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२१ औं वार्षिक प्रतिवेदन
२०७८/७९



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
सबैका लागि, सधैंका लागि

सञ्चालक समिति



श्री अमिर प्रताप ज.ब. राणा
अध्यक्ष (संस्थापक समूह)



श्री कृष्ण प्रसाद ज्ञवाली
सञ्चालक (संस्थापक समूह)



श्री महेश प्रसाद पोखरेल
सञ्चालक (सर्वसाधारण समूह)



श्रीमती अनुराधा चौधरी
सञ्चालक (सर्वसाधारण समूह)



प्रा.डा. गणेश प्रसाद पाठक
स्वतन्त्र सञ्चालक

कुमारी बैंक लिमिटेडको बाईसौ वार्षिक साधारणसभा सम्बन्धी सूचना

श्री शेयरधनी महानुभावहरु,

मिति २०७९/०६/३० गते बसेको यस बैंकको सञ्चालक समितिको बैठक संख्या ०९-०७९/०८० को निर्णयानुसार निम्न लिखित मिति, स्थान र समयमा निम्न प्रस्तावहरु उपर छलफल गरी पारित गर्नका लागि यस बैंकको बाईसौ वार्षिक साधारण सभा बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७(२) अनुसार सम्पूर्ण शेयरधनी महानुभावहरुको जानकारीको लागि यो सूचना प्रकाशित गरिएको छ ।

सभा हुने मिति, स्थान र समय

मिति : २०७९ साल कार्तिक महिना २१ गते सोमवार (तदनुसार ०७ नोभेम्बर २०२२)

स्थान : कुमारी बैंक लिमिटेड, नक्साल कार्यालय (प्रहरी प्रधान कार्यालय पेट्रोल पम्प अगाडि) काठमाडौं ।

समय : विहान ११:०० बजे ।

छलफलका विषयहरु:

क. सामान्य प्रस्ताव

- बाईसौ वार्षिक साधारण सभाको लागि सञ्चालक समितिको वार्षिक प्रतिवेदन माथि छलफल गरी पारित गर्ने ।
- लेखापरीक्षकको प्रतिवेदन सहितको आ.व.२०७८/०७९ को वार्षिक आर्थिक विवरण (आषाढ मसान्त २०७९ को वासलात, आ.व.२०७८/०७९ को नाफानोक्सान हिसाव र सोहि अवधिको नगदप्रवाह विवरण, नाफानोक्सान बाँडफाँड हिसाव, ईक्विटीमा भएको परिवर्तन लगायत वार्षिक आर्थिक विवरणसँग सम्बद्ध अनुसूचीहरु) उपर छलफल गरी पारित गर्ने ।
- यस बैंकको सहायक कम्पनी कुमारी क्यापिटल लिमिटेडको आ.व.२०७८/०७९ को वित्तीय विवरण सहितको एकिकृत वित्तीय विवरण छलफल गरी पारित गर्ने बारे ।
- आ.व.२०७९/०८० को लागि वाढ्य लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक तोक्ने प्रस्ताव पारित गर्ने ।
- संचालक समितिले प्रस्ताव गरे बमोजिम कर प्रयोजन सहित चुक्ता पूँजीको १२.५०%(बाह्र दशमलव पाँच प्रतिशत) नगद लाभांश वितरण गर्न स्वीकृति प्रदान गर्ने ।

ख. विशेष प्रस्ताव

- बैंकले आ.व.२०७८/०७९ मा संस्थागत सामाजिक उत्तरदायित्व वहन गर्ने क्रममा आर्थिक सहायता प्रदान गर्दा कम्पनी ऐनको दफा १०५(१)(ग) ले निर्धारण गरेको सीमा भन्दा बढी भएको खर्चलाई अनुमोदन गर्ने ।
- यस बैंक तथा अन्य कुनै बैंक तथा वित्तीय संस्था एक आपसमा गाभ्ने/गाभिने (मर्जर) तथा प्राप्ति (एक्विजिशन) गर्न संचालक समितिबाट गठित मर्जर समिति तथा सो ले गरेको कार्य अनुमोदन हुन, नयाँ मर्जर समिति गठन गर्न, मर्जर तथा प्राप्तिको सन्दर्भमा DDA नियुक्ति गर्न, निजलाई भुक्तानी गर्न पारिश्रमिक तोक्ने लगायतका प्रकृया अवलम्बन गरी अन्य कुनै बैंक तथा वित्तीय संस्थालाई एक आपसमा गाभ्ने/गाभिने (मर्जर) तथा प्राप्ति (एक्विजिशन) गर्नको लागि संचालक समितिलाई आवश्यक सम्पूर्ण अख्तियारी प्रदान गर्ने ।

ग. विविध ।

सञ्चालक समितिको आज्ञाले,
 कम्पनी सचिव

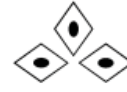
साधारण सभा सम्बन्धी थप संक्षिप्त जानकारी:

- यस बाईसौ वार्षिक साधारण सभा तथा नगद लाभांश प्रयोजनको लागि बैंकको शेयरधनी दर्ता पुस्तिका मिति २०७९/७/१४ गते एक दिन बन्द रहनेछ । मर्जर प्रयोजनको लागि बैंकको शेयर कारोबार रोक्का भएको मिति २०७९/६/११ गतेको अधिसूचना नेपाल स्टक एक्सचेन्ज लि.मा कारोबार भई नियमानुसारको अवधि भित्र यस बैंकको शेयर रजिष्ट्रार कुमारी क्यापिटल लि. ले प्राप्त शेयर नामसारीको लिखतको विवरणका आधारमा मिति २०७९/७/१४ गते सम्म शेयर दर्ता किताबमा कायम शेयरधनीहरुले मात्र साधारण सभामा सहभागी हुन तथा प्रस्तावित लाभांशको लागि योग्य हुनेछ ।
- सभामा भाग लिन वा मतदान गर्नको लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरुले सो सम्बन्धी निवेदन सभा शुरु हुनु भन्दा ७२ घण्टा पहिले विहान ११:०० बजे भित्र बैंकको रजिष्टर्ड कार्यालय, टंगालमा दर्ता गराई सक्नु पर्नेछ । यसरी प्रतिनिधि (प्रोक्सी) नियुक्त गरिएका व्यक्ति बैंकको शेयरधनी हुनु आवश्यक छ ।
- प्रतिनिधि (प्रोक्सी) नियुक्त गरिसक्नु भएका शेयरधनी आफै सभामा उपस्थित भई हाजिरी किताबमा दस्तखत गर्नु भएमा अघि दिइएको प्रोक्सि स्वतः बदर हुनेछ ।
- एक जना शेयरधनीले एक भन्दा बढीलाई प्रतिनिधि (प्रोक्सि) मुकुरर गरेमा प्रतिनिधि (प्रोक्सि) स्वतः बदर हुनेछ तर प्रतिनिधि (प्रोक्सि) दिने शेयरधनीले आफुले अघि दिएको प्रतिनिधि बदर गरेको व्यहोरा स्पष्ट उल्लेख गरी छुट्टै निवेदन दिई अर्को शेयरधनीलाई प्रतिनिधि नियुक्त गरेमा त्यसरी नियुक्त प्रतिनिधिले सभामा भाग लिन र मतदान गर्न पाउनेछ । यस्तो अवस्थामा अघिल्लो प्रतिनिधि स्वतः बदर भएको मानिनेछ ।
- छलफलको विविध विषय अन्तर्गत प्रश्न गर्न चाहने शेयरधनी महानुभावहरुले आफुले प्रश्न गर्न चाहेको विषयबारे सभा हुनु भन्दा ७ (सात) दिन अगावै कम्पनीको रजिष्टर्ड कार्यालय, टंगालमा लिखित जानकारी दिनु पर्नेछ । तर सो कुरा अध्यक्षको अनुमति भएमा मात्र छलफल गरिनेछ र पारित विषय अन्तर्गत समावेश गरिने छैन ।
- सम्पूर्ण शेयरधनी महानुभावहरुलाई शेयरधनीको लगतमा कायम रहेको सम्बन्धित ठेगानामा वार्षिक आर्थिक विवरण, सञ्चालकको प्रतिवेदन, लेखापरीक्षकको प्रतिवेदन सहितको वार्षिक प्रतिवेदन पुस्तिका पठाईने छ ।
- सभामा भाग लिन प्रत्येक शेयरधनी महानुभावले सभा हुने स्थानमा उपस्थित भई त्यहाँ रहेको हाजिरी पुस्तिकामा दस्तखत गर्नुपर्नेछ । साधारण सभाको हाजिरी पुस्तिका विहान १०:०० बजेदेखि खुल्ला रहनेछ ।
- सभामा भाग लिन ईच्छुक शेयरधनी महानुभावहरुलाई आफ्नो आधिकारिक परिचयपत्र सहित शेयरधनी नंबर वा अभौतिकीकरण गरिसकेको शेयरको हकमा BOID (हितग्राही परिचय नम्बर) प्रस्तुत गर्नुहुन अनुरोध छ ।
- संयुक्त रुपमा शेयर ग्रहण गर्ने शेयरधनीहरुको हकमा शेयरधनीको लगत किताबमा पहिले नाम उल्लेख भएको व्यक्तिले वा सर्वसम्मतिबाट आफु मध्ये नियुक्त गरिएको एक जना शेयरधनीले वा सर्वसम्मतिबाट नियुक्त प्रतिनिधिले मात्र सभामा भाग लिन र मतदान गर्न पाउनेछ ।
- नाबालक वा भिन्न शारीरिक क्षमताका शेयरधनीको तर्फबाट संरक्षकको रुपमा नाम दर्ता भएको व्यक्तिले सभामा भाग लिन तथा प्रोक्सी नियुक्त गर्न सक्नु हुनेछ ।
- शेयरधनी महानुभावहरुले व्यक्त गर्नु भएका मन्तव्य तथा प्रश्नहरुको सम्बन्धमा सञ्चालक समितिका तर्फबाट सामुहिक रुपले उत्तर दिन सकिनेछ ।

पुनश्च: साधारण सभा सम्बन्धी थप जानकारी आवश्यक भएमा बैंकको वेबसाईट www.kumaribank.com मा वा कम्पनी सचिवको कार्यालय, टंगालमा सम्पर्क राख्न सक्नु हुनेछ ।

