,379,958	632,953,494
Gratuity expense	270,832,669	198,302,646	270,832,669	198,302,646
Provident fund	175,709,627	171,523,415	175,709,627	171,523,415
Uniform	27,695,300	28,690,877	27,658,300	28,653,877
Training & development expense	16,281,284	31,504,803	16,281,284	31,504,803
Leave encashment	1,405,341	57,421,609	1,405,341	57,421,609
Medical	151,382,736	98,779,100	151,382,736	98,779,100
Insurance	2,843,595	3,042,900	2,843,595	3,042,900
Employees incentive	-	-	-	-
Cash-settled share-based payments	-	-	-	-
Pension expense	-	-	-	-
Finance expense under NFRS	607,059,213	463,455,683	607,059,213	463,455,683
Other expenses related to staff	-	-	-	-
Subtotal	3,048,978,916	2,795,939,551	3,046,932,671	2,793,899,306
Employees bonus	264,646,309	231,570,838	264,454,398	231,570,838
Grand total	3,313,625,226	3,027,510,389	3,311,387,070	3,025,470,144

**4.37 Other operating expenses**

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Directors' fee	3,173,550	2,963,130	3,030,550	2,899,130
Directors' expense	632,840	1,339,589	632,840	1,339,589
Auditors' remuneration	2,291,406	2,266,406	2,216,406	2,216,406
Other audit related expense	1,361,334	2,672,080	1,341,334	2,652,080
Professional and legal expense	21,607,056	20,126,226	21,607,056	20,126,226
Office administration expense	617,100,854	586,342,451	616,565,306	586,197,579
Operating lease expense	222,971,124	171,362,619	222,971,124	171,362,619
Operating expense of investment properties	-	-	-	-
Corporate social responsibility expense	75,816,300	32,186,799	75,816,300	32,186,799
Onerous lease provisions	-	-	-	-
Other	188,592,101	123,255,666	188,499,002	123,180,662
Total	1,133,546,566	942,514,966	1,132,679,919	942,161,089

4.37.1 Office administration expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Electricity and Water	45,285,740	45,218,023	45,274,400	45,205,003
Repairs and Maintenance	-	-	-	-
a) Building	5,538,242	4,581,806	5,538,242	4,581,806
b) Vehicles	16,392,610	14,583,136	16,392,610	14,583,136
c) Computer and Accessories	7,647,269	7,135,235	7,647,269	7,135,235
d) Office Equipment, Furniture and Fixture	5,843,369	6,635,188	5,841,319	6,635,188
e) Other	7,906,398	6,701,666	7,906,398	6,701,666
Insurance	52,686,267	56,062,682	52,686,267	56,062,682
Postage, Telex, Telephone, Fax, SWIFT	61,678,012	46,923,667	61,625,740	46,871,395
Printing and Stationery	50,054,953	41,025,196	50,054,953	41,025,196
Newspaper, Books and Journals	8,857,384	9,438,482	8,836,984	9,421,482
Advertisements	41,734,461	43,449,335	41,734,461	43,449,335
Donation	267,750	-	267,750	-
Security Expenses	224,460,745	226,281,849	224,460,745	226,281,849
Deposit and Loan Guarantee Premium	-	-	-	-
Traveling Allowances and Expenses	34,830,405	30,042,703	34,830,405	30,028,573
Entertainment	13,562,409	13,178,246	13,482,642	13,129,796
Annual/Special General Meeting Expenses	870,250	1,916,517	502,121	1,916,517
Other	39,484,592	33,168,718	39,483,002	33,168,718
Total	617,100,854	586,342,451	616,565,306	586,197,579

4.38 Depreciation & Amortisation

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Depreciation on property and equipment	195,490,526	157,584,213	195,473,714	157,559,597
Depreciation on investment property	-	-	-	-
Amortization of intangible assets	80,212,446	59,033,462	80,212,446	59,033,462
Total	275,702,972	216,617,675	275,686,160	216,593,059

4.39 Non operating income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Recovery of loan written off	21,421,782	34,463,791	21,421,782	34,463,791
Other income	142,362,317	168,550,959	6,819,134	46,818,824
Total	163,784,099	203,014,750	28,240,916	81,282,615



4.40 Non operating expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan written off	344,941	-	344,941	-
Redundancy provision	-	-	-	-
Expense of restructuring	-	-	-	-
Other expense	2,869,074	39,480	2,869,074	39,480
Total	3,214,015	39,480	3,214,015	39,480

4.41 Income tax expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current tax expense				
Current year	1,384,821,511	1,349,718,472	1,344,771,573	1,027,222,623
Adjustments for prior years	-	-	-	-
	1,384,821,511	1,349,718,472	1,344,771,573	1,027,222,623
Deferred tax expense				
Origination and reversal of temporary differences	190,035,097	40,885,715	190,035,097	40,885,715
Changes in tax rate	-	-	-	-
Recognition of previously unrecognised tax losses	-	-	-	-
Total income tax expense	1,574,856,608	1,390,604,187	1,534,806,670	1,068,108,339

4.41.1: Reconciliation of tax expense and accounting profit

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Profit before tax	5,197,282,704	4,499,061,573	5,062,343,576	4,399,845,914
Tax amount at tax rate of 30%	1,559,184,811	1,349,718,472	1,518,703,073	1,319,953,774
Add: Tax effect of expenses that are not deductible for tax purpose	20,236,425		20,236,425	669,136
Less: Tax effect on exempt income				
Add/less: Tax effect on other items	(194,599,726)		(194,167,925)	(293,400,287)
Total income tax expense	1,384,821,511	1,349,718,472	1,344,771,573	1,027,222,623
Effective tax rate	26.65%	30.00%	26.56%	23.35%



Agricultural Development Bank Limited

Statement of Distributable Profit or Loss

(As per NRB Regulation)

Particulars	Bank	
	Current Year	Previous Year
Opening Retained Earning	1,872,359,896	495,232,587
Net Profit for the period ended on 31 Asar 2078	3,527,536,906	3,331,737,575
1. Appropriations		
<i>a. General reserve</i>	714,054,580	666,347,515
<i>b. Foreign exchange fluctuation fund</i>	176,587	1,545,095
<i>c. Capital redemption reserve</i>	500,000,000	
<i>d. Corporate social responsibility fund</i>	35,275,369	33,317,376
<i>e. Employees' training fund</i>	35,822,464	16,404,148
<i>f. Other</i>	(105,731,497)	(32,186,799)
Profit or (Loss) before regulatory adjustment	2,347,939,403	2,646,310,240
<u>Regulatory Adjustment:</u>		
<i>a. Interest receivable (-)/previous accrued interest received (+)</i>	149,908,523	34,031,918
<i>b. Short loan loss provision in accounts (-)/reversal (+)</i>		
<i>c. Short provision for possible losses on investment (-)/reversal (+)</i>		
<i>d. Short loan loss provision on Non Banking Assets (-)/reversal (+)</i>	22,641,059	37,497,594
<i>e. Deferred tax assets recognised (-)/ reversal (+)</i>		
<i>f. Goodwill recognised (-)/ impairment of Goodwill (+)</i>		
<i>g. Bargain purchase gain recognised (-)/reversal (+)</i>		
<i>h. Acturial loss recognised (-)/reversal (+)</i>	(430,295,051)	(939,303,981)
<i>i. Other (+/-)</i>	(308,041,851)	
Total Distributable Profit as on 31st Ashad 2078	3,654,511,980	2,273,768,359

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 on either principal or interest or both for the loan provided by the bank. Hence, as loan is major asset for the bank, the credit risks comprise of the highest risk exposure of the bank. Management of the credit risks largely signifies the risk management of the bank as whole.

Credit risk:

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

Management of Credit Risk

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

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

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

Impairment assessment and credit risk mitigation

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

Impairment assessment methodology

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



In the event Bank determines that no objective evidence of impairment exists for an individually assessed financial asset, it includes the asset in a group of financial assets with similar credit risk characteristics such as product type, collateral type, past due status and other relevant factors and collectively assesses them for impairment. However, assets that are individually assessed for impairment and for which an impairment loss is or continues to be recognized are not included in a collective assessment of impairment.

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

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

- Impairment calculated as per Impairment Assessment Methodology as described above or,
- Loan Loss Provision calculated as per the provisions of Directive No. 2, Nepal Rastra Bank unified directives.

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.)	
	2076/77	2077/78
Total Impairment as per paragraph 63 of NAS 39	901,529,028	802,939,897
Total Impairment as per NRB Directives 2	4,218,165,508	4,339,590,766

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 2077/78 bank has recovered the written off loan and interest (i.e. write-back) for the sum of Rs. 21,421,782.

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, 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 commercial banking industry as a whole. The capital requirements are based on the Basel III framework. The Bank has been granted approval by its regulator to adopt the standardized approaches to credit and operational risk management. The bank's regulatory capital comprises of two tiers' of capital.

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 (Rs.)
a	Risk Weighted Exposure for Credit Risk	182,895,652,933
b	Risk Weighted Exposure for Operational Risk	11,792,446,031
c	Risk Weighted Exposure for Market Risk	165,270,911
Total Risk Weighted Exposures (Before adjustments of Pillar II)		194,853,369,875
Adjustments under Pillar II		
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	67,161,213
SRP 6.4a (6)	Add% of the total deposit due to insufficient Liquid Assets	-
SRP 6.4a (7)	Add RWE equivalent to reciprocal of capital charge of 4 % of gross income.	2,757,471,613
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 3% of RWE	5,845,601,096
SRP 6.4a (10)	Answer the question SRP 6.4a (9) in SRP sheet	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		203,523,603,797
1.2 CAPITAL		Current Year (Rs.)
Core Capital (Tier I)		29,341,648,389
a	Paid up Equity Share Capital	10,989,929,802
b	Irredeemable Non-cumulative preference shares	5,432,712,000
c	Equity Share Premium	
d	Proposed Bonus Equity Shares	
e	Statutory General Reserves	8,299,321,556
f	Retained Earnings	3,654,511,980
g	Unaudited current year cumulative profit/(loss)	
h	Capital Redemption Reserve	1,366,530,895
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	300,122,121
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)		5,144,678,510
a	Cumulative and/or Redeemable Preference Share	
b	Subordinated Term Debt	
c	Hybrid Capital Instruments	
d	General Loan Loss Provision	2,286,195,662
e	Exchange Equalization Reserve	104,188,923
f	Investment Adjustment Reserve	8,047,698
g	Assets Revaluation Reserve	
h	Other Reserves	246,246,228
Total Capital Fund (Tier I and Tier II)		34,486,326,899
1.3 CAPITAL ADEQUACY RATIOS		Current Year
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		14.42%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		16.94%

5.3 Classification of Financial Assets and Financial Liabilities

5.3.1 Classification-Financial Assets

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

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

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

5.3.2 Classification of Financial Liabilities

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

5.4 Operating Segment Information

5.4.1 General Information

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

5.4.2 Information about Profit or Loss, Assets and Liabilities

Figure in million

Particulars	Province-1	Province-2	Bagmati	Gandaki	Lumbini	Karnali	SudurPaschim	Total
Revenues from External customer	2,092	2,293	5,401	1,342	2,634	412	814	14,988
Inter Segment revenues	(529)	(802)	1,430	(369)	(598)	(84)	(148)	(1,099)
Net Revenue	2,622	3,094	3,970	1,711	3,232	496	962	16,087
Total interest revenue	1,926	2,127	4,676	1,249	2,386	351	711	13,425
Interest expense	533	268	5,689	330	653	73	200	7,746
Net Interest Revenue	1,392	1,859	(1,013)	918	1,732	278	511	5,679
Depreciation and amortization	21	20	36	13	26	7	13	136
Segment profit/(loss)	639	1,179	204	361	921	180	394	3,879
Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-	-	-	-
Impairment of assets	-	-	-	-	-	-	-	-
Segment Assets	21,897	23,803	60,448	13,870	28,769	4,500	8,133	161,419
Segment liabilities	21,897	23,803	60,448	13,870	28,769	4,500	8,133	161,419

Note: The segment reporting above excludes Head Office.

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

a. Basis of Accounting

All transactions between the reportable segments are accounted for using pre-determined transfer price.

b. 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.

c. Nature of differences between the measurements of the reportable segments' assets and the Bank's asset

There is no difference between the measurement of the reportable segments' assets and the Bank's asset.

d. Nature of any changes from prior periods in the measurement methods used to determine reported segment profit or loss and the effect, if any

No changes are made in the measurement methods used to determine reported segment profit or loss from prior periods.

e. Nature and effect of any asymmetrical allocations to reportable segments

No asymmetrical allocations are made to reportable segments.

**5.4.4 Reconciliation of Reportable Segment's Revenue, Profit or Loss, Assets and Liabilities****(a) Revenue**

	2077/78
Total revenues for reportable segments	17,574,464,936
Other revenues	609,240,852
Elimination of intersegment revenues	
Entity's revenues	18,183,705,788

(b) Profit or loss

	2077/78
Total profit or loss for reportable segments	3,878,556,523
Other profit or loss	1,183,787,052
Elimination of intersegment profits	
Unallocated amounts:	
Profit before income tax	5,062,343,576

(c) Assets

	2077/78
Total assets for reportable segments	161,418,660,310
Other assets	61,021,688,933
Unallocated amounts	
Entity's assets	222,440,349,244

(d) Liabilities

	2077/78
Total liabilities for reportable segments	161,418,660,310
Other liabilities	61,021,688,933
Unallocated liabilities	
Entity's liabilities	222,440,349,244

5.4.5 Information about Geographical Areas

Revenue from following geographical areas		
		2077/78
(a) Domestic	Amount	
	Province 1	2,621,575,479
	Province 2	3,094,309,239
	Bagmati	6,066,963,445
	Gandaki	1,711,094,428
	Lumbini	3,231,991,764
	Karnali	496,109,657
	SudurPaschim	961,661,776
(b) Foreign		
	Total	18,183,705,788

5.4.6 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	2077/78	2076/77
Acceptance and documentary Credit	2,747,505,240	2,376,505,980
Bills for Collection	3,737,061	3,737,061
Forward Exchange Contracts		
Guarantees	59,796,065,750	43,308,120,713
Underwriting Commitments		
Other Commitments	5,449,405,137	3,911,467,754
Undrawn and Undisbursed facilities	31,865,558,471	20,989,278,912
Total	99,862,271,659	70,589,110,419

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.)
Fund for Priority Sector Lending	9,166,944
Subsidized loan	529,363,000

5.7.2 Transactions with Key Management Personnel

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

5.7.3 Key Management Personnel (KMPs) Compensation

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



Compensation to Chief Executive Officer and Deputy General Managers

KMPs	Designation	Short term Em- ployee benefits	Post-employment benefits	Other long-term benefits
Anil Kumar Upadhyaya	CEO	6,422,659		
Pratap Subedi	Act. DGM	1,894,982	Gratuity: 2.75 months' salary for each year of service Security: 39 Months' Salary Medical: 1 Months' Salary for each year of service.	Home Leave: 30 Days per Year Sick Leave: 15 days per year
Yagya Prakash Neupane	Act. DGM	1,960,458		
Dhruba Chandra Gautam	Act. DGM	2,008,341		
Dirgha Bahadur Aryal	Act. DGM	1,967,930		

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.

5.11 Interest Capitalization

During the year, Rs. 80,491,435.95 interest accrued on various project loans has been capitalized in line with NRB's directives on interest capitalization.

5.12 Movement in Regulatory Reserve

FY	Particulars	Interest Receivable	Short provision on NBA	Actuarial Loss Recognized	Fair Value gain of FVPL Securities	Total
2074/75	Opening	262,758,323	240,313,081	860,937,450		1,364,008,854
2075/76	Movement	17,886,147	18,110,416	304,289,319		340,285,882
2076/77	Movement	34,659,569	(37,497,594)	939,303,981		936,465,956
2077/78	Movement	(149,908,523)	(22,641,059)	614,707,215	308,041,851	750,199,484
TOTAL	Closing	165,395,516	198,284,843	2,719,237,965	308,041,851	3,390,960,176

5.13 Covid-19 related disclosure

NRB vide its various circulars introduced reliefs to the customers due to Covid-19. Bank has complied all circulars and directives issued by Nepal Rastra Bank relating to COVID related reliefs.

Details of Information:

Particulars	As of Asadh end 2078	
	No. of Customers	Amount (Rs.)
Accrued Interest Received after Asadh end 2078 till 15 Bhadra 2078	NA	NA
Additional 0.3% Loan Loss Provision created on Pass Loan Portfolio	154,039	441,575,072
Extension of moratorium period of loan provided to Industry or Project under construction	Nil	Nil
Restructured/Rescheduled Loan with 5% Loan Loss Provision	Nil	Nil
Enhancement of Working Capital Loan by 20% to COVID affected borrowers	Nil	Nil
Enhancement of Term Loan by 10% to COVID affected borrowers	Nil	Nil
Expiry Date of Additional 20% Working Capital Loan (COVID Loan) extended for upto 1 year with 5% provisioning	Nil	Nil
Expiry Date of Additional 10% Term Loan (COVID Loan) extended for upto 1 year with 5% provisioning	Nil	Nil
Time Extension provided for repayment of Principal and Interest for upto two years as per clause 41 of NRB Directives 2	Nil	Nil

Refinance Loan/ Business Continuity Loan/ Subsidized Loan

Refinance loans are the loans provided at concessional interest rates from Nepal Rastra Bank against the lending as specified in the guidelines. Interest subsidized loans are concessional rates lending by bank to its customers.

Bank has not provided any loan under business continuity loan scheme.

Details of Refinance Loan

Particulars	As of Asadh end 2078	
	No. of Customers	Amount (Rs.)
Refinance Loan	7,399	8,716,411,823
Business Continuity Loan	Nil	Nil

Details of Subsidized Loan

Particulars	As of Asadh end 2078	
	No. of Customers	Amount (Rs.)
Subsidized Loan	10,822	18,922,440,147

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 35,275,369 and NPR 33,317,376 respectively for current year and previous year. The bank has expensed Rs 75,816,300 for CSR and equivalent amount has been transferred to retained earnings through Statement of Change in Equity.

Details of corporate social responsibility (CSR) expenses during the year is as follows

Category	Amount in Rs.
Social Projects	3,995,951
Direct Donation	23,189,698
Sustainable Development Goals	4,269,900
Financial Literacy	546,000
Covid-19 related expenses	2,804,677
CSR fund Transfer to Government (Covid-19)	41,010,075
Total	75,816,300

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. During the current fiscal year bank has apportioned Rs. 35,822,464 for employee training fund.

6.3 Derivative Assets and Derivative Liabilities

At reporting date, the bank's outstanding contract for a non-deliverable forward contract asset (NDF) was of Rs. 70,862,400.

6.4 Dividend

Bank has proposed 20% stock dividend and 1.05263% cash dividend (for tax purpose) to equity shareholders and 6% preference dividend for preference shareholders by the decision of board of directors meeting dated 16 December 2021. It will be distributed to shareholders after approval from Nepal Rastra Bank and annual general meeting of the bank.

6.5 land and building

During the current fiscal year bank has sold following property.