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कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
 सबैका लागि, सबैका लागि

(नेपाल राष्ट्र बैंकबाट "क" वर्गको ईजाजतपत्र प्राप्त संस्था)

अनुसूची - २७

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

(प्रोक्सि फाराम)

बाईसौं वार्षिक साधारण सभामा मतदान गर्न आफ्नो प्रतिनिधि नियुक्त गर्ने निवेदन

श्री सञ्चालक समिति
 कुमारी बैंक लिमिटेड
 टंगाल, काठमाडौं ।

विषय :- प्रतिनिधि नियुक्त गरेको बारे ।

..... जिल्ला न.पा./गा.पा. वडा नं. बस्ने म/हामी
 ले त्यस बैंकको शेयरधनीको हैशियतले संवत् २०७९ साल महिना गते
 का दिन हुने बाईसौं वार्षिक साधारण सभामा म/हामी स्वयम् उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने
 भएकाले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागि जिल्ला
 न.पा./गा.पा.वडा नं. बस्ने श्री लाई मेरो/हाम्रो प्रतिनिधि
 नियुक्त गरी पठाएको छु/ पठाएका छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको :-

हस्ताक्षरको नमुना :

शेयरधनी नं./हितग्राही खाता नं. :

मिति :-

निवेदक

दस्तखत :

नाम :

ठेगाना :

शेयरधनी नं./हितग्राही खाता नं.:

शेयर संख्या :

द्रष्टव्य :

यो निवेदन साधारणसभा हुनुभन्दा कम्तीमा ७२ घण्टा अगावै बैंकको रजिष्टर्ड कार्यालय, टंगालमामा पेश गरी सक्नुपर्नेछ ।
 शेयरधनी वाहेक अन्य व्यक्तिलाई प्रतिनिधि नियुक्त गर्न सकिने छैन ।

.....
 शेयरधनीको नाम : श्री..... परिचय नं./हितग्राही खाता नं. :.....
 शेयर संख्या :.....

मिति २०७९ साल महिना गते का दिन हुने कुमारी बैंक लिमिटेडको बाईसौं वार्षिक साधारण सभामा
 उपस्थिति हुन जारी गरिएको

प्रवेश-पत्र

.....
 शेयरधनीको हस्ताक्षर

.....
 कम्पनी सचिव

कुमारी बैंक लिमिटेड सञ्चालक समितिको वार्षिक प्रतिवेदन बाईसौ वार्षिक साधारण सभा

शेयरधनी महानुभावहरू,

कुमारी बैंक लिमिटेडको यस २२औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण शेयरधनी महानुभावज्यूहरू, आमन्त्रित प्रतिनिधिज्यूहरू, लेखापरीक्षकज्यू, पत्रकार मित्रहरू तथा सहयोगी कर्मचारीहरूलाई सञ्चालक समितिको तर्फबाट हार्दिक स्वागत तथा अभिवादन व्यक्त गर्दछौं ।

बैंकको २२औं वार्षिक साधारण सभामा मुख्यतः हामी यस बैंकको आ.व.२०७८/७९ को वार्षिक वित्तीय विवरण प्रस्तुत गर्न उपस्थित भएका छौं । वार्षिक प्रतिवेदनका साथ साथै हामी यहाँहरू समक्ष यस बैंकको चालु आर्थिक वर्षको उपलब्धि तथा भावी योजनाहरूको बारेमा समेत संक्षिप्तमा प्रस्तुत गर्नेछौं । विगतका घटनाक्रमहरूबाट पाठ सिक्दै प्राप्त अवसर तथा चुनौतीहरूलाई समयानुकूल बैंकको हितमा उपयोग गर्दै आज हामी स्थापना कालको २२ वर्ष पुरा गरिसकेका छौं । हाम्रो उद्देश्य सधैं नै हाम्रा ग्राहकहरूलाई आधुनिक प्रविधिको प्रयोग र दक्ष मानव संसाधनद्वारा उत्कृष्ट सेवा प्रदान गर्ने, छरिएर रहेका पुँजीहरूलाई एकिकृत गरी समूचित लगानी गर्ने, लगानीकर्ताहरूलाई जति सक्दो बढी प्रतिफल दिने, संस्थामा राम्रो संस्थागत सुशासन र नैतिक आचरण कायम राख्ने र देशले अवलम्बन गरेका नियम तथा कानूनलाई अक्षरसः परिपालन गर्ने रही आएको छ । बैंकका यी उद्देश्यहरूलाई सफलतापूर्वक हासिल गर्नका लागि प्रत्यक्ष वा अप्रत्यक्ष रूपमा साथ सहयोग तथा शुभकामना दिनुहुने सम्पूर्णमा हामी मुरी-मुरी धन्यवाद अर्पण गर्दछौं । यहाँहरूकै साथ र सहयोगले आज यस बैंक एक सफल र सुदृढ बैंक बन्न पुगेको छ । आगामी दिनहरूमा समेत यहाँहरूले यस बैंकको प्रगतिमा उत्तिकै साथ दिनुहुनेछ भन्ने हामीले विश्वास लिएका छौं । यस बैंकलाई अब सबल तथा सक्षम बनाउन अन्य बैंकसँग मर्ज गर्ने प्रकृत्यामा रहेको समेत शेयरधनी महानुभावहरूलाई जानकारी गराउन चाहन्छौं । साथै, प्रस्तुत वासलातका दिनसम्मका यस बैंकका प्रमुख वित्तीय परिसूचकहरू यस प्रकार रहेका छन् :

(१) विगत वर्षहरूको वित्तीय परिसूचकहरूको समीक्षा :

तालिका- १, बैंकको विगत ५ वर्षको वित्तीय भ्रूलक:

रकम रु. दश लाखमा

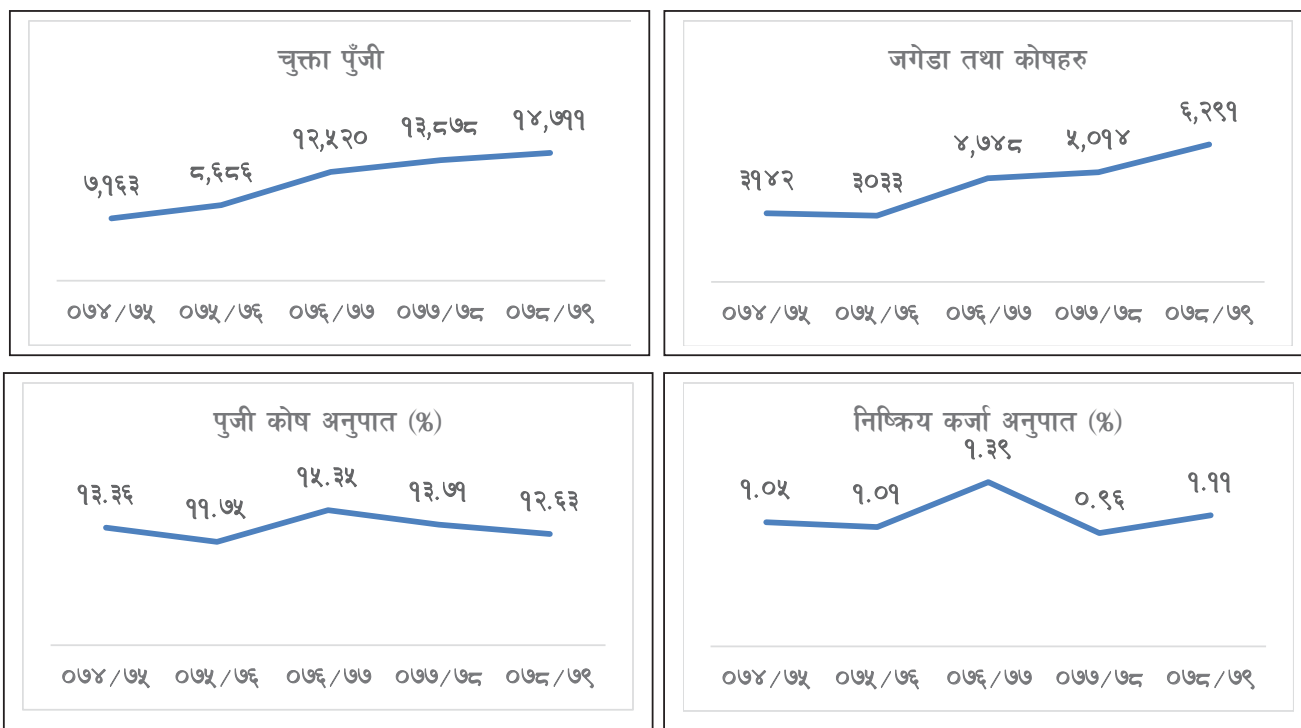
शीर्षक / आ. व.	०७४/७५	०७५/७६	०७६/७७	०७७/७८	०७८/७९
चुक्ता पुँजी	७,१६३.३९	८,६८५.५७	१२,५२०.०४	१३,८७८.४७	१४,७११.१८
निक्षेप	६९,६५१.२२	८४,४०३.३४	१२४,२२०.०३	१५७,१७७.८६	१८२,९६२.१९
कर्जा, सापटी तथा अधिविकर्ष	६२,७४०.९७	७६,५८४.७७	११५,१३३.९८	१४३,७७२.००	१५९,४४४.१३
लगानी	९,०२२.९३	९,३४९.५६	१७,६६०.६३	२३,०७२.९६	२३,४२०.०९
स्थिर सम्पत्ति (खुद)	५४४.७६	७५९.४९	१,५९०.९०	१,४५६.१३	१,३४९.१९
कुल सम्पत्ति	८२,७२३.५५	१०५,३९९.४८	१४५,९७९.९४	१८९,७९२.४०	२१२,१०८.४३
खुद व्याज आम्दानी	२,००६.०२	२,८६९.९५	३,५७३.१९	५,०७७.५१	६,२१७.१६
अन्य आम्दानी	६३७.८९	८०९.८१	९००.०८	१,६३३.७८	१,७२३.९८
संचालन खर्च	१,२२८.७५	१,६५३.६४	२,२८९.५८	३,१९१.३८	३,५५१.५६

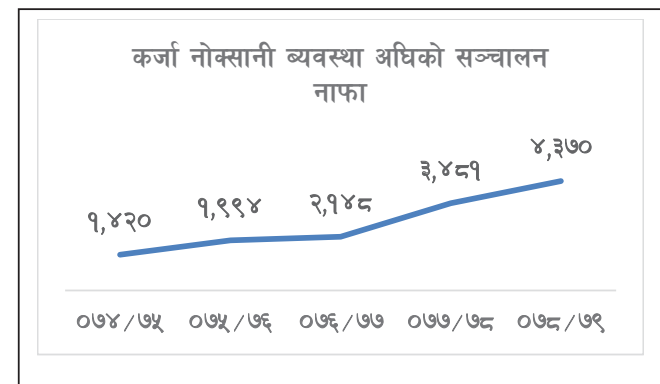
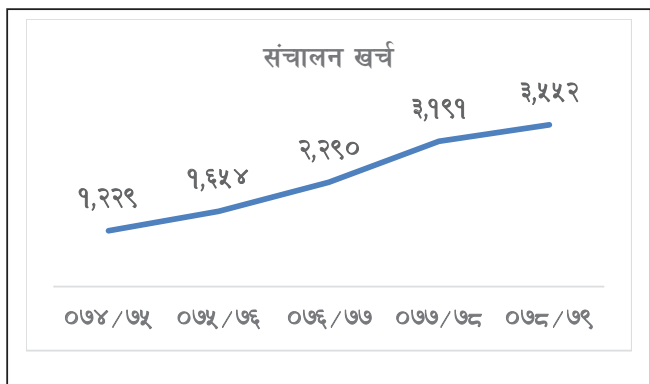
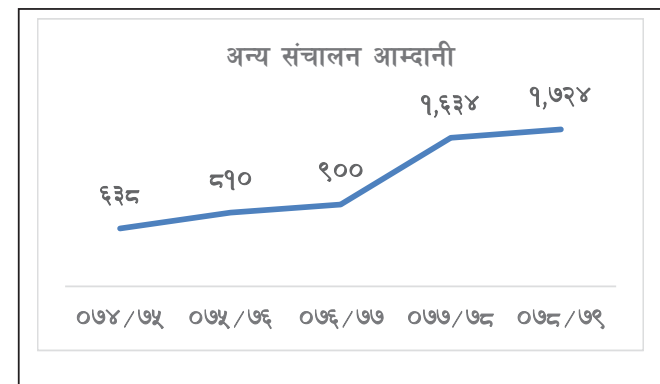
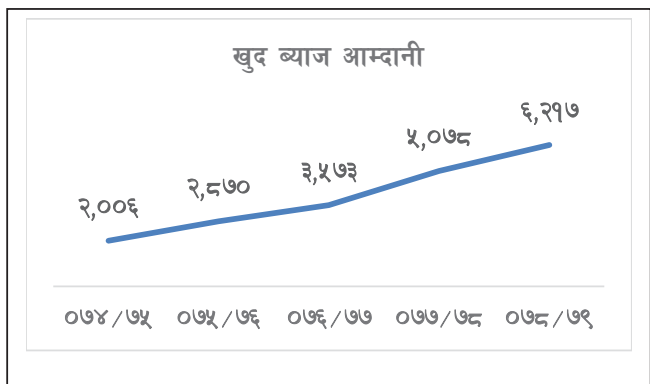
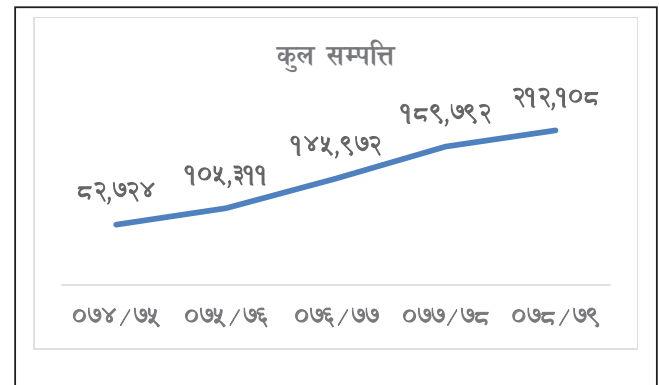
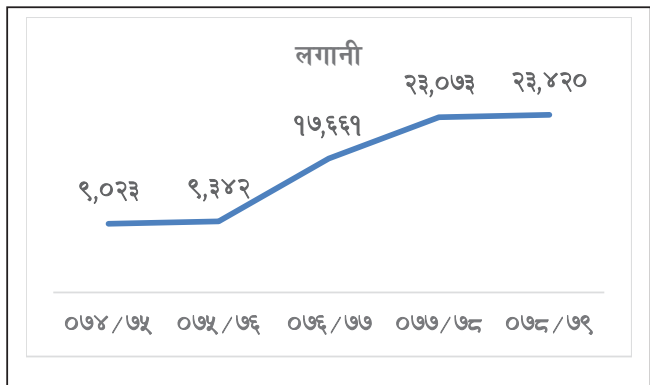
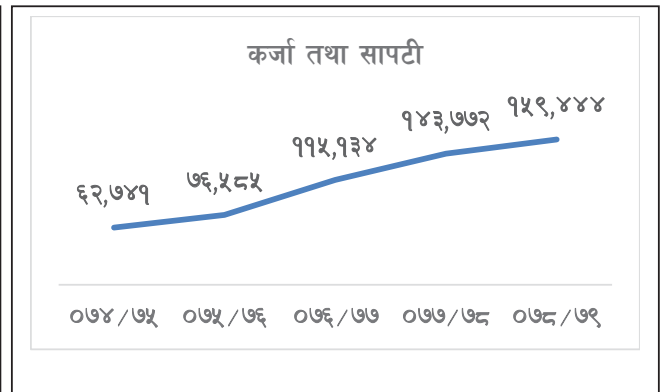
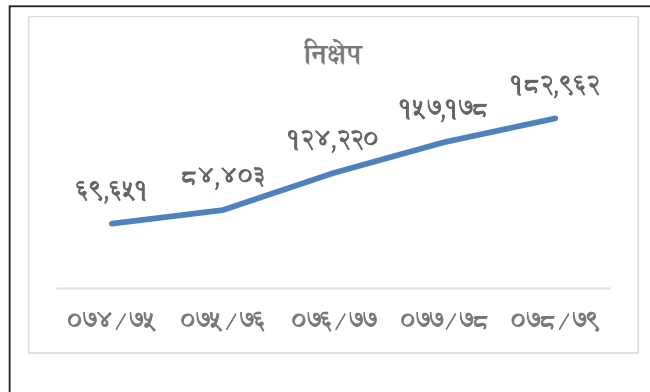
कर्जा नोक्सानी व्यवस्था अधिको सञ्चालन नाफा/(नोक्सान)	१,४२०.४१	१,९९४.२६	२,१४७.८६	३,४८१.०७	४,३६९.५७
खुद मुनाफा	१,०४६.४९	१,२३०.३७	१,१५८.५०	१,९७०.७३	२,५७९.८०
निष्क्रिय कर्जा अनुपात (%)	१.०५	१.०१	१.३९	०.९६	१.११

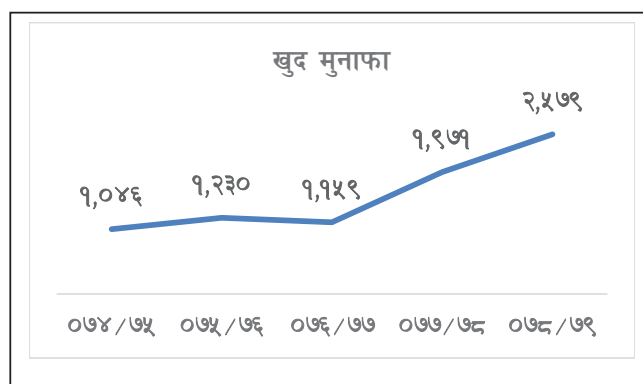
बैंकको विगतका वर्षहरुको वित्तीय परिसूचकहरु सकारात्मक, व्यवस्थित तथा प्रगति उन्मुख रहेका छन् । हालका वर्षहरुमा आएर निष्क्रिय सम्पत्तिहरु निकै नै व्यवस्थित भएको छ भने बैंकको व्यापार व्यवसायहरु जोखिमको उचित मूल्यांकन गर्दै सीमित दरमा वृद्धि भैरहेको छ । नेपालको वित्तीय बजार, राजनैतिक माहोल, उद्योगधन्दा आदिको अवस्थामा अप्रत्यासित रुपमा उतार चढाव आइरहने भएकाले हामीले सधैं नै हाम्रो व्यापार व्यवसायमा सन्तुलित तथा दिगो वृद्धि गर्नु पर्छ भन्ने अवधारणा बनाउँदै आएका छौं ।

आ. व. २०७७/७८ को तुलनामा आ.व.२०७८/७९ मा कर्जा, निक्षेप तथा लगानी क्रमशः १०.९० प्रतिशत, १६.४० प्रतिशत र १.५० प्रतिशतले वृद्धि भई रु. १५९ अर्ब ४४ करोड, रु. १८२ अर्ब ९६ करोड र रु २३ अर्ब ४२ करोड पुग्न गएको छ । यसैगरी खुद व्याज आम्दानी २२.४५ प्रतिशतले वृद्धि भई रु. ६ अर्ब २१ करोड पुगेको छ भने संचालन खर्च कुल ११.२९ प्रतिशतले वृद्धि भई रु ३ अर्ब ५५ करोड हुन पुगेको छ । आ.व. २०७८/७९ मा कर्जा नोक्सानी व्यवस्था अधिको संचालन मुनाफा २५.५२ प्रतिशतले वृद्धि भई रु. ४ अर्ब ३६ करोड हुन पुगेको छ । यस प्रकारले आ. व. २०७७/७८ मा रु. १ अर्ब ९७ करोड रहेको खुद मुनाफा आ.व. २०७८/७९ मा ३०.९१ प्रतिशतले वृद्धि भई रु २ अर्ब ५७ करोड पुग्न गएको छ ।

बैंकको विगत पाँच वर्षको केहि प्रमुख वित्तीय परिसूचकहरुको रेखा चित्र यस प्रकार रहेको छ (रकम रु. दश लाखमा) –