Type of Property	Location of property	Buyer	Disposal Amount
Land and Building	Janakpur Sub Metropolitan City Ward No. 12, Dhanusha	Employee Provident Fund	Nrs.121,170,338
Land	Dhangadhi Sub Metropolitan City Ward No. 4, Taranagar Kailali	Employee Provident Fund	Nrs.105,103,905
Total			Nrs. 226,274,243

Fair value of land is Rs. 8,619,215,737 and that of building is Rs. 591,661,819 as on 32/03/2078. If bank has opted revaluation model for measurement of land and building, the net worth would have increased by Rs. 77.13 per share i.e. revised net worth would have been Rs. 311.40 per share as on 32/03/2078.

**6.6. Concentration of Borrowings and Deposits****A. Concentration of Borrowings**

Amount in NPR

Particulars	Current Year	Previous Year
Total Deposit from ten largest depositors	28,978,977,176	31,682,164,530
Percentage of Deposit from ten largest lenders to total depositors	17.78%	22.04%

B. Concentration of Credit exposures

Particulars	Current Year	Previous Year
Total exposures to twenty largest borrowers		
a. As per group (related party)		
b. As per individual customer	5,652,804,804	3,896,104,149
Percentage of exposures to twenty largest borrowers to total loans and advances		
a. As per group (related party)		
b. As per individual customer	3.73%	3.16%

C. Concentration of Deposits

Particulars	Current Year	Previous Year
Total Deposit from twenty largest depositors		
a. Groupwise		
b. As per individual customer	35,179,571,780	37,566,227,720
Percentage of deposits from twenty largest depositors to total deposits		
a. Groupwise		
b. As per individual customer	21.58%	26.14%

Agricultural Development Bank Limited
Condensed Consolidated Statement of Financial Position
As on Quarter ended 31 Asar 2078

Particulars	Group		Bank	
Assets	This Quarter Ending	Immediate Previous Year Ending	This Quarter Ending	Immediate Previous Year Ending
Cash and cash equivalent	10,661,878,417	8,489,989,813	10,657,796,947	8,489,432,167
Due from Nepal Rastra Bank	9,740,613,308	12,567,111,166	9,740,613,308	12,567,111,166
Placement with Bank and Financial Institutions	4,117,575,000	5,007,605,980	4,117,575,000	5,007,605,980
Derivative financial instruments	70,862,400	133,762,200	70,862,400	133,762,200
Other trading assets	1,640,639,672	17,422,939	1,640,639,672	17,422,939
Loan and advances to B/FIs	115,165,303	1,137,559,451	115,165,303	1,137,559,451
Loans and advances to customers	152,862,504,947	121,849,394,269	152,862,504,947	121,849,394,269
Investment securities	37,925,364,922	24,448,538,843	37,898,796,739	24,422,064,121
Current tax assets	1,090,309,721	796,900,115	1,191,126,898	897,717,291
Investment in subsidiaries	-	-	28,840,000	28,840,000
Investment in associates	724,869,450	594,556,795	69,384,000	69,384,000
Investment properties	198,284,843	220,925,902	198,284,843	220,925,902
Property and equipment	1,478,378,313	1,295,852,289	1,476,094,467	1,293,544,827
Goodwill and Intangible assets	262,005,147	289,802,789	262,005,147	289,802,789
Deferred tax assets	-	-	-	-
Other assets	2,191,349,333	2,898,117,443	2,191,201,906	2,896,291,511
Total Assets	223,079,800,777	179,747,539,993	222,520,891,576	179,320,858,613
Liabilities				
Due to Bank and Financial Institutions	175,324,116	103,132,518	175,324,116	103,132,518
Due to Nepal Rastra Bank	8,716,363,161	9,670,494	8,716,363,161	9,670,494
Derivative financial instruments	-	-	-	-
Deposits from customers	162,655,736,288	143,604,887,850	162,677,269,936	143,628,524,817
Borrowing	539,652,648	10,937,376	539,652,648	10,937,376
Current Tax Liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	319,402,441	177,084,440	319,402,441	177,084,440
Other liabilities	3,967,546,606	4,429,311,214	3,967,959,716	4,425,332,468
Debt securities issued	14,476,103,219	2,494,649,108	14,476,103,219	2,494,649,108
Subordinated Liabilities	-	-	-	-
Total liabilities	190,850,128,478	150,829,673,000	190,872,075,236	150,849,331,221
Equity				
Share capital	16,422,641,802	14,989,172,698	16,422,641,802	14,989,172,698
Ordinary Share	10,989,929,802	9,556,460,698	10,989,929,802	9,556,460,698
Preference Share(Irredeemable)	5,432,712,000	5,432,712,000	5,432,712,000	5,432,712,000
Share premium	-	-	-	-
Retained earnings	4,184,815,783	2,716,798,971	3,607,666,972	2,274,073,753
Reserves	11,618,507,564	11,208,280,941	11,618,507,564	11,208,280,941
Total equity attributable to equity holders	32,225,965,150	28,914,252,610	31,648,816,339	28,471,527,392
Non-controlling interest	3,707,149	3,614,383		
Total equity	32,229,672,298	28,917,866,993	31,648,816,339	28,471,527,392
Total liabilities and equity	223,079,800,777	179,747,539,993	222,520,891,576	179,320,858,613



Agricultural Development Bank Limited
Condensed Consolidated Statement of Profit or Loss
For the Quarter ended 31 Asar 2078

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
			Corresponding				Corresponding	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Interest income	3,895,450,282	14,520,256,817	4,202,004,415	15,800,203,613	3,893,565,887	14,519,025,295	4,206,175,604	15,821,701,198
Interest expense	2,056,739,459	8,253,591,515	2,331,937,895	9,104,179,739	2,058,025,616	8,254,877,673	2,332,246,410	9,105,579,926
Net interest income	1,838,710,824	6,266,665,302	1,870,066,520	6,696,023,874	1,835,540,271	6,264,147,622	1,873,929,194	6,716,121,272
Fees and commission income	463,289,187	1,628,926,316	442,276,308	1,901,633,659	463,289,187	1,628,926,316	442,276,308	1,901,633,659
Fees and commission expense	23,455,418	45,766,809	20,413,071	25,813,309	23,455,298	45,766,689	20,399,944	25,812,969
Net fee and commission income	439,833,769	1,583,159,507	421,863,238	1,875,820,350	439,833,889	1,583,159,627	421,876,365	1,875,820,690
Net interest, fee and commission income	2,278,544,592	7,849,824,809	2,291,929,758	8,571,844,224	2,275,374,159	7,847,307,249	2,295,805,559	8,591,941,962
Net trading income	307,049,739	959,411,125	94,915,244	392,175,906	307,049,739	959,411,125	94,915,244	392,175,906
Other operating income	233,007,748	502,905,965	9,900,113	35,931,079	233,063,548	502,905,965	9,900,113	35,931,079
Total operating income	2,818,602,079	9,312,141,899	2,396,745,115	8,999,951,209	2,815,487,446	9,309,624,339	2,400,620,915	9,020,048,947
Impairment charge/(reversal) for loan and other losses	(243,803,545)	23,566,716	231,899,073	517,221,877	(243,803,545)	23,566,716	231,899,073	517,221,877
Net operating income	3,062,405,623	9,288,575,183	2,164,846,042	8,482,729,332	3,059,290,990	9,286,057,623	2,168,721,842	8,502,827,070
Operating expense								
Personnel expenses	348,096,539	2,705,741,266	616,642,385	3,027,510,389	347,454,685	2,703,501,772	616,177,070	3,025,470,144
Other operating expenses	336,868,324	1,081,442,607	318,903,608	942,514,966	336,250,690	1,080,589,338	318,706,115	942,161,089
Depreciation & Amortisation	83,134,157	275,279,498	89,305,598	216,617,675	83,117,345	275,262,687	89,301,757	216,593,059
Operating Profit	2,294,306,604	5,226,111,812	1,139,994,450	4,296,086,303	2,292,468,270	5,226,703,827	1,144,536,899	4,318,602,778
Non operating income	45,549,870	161,742,703	78,286,689	203,014,750	13,443,426	26,199,520	52,242,191	81,282,615
Non operating expense	2,845,678	3,214,015	18,580	39,480	2,845,678	3,214,015	18,580	39,480
Profit before income tax	2,337,010,795	5,384,640,500	1,218,262,559	4,499,061,573	2,303,066,019	5,249,689,332	1,196,760,510	4,399,845,914
Income tax expense	651,789,942	1,555,654,003	226,476,226	1,390,604,187	681,657,049	1,555,219,192	220,025,611	1,068,108,339
Current Tax	532,661,682	1,363,719,118	225,268,820	1,349,718,472	562,528,789	1,363,284,307	218,818,205	1,027,222,623
Deferred Tax	119,128,260	191,934,885	1,207,406	40,885,715	119,128,260	191,934,885	1,207,406	40,885,715
Profit/(loss) for the period	1,685,220,853	3,828,986,497	991,786,333	3,108,457,386	1,621,408,969	3,694,470,140	976,734,899	3,331,737,575
Condensed Consolidated Statement of Comprehensive Income								
Profit/(loss) for the period	1,685,220,853	3,828,986,497	991,786,333	3,108,457,386	1,621,408,969	3,694,470,140	976,734,899	3,331,737,575
Other Comprehensive Income	(512,966,159)	(115,772,730)	(825,229,539)	(868,771,061)	(512,966,159)	(115,772,730)	(825,229,539)	(868,771,061)
Total Comprehensive Income	1,172,254,694	3,713,213,767	166,556,794	2,239,686,325	1,108,442,810	3,578,697,410	151,505,361	2,462,966,515
Basic earnings per share	49.47	31.87	33.13	25.32	47.15	30.65	32.58	27.35
Diluted earnings per share	49.47	31.87	33.13	25.32	47.15	30.65	32.58	27.35
Profit attributable to:								
Equity holders of the Bank	1,685,107,001	3,828,893,732	991,575,231	3,108,221,513	1,621,408,969	3,694,470,140	976,734,899	3,331,737,575
Non-controlling interest	113,853	92,766	211,102	235,873	-	-	-	-
Total	1,685,220,853	3,828,986,497	991,786,333	3,108,457,386	1,621,408,969	3,694,470,140	976,734,899	3,331,737,575

Ratios as per NRB Directive

Particulars	Group				Bank			
	Current Year		Corresponding Previous Year		Current Year		Corresponding Previous Year	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital Fund to RWA		23.13%		19.33%		23.13%		19.33%
Non-Performing loan (NPL) to total Loan		1.84%		2.84%		1.84%		2.84%
Total Loan Loss Provision to Total NPL		152.46%		121.11%		152.46%		121.11%
Cost of Funds		4.70%		6.40%		4.70%		6.40%
Credit to Deposit Ratio		73.53%		66.31%		73.53%		66.31%
Base Rate		7.13%		9.26%		7.13%		9.26%
Interest Rate Spread		4.37%		4.44%		4.37%		4.44%

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 as per the provisions made for government controlled entity in the bonus bylaws 2075.
- Above Financial statements have been prepared in accordance with NRB Directives and Nepal Financial Reporting Standards (NFRSs) by applying Carve-outs issued by Accounting Standard Board of Nepal.
- Loan and Advances to Customer is presented net of impairment charges and includes interest accruals and staff loans and advances.
- Loan administration fees that are integral part of effective interest rate (EIR) is considered immaterial and hence not considered while computing the effective interest rate.
- The Group Financial Statements includes Sana Kisan Bikas Laghu Bitta Bittiya Sanstha Limited ,an Associate having 22% interest, and two Susidiaries namely Kosh Byabasthapan Company Limited, having 92.89% holding and Gobar Gas Company having 83.96% holding. 100 percent impairment allowance has been provided against the investment in Gobar Gas Company.
- All Inter-company transactions and outstanding balances among group companies are adjusted in Group Financial Statements.
- Other Comprehensive Income is not considered while computing Earnings Per Share.
- Interest Rate Spread for corresponding previous year is calculated based on the prevailing policy at that period.
- 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 Laghu Bitta Bittiya Sanstha Limited ,an Associate having 22% interest, and two Susidiaries namely Kosh Byabasthapan Company Limited, having 92.89% holding and Gobar Gas Company having 83.96% holding. 100 percent impairment allowance has been provided against the investment in Gobar Gas Company.
- Bank has earned interest income for Rs. 603,490.85 during this quarter by lending to its Associate, Sana Kisan Bikas Laghu Bitta Bittiya Sanstha Limited.
- All Inter-company transactions and outstanding balances among group companies are adjusted in Group Financial Statements.

**Segmental Information**

(Rs in 000)

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

Particulars	1	2	3	4	5	6	7	Total
Revenues from External customer	2,500,563	3,244,301	6,147,265	1,541,155	2,962,483	522,943	1,103,216	18,021,927
Inter Segment revenues	(593,738)	(875,311)	1,091,951	(409,856)	(678,959)	(101,716)	(166,197)	(1,733,825)
Net Revenue	3,094,301	4,119,611	5,055,314	1,951,011	3,641,442	624,659	1,269,413	19,755,752
Total interest revenue	1,927,850	2,136,182	4,674,380	1,245,613	2,385,845	348,366	727,869	13,446,105
Interest expense	533,484	267,649	5,688,711	330,338	653,262	72,586	199,793	7,745,823
Net Interest Revenue	1,394,366	1,868,533	(1,014,331)	915,275	1,732,583	275,781	528,076	5,700,282
Depreciation and amortisation	21,100	19,705	35,488	12,861	26,252	7,163	13,050	135,618
Segment profit/(loss)	582,886	1,111,615	(31,583)	337,968	851,348	184,323	379,726	3,416,283
Impairment of assets	-	-	-	-	-	-	-	-
Assets	14,316,493	11,125,597	109,888,653	8,896,890	19,484,241	4,314,398	7,134,270	175,160,542
Provision	590,740	1,056,317	1,535,875	339,446	460,357	149,371	338,017	4,470,122
Segment Assets	13,808,636	10,160,263	108,440,357	8,588,646	19,098,028	4,174,399	6,806,423	171,076,753
Segment liabilities	13,808,636	10,160,263	108,440,357	8,588,646	19,098,028	4,174,399	6,806,423	171,076,753

The segment report above excludes head office.

Net Profit for the period ended on 31 Asar 2078	3,704,916,053
1. Appropriations	
<u>1.1 Profit required to be appropriated to statutory reserve</u>	1,242,890,535
a. General Reserve	740,983,211
b. Capital Redemption Reserve	500,000,000
c. Exchange Fluctuation Fund	
d. Corporate Social Responsibility Fund	37,049,161
e. Employees Training Fund	35,822,464
f. Other	(70,964,300)
<u>1.2 Profit required to be transfer to Regulatory Reserve</u>	459,910,495
a. Transfer to Regulatory Reserve	632,078,358
b. Transfer from Regulatory Reserve	172,167,863
Net Profit for the period ended on 31 Asar 2078 available for distribution	2,002,115,024

Agricultural Development Bank Limited
Comparison Unaudited and Audited Financial Statements as of FY 2077/78

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	10,657,797	10,636,732	21,065	0%	Variance is due to re-grouping and reclassification
Due from Nepal Rastra Bank	9,740,613	9,740,613	-	0%	
Placement with Bank and Financial Institutions	4,117,575	4,117,575	-	0%	
Derivative financial instruments	70,862	70,862	-	0%	
Other trading assets	1,640,640	1,666,534	(25,894)	-2%	Variance is due to adjustment of bonus shares
Loan and advances to B/FIs	115,165	113,668	1,497	1%	Variance is due to regrouping of loan loss provision on lending to B/FIs
Loans and advances to customers	152,862,505	150,598,356	2,264,149	1%	Variance is due to revision in loan loss provision, amortization of staff loan and regrouping of deferred employee expenditure.
Investment securities	37,898,797	37,880,066	18,731	0%	Variance is due to adjustment of bonus shares
Current tax assets	1,191,127	1,214,561	(23,434)	-2%	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	198,285	198,285	0	0%	
Property and equipment	1,476,094	1,480,615	(4,521)	0%	Variance is due to re-grouping and reclassification
Goodwill and Intangible assets	262,005	262,005	-	0%	
Deferred tax assets	-	-	-	0%	
Other assets	2,191,202	4,362,253	(2,171,051)	-99%	Variance is due to re-grouping of deferred employee expenditure.
Total Assets	222,520,892	222,440,349	80,542	0%	
Capital and Liabilities					
Due to Bank and Financial Institutions	175,324	175,324	-	0%	
Due to Nepal Rastra Bank	8,716,363	8,716,363	-	0%	
Derivative financial instruments	-	-	-		
Deposits from customers	162,677,270	162,814,931	(137,661)	0%	Variance is due to adjustment of blocked amount (deposit) in lahan fraud case
Borrowing	539,653	538,530	1,123	0%	Variance is due to re-grouping and reclassification with other liabilities
Current Tax Liabilities	-	-	-		
Provisions	-	-	-		
Deferred tax liabilities	319,402	327,591	(8,189)	-3%	Variance is due to calculation of deferred tax on Fixed Assets and fair value change of bonus shares.
Other liabilities	3,967,960	3,886,281	81,679	2%	Variance is due to regrouping and reclassification with other assets, and deposits from customers
Debt securities issued	14,476,103	14,476,212	(108)		Due to rectification/reclassification of some expenses related to issuance of securities
Subordinated Liabilities	-	-	-		
Total Liabilities	190,872,075	190,935,232	(63,156)	0%	
Share capital	16,422,642	16,422,642	-		
Share premium	-	-	-		



Statement of Financial Position	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Retained earnings	3,607,667	3,654,512	(46,845)	-1%	Variance is due to additional provision and other adjustment by auditors/regulators
Reserves	11,618,508	11,427,964	190,544	2%	Variance is due to revision on net profit for the year and hence its appropriation
Total equity attributable to equity holders	31,648,816	31,505,118	143,699	0%	
Total liabilities and equity	222,520,892	222,440,349	80,542	0%	
Interest income	14,519,025	15,124,046	(605,021)	-4%	Variance is due to recognition of interest income on staff loan
Interest expense	8,254,878	8,258,328	(3,450)	0%	
Net interest income	6,264,148	6,865,718	(601,570)		
Fee and commission income	1,628,926	1,612,950	15,976	1%	Variance is due to re-grouping and reclassification
Fee and commission expense	45,767	46,883	(1,116)	-2%	Variance is due to re-grouping and reclassification
Net fee and commission income	1,583,160	1,566,068	17,092	1%	
Net interest, fee and commission income	7,847,307	8,431,786	(584,478)	-7%	
Net trading income	959,411	994,297	(34,886)	-4%	Variance is due to re-grouping and reclassification
Other operating income	502,906	452,413	50,493	10%	Variance is due to re-grouping and reclassification
Total operating income	9,309,624	9,878,495	(568,871)	-6%	
Impairment charge/(reversal) for loans and other losses	23,567	121,425	(97,859)	-415%	Variance is due to additional provision by the auditor
Net operating income	9,286,058	9,757,070	(471,012)	-5%	
Personnel expenses	2,703,502	3,311,387	(607,885)	-22%	Variance is due to amortization exp on deferred employee expenditure
Other operating expenses	1,080,589	1,132,680	(52,091)	-5%	Variance is due to re-grouping and reclassification
Depreciation & Amortisation	275,263	275,686	(423)	0%	Variance is due to rectification of errors
Operating profit	5,226,704	5,037,317	189,387	4%	
Non operating income	26,200	28,241	(2,041)	-8%	Variance is due to re-grouping and reclassification
Non operating expense	3,214	3,214	-	0%	
Profit before tax	5,249,689	5,062,344	187,346	4%	
Income tax expenses	1,555,219	1,534,807	20,413	1%	
Current Tax	1,363,284	1,344,772	18,513	1%	Variance is due to additional disallowance and allowance as per income tax audit.
Deferred Tax	191,935	190,035	1,900	1%	Variance due to computation of deferred tax of Fixed Assets.
Profit /(loss) for the period	3,694,470	3,527,537	166,933	5%	
Other comprehensive income	(115,773)	(92,233)	(23,540)	20%	Variance is due to rectification of errors
Total comprehensive income	3,578,697	3,435,304	143,393	4%	
Distributable Profit					
Net profit/(loss) as per profit or loss	3,694,470	3,527,537	166,933	5%	As per the reasons as mentioned above.
Add/Less: Regulatory adjustment as per NRB Directive	(718,772)	(565,787)	(152,984)	21%	As per the reasons as mentioned above.
Free profit/(loss) after regulatory adjustments	2,975,699	2,961,750	13,949	0%	