(१) अन्तर्राष्ट्रिय र राष्ट्रिय अर्थतन्त्रको पुनरावलोकन :

आर्थिक मन्दिका कारण शिथिल तथा स्थिर रहेको विश्व अर्थतन्त्र पछिल्ला वर्षहरूमा क्रमशः सुधारोन्मुख एवम् गतिशिल हुँदै गएकोमा सन् २०२० को शुरु देखि विश्वव्यापी रूपमा फैलिएको कोरोना १९ को महामारीले विश्वभर मानवीय संकटक साथै आर्थिक समस्याहरू पैदा गरेको थियो र सो को प्रभाव अबै छँदै नै छ । यसैबीच कोभिड महामारीको असर केही कम हुन नपाउँदै विगत केही समययता रुस र युक्रेनबीचको युद्धका कारण विश्वव्यापी रूपमा आर्थिक गतिविधिहरू प्रभावित भएका छन् । पेट्रोलियम पदार्थ र खाद्य वस्तुको मूल्यमा उल्लेख्य वृद्धि भएको छ । विश्व व्यापार गतिविधि तथा पुँजी प्रवाह प्रभावित भएको छ । यसले गर्दा कोभिडबाट प्रभावित भई पुनरुत्थान क्रममा रहेको विश्व अर्थतन्त्रमा चुनौती थपिएको छ जसको कारण गरिबी, बेरोजगारी र आय असमानता बढ्ने अनुमान छ ।

विश्व अर्थतन्त्रमा आएको परिवर्तनको प्रत्यक्ष र अप्रत्यक्ष प्रभाव नेपाली अर्थतन्त्रमा पनि परेको छ । नेपालको सन्दर्भमा पनि मूल्य एवम् बाह्य क्षेत्र स्थायित्वमा देखिएको दबाव र लगानीयोग्य श्रोतमा आएको संकुचनका कारण अर्थतन्त्रको पुनरुत्थानसँगै उच्च आर्थिक वृद्धिदर हासिल गर्ने दिशामा चुनौती सिर्जना भएको छ । आर्थिक वर्ष २०७८/७९ मा औसत मुद्रास्फीति लक्षित सीमाभित्रै रहने देखिएतापनि इन्धन तथा खाद्य वस्तुको मूल्य वृद्धि, छिमेकी मुलुकलगायत विश्वव्यापी रूपमा भएको उच्च मुद्रास्फीति, आपूर्ति प्रणालीमा आएको व्यवधान र नेपाली मुद्रा अमेरिकी डलरसँग थप कमजोर भएको कारण पछिल्लो समय मुद्रास्फीति बढ्न थालेको छ ।

मुलुकको कमजोर उत्पादन क्षमता र बढ्दो उपभोग प्रवृत्तिका कारण आर्थिक वर्ष २०७८/७९ मा कुल गार्हस्थ्य उत्पादनमा आयातको हिस्सा करिब ४० प्रतिशत पुग्ने अनुमान छ । वस्तुगत खाताका अतिरिक्त सेवा खाता घाटासमेत बढ्दो क्रममा रहेको छ । चालु खाता घाटा कुल गार्हस्थ्य उत्पादनको करिब १३ प्रतिशत पुग्ने देखिएको छ । वस्तु तथा सेवा निर्यात, विप्रेषण आप्रवाह, वैदेशिक लगानी र वैदेशिक सहायता परिचालनमार्फत मुलुक भित्रिने र वस्तु तथा सेवाको आयातमार्फत मुलुकबाट बाहिरिने विदेशी मुद्राका बीच ठूलो अन्तर देखापर्न गएको छ । आयातको बढ्दो प्रवृत्ति र विदेशी विनिमय सञ्चितिमा आएको कमीले बाह्य क्षेत्र व्यवस्थापनमा दबाव सिर्जना भएको छ । चालु खाता एवम् शोधनान्तर घाटाले गर्दा विदेशी विनिमय सञ्चिति घट्दै जाँदा बैकिङ्ग प्रणालीको तरलतामा चाप पर्नुको साथै ब्याजदरमा वृद्धि भएको छ ।

नेपाल जस्तो सानो र आयातमा आधारित खुला अर्थतन्त्र भएको मुलुकमा बाह्य क्षेत्र स्थायित्व प्रत्याभूत गर्न सकेमा मात्र वितीय श्रोतलाई अधिकतम परिचालन गरी दिगो आर्थिक वृद्धि हासिल गर्न सकिने हुन्छ । स्थिर विनिमयदरलाई नीतिगत अंकुशको

रुपमा अवलम्बन गरेको तथा बाह्य क्षेत्र दबावमा परेको मुलुकले मौद्रिक विस्तारलाई सन्तुलनमा राख्नु अपरिहार्य हुने गर्दछ। सैद्धान्तिक अन्तरसम्बन्धको आधारमा हेर्दा मौद्रिक क्षेत्र विस्तार हुँदा त्यसले आन्तरिक माग विस्तार गराई चालु खाता घाटा बढाउन र बाह्य क्षेत्रलाई थप कमजोर बनाउन सक्दछ। उपर्युक्त सैद्धान्तिक आधार र समष्टिगत आर्थिक स्थायित्वमा देखिएको चुनौतीलाई मध्यनजर गरी मुख्य रूपमा मूल्यमा परेको चाप र बढ्दो चालु खाता एवम् शोधनान्तर घाटाका कारण बाह्य क्षेत्रमा परेको दबावलाई केन्द्रमा राखी नीति तर्जुमा गर्नुपर्ने हुन्छ।

रुस-युक्रेन युद्धका कारण विश्व अर्थतन्त्रको वृद्धिदरमा गिरावट आउने देखिएको छ। अन्तर्राष्ट्रिय मुद्रा कोषका अनुसार सन् २०२१ मा ६.१ प्रतिशतले विस्तार भएको विश्व अर्थतन्त्रको वृद्धिदर सन् २०२२ मा ३.६ प्रतिशतमा सीमित हुने देखिएको छ।

विकसित अर्थतन्त्रको वृद्धिदर अघिल्लो वर्षको ५.२ प्रतिशतको तुलनामा सन् २०२२ मा ३.३ प्रतिशतमा सीमित हुने र उदीयमान तथा विकासशील अर्थतन्त्रको वृद्धिदर अघिल्लो वर्षको ६.८ प्रतिशतको तुलनामा सन् २०२२ मा ३.८ प्रतिशतमा सीमित हुने कोषको प्रक्षेपण छ।

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

विश्व अर्थतन्त्रमा देखिएका चुनौतीहरू सामना गर्न अधिकांश मुलुकहरूले विस्तारकारी मौद्रिक एवम् वित्त नीति अवलम्बन गरेका छन्। कोभिड-१९ संकटबाट सिर्जित अनिश्चितता र रुस-युक्रेन युद्धका कारण विश्व अर्थतन्त्रमा देखिएको अर्थतन्त्रको वृद्धिदरमा गिरावट तथा मुल्य वृद्धिको वावजुद धेरै मुलुकहरूले आर्थिक क्रियाकलाप सहज बनाउन संयमित मौद्रिक एवम् वित्त नीति अवलम्बन गरेका छन्।

देशको राष्ट्रिय अर्थतन्त्रमा देखिएका उल्लिखित परिदृश्यबाट बैंकको कारोवारमा समेत प्रभाव पर्ने देखिएको छ।

कुल गार्हस्थ्य उत्पादन

केन्द्रीय तथ्याङ्क विभागको अनुसार आर्थिक वर्ष २०७७/७८ मा यथार्थ कुल गार्हस्थ्य उत्पादन वृद्धिदर आधारभूत मूल्यमा ४.२५ प्रतिशत रहेको छ। आर्थिक वर्ष २०७८/७९ मा प्रक्षेपित यस्तो वृद्धिदर आधारभूत मूल्यमा ५.८४ प्रतिशत रहने प्रक्षेपित गरिएको छ। आर्थिक वर्ष २०७८/७९ मा कुल गार्हस्थ्य उत्पादनसँगको कुल गार्हस्थ्य बचतको अनुपात ९.२७ प्रतिशत र कुल राष्ट्रिय बचतको अनुपात ३१.९५ प्रतिशत रहेको अनुमान छ। अघिल्लो आर्थिक वर्ष यी अनुपातहरू क्रमशः ७.७१ प्रतिशत र ३३.३० प्रतिशत रहेका थिए। आर्थिक वर्ष २०७८/७९ मा कुल गार्हस्थ्य उत्पादनमा कुल स्थिर पुँजी निर्माणको अनुपात २९.३७ प्रतिशत रहेको अनुमान छ। अघिल्लो आर्थिक वर्ष यस्तो अनुपात २९.८५ प्रतिशत रहेका थिए।

मुद्रास्फीति

२०७९ जेठमा वार्षिक विन्दुगत उपभोक्ता मुद्रास्फीति ८.५६ प्रतिशत रहेको छ। आर्थिक वर्ष २०७८/७९ को एघार महिनामा औसत उपभोक्ता मुद्रास्फीति ६.०९ प्रतिशत रहेको छ। अघिल्लो वर्षको सोही अवधिमा यस्तो मुद्रास्फीति ३.६० प्रतिशत रहेको थियो।

वैदेशिक व्यापार

आर्थिक वर्ष २०७८/७९ को एघार महिनामा कुल वस्तु निर्यात ५३.३ प्रतिशतले बढेर रु. १८५ अर्ब ८४ करोड र कुल वस्तु आयात २७.५ प्रतिशतले बढेर रु. १७६३ अर्ब २२ करोड भएको छ। यस अवधिमा व्यापार घाटामा २५ प्रतिशतले बढेर रु. १५७७ अर्ब ३९ करोड कायम भएको छ।

आर्थिक वर्ष २०७८/७९ को एघार महिनामा चालु खाता घाटा रु. ५९५ अर्ब ७३ करोड र शोधनान्तर घाटा रु. २६९ अर्ब ८१ करोड कायम भएको छ। आर्थिक वर्ष २०७७/७८ को सोही अवधिमा चालु खातारु. २९८ अर्ब ११ करोड र शोधनान्तर घाटा रु. १५ अर्ब १५ करोड रहेको थियो।

आर्थिक वर्ष २०७८/७९ मा कुल विदेशी विनिमय सञ्चिति रु. १,२०७ अर्ब ८० करोड (अमेरिकी डलर ९ अर्ब ४५ करोड) पुगेको छ। आर्थिक वर्ष २०७७/७८ को आयातलाई आधार मान्दा बैकिङ क्षेत्रसँग कायम रहेको विदेशी विनिमय सञ्चिति ६.७३ महिनाको वस्तु र सेवा आयात धान्न पर्याप्त हुने देखिएको छ।

२०७८ असार मसान्तको तुलनामा २०७९ असार मसान्तमा अमेरिकी डलरसँग नेपाली रुपैयाँ ६.६४ प्रतिशतले अवमूल्यन भई अमेरिकी एक डलरको खरिद दर रु. १२७.५१ पुगेको छ।

सेवा

सेवा अन्तर्गत रहेको थोक तथा खुद्रा व्यापार, होटेल तथा रेस्टुराँ, यातायात, संचार तथा भण्डारण, वित्तीय मध्यस्थता, रियल स्टेट तथा व्यवसायिक सेवा, सार्वजनिक प्रशासन तथा रक्षा, शिक्षा, स्वास्थ्य र अन्य सामुदायिक तथा व्यक्तिगत सेवा क्षेत्रका आर्थिक कृयाकलाप पर्दछ। आ. व. २०७७/७८ मा कुल गार्हस्थ्य उत्पादनमा सेवा क्षेत्रको योगदान औसत ६१ प्रतिशत रहेको छ।

वैदेशिक व्यापार, विप्रेषण आप्रवाह, चालू खाता तथा शोधनान्तर स्थिति

आर्थिक वर्ष २०७८/७९ को एघार महिनामा कुल वस्तु निर्यात ५३.३ प्रतिशतले बढेर रु. १८५ अर्ब ८४ करोड र कुल वस्तु आयात २७.५ प्रतिशतले बढेर रु. १७६३ अर्ब २२ करोड भएको छ। यस अवधिमा व्यापार घाटामा २५ प्रतिशतले बढेर रु. १५७७ अर्ब ३९ करोड कायम भएको छ भने विप्रेषण आप्रवाह एघार महिनामा ३.८ प्रतिशतले बढेर रु. ९०४ अर्ब १८ करोड कायम भएको छ। अघिल्लो वर्षको एघार महिनाको अवधिमा विप्रेषण आप्रवाह १२.६ प्रतिशतले बढेको थियो।

अमेरिकी डलरमा आर्थिक वर्ष २०७८/७९ को एघार महिनामा ७.५१ अर्ब विप्रेषण आप्रवाह भएको छ, जुन अघिल्लो आर्थिक वर्षको सोही अवधिको ७.३९ अर्ब अमेरिकी डलरभन्दा १.५ प्रतिशतले बढी हो।

आर्थिक वर्ष २०७८/७९ को एघार महिनामा चालु खाता घाटा रु. ५९५ अर्ब ७३ करोड र शोधनान्तर घाटा रु. २६९ अर्ब ८१ करोड कायम भएको छ। आर्थिक वर्ष २०७७/७८ को सोही अवधिमा चालु खाता रु. २९८ अर्ब ११ करोड र शोधनान्तर घाटा रु. १५ अर्ब १५ करोड रहेको थियो।

२०७८ असार मसान्तको तुलनामा २०७९ असार मसान्तमा अमेरिकी डलरसँग नेपाली रुपैयाँ ६.६४ प्रतिशतले अवमूल्यन भई अमेरिकी एक डलरको खरिद दर रु. १२७.५१ पुगेको छ।

विदेशी विनिमय सञ्चिति

आर्थिक वर्ष २०७८/७९ मा कुल विदेशी विनिमय सञ्चिति रु. १,२०७ अर्ब ८० करोड (अमेरिकी डलर ९ अर्ब ४५ करोड) पुगेको छ। आर्थिक वर्ष २०७७/७८ को आयातलाई आधार मान्दा बैकिङ क्षेत्रसँग कायम रहेको विदेशी विनिमय सञ्चिति ६.७३ महिनाको वस्तु र सेवा आयात धान्न पर्याप्त हुने देखिएको छ।

सरकारी खर्च, राजस्व तथा आन्तरिक ऋण परिचालन

महालेखा नियन्त्रक कार्यालयबाट सार्वजनिक विवरण अनुसार आर्थिक वर्ष २०७८/७९ मा संघीय सरकारको चालु खर्च रु. ९६१ अर्ब ४७ करोड, पुँजीगत खर्च रु. २१६ अर्ब ३७ करोड र वित्तीय व्यवस्थातर्फको खर्च रु. ११८ अर्ब ४० करोड गरी जम्मा रु. १२९६ अर्ब २४ करोड खर्च भएको छ। यो अवधिमा राजस्व संकलन रु. १,०६७ अर्ब ९६ करोड भएको छ।

आर्थिक वर्ष २०७८/७९ मा नेपाल सरकारले कुल आन्तरिक ऋण परिचालन रु. २३१ अर्ब ३० करोड र साँवा भुक्तानी रु. ४७ अर्ब ३३ करोड गरी खुद आन्तरिक ऋण रु. १८३ अर्ब ९७ करोड परिचालन गरेको छ। उक्त रकम कुल गार्हस्थ्य उत्पादनको ४.८ प्रतिशत हुन आउँछ।

२०७९ असार मसान्तमा नेपाल सरकारको कुल आन्तरिक ऋण २२.९ प्रतिशतले वृद्धि भई रु. ९८४ अर्ब २८ करोड पुगेको छ। २०७८ असार मसान्तमा यस्तो ऋण रु. ८०० अर्ब ३२ करोड रहेको थियो।

निक्षेप संकलन

आर्थिक वर्ष २०७८/७९ को एघार महिनामा बैंक तथा वित्तीय संस्थाको निक्षेप परिचालन ५.७ प्रतिशतले वृद्धि भएको छ जुन गत आ. व. भन्दा रु. २६६ अर्ब को संकलन बढेको छ। अघिल्लो वर्षको सोही अवधिमा निक्षेप परिचालन रु. ५८८ अर्ब पुगेको थियो।

आर्थिक वर्ष २०७८/७९ को एघार महिनामा बैंक तथा वित्तीय संस्थाहरूले रु. २३ अर्ब ३८ करोडको ऋणपत्र जारी गरी वित्तीय स्रोत परिचालन गरेका छन्। अघिल्लो आर्थिक वर्षको सोही अवधिमा बैंक तथा वित्तीय संस्थाहरूले रु. ३७ अर्ब १० करोडको ऋणपत्र जारी गरेका थिए।

कर्जा प्रवाह

आर्थिक वर्ष २०७८/७९ को एघार महिनामा बैंक तथा वित्तीय संस्थाको लगानीमा रहेको कर्जा १३.५ प्रतिशतले वृद्धि भएको छ जुन गत आ. व. भन्दा रु. ५५३ अर्ब को संकलन बढेको छ। अघिल्लो वर्षको सोही अवधिमा यस्तो कर्जा रु. ७९९ अर्ब प्रवाह गरेको थियो। २०७८ चैत मसान्तमा वाणिज्य बैंकहरूको औसत निष्कृत्य कर्जा अनुपात १.३२ प्रतिशत, विकास बैंकहरूको १.४९ प्रतिशत र वित्त कम्पनीहरूको ७.० प्रतिशत रहेको छ। २०७८ असार मसान्तमा यी अनुपातहरू क्रमशः १.४१ प्रतिशत, १.३० प्रतिशत र ६.१९ प्रतिशत रहेका थिए।

पुँजी तथा पुँजी कोष पर्याप्तता अनुपात

२०७९ असार मसान्तमा बैंक तथा वित्तीय संस्थाको चुक्ता पुँजी २०७८ असारको तुलनामा ११.४७ प्रतिशतले वृद्धि भई रु. ४०७ अर्ब ७८ करोड पुगेको छ। त्यसैगरी, यस अवधिमा पुँजीकोष १०.७९ प्रतिशतले बढेर रु. ६१८ अर्ब ७९ करोड कायम भएको छ।

२०७९ असार मसान्तमा वाणिज्य बैंकहरूको पुँजी कोष पर्याप्तता अनुपात १३.५३ प्रतिशत, विकास बैंकहरूको १३.१० प्रतिशत र वित्त कम्पनीहरूको १७.७५ प्रतिशत रहेको छ। २०७८ असार मसान्तमा यी अनुपातहरू क्रमशः १४.१३ प्रतिशत, १३.१४ प्रतिशत र २२.०४ प्रतिशत रहेका थिए।

तरलता व्यवस्थापन

आर्थिक वर्ष २०७८/७९ मा रु. ९,७०२ अर्ब ४१ करोड तरलता प्रवाह भएको छ। यस अर्न्तगत रिपोमार्फत रु. ४७६ अर्ब ३९ करोड, सोभै खरिदमार्फत रु ५५ अर्ब ९२ करोड र स्थायी तरलता सुविधामार्फत रु. ९,१७० अर्ब ११ करोड प्रवाह भएको छ।

ब्याजदर

२०७८ असारमा ९१-दिने ट्रेजरी बिलको भारित औसत ब्याजदर ४.५५ प्रतिशत र वाणिज्य बैंकहरूबीचको भारित औसत अन्तरबैंक दर २०७८ जेठमा ६.६६ प्रतिशत रहेको छ। २०७९ असारमा यी दरहरू क्रमशः १०.६६ प्रतिशत र २०७९ जेठमा ९.३९ प्रतिशत रहेका थिए।

वाणिज्य बैंकहरूको २०७८ जेठमा कर्जाको भारित औसत ब्याजदर ८.४६ प्रतिशत र निक्षेपको भारित औसत ब्याजदर ४.७२ प्रतिशत कायम भएको छ। २०७९ असारमा कर्जाको भारित औसत ब्याजदर ११.५४ प्रतिशत र निक्षेपको भारित औसत ब्याजदर ७.३४ प्रतिशत रहेका थिए।