Agricultural Development Bank Limited

Major Indicators

Particulars	Indicators	2073/74	2074/75	2075/76	2076/77	2077/78
Net Profit to Total Revenue Ratio	Percentage	18.08	23.76	24.25	18.27	19.37
*Earnings per Share	Rs.	31.59	36.91	42.88	31.45	29.13
Market price per Share	Rs.	435.00	314.00	409	385	479
Price Earning Ratio	Ratio	13.77	8.51	9.54	12.24	16.44
Stock Dividend on Equity Share Capital	Percentage	20	6	6	15	20
Cash Dividend on Equity	Percentage	1.05	15.05	24	0.7895	1.0526
Interest Income to Loan and Advances	Percentage	12.55	13.93	13.85	11.74	9.98
Employee Expenses to Total Operating Expense	Percentage	39.53	28.88	24.72	21.87	33.67
Interest on Total Deposit and Borrowings	Percentage	4.43	6.66	6.61	6.24	4.76
Exchange Fluctuation Income to Total Income	Percentage	0.97	0.06	-0.04	0.03	0.00
Employee Bonus to Total Employee Expenditure	Percentage	9.02	13.56	10.29	7.65	7.99
Net Profit to Loan and Advances	Percentage	2.91	3.65	3.75	2.70	2.33
Net Profit to Total Assets	Percentage	2.15	2.71	2.77	1.86	1.59
Total Loan to Deposit	Percentage	92.90	95.64	93.62	85.84	92.93
Total Operating Expense to Total Assets	Percentage	7.02	8.17	7.82	7.71	5.86
Capital Adequacy of Risk Weighted Assets						
Core Capital	Percentage	18.61	19.28	19.27	16.47	14.42
Supplementary Capital	Percentage	1.80	1.05	1.10	2.82	2.53
Total Capital Fund	Percentage	20.41	20.33	20.37	19.29	16.94
Liquidity Ratio	Ratio	31.18	29.15	27.20	33.98	36.21
Non Performing Loan to Total Loan	Percentage	4.60	3.50	3.29	2.84	1.88
Base Rate	Percentage	11.27	11.73	10.58	9.26	7.13
Spread Rate	Percentage	5.87	5.46	4.68	4.44	4.37
Book Network	Rs.'000	16,363,997	25,967,490	28,352,733	28,470,887	315,051,177
Total Share (Ordinary)	Number	70,876,800	85,052,160	90,155,290	95,564,607	109,899,298
Total Employee	Number	2,632	2,455	2308	2013	2402

* Earnings Per Share of Prior years is not adjusted with bonus shares.

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



नेपाल राष्ट्र बैंक बैंक सुपरिवेक्षण विभाग



दरबारमार्ग, काठमाडौं।

फोन नं.: ४४१९८०५, ७

फ्याक्स नं.: ४४१०१५९

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प.सं: बै.सु.वि./अफसाइट/एजिएम/ २२ /२०७८/७९

मिति : २०७८/०९/०७

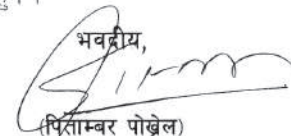
कृषि विकास बैंक लिमिटेड,
रामशाह पथ, काठमाडौं

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

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 त्यस बैंकबाट प्रस्तावित Capital Redemption (Debenture Redemption) Reserve मा रहेको रकम रु.८६,६५,३०,८९,५१०० र सञ्चित मुनाफा मध्येबाट रु.१,३३,१४,५५,०६५।४५ गरी रु.२,१९,७९,८५,९६०।४५ (अक्षरेपी दुई अर्ब उन्नाइस करोड उनासी लाख पचासी हजार नौ सय साठी र पैसा पैतालिस मात्र) बोनस शेयर र कर प्रयोजनको लागि रु.११,५६,८३,४७१।६० नगद लाभांश तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अग्राधिकार शेयर (Non Convertible Irredemable Preference Share) मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०।०० नगद लाभांश वितरण गर्न अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्रै लाभांश वितरण गर्न स्वीकृतिका साथै आ.व. २०७७/७८ को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु।

- प्रारम्भिक लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका सम्पूर्ण कैफियतहरू पूर्णरूपले सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिने आवश्यक व्यवस्था मिलाउनु हुन।
- बैंक तथा वित्तीय संस्था सम्बन्धि ऐन २०७३ को दफा ११ को उपदफा ३ मा बैंकको चुक्ता पूँजीको २ प्रतिशत वा सो भन्दा बढी शेयर धारण गरेका संस्थापकहरूले आफुले धारण गरेको शेयर बिक्री तथा धितो बन्धक राख्दा नेपाल राष्ट्र बैंकको स्वीकृति लिनु पर्ने व्यवस्था रहेकोले नेपाल राष्ट्र बैंकको स्वीकृति नलिई आफुले धारण गरेको शेयर धितो बन्धक राखी अन्य बैंक तथा वित्तीय संस्थाबाट कर्जा उपयोग गरेका संस्थापक शेयरधनीहरू रहेमा त्यस्ता संस्थापक शेयरधनीहरूलाई सोको स्वीकृति नलिएसम्म वा शेयर धितो बन्धक राखी उपयोग गरेको कर्जा पूर्ण रूपमा चुक्ता गरी शेयर फुकुवा नगरेसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनु।
- यस बैंकबाट जारी गरिएको एकीकृत निर्देशनको निर्देशन नं. १० को बुँदा नं. ७ बमोजिम इजाजतपत्रप्राप्त कुनै एक बैंक तथा वित्तीय संस्थाको संस्थापक शेयरमा लगानी गर्दा चुक्ता पूँजीको बढीमा १५ प्रतिशत र अन्य बैंक तथा वित्तीय संस्थाहरूमा चुक्ता पूँजीको बढीमा १ प्रतिशतसम्म मात्र लगानी गर्न सकिने व्यवस्था रहेकोले उल्लिखित सीमाभन्दा बढी शेयर धारण गर्ने संस्थापक शेयरधनीहरू रहेमा ती संस्थापक शेयरधनीहरूले आफ्नो शेयर सो सीमाभित्र नल्याएसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन।

उपरोक्त निर्देशनलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्नुहुन।

भवदीय,

(पुर्णचन्द्र पोखरेल)

उप-निर्देशक

बोधार्थ

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



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

१. प्रारम्भिक लेखा परीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरू पूर्ण रूपले सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिन निर्देशन दिने ।
२. यस बैंकको चुक्ता पुँजीको २ प्रतिशत भन्दा बढी संस्थापक शेयर धारण गर्ने व्यक्ति तथा निकाय नेपाल सरकारमात्र रहेकोले नेपाल राष्ट्र बैंकको निर्देशनमा उल्लेख भए बमोजिमको कारोवार नहुने व्यहोरा अवगत गराउने ।
३. यस बैंकले नेपाल राष्ट्र बैंकको एकिकृत निर्देशन नं १० को बुँदा नं. ७ मा उल्लेख भए बमोजिम नै नेपाल सरकारबाट घ वर्गको इजाजतप्राप्त वित्तीय संस्था साना किसान लघुवित्त वित्तीय संस्थामा २२ प्रतिशत मात्र लगानी रहेको जानकारी गराउने ।



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

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

बैंकका तर्फबाट तथा बैंकका विरुद्ध परेका मुद्दाहरू:

(क) यस आर्थिक वर्षमा बैंकसँग सम्बन्ध भएका विभिन्न मुद्दाहरूमध्ये जम्मा १४ वटा मुद्दाहरू फैसला भएका छन् । यस आर्थिक वर्षमा विभिन्न अदालतमा विभिन्न मितिमा १७ वटा मुद्दाहरू दायर भएका थिए । २०७८ आषाढ मसान्तमा १४९ वटा मुद्दाहरू विचाराधिन अवस्थामा रहेका छन् ।

विचाराधिन अवस्थामा रहेका मुद्दाहरूको प्रकृति देहाय बमोजिम रहेको छ:

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

(ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा मुद्दा दायर भएको कुनै जानकारी प्राप्त नभएको ।

५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण

(क) धितोपत्र बजारमा संगठित संस्थाको शेयरको कारोबारका सम्बन्धमा व्यवस्थापनको धारणा ।

शेयर कारोबारमा खुल्ला बजारले प्रतिपादित गरेको मूल्य तथा मान्यता अनुरूप हुने भएकाले यस सम्बन्धमा व्यवस्थापनको धारणा तटस्थ रहेको ।

(ख) आर्थिक वर्ष २०७७/७८ 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	४७५	५५४	४९०	४९३
न्यूनतम मूल्य	३९९	४२२	४१४	४१२
अन्तिम मूल्य	४४२	४५०	४४५	४७९
कारोबार भएको शेयर संख्या	२,७२४,५७३	५,१२३,०३७	४,००९,४०२	६,२७०,२२२
कारोबार दिन	६३	५८	५९	६५

६. समस्या, चुनौती र रणनीति

(क) आन्तरिक समस्या तथा चुनौती

१. कर्मचारी आपूर्ति व्यवस्थापन ।
२. सञ्चालन लागत व्यवस्थापन ।
३. समग्र जोखिम व्यवस्थापन कार्यालयलाई थप प्रभावकारी बनाउनु पर्ने आवश्यकता ।
४. तरलता तथा ब्याजदर व्यवस्थापन ।

(ख). बाह्य समस्या तथा चुनौती

१. Covid-19 ले अर्थतन्त्रमा पारेको प्रभाव ।
२. समय समयमा हुने नीतिगत र कानूनी व्यवस्थामा परिवर्तन ।
३. सूचना प्रविधिको क्षेत्रमा चुनौती र अनुपालना लागतमा अत्याधिक वृद्धि ।
४. आर्थिक वृद्धिदर ।
५. बैंक तथा वित्तीय संस्थाहरू बीचको प्रतिस्पर्धा ।

(ग). रणनीति

१. उपलब्ध स्रोत र साधनको अधिकतम परिचालन गरी व्यवसाय वृद्धि तथा विविधिकरणमा प्रभावकारिता हासिल गरिएको छ ।
२. आन्तरिक र बाह्य श्रोतहरूको विविधिकरण गर्दै आधार दर (Base Rate) लाई बजार अनुरूप बनाउँदै लगिएको छ ।
३. प्रतिस्पर्धी व्याजदर कायम गर्न सञ्चालन खर्चमा कटौति गर्दै न्यून लागतको निक्षेप संकलन गर्दै कर्जा निक्षेप सम्मिश्रणलाई थप सन्तुलित बनाउँदै लगिएको छ ।
४. व्यवसायमा थप नियन्त्रण हुने गरी केन्द्रीकृत व्यवसायको अवधारणा अवलम्बन गरिएको छ ।
५. Digital Banking का सेवाहरूलाई थप विस्तार गरी कारोवारलाई expedite गर्दै लगिएको छ ।
६. बैंकको Core Banking System लाई प्रविधि मैत्री बनाउनुका साथै Security System लाई थप मजबुत बनाइएको छ ।

७. संस्थागत सुशासन

सञ्चालक समितिको प्रतिवेदन अन्तर्गत सम्बन्धित शीर्षकमा उल्लेख गरिएको छ ।

८. विवरणपत्रमा प्रक्षेपण गरिएका र लेखा परीक्षण भएका विवरणहरूमा बीस प्रतिशत वा सो भन्दा बढी फरक सम्बन्धी विवरण
- बैंकले आर्थिक वर्ष २०७७/७८ मा पछिल्लो पटक २०७८ आषाढमा कृषि ऋणपत्र जारी गर्ने सिलसिलामा बैंकले प्रकाशित गरेको विवरणपत्रमा प्रक्षेपण गरिएका र बैंकको लेखा परीक्षण पश्चातको वास्तविक वित्तीय विवरणमा भएको फरक २० प्रतिशत वा सो भन्दा बढीको फरक निम्नानुसार रहेका छन्:

वित्तीय अवस्थाको विवरण

वासलात

आर्थिक वर्ष २०७७/७८

रकम रु. दश लाखमा

विवरण	प्रक्षेपित वित्तीय विवरण	लेखा परीक्षण भएको वित्तीय विवरण	फरक(%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
सम्पत्ति				
नगद तथा नगद समान	८,८८५	१०,६३७	२०%	बर्षान्तमा पर्याप्त निक्षेप संकलन हुँदा हुन गएको हो ।
नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनुपर्ने रकम	६,०६८	९,७४१	६१%	कोभिडको कारण कर्जाको मागमा कमि भई उच्च तरलताको कारणले नेपाल राष्ट्र बैंकमा उच्च मौज्दात रहेको ।
बैंक तथा वित्तीय संस्थामा रहेको मौज्दात तथा लगानी	७९६	४,११८	४१७%	उच्च तरलताको कारणले अन्य बैंकमा समेत उच्च मौज्दात रहेको ।



विवरण	प्रक्षेपित वित्तीय विवरण	लेखा परीक्षण भएको वित्तीय विवरण	फरक(%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
व्युत्पन्न (डेरिभेटिभ) वित्तीय उपकरण	०	७१	१००%	फरवार्ड कन्ट्रयाक्टमा प्रक्षेपित भन्दा बढी लगानी भएको ।
अन्य व्यापारीक सम्पत्तिहरू	०	१,६६७	१००%	उच्च तरलता रहेकोले व्यापारिक सम्पत्तिमा लगानी भएको ।
बैंक तथा वित्तीय संस्थालाई प्रवाह गरेको कर्जा तथा सापटी	२,३००	११४	-९५%	वित्तीय संस्थाहरूले कम कर्जा सापट उपयोग गरेकोले ।
ग्राहकहरूलाई प्रवाह गरेको कर्जा तथा सापटी	१७४,९२०	१५०,५९८	-१४%	
धितोपत्रमा गरेको लगानी	२५,८३८	३७,८८०	४७%	उच्च तरलताको कारणले प्रक्षेपित गरेभन्दा बढी लगानी भएको ।
चालू कर सम्पत्ति	०	१,२१५	१००%	करयोग्य आय कम भएकोले अधिक अग्रिमकर भुक्तानी भएको ।
सहायक कम्पनीमा लगानी	२९	२९	०%	
सम्बद्ध कम्पनीमा लगानी	६९	६९	०%	
सम्पत्तिमा लगानी	२९३	१९८	-३२%	यस आ.व.मा लगानीको सम्पत्ति थप नभएको, गैर बैकिङ्ग सम्पत्तिको असुली भएको कारण ।
सम्पत्ति र उपकरण	२,३०४	१,४८१	-३६%	सम्पत्तिमा लगानी प्रक्षेपित भन्दा फरक रहेको ।
गुडविल (ख्याती) र अमूर्त सम्पत्ति	०	२६२	१००%	प्रक्षेपित विवरणमा यस सम्पत्तिलाई सम्पत्ति र उपकरणमा प्रस्तुत गरिएको ।
स्थगन कर सम्पत्ति	०	०		
अन्य सम्पत्ति	२,१५७	४,३६२	१०२%	अन्य पाउनुपर्ने रकमहरूमा भएको परिवर्तनले प्रक्षेपितभन्दा फरक भएको ।
कुल सम्पत्ति	२२३,६५९	२२२,४४०		
दायित्व				
बैंक तथा वित्तीय संस्थालाई तिर्न बाँकी कर्जा/सापटी	५८५	१७५	-७०%	तरलता रहेकोले तिर्न बाँकी कर्जा तथा सापटको भुक्तानी भएको ।
नेपाल राष्ट्र बैंकलाई तिर्न बाँकी रकम	१८	८,७१६	४८३२४%	नेपाल राष्ट्र बैंकबाट पुनर्कर्जा उपभोग गरेकोले ।
व्युत्पन्न (डेरिभेटिभ) वित्तीय उपकरण	०			
ग्राहकको निक्षेप दायित्व	१६२,७६५	१६२,८१५	०%	
सापटी	२९	५३९	१७५७%	सापटी रकम प्रक्षेपितभन्दा अधिक रहेको ।
चालू कर दायित्व	०			



विवरण	प्रक्षेपित वित्तीय विवरण	लेखा परीक्षण भएको वित्तीय विवरण	फरक(%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
व्यवस्था रकमहरू	०			
स्थगन कर दायित्व	०	३२८	१००%	प्रक्षेपित विवरणमा स्थगन कर गणना नभएको ।
अन्य दायित्वहरू	६,९२१	३,८८६	-४४%	भुक्तानी दिन बाँकी रकम प्रक्षेपण गरे भन्दा कम भएको । बैंकमा रहेको तरल सम्पत्ति भुक्तानीमा प्रयोग भएको ।
जारी गरिएको ऋणपत्र	२०,५००	१४,४७६	-२९%	प्रक्षेपित विवरणमा श्रावणमा जारी भएको ६ अर्बको कृषि बण्ड समेत समावेश भएको ।
असुरक्षित सहायक आवधिक दायित्व	०			
जम्मा दायित्व	१९०,८१८	१९०,९३५		
ईक्विटी		०		
शेयर पुँजी	१६,४२३	१६,४२३	०%	
शेयर प्रिमियम	०			
सञ्चित मुनाफा	३,४५४	३,६५५	६%	
जगेडा	१२,९६४	११,४२८	-१२%	
शेयरधनीहरूलाई बाँडफाँड योग्य कुल ईक्विटी	३२,८४१	३१,५०५		
गैर नियन्त्रण स्वार्थ	०	०		
कुल ईक्विटी	३२,८४१	३१,५०५		
कुल दायित्व र ईक्विटी	२२३,६५९	२२२,४४०		

नाफा वा नोक्सानको एकीकृत विवरण

आर्थिक वर्ष २०७७/७८

रकम रु. दश लाखमा

विवरण	प्रक्षेपित वित्तीय विवरण	लेखापरिक्षण भएको वित्तीय विवरण	फरक(%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
ब्याज आमदानी	१८,०५९	१५,१२४	-१६%	
ब्याज खर्च	९,२१५	८,२५८	-१०%	
खुद ब्याज आमदानी	८,८४३	६,८६६		
शुल्क तथा कमिशन आमदानी	२,१३४	१,६१३	-२४%	शुल्क तथा दस्तुरमा नियामक निकायको नियन्त्रण भएकोले प्रक्षेपण गरे अनुसार आमदानी नभएको ।
शुल्क तथा कमिशन खर्च	३	४७	१६८३%	प्रक्षेपित भन्दा फरक ढङ्गले शुल्क तथा कमिशन खर्चको वर्गीकरण गरिएको ।
खुद शुल्क र कमिशन आमदानी	२,१३२	१,५६६		