मर्जर/प्राप्ति

बैंक तथा वित्तीय संस्थालाई मर्जर तथा प्राप्तिमा जान प्रोत्साहित गर्न शुरु गरेपश्चात्को २०७९ असार मसान्तसम्म कुल २४५ बैंक तथा वित्तीय संस्थाहरू मर्जर तथा प्राप्ति प्रक्रियामा संलग्न भई ६७ संस्था कायम भएका छन्। आर्थिक वर्ष २०७८/७९ मा १ वाणिज्य बैंकले अर्को वाणिज्य बैंक प्राप्ति गरी एकीकृत कारोबार शुरु भएको छ।

यसैबीच नेपाल राष्ट्र बैंकको नीति, बैकिङ्ग क्षेत्रमा आफूलाई थप सबल र प्रतिस्पर्धि बन्नका लागि आवश्यक भएको ठानी कुमारी बैंकले पनि नेपाल क्रेडिट एण्ड कमर्स बैंक लि. सँग चालु आ.व.को असोज १० गते मर्जर सम्बन्धी समझदारी पत्र सम्पन्न गरेको छ। कुमारी बैंक गाभ्ने र नेपाल क्रेडिट एण्ड कमर्स बैंक गाभ्ने गरी हुन लागेको यस मर्जर पछिको एकीकृत संस्था कुमारी बैंक लि. कै नाममा निरन्तर संचालन हुनेछ। यसबाट बैंक अर्भै सबल हुन गई दुवैतर्फका शेयरधनीलाई अर्भै फाइदा पुग्नेछ भने समग्रमा बैकिङ्ग क्षेत्र र देशको अर्थतन्त्रमा नै सकारात्मक प्रभाव पर्ने अपेक्षा गरिएको छ।

शाखा विस्तार

बैंक तथा वित्तीय संस्थाका शाखा विस्तारसँगै वित्तीय पहुँच बढेको छ। बैंक तथा वित्तीय संस्थाको शाखा संख्या २०७८ असार मसान्तमा १०,६८३ रहेकोमा २०७९ असार मसान्तमा ११,५२८ पुगेको छ। उक्त अवधिमा प्रति बैंक शाखा जनसंख्या २,८४४ बाट घटेर २,५३२ कायम भएको छ। ७५२ वटा स्थानीय तहमा वाणिज्य बैंकका शाखाहरू विस्तार भएका छन्।

पूँजी बजार

२०७८ असार मसान्तमा २,८८३.४१ रहेको नेप्से सूचकाङ्क २०७९ असार मसान्तमा २,००९.४६ कायम भएको छ। त्यसैगरी, २०७८ असार मसान्तमा बजार पूँजीकरण रु. ४,०१० अर्ब ९६ करोड रहेकोमा २०७९ असार मसान्तमा रु. २,८६९ अर्ब ३४ करोड रहेको छ।

वाणिज्य बैंकहरूलाई दीर्घकालीन ऋणपत्र जारी गरी वित्तीय साधन परिचालन गर्न प्रोत्साहित गरिएका कारण धितोपत्र बजारमा उपकरणगत विविधीकरण प्रारम्भ भएको छ। आर्थिक वर्ष २०७८/७९ को एघार महिनामा ७ वाणिज्य बैंकहरूले रु.१० अर्ब ८८ करोडको र १ विकास बैंकले रु.४० करोडको गरी कुल रु. ११ अर्ब २८ करोडको ऋणपत्र निष्काशन गर्न स्वीकृति प्राप्त गरेका छन्। २०७९ जेठ मसान्तसम्ममा बैंक तथा वित्तीय संस्थाबाट ऋणपत्रमार्फत रु.१२३ अर्ब ७६ करोड वित्तीय साधन परिचालन भएको छ।

साथै रु.६ अर्ब ९० करोड बराबरको म्युचुअल फण्ड, रु.६ अर्ब ५१ करोड बराबरको साधारण सेयर र रु.३ अर्ब ४६ करोड बराबरको हकप्रद सेयर गरी कुल रु.२८ अर्ब १५ करोड बराबरको धितोपत्र सार्वजनिक निष्काशनका लागि अनुमति प्रदान गरेको छ ।

(श्रोत :- नेपाल राष्ट्र बैंक - आर्थिक वर्ष २०७९/८० मौद्रिक नीतिमा आधारित)

(३) आर्थिक वर्ष २०७८/७९ को बैंकको कार्यसम्पादन समीक्षा तथा भविष्यमा गर्नुपर्ने कुराको धारणा:

समीक्षा अवधिको वित्तीय विवरणको विश्लेषण गर्दा बैंकको कारोबारमा सन्तुलित तवरबाट निरन्तर वृद्धि भईरहेको कुरा प्रष्ट देखिन्छ । यसरी कारोबारमा भएको वृद्धिको कारण बैंकको वासलातको आकार गत आ.व. को तुलनामा ११.७५ प्रतिशतले वृद्धि भई प्रस्तुत आ.व.मा रु. २ खर्ब १२ अर्ब १० करोड ८४ लाख पुगेको छ ।

(क) पुँजी व्यवस्थापन : बैंकको हालको चुक्ता पुँजी रु.१४ अर्ब ७१ करोड रहेको छ ।

(ख) निक्षेप : विगत आ.व.को तुलनामा समीक्षा अवधिमा निक्षेप १६.४० प्रतिशतले वृद्धि भई २०७९ आषाढ मसान्तमा कुल निक्षेप रु १८२ अर्ब ९६ करोड २१ लाख पुग्न गएको छ ।

तालिका-२, बैंकको निक्षेपको तुलनात्मक स्थिति:

रकम रु.दशलाखमा

निक्षेप	आ.व. ०७८/७९	कुल निक्षेपको प्रतिशत (%)	आ.व. ०७७/७८	कुल निक्षेपको प्रतिशत (%)	वृद्धि रकम	वृद्धि %
चल्ती	१४,८०६	८.०९	२५,३८४	१६.१५	(१०,५७८)	(७१.४४)
वचत	३४,८९२	१९.०७	४०,६५५	२५.८७	(५,७६३)	(१६.५२)
कल	१४,७१६	८.०४	१०,६७८	६.७९	४,०३८	२७.४४
मुद्दती	११८,५४८	६४.७९	८०,४६१	५१.१९	३८,०८७	३२.१३
जम्मा	१८२,९६२	१००	१५७,१७८	१००	२५,७८४	१४.०९

(ग) कर्जा, सापट तथा अधिविकर्ष : आ.व. २०७७/७८ को अन्त्यमा यस बैंकको कुल कर्जा रु. १४३ अर्ब ७७ करोड २० लाख रहेकोमा समीक्षा वर्षको अन्त्यमा १०.९० प्रतिशतले वृद्धि भई रु. १५९ अर्ब ४४ करोड ४१ लाख पुगेको छ । बैंकले आफ्नो कर्जा तथा सापटीलाई विविधिकरण गर्दै व्यक्तिगत कर्जा, शिक्षा कर्जा, साना तथा मझौला व्यवसाय कर्जा, कृषि तथा उत्पादनशील कर्जा, विपन्न वर्ग कर्जा, संस्थागत कर्जा तथा विकास परियोजना क्षेत्रमा कर्जा प्रदान गर्दै आएको छ । समीक्षा अवधिमा बैंकको कुल कर्जामा निष्क्रिय कर्जाको अनुपात १.११ प्रतिशत रहेको छ । समीक्षा वर्षमा कर्जा लगानीमा वृद्धि भएता पनि उल्लेख्य मात्रामा समस्याग्रस्त कर्जाहरुको असुली भएको छ । तर नेपाल राष्ट्र बैंकको निर्देशनहरुमा भएका परिमार्जनहरुका फलस्वरूप बैंकको निष्क्रिय कर्जा अनुपात विगत वर्षको तुलनामा यस वर्ष केहि बढ्न गएको देखिन्छ । बैंकको निष्क्रिय कर्जाहरुलाई थप नियमित बनाउनका लागि बैंक निकै नै क्रियाशील रहेको कुरा यहाँहरु समक्ष जानकारी गराउँदछौं ।

(घ) लगानी : सन्तुलित तरलता कायम गर्दै समग्र श्रोतबाट प्रतिफल आर्जन गर्ने बैंकको उद्देश्य अनुरूप नेपाल सरकार तथा नेपाल राष्ट्र बैंकद्वारा निष्कासित जोखिम रहित सम्पत्ति (ट्रेजरी बिल, विकास ऋण पत्र आदि) मा बैंकको लगानी गर्ने नीतिलाई निरन्तरता दिईएको छ । बैंकले अत्यन्त सावधानीपूर्वक स्थानीय तथा अन्तर्राष्ट्रिय मुद्रा बजारमा र विभिन्न संस्थाहरुको शेयर र ऋणपत्रहरुमा लगानी गर्दै आएको छ । नेपाल सरकारको ट्रेजरी बिलसमा रु २ अर्ब २२ करोड तथा

विकास ऋणपत्रमा रु. १९ अर्ब १२ करोडको लगानी सहित यस बैंकको कुल लगानी आ.व. २०७८/७९ को आषाढ मसान्तमा रु. २३ अर्ब ४२ करोड १ लाख रहेको छ। बैंकले केहि संस्थाहरुको शेयरमा समेत लगानी रहेको छ।