खुद ब्याज, शुल्क र कमिशन आम्दानी	१०,९७५	८,४३२		
खुद व्यापारिक आम्दानी	५४०	९९४	८४%	शेयर बजारमा देखिएको तिब्र वृद्धिले प्रक्षेपण गरेभन्दा माथि रहन गएको ।
अन्य सञ्चालन आम्दानी	७२	४५२	५२८%	प्रक्षेपित भन्दा फरक ढङ्गले शुल्क तथा कमिशन खर्चको वर्गिकरण गरिएको ।
जम्मा सञ्चालन आम्दानी	११,५८७	९,८७८		
कर्जामा सम्भावित क्षति व्यवस्था / (फिर्ता) तथा अन्य नोक्सानीहरू	-५५०	१२१	-१२२%	नियामक निकायले असल वर्गको कर्जामा नोक्सानी व्यवस्था गणना गर्दा प्रयोग हुने दरमा वृद्धि गरेको ।
खुद सञ्चालन आम्दानी	१२,१३७	९,७५७		
सञ्चालन खर्च				
कर्मचारी खर्च	३,४२७	३,३११	-३%	
अन्य सञ्चालन खर्च	१,२८६	१,१३३	-१२%	
ह्रासकट्टी र परिशोधन	१६०	२७६	७२%	सिबिएसमा भएको ह्रास खर्चको प्रभाव प्रक्षेपित विवरणमा नभएको ।
सञ्चालन मुनाफा	७,२६४	५,०३७		
गैर सञ्चालन आम्दानी	२८२	२८	-९०%	अपलेखन भएका कर्जाको असुली प्रक्षेपण गरे भन्दा फरक रहेको ।
गैर सञ्चालन खर्च	६	३	-४६%	प्रक्षेपित भन्दा कम गैर सञ्चालन खर्च रहेको ।
आयकर अधिको मुनाफा	७,५४०	५,०६२		
आयकर खर्च				
चालु कर खर्च	२,२६२	१,३४५	-४१%	प्रक्षेपित भन्दा कम करयोग्य आय हुनाले ।
स्थगन कर खर्च	०	१९०	१००%	प्रक्षेपित विवरणमा स्थगन कर सम्पत्तिको गणना नगरेको ।
यस अवधिको मुनाफा	५,२७८	३,५२८		

९. आर्थिक वर्ष २०७७/७८ मा भएका विशेष घटना तथा परिस्थितिको विवरण

समीक्षा आर्थिक वर्षमा कुनै विशेष घटना तथा परिस्थितिको श्रृजना भएको छैन ।

**आर्थिक वर्ष २०७८/७९ को लागि लेखा परीक्षकको नियुक्ति एवं पारिश्रमिक र सेवा शर्त सम्बन्धमा ।**

आर्थिक वर्ष २०७८/७९ को लेखा परीक्षण गर्नका लागि लेखा परीक्षकको नियुक्ति सम्बन्धी प्रस्ताव उपर छलफल भई बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को दफा ६२ को उपदफा (१) बमोजिम आर्थिक वर्ष समाप्त भएको चार महिना भित्र लेखा परीक्षण गराउनु पर्ने व्यवस्था रहेकोले सोका लागि लेखा परीक्षण समितिबाट सिफारिश साथ पेश भई महालेखा परीक्षकको कार्यालयको पत्रसंख्या: २०७८/७९, च.नं. ९९ मिति : २०७८/०९/१४ को पत्रबाट बैंकको आर्थिक वर्ष २०७८/७९ को लेखा परीक्षण गर्न परामर्श प्राप्त भए मुताविक देहाय बमोजिमको सेवा, शर्त र सुविधाहरू कायम हुने गरि चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल, चार्टर्ड एकाउन्टेन्ट श्री सुजन कुमार काफ्ले र चार्टर्ड एकाउन्टेन्ट श्री जितेन्द्र मिश्रलाई पन्ध्रौं वार्षिक साधारणसभाबाट अनुमोदन गराउने गरी बैंकको लेखा परीक्षक नियुक्त गर्ने निर्णय गरियो ।

(क) सेवा, शर्त सुविधाहरू:

१. लेखा परीक्षण गरे बापत लेखा परीक्षकलाई जनही रु. ८,३३,५००/- (अक्षरेपी आठ लाख तेत्तिस हजार पाँच सय रुपैयाँ मात्र) मूल्य अभिवृद्धि कर बाहेकका दरले ३ (तीन) जनाको जम्मा रु.२५,००,५००/- अक्षरेपी पच्चिस लाख पाँच सय रुपैयाँ मात्र मूल्य अभिवृद्धि कर बाहेक पारिश्रमिक उपलब्ध गराउने ।
२. काठमाडौं उपत्यका बाहिर काम गरेको दिनमा Perdiem & Accommodation वापत लेखा परीक्षकलाई प्रतिदिनको रु.२,०००/- अक्षरेपी दुई हजार रुपैयाँ मात्र र अन्य सहयोगीलाई प्रतिदिनको रु.१,८००/- अक्षरेपी एक हजार आठ सय रुपैयाँ मात्र तथा भ्रमण टिकट सुविधा उपलब्ध गराउने । मुख्य कार्यालय बाहेक काठमाडौं उपत्यका भित्र (विभाग समेत) लेखा परीक्षण गरेको दिनमा बैंकको नियमानुसार उपत्यका बाहिर उपलब्ध गराईने दरको आधा रकम मात्र उपलब्ध गराउने ।
३. लेखा परीक्षकले बैंकसँग सम्झौता गरेको ७ (सात) दिनभित्र लेखा परीक्षणमा संलग्न हुने जनशक्ती विवरण समेतको विस्तृत योजना तथा कार्यक्रम (Audit Plan) पेश गर्नुपर्नेछ ।
४. मिति २०७९ असोज महिना भित्र अन्तिम लेखा परीक्षण प्रतिवेदन उपलब्ध गराउनु पर्नेछ ।
५. अन्य कुराहरू सम्झौतामा उल्लेख गरे अनुसार हुनेछ ।

(ख) लेखा परीक्षण कार्यलाई व्यवस्थित तुल्याउन बैंक व्यवस्थापन र लेखा परीक्षकहरू चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल, चार्टर्ड एकाउन्टेन्ट श्री सुजन कुमार काफ्ले र चार्टर्ड एकाउन्टेन्ट श्री जितेन्द्र मिश्र बीच उल्लिखित सेवा, शर्त र सुविधाहरूको अधिनमा रही पन्ध्रौं साधारणसभाबाट अनुमोदन पश्चात निज लेखा परीक्षकहरूसँग विस्तृत रुपमा कार्यसम्पादन सम्झौता गर्न व्यवस्थापनलाई निर्देशन दिने ।

पन्ध्रौं वार्षिक साधारणसभासा कृषि विकास बैंक लि. को प्रबन्धपत्रको दफा
५ र ७ को संशोधनका लागि पेश भएको प्रस्तावको तीन महले



Agricultural Development Bank Ltd.

कृषि विकास बैंक लि.

ADBL

क्र.स.	दफा	उपदफा	खण्ड	विद्यमान व्यवस्था	प्रस्तावित व्यवस्था	कारण
१	५	(१)		वैकको अधिकृत, जारी र चुक्ता पुँजीको अंक र विभिन्न प्रकारको शेयर संख्या " (१) वैकको अधिकृत पुँजी रु. २१,००,००,००,०००/- (एकसाईस अर्ब रुपैयाँ) हुनेछ। उक्त पुँजीलाई रु.१००/- का दरले १२,००,००,०००/- (बारह करोड) थान साधारण शेयर र १,००,००,०००/- (तौ करोड) थान अग्रधिकार शेयरमा विभाजन गरिएको छ। (२) वैकको कुल जारी पुँजी रु. १६,४२,२६,४१,८०३/- (सोह अर्ब ब्यालिस करोड छविस लाख एक्कालिस हजार आठ सय तीन मात्र) हुनेछ। जसमध्ये साधारण जारी पुँजी रु.१०,९८,९९,२९,८०३/- (दश अर्ब अठ्ठानबे करोड उगानसय लाख उनात्तीस हजार आठ सय तीन मात्र) र अग्रधिकार जारी पुँजी ननस्मूलेटीभ इरीडिमवल प्रिफिरेन्स शेयर रु.५,४३,२७,१२,०००/- (पाँच अर्ब त्रिचालिस करोड सताईस लाख बाह्र हजार) हुनेछ। (३) वैकको कुल चुक्ता पुँजी रु. १६,४२,२६,४१,८०३/- (सोह अर्ब ब्यालिस करोड छविस लाख एक्कालिस हजार आठ सय तीन मात्र) हुनेछ।"	वैकको अधिकृत, जारी र चुक्ता पुँजीको अंक र विभिन्न प्रकारको शेयर संख्या " (१) वैकको अधिकृत पुँजी रु. २५,००,००,००,०००/- (पन्चिस अर्ब रुपैयाँ) हुनेछ। उक्त पुँजीलाई रु.१००/- का दरले १६,००,००,०००/- (सोह करोड) थान साधारण शेयर र १,००,००,०००/- (तौ करोड) थान अग्रधिकार शेयरमा विभाजन गरिएको छ। (२) वैकको कुल जारी पुँजी रु. १८,६२,०६,२७,७३०/- (अठार अर्ब बैसठी करोड छ लाख सताईस हजार सात सय त्रैसठी मात्र) हुनेछ। जसमध्ये साधारण जारी पुँजी रु.१२,९८,९९,१५,७३३/- (दश अर्ब अठार करोड उगानसय लाख पन्ध्र हजार सात सय त्रैसठी मात्र) र अग्रधिकार जारी पुँजी ननस्मूलेटीभ इरीडिमवल प्रिफिरेन्स शेयर रु.५,४३,२७,१२,०००/- (पाँच अर्ब त्रिचालिस करोड सताईस लाख बाह्र हजार) हुनेछ। (३) वैकको कुल चुक्ता पुँजी रु. १८,६२,०६,२७,७३०/- (अठार अर्ब बैसठी करोड छ लाख सताईस हजार सात सय त्रैसठी मात्र) हुनेछ।"	नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि. /अफसाईट/एजिएम २२ /२०७८/७९ मिति २०७८/०९/०७ को प्राप्त पत्रानुसार यस बैंकका शेयरधनीलाई रु.२,९९,७८,८५,९६०/४५ (दुई अर्ब उन्नाइस करोड उनासी लाख पचासी हजार नौसय साठी र पैसा पैतालिस) बराबरको बोनस शेयर र सोमा लाग्ने कर प्रयोजनको लागि १.०४२६ प्रतिशतले हुने रकम रु.१९,५६,८३,४७/६० नगद लाभाना तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अग्रधिकार सेयर (Non Convertible Redeemable Preference Share) रु.५,४३,२७,१२,०००/- मा वार्षिक ६ प्रतिशतले हुने रकम रु.४४,९६,४६,९९१/६० अक्षरपी चवालिस करोड सोह लाख नगद लाभाना रु. ४४,९६,४६,९९१/६० अक्षरपी चवालिस करोड सोह लाख छयालिस हजार एक सय एकानबे र पैसा साठी मात्र) प्रदान गर्न स्वीकृती प्राप्त भएकोले बोनस शेयर समेत समायोजन हुने गरी अधिकृत पुँजी र जारी तथा चुक्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई शुन्यान्तर गरिएको।
२	७	(२)	(क)	(२) वैकको साधारण जारी पुँजीलाई देहाय अनुसार बाँडफाँड गरिएको छः (क) समूह "क" संस्थापक शेयरधनीः नेपाल सरकार रु.५,६०,४८,६४,२००/- (पाँच अर्ब साठी करोड अड्चालिस लाख चौत्तठी हजार दुई सय मात्र).....५९% (ख) समूह "ख" सर्वसाधारण समूहः सर्वसाधारण शेयरधनीहरू रु.५,३८,४०,६५,६०३/- (पाँच अर्ब अड्तीस करोड पचास लाख पैसौठ हजार छ सय तीन मात्र)४९% "	नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि. /अफसाईट/एजिएम २२ /२०७८/७९ मिति २०७८/०९/०७ को प्राप्त पत्रानुसार यस बैंकका शेयरधनीलाई रु.२,९९,७८,८५,९६०/४५ (दुई अर्ब उन्नाइस करोड उनासी लाख पचासी हजार नौसय साठी र पैसा पैतालिस) बराबरको बोनस शेयर र सोमा लाग्ने कर प्रयोजनको लागि १.०४२६ प्रतिशतले हुने रकम रु.१९,५६,८३,४७/६० नगद लाभाना तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अग्रधिकार सेयर (Non Convertible Redeemable Preference Share) रु.५,४३,२७,१२,०००/- मा वार्षिक ६ प्रतिशतले हुने रकम रु.४४,९६,४६,९९१/६० अक्षरपी चवालिस करोड सोह लाख नगद लाभाना रु. ४४,९६,४६,९९१/६० अक्षरपी चवालिस करोड सोह लाख छयालिस हजार एक सय एकानबे र पैसा साठी मात्र) प्रदान गर्न स्वीकृती प्राप्त भएकोले बोनस शेयर समेत समायोजन हुने गरी अधिकृत पुँजी र जारी तथा चुक्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई शुन्यान्तर गरिएको।	नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि. /अफसाईट/एजिएम २२ /२०७८/७९ मिति २०७८/०९/०७ को प्राप्त पत्रानुसार यस बैंकका शेयरधनीलाई रु.२,९९,७८,८५,९६०/४५ (दुई अर्ब उन्नाइस करोड उनासी लाख पचासी हजार नौसय साठी र पैसा पैतालिस) बराबरको बोनस शेयर र सोमा लाग्ने कर प्रयोजनको लागि १.०४२६ प्रतिशतले हुने रकम रु.१९,५६,८३,४७/६० नगद लाभाना तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अग्रधिकार सेयर (Non Convertible Redeemable Preference Share) रु.५,४३,२७,१२,०००/- मा वार्षिक ६ प्रतिशतले हुने रकम रु.४४,९६,४६,९९१/६० अक्षरपी चवालिस करोड सोह लाख नगद लाभाना रु. ४४,९६,४६,९९१/६० अक्षरपी चवालिस करोड सोह लाख छयालिस हजार एक सय एकानबे र पैसा साठी मात्र) प्रदान गर्न स्वीकृती प्राप्त भएकोले बोनस शेयर समेत समायोजन हुने गरी अधिकृत पुँजी र जारी तथा चुक्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई शुन्यान्तर गरिएको।
		(ख)		(ख) समूह "ख" सर्वसाधारण समूहः सर्वसाधारण शेयरधनीहरू रु.५,३८,४०,६५,६०३/- (पाँच अर्ब अड्तीस करोड पचास लाख पैसौठ हजार छ सय तीन मात्र)४९% "	नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि. /अफसाईट/एजिएम २२ /२०७८/७९ मिति २०७८/०९/०७ को प्राप्त पत्रानुसार यस बैंकका शेयरधनीलाई रु.२,९९,७८,८५,९६०/४५ (दुई अर्ब उन्नाइस करोड उनासी लाख पचासी हजार नौसय साठी र पैसा पैतालिस) बराबरको बोनस शेयर र सोमा लाग्ने कर प्रयोजनको लागि १.०४२६ प्रतिशतले हुने रकम रु.१९,५६,८३,४७/६० नगद लाभाना तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अग्रधिकार सेयर (Non Convertible Redeemable Preference Share) रु.५,४३,२७,१२,०००/- मा वार्षिक ६ प्रतिशतले हुने रकम रु.४४,९६,४६,९९१/६० अक्षरपी चवालिस करोड सोह लाख नगद लाभाना रु. ४४,९६,४६,९९१/६० अक्षरपी चवालिस करोड सोह लाख छयालिस हजार एक सय एकानबे र पैसा साठी मात्र) प्रदान गर्न स्वीकृती प्राप्त भएकोले बोनस शेयर समेत समायोजन हुने गरी अधिकृत पुँजी र जारी तथा चुक्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई शुन्यान्तर गरिएको।	नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि. /अफसाईट/एजिएम २२ /२०७८/७९ मिति २०७८/०९/०७ को प्राप्त पत्रानुसार यस बैंकका शेयरधनीलाई रु.२,९९,७८,८५,९६०/४५ (दुई अर्ब उन्नाइस करोड उनासी लाख पचासी हजार नौसय साठी र पैसा पैतालिस) बराबरको बोनस शेयर र सोमा लाग्ने कर प्रयोजनको लागि १.०४२६ प्रतिशतले हुने रकम रु.१९,५६,८३,४७/६० नगद लाभाना तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अग्रधिकार सेयर (Non Convertible Redeemable Preference Share) रु.५,४३,२७,१२,०००/- मा वार्षिक ६ प्रतिशतले हुने रकम रु.४४,९६,४६,९९१/६० अक्षरपी चवालिस करोड सोह लाख नगद लाभाना रु. ४४,९६,४६,९९१/६० अक्षरपी चवालिस करोड सोह लाख छयालिस हजार एक सय एकानबे र पैसा साठी मात्र) प्रदान गर्न स्वीकृती प्राप्त भएकोले बोनस शेयर समेत समायोजन हुने गरी अधिकृत पुँजी र जारी तथा चुक्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई शुन्यान्तर गरिएको।

पन्ध्रौं वार्षिक साधारणसभामा कृषि विकास बैंक लि. को नियमावलीको नियम ५ र ७ को संशोधनका लागि पेश भएको प्रस्तावको तीनमहले

क्र.सं	नियम	उप-नियम	खण्ड	उप खण्ड	विद्यमान व्यवस्था	प्रस्तावित व्यवस्था	संशोधनार्ह पने कारण
१	५	१		खण्ड	<p>वैकको अधिकृत पुँजी, जारी र चुत्ताको अंक र विभिन्न प्रकारको शेयर सङ्ख्या</p> <p>“ (१) वैकको अधिकृत पुँजी रु. २१,००,००,००,०००/- (एक्काईस अर्ब सयौं) हुनेछ। उक्त पुँजीलाई रु.१००/- का दरले १२,००,००,०००/-बाह्र करोड) थान साधारण शेयर र १,००,००,०००/- नौ करोड) थान अप्राधिकार शेयरमा विभाजन गरिएको छ।</p> <p>(२) वैकको कुलजारी पुँजी रु १६,४२,२६,४१,८०३/- (सोह्र अर्ब ब्यालिस करोड छबिस लाख एक्कालिस हजार आठ सय तीनमात्र) हुनेछ। जसमध्ये साधारण जारी पुँजी रु.१०,९८,९९,२९,८०३ (दशअर्ब अठ्ठानव्य करोड उनान्सय लाख उनान्तीस हजार आठ सय तीनमात्र) र अप्राधिकार जारी पुँजी ननक्यूमीलेटीभ इरीडिमेबल प्रिफिरेन्स शेयर रु.४,४३,२७,१२,०००/- (पाँचअर्ब त्रिचालिस करोड सताईस लाखबाह्र हजार) हुनेछ।</p> <p>(३) वैकको कुलचुत्तापुँजी रु १६,४२,२६,४१,८०३/- (सोह्र अर्ब ब्यालिस करोड छबिस लाख एक्कालिस हजार आठ सय तीनमात्र) हुनेछ।”</p>	<p>वैकको अधिकृत, जारी र चुत्ता पुँजीको अंक र विभिन्न प्रकारको शेयर सङ्ख्या मुल नियमावलीको नियम ५ उपनियम (१), (२) र (३) को सट्टा देहायको उपनियम (१), (२) र (३) राखी संशोधन गरिएको छ :</p> <p>(१) वैकको अधिकृत पुँजी रु. २५,००,००,००,०००/- (पच्चिस अर्ब सयौं) हुनेछ। उक्त पुँजीलाई रु.१००/- का दरले १६,००,००,०००/-सोह्र करोड) थान साधारण शेयर र १,००,००,०००/-नौ करोड) थान अप्राधिकार शेयरमा विभाजन गरिएको छ।</p> <p>(२) वैकको कुल जारी पुँजी रु १८,६२,०६,२७,५६३/- (अठार अर्ब वैसठी करोड छ लाख सताईस हजार सात सय त्रिसठी मात्र) हुनेछ। जसमध्ये साधारण जारी पुँजी रु.१३,८८,७९,१५,५६३ (तेह्र अर्ब अठ्ठार करोड उनान्त्सी लाख पन्ध्र हजार सात सय त्रिसठी मात्र) र अप्राधिकार जारी पुँजी ननक्यूमीलेटीभ इरीडिमेबल प्रिफिरेन्स शेयर रु.४,४३,२७,१२,०००/- (पाँच अर्ब त्रिचालिस करोड सताईस लाख बाह्र हजार) हुनेछ।</p> <p>(३) वैकको कुल चुत्ता पुँजी रु १८,६२,०६,२७,५६३/- (अठार अर्ब वैसठी करोड छ लाख सताईस हजार सात सय त्रिसठी मात्र) हुनेछ।”</p>	<p>नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि. /अफसाईट.एजिएम /२०७८/७९ मिति २०७८/०९/०७ को प्रान्त पत्रानुसार यस बैंकको शेयरधनीलाई रु.२,१९,७९,८५,९६०/४५ (दुइ अर्ब उनान्दाइस करोड उनानी लाख पचासी हजार नौसय साठी र पैसा पैतौलिस) वरावरको बोत्तस शेयर र सोमा लाने कर प्रयोजनको लागि १,०४,२६ प्रतिशतले हुने रकम रु.११,५६,८३,४७,१६० नगद लाभोश तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अप्राधिकार सेयर (Non Convertible Irredeemable Preference Share_ रु.४,४३,२७,१२,०००/- मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७९०/- नगद लाभोश गरी जम्मा नगद लाभोश रु.४४,१६,४६,१९,१६०/० अंदरुपी चवालिस् करोड सोह्र लाख छ्यालिस् हजार एक सय एकानव्ने र पैसा साठी मात्र। प्रदान गर्न स्वीकृती प्राप्त भएकोले बोत्तश शेयर समेत समायोजन हुने गरी अधिकृत पुँजी र जारी तथा चुत्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई शून्यान्तर गरिएको।</p>
२	७	(१)		(क)	<p>७. शेयर बाँडफाँड र शेयर वापतको रकमको भुक्तानी :</p> <p>(१) वैकको साधारण जारी पुँजीलाई देहाय अनुसार बाँडफाँड गरिएको छ :</p> <p>(क) समूह “क” संस्थापक शेयरधनी:</p> <p>नेपाल सरकार रु.५,६०,४८,६४,२००/- (पाँचअर्ब साठी करोड अड्चालिस लाखचौसठी हजार दुई सय मात्र).....४१%</p>	<p>नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि./अफसाईट.एजिएम /२०७८/७९ मिति २०७८/०९/०७ को प्रान्त पत्रानुसार यस बैंकको शेयरधनीलाई रु.२,१९,७९,८५,९६०/४५ (दुइ अर्ब उनान्दाइस करोड उनानी लाख पचासी हजार नौसय साठी र पैसा पैतौलिस) वरावरको बोत्तस शेयर र सोमा लाने कर प्रयोजनको लागि १,०४,२६ प्रतिशतले हुने रकम रु.११,५६,८३,४७,१६० नगद लाभोश तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अप्राधिकार सेयर (Non Convertible Irredeemable Preference Share) रु.४,४३,२७,१२,०००/- मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७९०/- नगद लाभोश गरी जम्मा नगद लाभोश रु.४४,१६,४६,१९,१६०/० अंदरुपी चवालिस् करोड सोह्र लाख छ्यालिस् हजार एक सय एकानव्ने र पैसा साठी मात्र। प्रदान गर्न स्वीकृती प्राप्त भएकोले बोत्तश शेयर समेत समायोजन हुने गरी अधिकृत पुँजी र जारी तथा चुत्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई शून्यान्तर गरिएको।</p>	<p>नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि./अफसाईट.एजिएम /२०७८/७९ मिति २०७८/०९/०७ को प्रान्त पत्रानुसार यस बैंकको शेयरधनीलाई रु.२,१९,७९,८५,९६०/४५ (दुइ अर्ब उनान्दाइस करोड उनानी लाख पचासी हजार नौसय साठी र पैसा पैतौलिस) वरावरको बोत्तस शेयर र सोमा लाने कर प्रयोजनको लागि १,०४,२६ प्रतिशतले हुने रकम रु.११,५६,८३,४७,१६० नगद लाभोश तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अप्राधिकार सेयर (Non Convertible Irredeemable Preference Share) रु.४,४३,२७,१२,०००/- मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७९०/- नगद लाभोश गरी जम्मा नगद लाभोश रु.४४,१६,४६,१९,१६०/० अंदरुपी चवालिस् करोड सोह्र लाख छ्यालिस् हजार एक सय एकानव्ने र पैसा साठी मात्र। प्रदान गर्न स्वीकृती प्राप्त भएकोले बोत्तश शेयर समेत समायोजन हुने गरी अधिकृत पुँजी र जारी तथा चुत्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई शून्यान्तर गरिएको।</p>
				(ख)	<p>(ख) समूह “ख” सर्वसाधारण समूह :</p> <p>सर्वसाधारण शेयरधनीहरू रु.५,३८,४०,६५,६०३/- (पाँच अर्ब अड्तीस करोड पचास लाख वैसठी हजार छ सय तीनमात्र) ४९% ”</p>	<p>नेपाल सरकार रु. ६,७२,५८,३७,०३१/- (छ अर्ब बहतर अठ्ठाउन लाख सैतिस हजार उनान्चालिस मात्र)४१%</p> <p>(ख) समूह “ख” सर्वसाधारण समूह :</p> <p>सर्वसाधारण शेयरधनीहरू रु.६,४६,२०,७८,७२४/- (छ अर्ब छ्यालिस् करोड दिस लाख अठ्ठहत्तर हजार सात सय चौदिस मात्र) ४९%”</p>	<p>नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि./अफसाईट.एजिएम /२०७८/७९ मिति २०७८/०९/०७ को प्रान्त पत्रानुसार यस बैंकको शेयरधनीलाई रु.२,१९,७९,८५,९६०/४५ (दुइ अर्ब उनान्दाइस करोड उनानी लाख पचासी हजार नौसय साठी र पैसा पैतौलिस) वरावरको बोत्तस शेयर र सोमा लाने कर प्रयोजनको लागि १,०४,२६ प्रतिशतले हुने रकम रु.११,५६,८३,४७,१६० नगद लाभोश तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अप्राधिकार सेयर (Non Convertible Irredeemable Preference Share) रु.४,४३,२७,१२,०००/- मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७९०/- नगद लाभोश गरी जम्मा नगद लाभोश रु.४४,१६,४६,१९,१६०/० अंदरुपी चवालिस् करोड सोह्र लाख छ्यालिस् हजार एक सय एकानव्ने र पैसा साठी मात्र। प्रदान गर्न स्वीकृती प्राप्त भएकोले बोत्तश शेयर समेत समायोजन हुने गरी अधिकृत पुँजी र जारी तथा चुत्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई शून्यान्तर गरिएको।</p>

कृषि विकास बैंक लि.

व्यवस्थापन समूह



अनिलकुमार उपाध्याय

प्रमुख कार्यकारी अधिकृत



प्रताप सुवेदी

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



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



ध्रुवचन्द्र गौतम

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



दीर्घबहादुर अर्याल

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(का. मु. उप-महाप्रबन्धक)



प्रेम कुमार श्रेष्ठ

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



बाबुराज थापा

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

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- डालेन्द्र थापा, का.मु.वि.प्र., अवकास कोष व्यवस्थापन कार्यालय
- सरिता कुमारी पोखरेल दहाल, का.मु.वि.प्र., कम्प्लाइन्स विभाग
- रुक्मणी भट्ट उपाध्याय, का.मु.वि.प्र., शाखा सञ्चालन विभाग
- माधव रिजाल, का.मु.वि.प्र., योजना विभाग
- हिमलाल पौडेल, का.मु.वि.प्र., कम्पनी सचिवालय
- श्री टंक प्रसाद पोखेल, का.मु.वि.प्र., बजार तथा अनुसन्धान विभाग
- नीकू आचार्य, का.मु.वि.प्र., जोखिम व्यवस्थापन विभाग

प्रदेशस्तरीय प्रदेश प्रमुख

- प्रदेश नं. १, का.मु. प्रदेश प्रमुख - नवराज न्यौपाने, प्रदेश कार्यालय, विराटनगर
- प्रदेश नं. २, (क) का.मु. प्रदेश प्रमुख - तीलक प्रधान, प्रदेश कार्यालय, जनकपुर
प्रदेश नं. २, (ख), का.मु. प्रदेश प्रमुख - नारायण प्रसाद आचार्य, प्रदेश कार्यालय, वीरगञ्ज, पर्सा
- बागमती (क), का.मु. प्रदेश प्रमुख - जगदिश्वर पन्थी, प्रदेश कार्यालय, काठमाडौं
बागमती (ख), प्रदेश प्रमुख - रघुनाथ न्यौपाने, प्रदेश कार्यालय, विरेन्द्रनगर, चितवन

- गण्डकी प्रदेश, प्रदेश प्रमुख - घनेन्द्र अधिकारी, प्रदेश कार्यालय, पोखरा
- लुम्बिनी (क), प्रदेश प्रमुख - राजेश कुमार श्रीवास्तव, प्रदेश कार्यालय, भैरहवा
लुम्बिनी (ख), का.मु. प्रदेश प्रमुख - गिरीराज रेग्मी, प्रदेश कार्यालय, दाङ
- कर्णाली प्रदेश, का.मु. प्रदेश प्रमुख - खुसैंद अहमद, कार्यालय, सुर्खेत
- सुदूरपश्चिम प्रदेश, का.मु. प्रदेश प्रमुख - योगेन्द्र बहादुर सिंह, प्रदेश कार्यालय, धनगढी

मुख्य शाखास्तरीय प्रबन्धक

- राजेन्द्र रानाभाट, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा गौशाला
- रञ्जन खनाल, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा रत्नपार्क

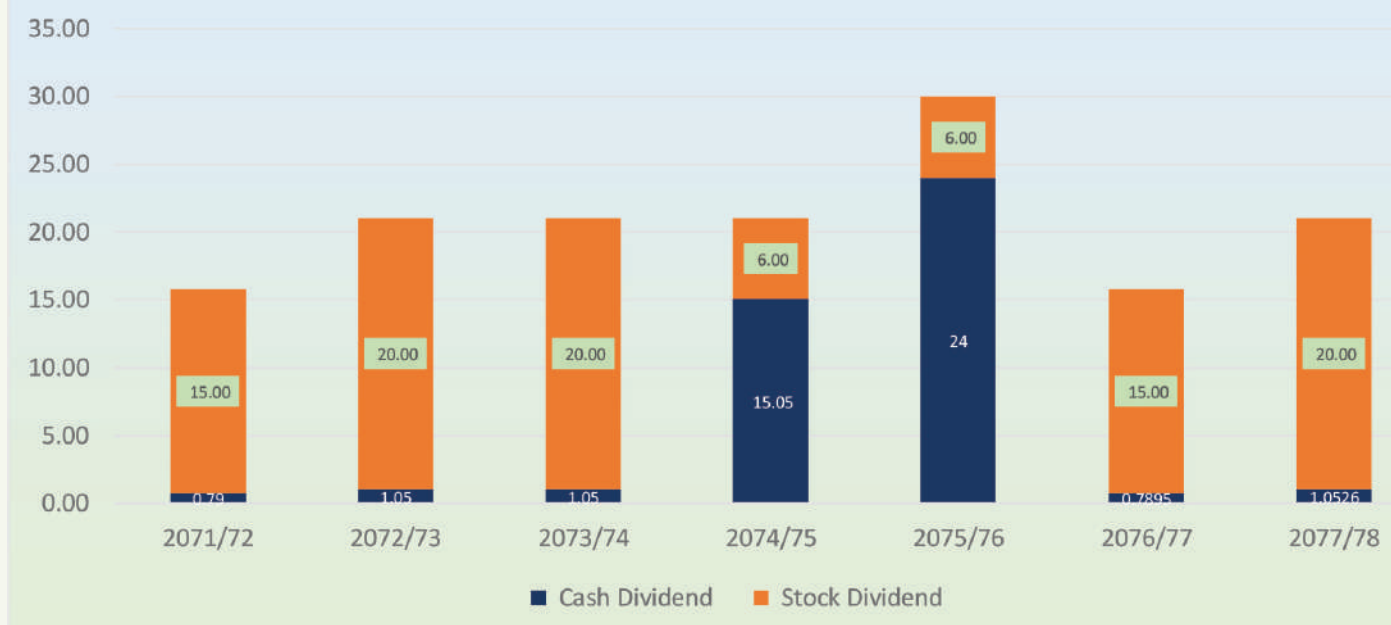
- नविन कुमार पाख्रिन, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा लगनखेल

बैंक व्यवस्थापन समूह

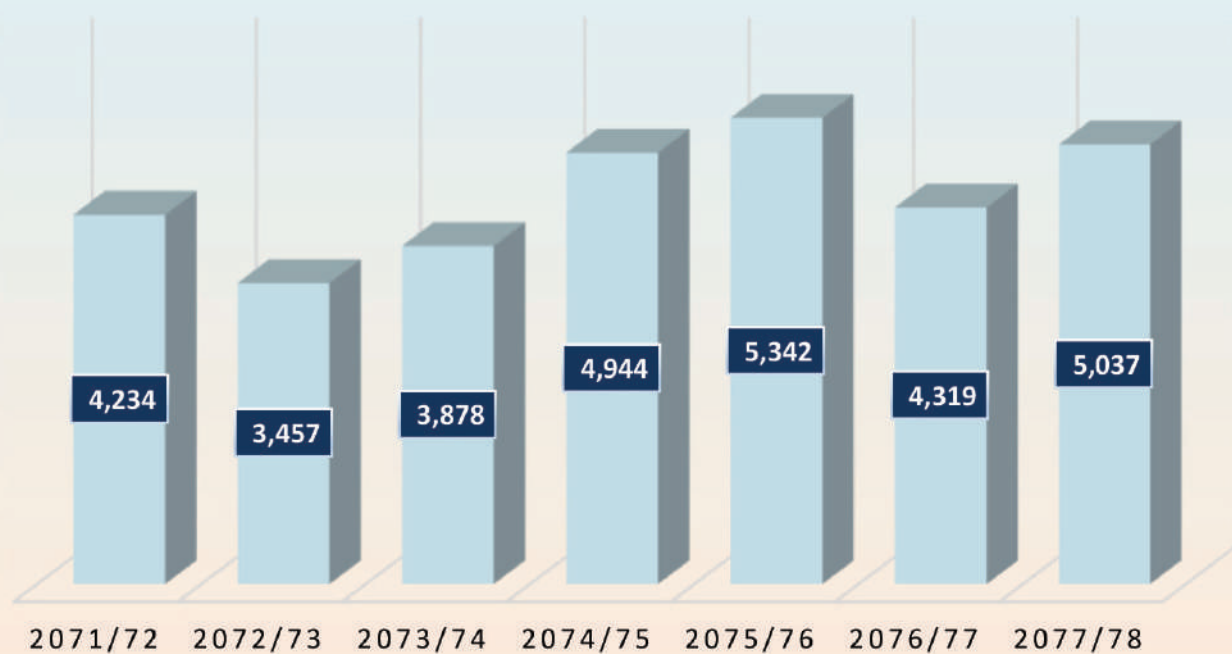


Key Performance Highlights

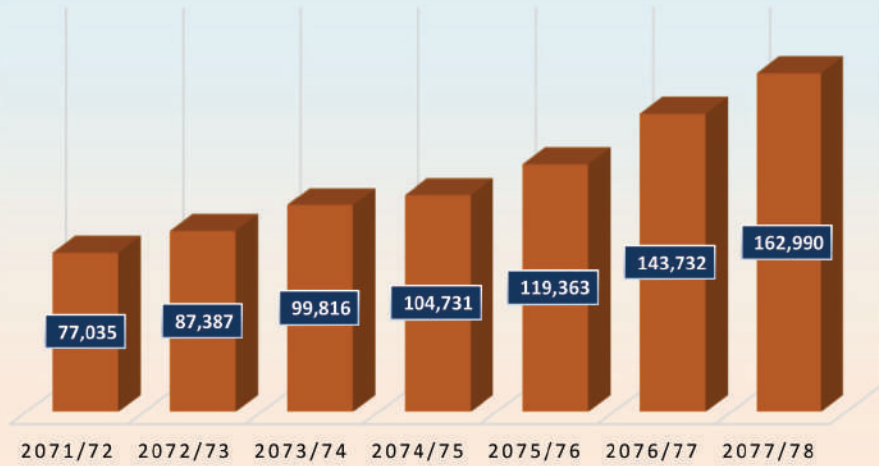
Stock and Cash Dividend Percentage



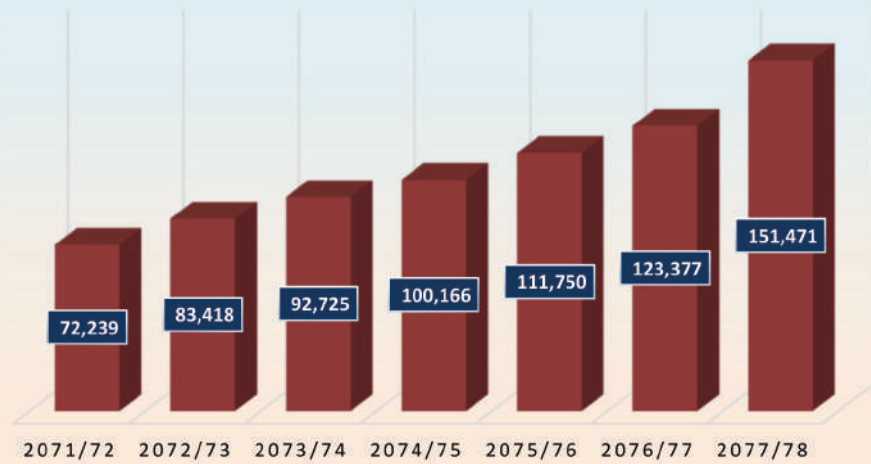
OPERATING PROFIT RS. (MILLIONS)