(ड) **मुनाफा** : समीक्षा वर्षमा बैंकको समग्र व्यापार व्यवसायमा वृद्धि संगै आम्दानीका हरेक क्षेत्रहरुमा समेत राम्रो वृद्धि भएको छ। यसका अतिरिक्त, समीक्षा वर्षमा संचालन खर्चहरुको वृद्धिलाई ११.२९ प्रतिशत को दरमा सिमित गर्न सफल भएको छ भने केहि निष्क्रिय कर्जाको असुली भएको छ। आ.व. २०७७/७८ को तुलनामा आ.व. २०७८/७९ मा कर्जा तथा लगानीबाट प्राप्त व्याज आम्दानी ४३.६६ प्रतिशतले वृद्धि भई रु. १८ अर्ब ३५ करोड पुग्न गएको छ भने व्याज खर्च ५७.६५ प्रतिशतले वृद्धि भई रु. १२ अर्ब १३ करोड पुगेको छ। यसप्रकार आ.व. २०७८/७९ मा बैंकको खुद व्याज आम्दानी करिब २२.४५ प्रतिशतले वृद्धि भई रु. ६ अर्ब २१ करोड पुगेको छ। बैंकले कर्जा, निक्षेप तथा अन्य सेवा वापत लिने फि तथा कमिसन आम्दानी आ.व. २०७८/७९ मा लगभग ८.१० प्रतिशतले वृद्धि भई रु. ८१ करोड पुग्न गएको छ भने विदेशी विनिमय आम्दानी १०.२० प्रतिशतले घट्न गई रु. ३७ करोड पुग्न गएको छ। यस प्रकार आ.व. २०७८/७९ मा बैंकको कुल संचालन आम्दानी रु. ७ अर्ब ९४ करोड पुगेको छ जुन अघिल्लो आ.व. को तुलनामा लगभग १९.५० प्रतिशतको वृद्धि हो। यसै गरी खर्च तर्फ हेर्ने हो भने बैंकको कर्मचारी खर्च तथा अन्य संचालन खर्च क्रमशः १५.२७ प्रतिशत र ६.८७ प्रतिशतले वृद्धि भई रु. २ अर्ब ३३ करोड र रु. १ अर्ब २१ करोड पुगेको छ। यस प्रकार आ.व. २०७८/७९ मा कर्जा नोक्सानी व्यवस्था अघिको बैंकको संचालन मुनाफा अघिल्लो आर्थिक वर्षको तुलनामा २५.५२ प्रतिशतले वृद्धि भई रु. ४ अर्ब ३६ करोड पुग्न सफल भएको छ। आ.व. २०७७/७८ मा रु. १ अर्ब ९७ करोड ७ लाख रहेको यस बैंकको खुद मुनाफा आ.व. २०७८/७९ मा ३०.९१ प्रतिशतले वृद्धि भई रु. २ अर्ब ५७ करोड पुग्न गएको छ।

(च) **सरकारी राजस्वमा योगदान** : बैंकले आर्थिक वर्ष २०७७/०७८ मा नेपाल सरकारलाई रु. ८३ करोड संस्थागत कर तिरेकोमा समीक्षा वर्षमा रु १ अर्ब १६ करोड संस्थागत कर पेशकीको रुपमा भुक्तानी गरेको छ।

(छ) **उत्पादन तथा सेवा** : कुमारी बैंकले आफ्ना ग्राहकहरुको आवश्यकता तथा प्रविधिमा आएको परिवर्तनलाई मध्यनजर गर्दै समय सापेक्ष आफ्ना वस्तु तथा सेवाहरुको विकास गर्ने गरेको छ। हाल बैंकले संचालनमा ल्याएका सेवाहरु जस्तो, कुमारी घनवृद्धि बचत खाता, कुमारी गज्जब बचत खाता, कुमारी रेमिट बचत खाता, कुमारी परिवार सुरक्षा बचत खाता, नागरिक बचत खाता, कुमारी स्वस्थ जीवन बचत खाता, शेयर डिम्याट एकाउन्ट, ASBA प्रणाली, इन्टरनेट तथा मोबाइल बैंकिंग, प्रिपेड कार्ड, विभिन्न प्रकारका सुविधाले भरिपूर्ण विभिन्न बचत खाताहरु अत्यन्तै लोकप्रिय रहेका छन्। बैंकले कुल ४० वटा विप्रेषण कम्पनीहरूसंग मिलेर विप्रेषण सेवा प्रदान गर्दै आएको छ। जस मध्ये १४ वटा अन्तराष्ट्रिय कम्पनीहरु छन् भने २६ वटा राष्ट्रिय कम्पनीहरु रहेका छन्। बैंकका २,५०० भन्दा बढी विप्रेषण एजेन्टहरु छन् भने १६,००० भन्दा बढी विप्रेषण पेआउट लोकेसन रहेका छन्।

यस बैंक आफ्ना ग्राहकहरुलाई आफ्नो उत्पादन र सेवा सहज रुपमा पुर्‍याउनका लागि निरन्तर प्रयत्नशील रहेको छ। यस बैंकले आफ्ना ग्राहकहरुलाई वर्तमान प्रतिस्पर्धी बजारमा लाभ हुने तथा आवश्यकता अनुसारको सेवा प्रदान गर्दै आएको छ। स्थापना कालदेखि नै यस बैंकले विविध प्रकारका नवीनतम् एवं आधुनिक उत्पादन र सेवा प्रदान गर्दै आएको कुरा सर्वविदितै छ। बैंकले आफुले प्रदान गर्ने सेवामा आधुनिक प्रविधिको प्रयोगबाट वित्तीय बजारमा विशिष्ट स्थान बनाउन सफल भएको छ। हाम्रा Visa Electron, डलर डेबिट कार्डहरु नेपाल, भारत र संसारभरि नै VISA को संजाल मार्फत पहुँचगम्य भएका छन् साथै नविनतम प्रविधिको उपयोग गर्दै कुमारी फोनपे कर्जा सेवा प्रदान गर्दै आएको छ।

(ज) **शाखा विस्तार** : बैंकले यस आर्थिक वर्षमा थप ३ वटा नयाँ शाखा र २० वटा एक्सटेन्सन काउन्टर संचालनमा ल्याएको छ। हाल बैंकका काठमाडौँ उपत्यका भित्र ४८ तथा बाहिर १५१ गरि कुल १९९ शाखाहरु संचालनमा रहेका छन्। यसै गरी बैंकका हाल ३४ वटा एक्सटेन्सन काउन्टर तथा नेपाल अधिराज्य भरि कुल १९५ वटा स्वचालित टेलर मेसिनहरु (ATM) संचालनमा रहेका छन्।

(भ) **संस्थागत सुशासन** : संस्थागत सुशासन तथा नैतिक आचरणलाई हामीले सधैं उच्च प्राथमिकतामा राखेका छौं । बहुसंख्यक शेयरधनी तथा निक्षेपकर्ताहरूको पैसाबाट चल्ने एउटा वित्तीय संस्थामा अनुशासन तथा नैतिक आचरण जस्ता गुणहरू अति नै आवश्यक छन् । संस्थागत सुशासन नै बैंकको प्रशासनिक काम कारवाहीको मार्गदर्शनको रूपमा रहेको तर्फ सचेत हुँदै सोही अनुरूप सञ्चालक समितिका काम कारवाहीहरू अगाडी बढाउने र बैंकको अन्य सबै क्रियाकलापहरूमा समेत बलियो एवं पारदर्शी संस्थागत सुशासनको विकास गर्न र सोको अनुभूति गराउन सञ्चालक समिति निरन्तर क्रियाशील रहेको छ ।

(ज) **जोखिम व्यवस्थापन** : बैंकमा अन्तर्निहित जोखिमको पहिचान गर्ने तथा भविष्यमा हुनसक्ने जोखिमको समयमै व्यवस्थापन गर्ने उद्देश्यले एउटा छुट्टै जोखिम व्यवस्थापन उप-समिति गठन गरिएको छ ।

बैंकिङ्ग कारोबारको सिलसिलामा आएका र आउने सम्भावना भएका असंख्य जोखिमहरूको व्यवस्थापनको लागि नीति निर्देशिका समेत बनाई सोको कार्यान्वयन गरिएको छ । बैंकले आफ्नो व्यवसायमा निहित कर्जा, संचालन, बजार तथा अन्य जोखिमहरूको उचित व्यवस्थापन गर्दै आन्तरिक नियन्त्रण प्रणालीलाई अझ सुदृढ तथा प्रभावकारी बनाउने नीति लिएको छ । कर्जा व्यवस्थापन, ग्राहक पहिचान, Stress Test तथा दैनिक कारोबारसँग सम्बन्धित विभिन्न विषयहरूमा आवश्यक नीति नियम, परिपत्र तयार गरी कार्यान्वयन गर्ने व्यवस्था मिलाइएको छ ।

अ. **कर्जा जोखिम व्यवस्थापन** : कर्जासँग सम्बन्धित जोखिमको समयमै पहिचान गर्ने उद्देश्यले बैंकमा छुट्टै कर्जा जोखिम व्यवस्थापन विभाग खडा गरिएको छ । यस विभागले कर्जा प्रवाह गर्नु अघि कर्जासँग सम्बन्धित सम्पूर्ण जोखिमहरू, नियमक निकायले तोकेका मापदण्डहरू, बैंकको आन्तरिक नीति नियमहरूको पालना लगायत क्षेत्रगत तथा ऋणीको अधिकेंद्रित जोखिमको विस्तृत अध्ययन गर्दछ । यस विभागले समसामयिक अवस्थाको अध्ययन गर्ने तथा भविष्यमा आउन सक्ने जोखिमको पूर्व अनुमान गर्ने र सोको आधारमा बैंकका आन्तरिक नीति नियमहरूलाई परिमार्जन गर्न सिफारिस गर्ने, कर्जा पोर्टफोलियो पुनर्गठन गर्ने र जोखिमको आधारमा कर्जा, कर्जाको क्षेत्र, ऋणी आदिको श्रेणी निर्धारण गर्ने कार्य समेत गर्दछ ।

आ. **सञ्चालन जोखिम व्यवस्थापन** : बैंकिङ्ग कारोबारमा संचालन जोखिम सधैं नै विद्यमान रहेको हुन्छ । प्रविधिको विकाससँगै नयाँ नयाँ जोखिमहरू आउँछन्, जसलाई पूर्ण रूपमा निर्मुल गर्न सकिदैन । यस्ता जोखिमहरूको उचित रूपमा व्यवस्थापन गर्नका लागि बैंकको नीति-नियम तथा आन्तरिक नियन्त्रण प्रणाली चुस्त र दुरुस्त हुनुपर्दछ । संचालन जोखिम व्यवस्थापनको लागि बैंकमा बेग्लै संचालन जोखिम व्यवस्थापन विभाग रहेको छ । यस विभागले बैंकको आन्तरिक प्रणाली, प्रक्रिया तथा जनशक्तिसँग सम्बन्धित सम्भावित जोखिमहरूको समयमै पहिचान गर्दै सोको न्यूनीकरणको लागि आवश्यक राय सुझाव र परामर्श उपलब्ध गराउँदै आएको छ । बैंकको सञ्चालन सम्बन्धी सम्पूर्ण कृयाकलापहरू निर्धारित नियम तथा स्पष्ट परिभाषित कार्यपद्धति र कार्यप्रवाहमा आधारित रहेका छन् । यसले गर्दा सञ्चालन जोखिम उचित रूपमा व्यवस्थापन भएको कुरामा हामी विश्वस्त छौं ।