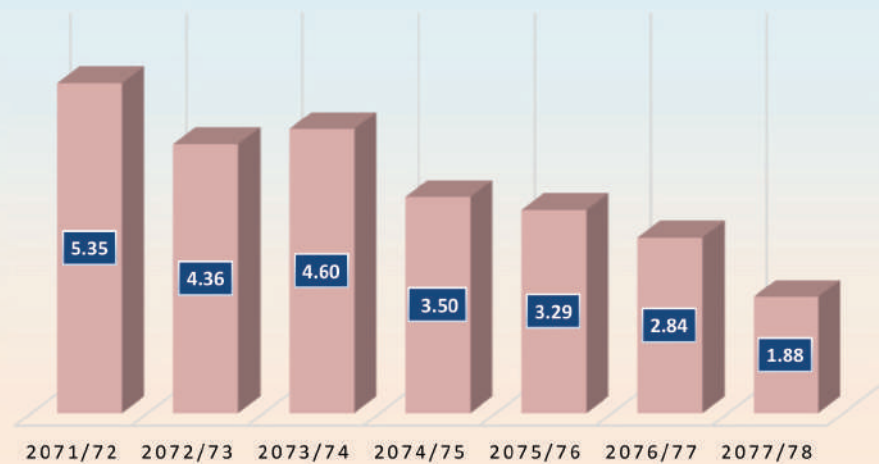
DEPOSIT RS.(MILLIONS)



LOANS RS.(MILLIONS)



NPL PERCENTAGE



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१. निक्षेप सेवा (Deposit Product)

(क) बचत निक्षेप खाता (Saving Deposit Account)

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

(ख) मुद्दती निक्षेप खाता (Fixed Deposit Account)

- Term Fixed Deposit
- Structural Fixed Deposit
- General Fixed Deposits
- Special Fixed Deposits
- Mero Khusi Mero Bhabisya Fixed Deposits
- ADBL Retired Staff Fixed Deposits
- Corporate Fixed Deposits
- Forex Fixed Deposits
- Remittance Fixed Deposits

(ग) अक्षयकोष खाता (Akshya Kosh Account)

(घ) चलती निक्षेप खाता (Current Deposit Account)

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

(च) करेन्ट कल खाता (Current call Account)

२. ५ इन १ अनलाइन खाता (5 in 1 Online Account)

कृषि विकास बैंक लि.ले स्वदेश तथा विदेशमा रहेका नेपाली नागरीक तथा गैह्र आवश्यक नेपालीहरूलाई लक्षित गरी व्यक्तिगत तर्फको बचत,चलती र मुद्दती खाता बैंकको Website: www.adbl.gov.np/ www.onlineaccount.adbl.gov.np मार्फत अनलाइन रुपमा खोल्न सकिने सुविधा उपलब्ध गराएको छ । साथै बैंकले डिम्याट खाता, मेरो शेयर, सि-आश्वा रजिष्ट्रेशन नं., भिसा डेविट कार्ड र ईन्टरनेट बैंकिङ्ग सेवाहरूको निवेदन एकै साथ दिन सकिने 5 in 1 Online Account सुविधा समेत सञ्चालनमा ल्याएको छ ।

३. कर्जा तथा सापट सेवा (Loan & Advances)

यस बैंकका देशभरनै छरिएर रहेका कार्यालयहरूबाट 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 (Agricultural & MSME Loan)

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

(ख) उपभोग्य कर्जा (Consumer Loan)

- | | |
|--|---------------------|
| घरायसी कर्जा | कर्मचारी सेवा कर्जा |
| ओभरड्राफ्ट कर्जा | आवास कर्जा |
| घर खरीद कर्जा | घडेरी खरीद कर्जा |
| शैक्षिक कर्जा | सुनचाँदी धितो कर्जा |
| मुद्दति रसिद धितो कर्जा | शेयर धितो कर्जा |
| हायरपचेज कर्जा | तलबी खाता कर्जा |
| अटो कर्जा | पुननिर्माण कर्जा |
| क्रेडिट कार्ड सुविधा | |
| सरकारी तथा अन्य सुरक्षणपत्र धितो कर्जा | |
| कर्मचारी सेवा कर्जा | |

(ग) संस्थागत कर्जा (Consumer Loan)

- | | |
|---|---------------|
| थोक कर्जा | उद्योग कर्जा |
| सेवा कर्जा | व्यापार कर्जा |
| ओभरड्राफ्ट कर्जा | |
| जलबिद्युत/बैंकाल्पिक उर्जा कर्जा | |
| सरल ठेक्कापट्टा कर्जा/हाइपोथिकेशन कर्जा | |
| व्यावसायिक भवन/हाउजिङ्ग कर्जा | |
| सहवित्तीयकरण कर्जा/त्रिजग्याप कर्जा | |
| विश्वासको लिखत (TR) कर्जा | |
| निर्यात कर्जा (पूर्व) | |
| एडभान्स अन क्रेडिट | |
| जमानत दावी कर्जा | |
| निर्यात कर्जा (पश्चात) | |
| होमस्टे सभिस कर्जा | |
| पर्यटन सेवा 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)

स्वदेशमा नै रोजगारी श्रृजना गरी नेपाली युवाहरूलाई विदेश पलायन हुनबाट रोक्न महिला, दलित तथा पिछडा 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 मन्त्रीपरिषदबाट स्वीकृत ब्याज अनुदान सहितको सहूलियतपूर्ण कर्जा सम्बन्धि कार्यविधिको अधिनमा रही निम्नानुसारका शीर्षकहरूमा बैंकका सम्पूर्ण शाखाहरूबाट सहूलियतपूर्ण कर्जा उपलब्ध हुनेछ ।

- व्यावसायिक कृषि तथा पशुपंक्षी कर्जा
- शिक्षित युवा स्वरोजगार कर्जा
- विदेशबाट फर्केका युवा परियोजना कर्जा
- महिला उद्यमशिलता कर्जा
- दलित समुदाय व्यवसाय विकास कर्जा
- उच्च र प्राविधिक तथा व्यावसायिक शिक्षा कर्जा
- भुकम्प पीडितहरूको नीजि आवास निर्माण कर्जा
- कपडा उद्योग सञ्चालन कर्जा
- प्राविधिक शिक्षा तथा व्यवसायिक तालीम परिषदबाट मान्यता प्राप्त संस्थाबाट लिइने तालीम आदिको लागि प्रदान गरिने कर्जा ।
- युवा स्वरोजगार कर्जा

८. विप्रेषण सेवा (Remittance Service)

क) एडिबिएल विप्रेषण (ADBL Remit): नेपालभर छरिएर रहेका यस बैंकका सम्पूर्ण कार्यालयहरूबाट रकम पठाउने तथा पाउने सरल, सुरक्षित र भरपर्दो माध्यमको रूपमा बैंकको आफ्नो ADBL Remit सेवा सञ्चालनमा ल्याएको छ ।

ख) एजेन्सी विप्रेषण (Agency Remit) : विश्वको जुनसुकै स्थानबाट पठाएको रकम यस बैंकका देशभर रहेका कार्यालयहरूबाट सरल प्रक्रियाले तुरुन्तै ग्राहकलाई भुक्तानी गर्ने भरपर्दो माध्यम (यस अन्तर्गत समावेश भएका एजेन्सीहरू विप्रेषण सेवाहरू :-

- | | |
|-----------------|----------------|
| ☞ Western Union | ☞ Money Gram |
| ☞ Siddhartha | ☞ Easy Link |
| ☞ BOOM | ☞ Prithivi |
| ☞ Prabhu, | ☞ Himal |
| ☞ Sewa | ☞ City Express |
| ☞ IME | |

५) 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 दिइरहेका छन् ।

बोलपत्र जमानत	वित्तीय जमानत
कार्यसम्पादन जमानत	काउण्टर जमानत
अग्रिम भुक्तानी/पेशकी जमानत	धरौटी जमानत
वण्डेड वेयर हाउस जमानत	

ख) प्रतिपत्र सेवा (Letter of Credit): बैंकका तोकिएका शाखाहरूबाट सरल प्रक्रिया, न्यूनतम सेवा शुल्क कर्जा सुविधा सहित नेपालभरका कार्यालयहरूबाट ग्राहकको आवश्यकता अनुसार प्रतिपत्र सेवा उपलब्ध रहेको छ ।

६) आधुनिक बैंकिङ्ग सेवा (Modern Banking Service)

(क) किसान क्रेडिट कार्ड (Kisan Credit Card): कृषि विकास बैंक लि. यस बैंकसँग सहकार्य गरेका अन्य बैंक तथा वित्तीय संस्थाहरूबाट कृषि व्यवसाय सञ्चालनार्थ कर्जा लिएका किसानहरूको सुविधालाई मध्यनजर गरी निजको स्वीकृत कर्जा सीमा बराबरको रकम कृषि कार्य गर्न आवश्यक मलखाद विउविजन, कृषि औजार लगाएतका कृषि सामग्रीहरूको तथा किसानहरूले उत्पादन गरेको कृषि उपज बैंकले नियुक्त गरेका एजेन्टहरू मार्फत खरीद विक्री गरी वित्तीय कारोबार गर्न कृषक ग्राहकहरूका लागि कृषि विकास बैंक ले किसान क्रेडिट कार्ड जारी गरी सञ्चालनमा ल्याएको छ ।

(ख) किसान एप्स (Kisan App): ग्राहकहरूले आफ्नो मोबाइल वा Web Browser बाट बैंकले उपलब्ध गराएको Application Software मार्फत दुरसंचार संजालमा आवद्ध भई विभिन्न कारोबार गर्न तथा कृषि व्यवसाय सम्बन्धी प्राविधिक ज्ञान, कृषि सामग्रीहरूको उपलब्धता तथा उत्पादित वस्तुहरूको भण्डारण, प्रशोधन तथा बजारीकरण सम्बन्धी सूचना प्रवाह गर्ने उद्देश्यका साथ सञ्चालनमा किसान एप्स (Kisan Apps) प्रणाली विकास गरी सञ्चालनमा ल्याएको छ ।

ग) ATM Service : सेवाग्राहीहरूको सुविधालाई मध्यनजर गर्दै यस बैंकले देशका अधिकांश स्थान एवं ग्राहकको बढी भिडभाड हुने एवं स्थानहरूमा बैंकको आफ्नै ATM Machine जडान गरी ATM सेवा दिइरहेको छ । हाल यस बैंकका देशका विभिन्न ९७ स्थान ATM मार्फत सेवा प्रवाह भइरहेको छ ।



Agricultural Development Bank Ltd.

कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

कृषि विकास बैंकको सेवा तथा सुविधाहरू

- घ) सी-आस्वा सेवा (C-ASBA) : विभिन्न कम्पनीहरूको Initial Public Offering त्यफ Further Public Offering तथा Right Offering मार्फत जारी भएका शेयर खरीदको लागि यस बैंकका नेपालभरनै रहेका कार्यालयहरूबाट आवेदन गर्न सकिने आस्वा (Centralized Application Supported by Blocked Amount- C-ASBA) सुबिधा सञ्चालनमा रहेको छ ।
- ङ) **ADBL Smart Banking** : "साथमा छ हरपल तपाईं हाम्रो एडिबिएल" भन्ने नाराका साथ यस बैंकमा खाता रहेको ग्राहकहरूले आफ्नो मोबाईल बाट रकम रकमान्तर, युटिलिटी बिल भुक्तानी, निक्षेप तथा कर्जा मौज्दातको जानकारी, स्टेटमेन्ट तथा चेकबुक अनुरोध लगायतका सुबिधाहरू ADBL SMART Banking मार्फत उपभोग गर्न सकिन्छ ।
- च) **Internet Banking**: यस बैंकका संस्थागत/व्यक्तिगत ग्राहकहरूले खाताबाट रकम रकमान्तर, युटिलिटी बिल भुक्तानी, निक्षेप तथा कर्जा मौज्दातको जानकारी, स्टेटमेन्ट तथा चेकबुक अनुरोध लगाएतका सुबिधाहरू **Internet Banking** मार्फत उपयोग गर्न सकिने सुविधा रहेको छ ।
- छ) **ADBL Debit Card** : बैंकका सम्पूर्ण ग्राहकहरूलाई नेपाल र भारतमा समेत प्रयोग गर्न सकिने VISA DEBIT CARD सेवा उपलब्ध रहेको छ ।
- ज) **ABBS Service** : नेपालभरनै रहि CBS T24 जडान भएका कार्यालयहरू मार्फत जुनसुकै शाखामा रहेका खातामा नगद जम्मा गर्न तथा भुक्तानी लिन, चेकबुक प्राप्त गर्न, Balance Certificate लिन, Account Statement लिन, Good for Payment लगायत सम्पूर्ण ABBS सुबिधा दिइरहेको छ ।
- झ) **Clearing Service** : बैंकका जुनसुकै कार्यालयमा अन्य बैंकको चेक जम्मा गर्न सकिने Electronic Cheque Clearing (ECC) तथा Interbank Payment System (IPS) तथा Connect IPS सुबिधा रहेको छ ।
- ञ) **Foreign Currency Buy/Sell** : नेपाल राष्ट्र बैंकले तोकेको विभिन्न देशका विदेशी मुद्राहरू यस बैंकका विभिन्न शाखाहरूबाट खरीद बिक्री तथा सटही सुबिधा रहेको छ ।
- ट) **SWIFT Transfer** : यस बैंकको स्वीफ्ट कोड ADBLNPKA को माध्यमबाट विश्वका जुनसुकै मुलुक/स्थानमा रकम पठाउन तथा जुनसुकै स्थानबाट पठाएको रकम नेपालभर रहेको यस बैंकका कार्यालयहरूबाट सजिलै र सुरक्षित प्राप्त गर्न सकिन्छ ।
- ठ) **Safe Deposit Locker** : ग्राहकहरूको गरगहना, सुन लगायत बहुमूल्य सम्पत्ति सुरक्षाको लागि यस बैंकले देशभरका विभिन्न कार्यालयहरूमा ग्राहक आफैले उपयोग गर्न सक्ने Safe Deposit Locker सुविधा दिइरहेको छ ।
- ड) **SMS Alert** : ग्राहकको खातामा भएको कारोबारको अवस्थाको SMS मार्फत सम्बन्धित खातावालाको मोबाईलमा तत्कालै निःशुल्क जानकारी गराउने ADBL SMS Alert सुबिधा सञ्चालनमा रहेको छ ।
- ढ) **Government Transaction** : ग्राहकहरूको माग एवं आवश्यकता अनुसार नेपाल सरकारको राजश्व संकलन लगायतको कार्यको लागि सरकारी कारोबार समेत गर्दै आइरहेको छ ।
- ण) **ADBL Demat Account Service** : यस बैंकमा Demat खाताको सुविधा रहेकोमा आफ्नो भौतिक शेयर प्रमाणपत्रलाई Demat गर्न सकिने सुविधा रहेको छ ।
- त) **Connect IPS Service** : Connect IPS को माध्यमबाट ग्राहकहरूले इन्टरनेट प्रयोग गरी जहाँबाट पनि अन्तरबैंक जम्मा/भुक्तानी गर्न सक्ने सुविधा रहेको छ ।
- थ) **ADBL Credit Card** : बैंकमा खाता भई निश्चित नियमित आमदानी गर्ने ग्राहकहरूका लागि रु.१० लाख सम्मको लिमिट हुने गरी नेपाल र भारतमा समेत प्रयोग गर्न सकिने VISA CREDIT CARD सेवा उपलब्ध रहेको छ ।
- द) **बजार निर्माता (Market Maker) सेवा** : नेपाल राष्ट्र बैंक मार्फत निष्कासन हुने विभिन्न प्रकारका लामो अवधिका ऋणपत्रहरू जस्तै राष्ट्रिय बचतपत्र, नागरिक बचतपत्रको प्राथमिक तथा दोस्रो बजार कारोबार र वैदेशिक रोजगार बचतपत्रको दोस्रो बजार कारोबार कारोबार गर्न नेपाल राष्ट्र बैंकबाट इजाजत लिई प्राथमिक तथा दोस्रो बजार कारोबार सुविधा रहेको छ ।



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कृषि विकास बैंकको सेवा तथा सुविधाहरू

ध) सुन चाँदी खरिद सुविधा (Precious Metal trading) : सुन चाँदी व्यवसायीहरू आवद्ध विभिन्न व्यवसायी संघहरूको सिफारिसमा Real time dealing rate मा सुन तथा चाँदी खरिद गर्न सकिन्छ ।

संस्थागत बैकिङ्ग

- ✓ क्रेडिट लिमिट सुविधा (Credit limit facility)
- ✓ संस्थागत निक्षेप- Current, call and fixed
- ✓ लगानी (Equity Financing)
- ✓ कर्जा सुविधा- Fixed and Working Capital)
- ✓ थोक कर्जा सुविधि (Wholesale Lending)
- ✓ प्रतित पत्र तथा जमानत सुविधा Letter of Credit and Bank Guarantee)
- ✓ नगद व्यवस्थापन (Cash Management)
- ✓ ई-बैंकिङ्ग तथा तलब व्यवस्थापन सेवा (e-Banking service and Salary Management)

SME बैकिङ्ग

नेपालको गाउँ देखि सहर सम्मका न्युन आय आर्जन भएका जनताहरूबाट सिमित पुँजी लागतबाट सञ्चालन गर्ने साना तथा मझौला उद्योगहरूमा कर्जा सुविधा तथा क्षमता अभिवृद्धि गरी आय अर्जन वढाउन सहयोग गर्ने ।

- SME कर्जा तथा Value chain financing
- उद्यमशिलता तालिम तथा प्राविधिक सहयोग
- लघु विमा (बाली तथा पशु विमा)

वित्तीय साक्षरता कार्यक्रम

नेपाल राष्ट्र बैंकको निर्देशानुसार देशको सम्पूर्ण क्षेत्रका जनताहरूलाई बैंक तथा वित्तीय संस्थाको पहुँच तथा मूल प्रवाह नआएको परिप्रेक्ष्यमा यस बैंकले आफ्नो बजेट तथा कार्यक्रम अन्तर्गत कार्यक्रम सञ्चालन एवं विस्तार गर्ने नीति अनुरूप कार्य गर्दै आएको छ । जस अनुसार प्रत्येक कार्यालय र प्रदेश कार्यालयहरूलाई लक्ष्य निधारण पठाउने र सोही बमोजिम कार्यक्रम सञ्चालनमा हुने गरेको छ । खासगरी स्थानीय लक्षित समूह जस्तै स्कूल, कलेज, जेष्ठ नागरिक आदिको पहिचान गरी वित्तीय साक्षरताका लागि कम्तिमा एक कार्यालय एक कार्यक्रम सञ्चालन गर्नेगरी बैंकले कार्य गरिरहेको छ ।

संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम

बैंकले संस्थागत सामाजिक उत्तरदायित्व कार्यलाई पनि आत्मसाथ गर्दै अधि बढ्दै आएको छ । बैंकले हाल कुल नाफाको १ प्रतिशत रकम संस्थागत सामाजिक उत्तरदायित्व शीर्षक अन्तर्गत खर्च गर्न कार्यविधि बनाई कार्यान्वयनमा ल्याएको छ । बैंकले समय समयमा दैवीप्रकोप, आगलागी, भूकम्प जस्तो विपत्तिमा परेकालाई आर्थिक एवं भौतिक सहयोग, वातावरण संरक्षण, प्रतिकालय, आश्रम, मठ-मन्दिर निर्माण तथा मर्मत, विद्यालयलाई भौतिक सामग्री, खानेपानी व्यवस्था, सडक निर्माण तथा जिर्णोद्धार, सामुदायिक भवन निर्माण, वृद्ध वृद्धा आश्रम, कृषापुत्री स्थान, आदीमा वार्षिक रुपमा केन्द्रदेखि स्थानीय निकायका कार्यालयहरू मार्फत आर्थिक सहयोग गर्दै आएको छ । यस्तै नेपाल सरकार स्थानीय सरकारको समन्वयमा जिल्लाका स्थानीयस्तरमा सामाजिक सुरक्षा भत्ता समेत वितरण गर्दै आएको छ ।



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बैंकको मुख्य कार्यालय, प्रदेश कार्यालय र शाखा कार्यालयहरूको सम्पर्क टेलिफोन तथा इमेलहरू

Province Office	S.n.	Branch	District	email	Office Phone	Office Mobile No
Biratnagar	1	Province Biratnagar	Morang	biratnagar.ro@adbl.gov.np	021-525338	9851315066
Biratnagar	2	Dhulabari, Jhapa	Jhapa	dhulabari.branch@adbl.gov.np	023-560277	9851316369
Biratnagar	3	BhadraPur, Jhapa	Jhapa	bhadrapur.branch@adbl.gov.np	023-455331	9851316366
Biratnagar	4	Birtamod, Jhapa	Jhapa	birtamod.banking@adbl.gov.np	023-542800	9851316367
Biratnagar	5	Surunga, Jhapa	Jhapa	surunga.branch@adbl.gov.np	023-550892	9851316370
Biratnagar	6	Damak, Jhapa	Jhapa	damak.branch@adbl.gov.np	023-580471	9851316368
Biratnagar	7	Ilam	Ilam	ilam.branch@adbl.gov.np	027-520096	9851315566
Biratnagar	8	Phikkal, Ilam	Ilam	phikkal.branch@adbl.gov.np	027-540366	9851315567
Biratnagar	9	Mangalbare, Ilam	Ilam	mangalbare.branch@adbl.gov.np	027-400111	9851315568
Biratnagar	10	Phidim, Panchthar	Panchthar	phidim.branch@adbl.gov.np	024-520466	9851315466
Biratnagar	11	Taplejung	Taplejung	taplejung.branch@adbl.gov.np	024-460166	9851315366
Biratnagar	12	Rangeli, Morang	Morang	rangeli.branch@adbl.gov.np	021-580049	9851315073
Biratnagar	13	Indrapur, Morang	Morang	indrapur.branch@adbl.gov.np	021-546771	9851315068
Biratnagar	14	Birtnagar, Morang	Morang	birtnagar.banking@adbl.gov.np	021-538261	9851315067
Biratnagar	15	Urlabari, Morang	Morang	urlabari.branch@adbl.gov.np	021-541878	9851315071
Biratnagar	16	Kanchanbari, Morang	Morang	kanchanbari.banking@adbl.gov.np	021-460213	9851315070
Biratnagar	17	Aambari, Morang	Morang	jhurkiya.branch@adbl.gov.np	021-580149	9851315075
Biratnagar	18	Tinpaini, Morang	Morang	tinpaini.banking@adbl.gov.np	021-524260	9851315069
Biratnagar	19	Netachowk, Morang	Morang	b.netachowk@adbl.gov.np	021-525149	9851315074
Biratnagar	20	Branch Letang	Morang	rtc.letang@adbl.gov.np	021-560090	9851315072
Biratnagar	21	Branch Ratuwamai	Morang	ratuwamai.branch@adbl.gov.np		9849058414
Biratnagar	22	Inaruwa, Sunsari	Sunsari	inruwa.branch@adbl.gov.np	025-560141	9851315166
Biratnagar	23	Harinagara, Sunsari	Sunsari	harinagara.branch@adbl.gov.np	025-561112	9851315169
Biratnagar	24	Ramganj, Barju	Sunsari	ramganj.branch@adbl.gov.np	021-470038	9851315171
Biratnagar	25	Itahari, Sunsari	Sunsari	itahari.banking@adbl.gov.np	025-582750	9851315168
Biratnagar	26	Dharan, Sunsari	Sunsari	dharan.banking@adbl.gov.np	025-533054	9851315167
Biratnagar	27	Duhabi, Sunsari	Sunsari	duhabi.branch@adbl.gov.np	025-540702	9851315170
Biratnagar	28	Laukahi, Sunsari	Sunsari	laukahi.branch@adbl.gov.np	025-560840	9851315172
Biratnagar	29	Dhankuta	Dhankuta	dhankuta.branch@adbl.gov.np	026-520421	9851315866
Biratnagar	30	Terhathum	Terhathum	terhathum.branch@adbl.gov.np	026-460313	9851315766
Biratnagar	31	Bhojpur	Bhojpur	bhojpur.branch@adbl.gov.np	029-420166	9851315966
Biratnagar	32	Chainpur, Sankhuwasabha	Sankhuwasabha	chainpur.branch@adbl.gov.np	029-570166	9851315667
Biratnagar	33	Khandbari, Sankhuwasabha	Sankhuwasabha	khandbari.branch@adbl.gov.np	029-560166	9851315666
Biratnagar	34	Chuhandanda, Terhathum	Terhathum	chuhandanda.banking@adbl.gov.np	021-620166	9851315767
Biratnagar	35	Gauradaha, Jhapa	Jhapa	gauradaha.branch@adbl.gov.np	023-480325	9851316371
Biratnagar	36	Ravi, Panchthar	Panchthar	rabi.branch@adbl.gov.np	024-412114	9851315467
Biratnagar	37	Gaighat, Udayapur	Udayapur	gaighat.branch@adbl.gov.np	035-420166	9851315266
Biratnagar	38	Katari, Udayapur	Udayapur	katari.branch@adbl.gov.np	035-450513	9851315267
Biratnagar	39	Beltar, Udayapur	Udayapur	beltar.branch@adbl.gov.np	035-440329	9851315268
Biratnagar	40	Diktel Khotang	Khotang	diktel.branch@adbl.gov.np	036-420166	9851316066
Biratnagar	41	Okhaldhunga	Okhaldhunga	okhaldhunga.branch@adbl.gov.np	037-520118	9851316266
Biratnagar	42	Salleri Solu, Solukhumbu	Solukhumbu	salleri.branch@adbl.gov.np	038-520449	9851316166
Biratnagar	43	Champadevi, Okhaldhunga	Okhaldhunga	branch.ghorakhori@adbl.gov.np		9851316267
Biratnagar	44	Sotang, Solukhumbu	Solukhumbu	sotang.branch@adbl.gov.np	038-410087	9851316167
Biratnagar	45	Basa, Solukhumbu	Solukhumbu	dudhkoshi.branch@adbl.gov.np		9851316168
Biratnagar	46	Branch Chisapani, Khotang	Khotang	chisapani.banking@adbl.gov.np>		9851316067
Janakpur	47	Province Office Janakpur	Dhanusha	janakpur.ro@adbl.gov.np	041-522670	9851316466
Janakpur	48	Dhalkebar, Dhanusha	Dhanusha	dhalkewar.branch@adbl.gov.np	41560101	9851316469
Janakpur	49	Sabaila, Dhanusha	Dhanusha	sabela.branch@adbl.gov.np		9851316470
Janakpur	50	Khajuri, Dhanusha	Dhanusha	khajuri.branch@adbl.gov.np		9851316472
Janakpur	51	Nagarain, Dhanusha	Dhanusha	nagarain.branch@adbl.gov.np	41400002	9851316471
Janakpur	52	Milsarea Janakpur, Dhanusha	Dhanusha	janakpur.branch@adbl.gov.np	41524889	9851316467
Janakpur	53	Shivachowk Janakpur, Dhanusha	Dhanusha	janakpur.banking@adbl.gov.np	41590013	9851316468



Province Office	S.n.	Branch	District	email	Office Phone	Office Mobile No
Janakpur	54	Mahendranagar, Dhanusha	Dhanusha	mahendranagar.branch@adbl.gov.np		9851316473
Janakpur	55	Jaleshor, Mahottari	Mahottari	jaleshor.branch@adbl.gov.np	44520012	9851316866
Janakpur	56	Gaushala, Mahottari	Mahottari	gaushala.branch@adbl.gov.np	44556047	9851316868
Janakpur	57	Balawa, Mahottari	Mahottari	balawa.branch@adbl.gov.np	44400013	9851316870
Janakpur	58	Loharpatti, Mahottari	Mahottari	loharpatti.branch@adbl.gov.np		9851316869
Janakpur	59	Bardibas, Mahottari	Mahottari	gauribash.branch@adbl.gov.np	44550009	9851316867
Janakpur	60	Kanchanpur, Saptari	Saptari	kanchanpur.branch@adbl.gov.np	31560474	9851316567
Janakpur	61	Kalyanpur, Saptari	Saptari	kalyanpur.branch@adbl.gov.np	31540153	9851316568
Janakpur	62	Bodebarsain, Saptari	Saptari	bodebarsain.branch@adbl.gov.np	31446048	9851316569
Janakpur	63	Rajbiraj, Saptari	Saptari	rajbiraj.banking@adbl.gov.np	31521041	9851316566
Janakpur	64	Hanumannagar, Saptari	Saptari	hanumannagar.branch@adbl.gov.np	31580077	9851316570
Janakpur	65	Panitanki, Rajbiraj	Saptari	panitankichowk.branch@adbl.gov.np	31520247	9851316571
Janakpur	66	Siraha	Siraha	siraha.branch@adbl.gov.np	33520173	9851316766
Janakpur	67	Mirchaya, Siraha	Siraha	mirchaya.branch@adbl.gov.np	33550005	9851316768
Janakpur	68	Sukhipur, Siraha	Siraha	sukhipur.branch@adbl.gov.np	33413008	9851316770
Janakpur	69	Lahan, Siraha	Siraha	lahan.banking@adbl.gov.np	33560147	9851316767
Janakpur	70	Golbazar, Siraha	Siraha	golbazar.branch@adbl.gov.np	33540227	9851316769
Birgunj	71	Province Birgunj	Parsa	birgunj.ro@adbl.gov.np	051-522130	9851325043
Birgunj	72	Pokhariya, Parsa	Parsa	pokhariya.branch@adbl.gov.np	51532241	9851317267
Birgunj	73	SakhuwaPrasauni, Parsa	Parsa	dewarwana.branch@adbl.gov.np		9851317268
Birgunj	74	Birgunj, Parsa	Parsa	birgunj.banking@adbl.gov.np	51528501	9851317266
Birgunj	75	Shreepur Birgunj, Parsa	Parsa	shreepur.branch@adbl.gov.np	51525208	9851317269
Birgunj	76	Malangawa, Sarlahi	Sarlahi	malangawa.branch@adbl.gov.np	53551060	9851316966
Birgunj	77	Ishworpur, Sarlahi	Sarlahi	ishworpur.branch@adbl.gov.np	46575024	9851316967
Birgunj	78	Barahathawa, Sarlahi	Sarlahi	barahathawa.branch@adbl.gov.np	46540307	9851316968
Birgunj	79	Nawalpur, Sarlahi	Sarlahi	nawalpur.branch@adbl.gov.np	46570006	9851316969
Birgunj	80	Hariwan, Sarlahi	Sarlahi	hariwan.branch@adbl.gov.np	46530201	9851316970
Birgunj	81	Kalaiya, Bara	Bara	kalaiya.branch@adbl.gov.np	53551060	9851317166
Birgunj	82	Nijgadh, Bara	Bara	nijgadh.branch@adbl.gov.np	53540353	9851317171
Birgunj	83	Amritgunj, Bara	Bara	amritgunj.branch@adbl.gov.np	53501066	9851317169
Birgunj	84	Simara, Bara	Bara	simara.branch@adbl.gov.np	53520094	9851317167
Birgunj	85	Bariyarpur, Bara	Bara	bariyarpur.branch@adbl.gov.np	53419817	9851317168
Birgunj	86	Kolhabi, Bara	Bara	kolhabi.branch@adbl.gov.np	53410166	9851317170
Birgunj	87	Gaur, Rautahat	Rautahat	gaur.branch@adbl.gov.np	55520116	9851317066
Birgunj	88	Chandranigahpur, Rautahat	Rautahat	chandranigahpur.branch@adbl.gov.np	55540651	9851317067
Birgunj	89	Garuda, Rautahat	Rautahat	garuda.branch@adbl.gov.np	55565116	9851317068
Kathmandu	90	Province Kathmandu	Kathmandu	kathmandu.ro@adbl.gov.np	01-4476282	9851318266
Kathmandu	91	Ratnapark, Kathmandu	Kathmandu	ratnapark.banking@adbl.gov.np	4242175, 4225570, 4223061,	9851318267
Kathmandu	92	Budhanilkantha, Kathmandu	Kathmandu	budhanilkantha.branch@adbl.gov.np	4376634-4371642	9851318273
Kathmandu	93	Balaju, Kathmandu	Kathmandu	balaju.branch@adbl.gov.np	4350375, 4351600, 4364561	9851318271
Kathmandu	94	Sankhu, Kathmandu	Kathmandu	sankhu.branch@adbl.gov.np	4450360	9851318287
Kathmandu	95	Putalisadak, Kathmandu	Kathmandu	putalisadak.banking@adbl.gov.np	4410874, 4423059, 4420091	9851318272
Kathmandu	96	Newroad, Kathmandu	Kathmandu	newroad.banking@adbl.gov.np	4241626, 4223468, 4224673	9851318274
Kathmandu	97	Thamel, Kathmandu	Kathmandu	thamel.banking@adbl.gov.np	4256395, 5365097, 5363978	9851318275
Kathmandu	98	Newbaneshwor, Kathmandu	Kathmandu	nayabaneswor.banking@adbl.gov.np	4620375, 4620509.	9851318276
Kathmandu	99	Kalimati, Kathmandu	Kathmandu	kalimati.banking@adbl.gov.np	4285871, 4275168, 4283038	9851318277
Kathmandu	100	Maharajgunj Kathmandu	Kathmandu	maharajgunj.banking@adbl.gov.np	4374747, 437879 474813	9851318278
Kathmandu	101	Chabahil, Kathmandu	Kathmandu	chabahil.banking@adbl.gov.np	4466565, 4470042	9851318269
Kathmandu	102	Tripureshwor, Kathmandu	Kathmandu	tripureswor.banking@adbl.gov.np	4260905, 4249426	9851318279
Kathmandu	103	Koteswori, Kathmandu	Kathmandu	koteswori.banking@adbl.gov.np	4600984, 4601748,	9851318280



Province Office	S.n.	Branch	District	email	Office Phone	Office Mobile No
Kathmandu	104	Jorpati, Kathmandu	Kathmandu	jorpati.banking@adbl.gov.np	4911976, 4912526, 4911527	9851318270
Kathmandu	105	Swyambhu, Kathmandu	Kathmandu	swyambhu.banking@adbl.gov.np	5247021, 5247023 5274177	9851318281
Kathmandu	106	Kalanki, Kathmandu	Kathmandu	kalanki.banking@adbl.gov.np	5219022, 5219023	9851318282
Kathmandu	107	Kritipur, Kathmandu	Kathmandu	kirtipur.banking@adbl.gov.np	4334935, 4333255, 4331200	9851318283
Kathmandu	108	Gaushala, Kathmandu	Kathmandu	gausala.banking@adbl.gov.np	4462993, 4497683, 4474180	9851318268
Kathmandu	109	Maitidevi, Kathmandu	Kathmandu	maitidevi.banking@adbl.gov.np	4418539	9851318284
Kathmandu	110	Kamalpokhari, Kathmandu	Kathmandu	kamalpokhari.banking@adbl.gov.np	4424049, 4446060	9851318285
Kathmandu	111	Kapan, Kathmandu	Kathmandu	kaplan.banking@adbl.gov.np	4810492	9851318286
Kathmandu	112	Lagankhel, Lalitpur	Lalitpur	lagankhel.banking@adbl.gov.np	5544978, 5521153	9851318166
Kathmandu	113	Chapagaun, Lalitpur	Lalitpur	chapagau.branch@adbl.gov.np	5574515	9851318170
Kathmandu	114	Satdobato, Lalitpur	Lalitpur	satdobato.branch@adbl.gov.np	5542515- 5522030- 5539818	9851318167
Kathmandu	115	Mangalbaza, Lalitpur	Lalitpur	mangalazar.banking@adbl.gov.np	5538844, 5538250	9851318168
Kathmandu	116	Pulchowk, Lalitpur	Lalitpur	pulchowk.banking@adbl.gov.np	5537401, -5011659	9851318169
Kathmandu	117	Sallaghari, Bhaktapur	Bhaktapur	sallaghari.branch@adbl.gov.np	016615181 -6610052, -6612041	9851318067
Kathmandu	118	Dudhapati Bhaktapur	Bhaktapur	dudhpati.banking@adbl.gov.np	6613565 - 6610579	9851318066
Kathmandu	119	Gatthaghar, Bhaktapur	Bhaktapur	gatthaghar.banking@adbl.gov.np	6634439, 5639080 -6631234	9851318068
Kathmandu	120	Bode, Bhaktapur	Bhaktapur	mpurthimi.branch@adbl.gov.np	6633502	9851318069
Kathmandu	121	Dhulikhel, Kavre	Kavrepalanchok	dhulikhel.branch@adbl.gov.np	011-490368	9851317667
Kathmandu	122	Banepa, Kavre	Kavrepalanchok	banepa.banking@adbl.gov.np	011-664680, 662703	9851317666
Kathmandu	123	Panchkhal, Kavre	Kavrepalanchok	panchkhal.branch@adbl.gov.np	011-499161	9851317668
Kathmandu	124	Trishuli, Nuwakot	Nuwakot	trishuli.branch@adbl.gov.np	010-560125	9851317966
Kathmandu	125	Kharanitar, Nuwakot	Nuwakot	kharanitar.branch@adbl.gov.np		9851317968
Kathmandu	126	Ranipauwa, Nuwakot	Nuwakot	ranipauwa.branch@adbl.gov.np	010-411002	9851317967
Kathmandu	127	Chautara, Sindhupalchok	Sindhupalchok	chautara.branch@adbl.gov.np	011-620119	9851317766
Kathmandu	128	Melamchi, Sindhupalchok	Sindhupalchok	melamchi.branch@adbl.gov.np	011-401066	9851317767
Kathmandu	129	Barhabise, Sindhupalchok	Sindhupalchok	barbise.branch@adbl.gov.np	011-489016	9851317768
Kathmandu	130	Dhuncha, Rasuwa	Rasuwa	dhuncha.sbranch@adbl.gov.np	010-540166	9851317866
Kathmandu	131	Chhahare, Nuwakot	Nuwakot	chhahare.banking@adbl.gov.np		9851317969
Kathmandu	132	Thankot, Kathmandu	Kathmandu	thankot.branch@adbl.gov.np		9851318288
Kathmandu	133	Sindhuli	Sindhuli	sindhuli.branch@adbl.gov.np	047-520170	9851317566
Kathmandu	134	Manthali, Ramechhap	Ramechhap	ramechhap.branch@adbl.gov.np	048-540003	9851317466
Kathmandu	135	Charikot, Dolakha	Dolakha	charikot.branch@adbl.gov.np	049-421166	9851317366
Kathmandu	136	Mulpani, Kathmandu	Kathmandu	mulpani.branch@adbl.gov.np		9851318289
Kathmandu	137	Dakaha, Sindhuli	Sindhuli	dakaha.branch@adbl.gov.np		9851317567
Birendranagar	138	Province Birendranagar Chitawan	Chitawan	province.birendranagar@adbl.gov.np	056-419133	9851318466
Birendranagar	139	Kantirajpath, Makwanpur	Makawanpur	hetauda.branch@adbl.gov.np	057-520338	9851318567
Birendranagar	140	Palung, Makawanpur	Makawanpur	palung.branch@adbl.gov.np	057-400018	9851318568
Birendranagar	141	Hetauda, Makawanpur	Makawanpur	hetauda.banking@adbl.gov.np	057-523393	9851318566
Birendranagar	142	Chhatiwani, Makawanpur	Makawanpur	chhatiwani.branch@adbl.gov.np	057-416037	9851318569
Birendranagar	143	Bharatpur, Chitwan	Chitawan	bharatpur.banking@adbl.gov.np	056-520758	9851318467
Birendranagar	144	Gunjanagar, Chitwan	Chitawan	gunjanagar.branch@adbl.gov.np	056-591313	9851318471
Birendranagar	145	Madhi, Chitwan	Chitawan	mandi.branch@adbl.gov.np	056-501030	9851318473
Birendranagar	146	Narayangardh, Chitwan	Chitawan	narayangardh.banking@adbl.gov.np	056-571068	9851318468
Birendranagar	147	Parsa, Chitwan	Chitawan	khairhani.branch@adbl.gov.np	056-583227	9851318472
Birendranagar	148	Tandi, Chitwan	Chitawan	tandi.banking@adbl.gov.np	056-560904	9851318470
Birendranagar	149	Hakimchowk, Chitwan	Chitawan	bharatpur2.branch@adbl.gov.np	056-526553	9851318469
Birendranagar	150	Sauraha, Chitwan	Chitawan	banking.sauraha@adbl.gov.np	056-580379	9851318474
Birendranagar	151	Gajuri, Dhading	Dhading	gajuri.branch@adbl.gov.np	010-402096	9851318367



Province Office	S.n.	Branch	District	email	Office Phone	Office Mobile No
Birendranagar	152	Dhadingbesi, Dhading	Dhading	dhading.branch@adbl.gov.np	010-520336	9851318366
Birendranagar	153	Khanikhola, Dhading	Dhading	khanikhola.branch@adbl.gov.np	010-401001	9851318368
Birendranagar	154	Dharke, Dhading	Dhading	dharke.branch@adbl.gov.np	010-414150	9851318370
Pokhara	156	Province Office Pokhara	Kaski	pokhara.ro@adbl.gov.np	061-520156	9851318966
Pokhara	157	Pokhara, Kaski	Kaski	pokhara.banking@adbl.gov.np	061-525014	9851318967
Pokhara	158	Bagar, Kaski	Kaski	bagar.branch@adbl.gov.np	061-528883	9851318968
Pokhara	159	Gagangauda, Kaski	Kaski	gagangauda.branch@adbl.gov.np	061-561723	9851318970
Pokhara	160	Chiplethunga, Kaski	Kaski	chipleth.branch@adbl.gov.np	061-539127	9851318969
Pokhara	161	Damauli, Tanahu	Tanahu	damauli.branch@adbl.gov.np	065-563166	9851318866
Pokhara	162	Khairanitar, Tanahun	Tanahu	khairanitar.branch@adbl.gov.np	065-412371	9851318868
Pokhara	163	Dumre, Tanahun	Tanahu	dumre.branch@adbl.gov.np	065-580192	9851318867
Pokhara	164	Galyang, Syangja	Syangja	galyang.branch@adbl.gov.np	063-460279	9851319368
Pokhara	165	Waling, Syangja	Syangja	walling.branch@adbl.gov.np	063-440115	9851319367
Pokhara	166	Putalibazar, Syangja	Syangja	syangja.banking@adbl.gov.np	63-420166	9851319366
Pokhara	167	Gorkha	Gorkha	gorkha.branch@adbl.gov.np	064-420166	9851318666
Pokhara	168	Arughat, Gorkha	Gorkha	aarughat.branch@adbl.gov.np	064-410066	9851318668
Pokhara	169	Palungtar, Gorkha	Gorkha	palungtar.branch@adbl.gov.np	064-400041	9851318667
Pokhara	170	Beshishahar, Lamjung	Lamjung	besishahar.branch@adbl.gov.np	066-520166	9851318766
Pokhara	171	Bhorletar, Lamjung	Lamjung	bhorletar.branch@adbl.gov.np	066-410027	9851318768
Pokhara	172	Bhotewodar, Lamjung	Lamjung	bhotewodar.branch@adbl.gov.np	06-6400027	9851318767
Pokhara	173	Chame, Manang	Manang	manang.branch@adbl.gov.np	066-440166	9851319066
Pokhara	174	Baglung	Baglung	baglung.branch@adbl.gov.np	068-520166	9851319566
Pokhara	175	Hatiya, Baglung	Baglung	hatiya.branch@adbl.gov.np	068-620030	9851319567
Pokhara	176	Kushma, Parbat	Parbat	kusma.branch@adbl.gov.np	067-420166	9851319266
Pokhara	177	Huwas, Parbat	Parbat	huwas.branch@adbl.gov.np	067-411046	9851319267
Pokhara	178	Beni, Myagdi	Myagdi	beni.branch@adbl.gov.np	069-520466	9851319466
Pokhara	179	Jomsom, Mustang	Mustang	jomsom.branch@adbl.gov.np	069-440416	9851319166
Pokhara	180	Chapakot, Syangja	Syangja	chapakot.banking@adbl.gov.np	063-411128	9851319369
Pokhara	181	Gandaki, Gorkha	Gorkha	gandaki.branch@adbl.gov.np		9851318669
Pokhara	182	Malepatan, Kaski	Kaski	malepatan.branch@adbl.gov.np	061-538084	9851318971
Pokhara	183	Rajahar, Nawalpur	Nawalpur	rajhar.branch@adbl.gov.np	078-545476	9851319667
Pokhara	184	Kawasoti, Nawalpur	Nawalpur	kawasoti.branch@adbl.gov.np	078-540972	9851319666
Bhairahawa	184	Province Office Bhairahawa	Rupandehi	bhairahawa.ro@adbl.gov.np	071-520146	9851319866
Bhairahawa	185	Dayanagar, Rupandehi	Rupandehi	dayanagar.branch@adbl.gov.np	071-413001	9851319870
Bhairahawa	186	Majhagaun, Rupandehi	Rupandehi	majhaganwa.branch@adbl.gov.np	071-527907	9851319872
Bhairahawa	187	Parroha, Rupandehi	Rupandehi	parroha.branch@adbl.gov.np	071-440596	9851319869
Bhairahawa	188	Bhairahawa, Rupandehi	Rupandehi	bhairahawa.branch@adbl.gov.np	07-1521445	9851319868
Bhairahawa	189	Mangalapur, Rupandehi	Rupandehi	rtc.mangalapur@adbl.gov.np	071-560915	9851319876
Bhairahawa	190	Dhakdhai, Rupandehi	Rupandehi	dhakdhai.branch@adbl.gov.np	071-411001	9851319871
Bhairahawa	191	Siddharthanagar, Rupandehi	Rupandehi	bhairahawa.baninkg@adbl.gov.np	071-520625	9851319867
Bhairahawa	192	Khasauli, Rupandehi	Rupandehi	khasauli.branch@adbl.gov.np	071-551595	9851319873
Bhairahawa	193	Butwal, Rupandehi	Rupandehi	butwal.banking@adbl.gov.np	071-542746	9851319874
Bhairahawa	194	Lumbini, Rupandehi	Rupandehi	lumbini.branch@adbl.gov.np	071-580278	9851319875
Bhairahawa	195	Parasi, Nawalparasi(West)	Parasi	parasi.banking@adbl.gov.np	078-520166	9851319766
Bhairahawa	196	Bardghat, Nawalparasi (West)	Parasi	bardaghat.branch@adbl.gov.np	078-580606	9851319767
Bhairahawa	197	Taulihawa, Kapilvastu	Kapilvastu	taulihawa.banking@adbl.gov.np	076-560038	9851319966
Bhairahawa	198	Krishnanagar, Kapilvastu	Kapilvastu	krishnanagar.branch@adbl.gov.np	076-520025	9851319968
Bhairahawa	199	4 No. Jeetpur, Kapilvastu	Kapilvastu	jitpurkvastu.branch@adbl.gov.np	076-550154	9851319967
Bhairahawa	200	Tansen, Palpa	Palpa	tansen.branch@adbl.gov.np	075-520142	9851320066
Bhairahawa	201	Rampur, Palpa	Palpa	rampur.branch@adbl.gov.np	075-400142	9851320067
Bhairahawa	202	Tamghas, Gulmi	Gulmi	tamghas.branch@adbl.gov.np	079-520166	9851320266
Bhairahawa	203	Ridhi, Gulmi	Gulmi	ridhi.branch@adbl.gov.np	079-400065	9851320267
Bhairahawa	204	Sandhikharka, Arghakhanchi	Arghakhanchi	sandhikharka.branch@adbl.gov.np	077-420166	9851320166
Bhairahawa	205	Thada, Arghakhanchi	Arghakhanchi	thada.branch@adbl.gov.np		9851320167
Bhairahawa	206	Pharsatkar, Rupandehi	Rupandehi	pharsatkar.banking@adbl.gov.np	071-400197	9851319877
Bhairahawa	207	Palung Mainadi, Palpa	Palpa	palungmainadi.branch@adbl.gov.np		9851320068



Province Office	S.n.	Branch	District	email	Office Phone	Office Mobile No
Bhairahawa	208	Purkotdaha, Gulmi	Gulmi	purkotdaha.banking@adbl.gov.np		9851320268
Bhairahawa	209	Chandrauta, Kapilvastu	Kapilvastu	chandrauta.branch@adbl.gov.np	076-540550	9851319969
Bhairahawa	210	Pakadi, Kapilvastu	Kapilvastu	pakadi.banking@adbl.gov.np		9851319970
Dang	211	Province Office Dang	Dang	po.dang@adbl.gov.np	082-560510,560511,560536	9851320666
Dang	212	Traning Center Pipari, Banke	Banke	rtc.pipari@adbl.gov.np		9851320671
Dang	213	Newroad, Nepalgunj Banke	Banke	tribhuwanchowk.branch@adbl.gov.np		9851320667
Dang	214	Dhamboji, Nepalgunj Banke	Banke	nepalgunj.banking@adbl.gov.np		9851320668
Dang	215	Khajura, Banke	Banke	khajura.branch@adbl.gov.np		9851320669
Dang	216	Kohalpur, Banke	Banke	kohalpur.banking@adbl.gov.np		9851320670
Dang	217	Gulariya, Bardiya	Bardiya	gulariya.branch@adbl.gov.np		9851320766
Dang	218	Rajapur, Bardiya	Bardiya	rajapur.branch@adbl.gov.np		9851320767
Dang	219	Neulapur Bardiya	Bardiya	neulapur.branch@adbl.gov.np		9851320768
Dang	220	Lamahi, Dang	Dang	lamahi.banking@adbl.gov.np		9851320569
Dang	221	Tulsipur, Dang	Dang	tulsipur.branch@adbl.gov.np		9851320566
Dang	222	Trimarga Ghorahi, Dang	Dang	ghorahi.branch@adbl.gov.np		9851320570
Dang	223	Gadhawa, Dang	Dang	gadhawa.branch@adbl.gov.np		9851320571
Dang	224	Ghorahi, Dang	Dang	ghorahi.banking@adbl.gov.np	82560580	9851320567
Dang	225	Narayanpur, Dang	Dang	narayanpur.branch@adbl.gov.np		9851320568
Dang	226	Khalanga, Pyuthan	Pyuthan	pyuthan.branch@adbl.gov.np		9851320466
Dang	227	Libang, Rolpa	Rolpa	rolpa.branch@adbl.gov.np		9851320366
Dang	228	Bhingri, Pyuthan	Pyuthan	banking.bhingri@adbl.gov.np		9851320467
Dang	229	Rukumkot, Purbi Rukum	Rukum East	rukumkot.branch@adbl.gov.np		9851320866
Dang	230	Branch Bijubar	Pyuthan	bijubar.branch@adbl.gov.np	086-590450,590460	9847822623
Surkhet	231	Province Office Surkhet	Surkhet	karnali.po@adbl.gov.np	083 521171 /521154 /524196	9851321866
Surkhet	232	Birendranagar, Surkhet	Surkhet	surkhet.branch@adbl.gov.np	083 521632/520247/520411	9851321867
Surkhet	233	Chhinchu, Surkhet	Surkhet	chhinchu.branch@adbl.gov.np	083 540145/540245	9851321868
Surkhet	234	Sitalpati, Salyan	Salyan	salyan.branch@adbl.gov.np	088 400031/400032	9851321066
Surkhet	235	Khalanga, Jajarkot	Jajarkot	jajarkot.branch@adbl.gov.np	089 430020	9851321666
Surkhet	236	Dailekh	Dailekh	dailekh.branch@adbl.gov.np	089 410203/ 410152	9851321766
Surkhet	237	Jumla	Jumla	jumla.branch@adbl.gov.np	087 520025/520307	9851321166
Surkhet	238	Kalikot	Kalikot	kalikot.branch@adbl.gov.np	087 440059	9851321566
Surkhet	239	Gamgadhi, Mugu	Mugu	mugu.branch@adbl.gov.np	087 460107	9851321266
Surkhet	240	Simikot, Humla	Humla	humla.branch@adbl.gov.np	087 680012	9851321366
Surkhet	241	Sukatiya, Kalikot	Kalikot	sukatiya.branch@adbl.gov.np	no landline	9851321567
Surkhet	242	Kumalgaun, Kalikot	Kalikot	kumalgaun.branch@adbl.gov.np	no landline	9851321568
Surkhet	243	Odanaku, Kalikot	Kalikot	odanaku.branch@adbl.gov.np	no landline	9851321569
Surkhet	244	Kushe(Dhime) Kalikot	Jajarkot	kushe.branch@adbl.gov.np	no landline	9851321667
Surkhet	245	Limsa Nayakwada	Jajarkot	limsa.branch@adbl.gov.np	no landline	9851321669
Surkhet	246	Musikot, Rukum (West)	Rukum West	rukum.branch@adbl.gov.np	088 530097/530267	9851320966
Surkhet	247	Branch Dolpa	Dolpa	dolpa.branch@adbl.gov.np	087 550062	9851321466
Surkhet	248	Branch Dullu, Dailekh	Dailekh	dullu.branch@adbl.gov.np	089-411091,411008	9851321767
Surkhet	249	Branch Rakam Karnali		rakamkarnali.branch@adbl.gov.np		9863517524
Surkhet	250	Branch Dillichaur		dillichaur.branch@adbl.gov.np		9848333061
Dhangadhi	251	Province Office Dhangadhi	Kailali	dhangadhi.ro@adbl.gov.np	091-521210, 091-522451, 091-522255	9851322766
Dhangadhi	252	Traning Dhangadhi Kailali	Kailali	rtc.dhangadhi@adbl.gov.np	091-521202, 091-525202	9851322769
Dhangadhi	253	Campusroad, Kailali	Kailali	dhangadhi.branch@adbl.gov.np	091-522541, 091-524148	9851322767
Dhangadhi	254	Bhajani, Kailali	Kailali	bhajani.branch@adbl.gov.np	091-580187	9851322773
Dhangadhi	255	Hasuliya, Kailali	Kailali	hasulia.branch@adbl.gov.np	091-545003	9851322774
Dhangadhi	256	Tikapur, Kailali	Kailali	tikapur.branch@adbl.gov.np	091-560166, 091-561166, 091-561167	9851322772



Province Office	S.n.	Branch	District	email	Office Phone	Office Mobile No
Dhangadhi	257	Shukhad, Kailali	Kailali	sukhkhad.branch@adbl.gov.np	091-403010, 091-403020	9851322771
Dhangadhi	258	Dhangadhi, Kailali	Kailali	dhangadhi.banking@adbl.gov.np	091-526628, 091-524503, 091-524297	9851322776
Dhangadhi	259	Mangalsen, Achham	Achham	mangalsen.branch@adbl.gov.np	097-620166	9851322266
Dhangadhi	260	Sanphebagar, Achham	Achham	sanphebagar.branch@adbl.gov.np	097-625003	9851322267
Dhangadhi	261	Silgadhi, Doti	Doti	silgadhi.branch@adbl.gov.np	091-411180	9851322166
Dhangadhi	262	Martadi, Bajura	Bajura	bajura.branch@adbl.gov.np	097-541021	9851321966
Dhangadhi	263	Chainpur, Bajhang	Bajhang	bajhang.branch@adbl.gov.np	092-421424, 091-421054	9851322066
Dhangadhi	264	Shreepur Belauri, Kanchanpur	Kanchanpur	belauri.branch@adbl.gov.np	099-580209, 099-580245	9851322667
Dhangadhi	265	Attariya, Kailali	Kailali	attariya.branch@adbl.gov.np	091-551087, 091-550510	9851322770
Dhangadhi	266	Dodharachandani, Kanchanpur	Kanchanpur	dodharachadani.branch@adbl.gov.np	099-400005	9851322668
Dhangadhi	267	Mahendranagar, Kanchanpur	Kanchanpur	mahendranagar.banking@adbl.gov.np	099-523294, 099-524064	9851322666
Dhangadhi	268	Dadeldhura	Daeldhura	dadeldhura.branch@adbl.gov.np	096-410366, 096-410166	9851322566
Dhangadhi	269	Baitadi	Baitadi	baitadi.branch@adbl.gov.np	095-520166	9851322466
Dhangadhi	270	Patan, Baitadi	Baitadi	patan.branch@adbl.gov.np	095-400016	9851322467
Dhangadhi	271	Darchula	Darchula	darchula.branch@adbl.gov.np	093-420166	9851322366
Dhangadhi	272	Jhalari, Kanchanpur	Kanchanpur	jhalari.banking@adbl.gov.np	099-540222, 099-540221	9851322669
Dhangadhi	273	Lamki, Kailali	Kailali	branch.lamki@adbl.gov.np	091-540520	9851322775
Dhangadhi	274	Bungal, Bajhang	Bajhang	bungal.branch@adbl.gov.np	9815668411	9851322067
Dhangadhi	275	Jorayal, Doti	Doti	gorayal.branch@adbl.gov.np	9848572515	9851322167
Dhangadhi	276	Jogbuda, Dadeldhura	Dadeldhura	jogbuda.branch@adbl.gov.np	096-411093	9851322567
Dhangadhi	277	Branch Sigas, Baitadi	Baitadi	shigash.branch@adbl.gov.np	0	9851322468
Head Office	278	Head Office Ramshahpath	Kathmandu	bod.divn@adbl.gov.np	16600111110	01-4263387
Head Office	279	Corporate Banking Ramshahpath	Kathmandu	ramshahpath.banking@adbl.gov.np	01-4212975	9851322866

वार्षिक साधारणसभा

टिपोट

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बैंकको विभिन्न क्रियाकलापका झलकहरू





Agricultural Development Bank Ltd.

कृषि विकास बैंक लि.

मुख्य कार्यालय रामशाहपथ, काठमाडौं

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