इ. **तरलता जोखिम व्यवस्थापन** : विगतमा हामीले भोगेको तरलताको अप्रत्याशित उतार चढावको अवस्था र सोको कारणले बैंकको खुद व्याज आम्दानीमा पर्न गएको असरलाई अनुभवको रूपमा लिएर तरलताको हालको र भोलिका दिनमा हुन सक्ने अवस्थाको सुक्ष्म अध्ययन गर्ने गरिएको र सोहि अनुरूप बैंकले निक्षेप संकलन, व्याजदर निर्धारण तथा छोटो र लामो समयका लगानी सम्बन्धी रणनीतिहरू बनाउने गरेको छ । बैंकमा विद्यमान रहेको ALCO/Pricing Committee ले यस किसिमको जोखिमको पुनरावलोकन गर्ने गर्दछ ।

ई. **बजार जोखिम व्यवस्थापन** : बजार जोखिमसँग सम्बन्धित तत्वहरू प्रति बैंक सधैं चनाखो रहेको छ र त्यस्ता तत्वहरूको बैंकले नियमित रूपमा विश्लेषण गरि सोहि अनुरूपको रणनीति बनाउने गरेको छ । विदेशी विनिमयको



सटहीदर परिवर्तनबाट हुन सक्ने जोखिमलाई न्यूनीकरण गर्न बैंकले विदेशी मुद्राको अवस्थालाई नियमित अनुगमन गर्ने नीति तथा कार्यविधि बनाएको छ । यसैगरि बजारको व्याजदरलाई समेत नियमित रुपमा पुनरावलोकन गरि आवश्यक नीति नियम बनाउने व्यवस्था मिलाइएको छ । बैंकमा विद्यमान रहेको ALCO/Pricing Committee ले यस किसिमको जोखिमको पुनरावलोकन गर्ने गर्दछ ।

(ट) **सामाजिक उत्तरदायित्व** : बैंक व्यवसायिक उद्देश्यको साथसाथै आफ्नो सामाजिक उत्तरदायित्व प्रति पनि अति नै सचेत रहेको छ । बैंकले मुख्य ४ क्षेत्रहरूमा विशेष योगदान पुर्‍याउने गरेको छ ।

(क) **शिक्षा** :

- बैंकले कुमारी घर बसन्तपुरकी कुमारीको उज्वल भविष्यको लागि उच्च शिक्षामा मद्दत पुग्ने हेतुले कुमारी शिक्षा कोष खडा गरि सो कोषमा वार्षिक रु. १ लाखका दरले अनुदान सहयोग गर्दै आएको छ ।
- कुमारी बैंकले नेपालका विभिन्न विकट क्षेत्रका सामुदायिक विद्यालयहरूको शिक्षाको गुणस्तर अभिवृद्धि गराउन तथा भौतिक पूर्वाधारको पुनःसंरचना गराउन आर्थिक सहयोग गर्दै आएको छ ।
- बैंकले श्री सत्य साई विद्या आश्रम पोखरामा आर्थिक रुपले विपन्न निम्न दुई विद्यार्थीहरूलाई एक वर्षको सम्पूर्ण शैक्षिक खर्च बराबरको शैक्षिक छात्रवृत्ति प्रदान गरेको छ ।
- बैंकको २१ औं वार्षिकोत्सवको उपलक्ष्यमा बैंकले विभिन्न स्थानमा वित्तीय साक्षरता अन्तर्गत विद्यार्थीहरूलाई विधुतीय शिक्षा प्रदान गरेको छ ।
- बैंकले सामाजिक कल्याणकारी मुद्दाहरूका बारेमा जनचेतना अभिवृद्धि गराउन “लागूपदार्थ” बारे महजोडीको विशेषता रहेको चेतना मुलक भिडियो बनाउन रु ४५२,०००.०० को सहयोग गरेको छ ।

(ख) **स्वास्थ्य** :

- बैंकले भोजपुर क्षेत्रमा ग्राहक तथा स्थानिय बासिन्दाहरूको स्वास्थ्यलाई मध्यनजर गर्दै स्वास्थ्य शिविर सञ्चालन गरेको थियो ।
- बैंकले एक एक पाइला संस्थालाई ग्रामिण क्षेत्र जस्तै बडाबन, जाजरकोट र ठोकर्पा, सिन्धुपाल्चोकमा अल्पसंख्यक जन संख्यालाई सौलियत तथा निशुल्क स्वास्थ्य सेवा प्रदान गर्ने उद्देश्यले प्राथमिक स्वास्थ्य सेवा अस्पताल संचालन गर्न रु १० लाखको सहयोग गरेको छ ।
- बैंकले आफ्ना विभिन्न शाखाहरूका फ्रन्टलाइन कर्मचारीका लगायत स्थानीय सर्वसाधारणका लागि निःशुल्क एन्टिजेन परीक्षण शिविर आयोजना गरेको थियो ।
- बैंकले स्थानीय समिति र नेपाली सेनाको समन्वयमा राप्ती सुनसरीको सर्पदंश उपचार केन्द्रलाई सहयोग गरेको छ ।

(ग) **सम्पदा** :

- धुलिखेल शाखाद्वारा स्थानिय नव दुर्गा पुजाको अवसरमा भक्तजनहरूलाई पानी तथा जुस वितरण गरेको थियो ।

- बैंकले संस्कृतिको जगेर्ना गर्न विभिन्न शाखाहरुको माध्यमबाट स्थानिय क्षेत्रका विभिन्न चाड, पूजा तथा मन्दिरहरुमा आर्थिक तथा भौतिक रुपमा सहयोग गर्दै आएको छ ।
- बैंकले धुलिखेलस्थित आकाश भैरव क्लबले आयोजना गरेको भगवती पथ जात्रामा आर्थिक सहयोग जुटाएको थियो जसको उद्देश्य स्थानीय जनता र युवाहरुलाई प्रोत्साहन गर्नु रहेको थियो ।

(घ) वातावरण :

- बैंकले संतुलित संरक्षण तथा रमणिय वातावरण सिर्जना गर्नका लागि रोटरी क्लब अफ काठमाडौं वेष्ट संगको सहकार्यमा वृक्षरोपण कार्यक्रम आयोजना गरेको थियो ।
- बैंकले खुला रुपमा छोडिएका पशुहरुको संरक्षण तथा स्याहारका निम्ति खोलिएको संस्था Society for the Prevention of Cruelty to Animals Nepal (SPCA) लाई आर्थिक सहयोग गरेको थियो ।

बैंकले माथि उल्लेखित सामाजिक कार्यहरु बाहेक विपद तयारी, व्यवस्थापन तथा पुनर्स्थापना कोषहरुमा सहयोग प्रदान गर्दै आएको छ । यसैगरी, आफ्नो केन्द्रिय कार्यालय लगायत शाखाहरु मार्फत स्थानियस्तरका विभिन्न विद्यालय, अनाथालय, वृद्धाश्रम लगायत कल्याणकारी संस्थाहरुलाई आर्थिक लगायत जित्सी सहयोग जुटाउँदै आएको छ ।

(ठ) सञ्चालक समितिद्वारा गठित उप-समितिहरु : प्रचलित कानून तथा बैंकले अख्तियार गरेको नीतिलाई मूर्त रुप प्रदान गर्नका लागि देहायमा उल्लेखित समिति तथा उप-समितिहरु कायम रहेका छन् :

- लेखापरीक्षण समिति :** कम्पनी ऐनको दफा १६४ बमोजिम गैरकार्यकारी सञ्चालक श्री अनुराधा चौधरीको संयोजकत्वमा सञ्चालक प्रा.डा. गणेश प्रसाद पाठक सदस्य र बैंकको आन्तरिक लेखापरीक्षण विभाग प्रमुख सदस्य सचिव रहनु भएको एक लेखापरीक्षण समिति रहेको छ । बैंकको आन्तरिक लेखापरीक्षण विभागले सोभै यसै समितिलाई प्रतिवेदन पेश गर्दछ ।
- मानवस्रोत उप-समिति :** कर्मचारी छनोट, भर्ना, नियुक्ती, वृत्ति विकास, सेवा निवृत्तीभरण जस्ता विभिन्न विषयहरुमा आवश्यक योजना, नीति तथा मापदण्डहरु तयार गरी सञ्चालक समिति समक्ष पेश गर्न सञ्चालक श्री महेश प्रसाद पोखरेलको संयोजकत्वमा, प्रमुख कार्यकारी अधिकृत, प्रमुख-वित्त विभाग, प्रमुख-मानव स्रोत विभाग सदस्य रहनु भएको एक मानव स्रोत उप-समिति रहेको छ ।
- जोखिम व्यवस्थापन उप-समिति :** बैंकमा निहित जोखिमहरुको सहि पहिचान गर्ने तथा आवश्यक नीति नियम बनाउने उद्देश्य अनुरूप सञ्चालक श्री कृष्ण प्रसाद ज्ञवालीको संयोजकत्वमा सञ्चालक श्री अनुराधा चौधरी, प्रमुख संचालन अधिकृत सदस्य र प्रमुख जोखिम अधिकृत सदस्य सचिव रहनुभएको जोखिम व्यवस्थापन उप-समिति रहेको छ ।
- सम्पति शुद्धिकरण उपसमिति :** बैंकको आन्तरिक जिम्मेवारी तथा कार्यविभाजन, जोखिम मूल्याङ्कन प्रणालीको आधार तथा पद्धति, जोखिममा आधारित ग्राहक पहिचान, अद्यावधिक तथा अनुगमन पद्धतिको लागि आवश्यक नीति नियम बनाउने उद्देश्य अनुरूप सञ्चालक प्रा.डा.गणेश प्रसाद पाठकको संयोजकत्वमा प्रमुख जोखिम अधिकृत सदस्य, प्रमुख अनुपालन सदस्य तथा प्रमुख ए.एम.एल. /सि.एफ.टि. सदस्य सचिव रहनुभएको सम्पति शुद्धिकरण उप-समिति रहेको छ ।



उपरोक्त सबै समिति, उप-समितिहरूको काम, कर्तव्य र अधिकार कम्पनी ऐन, २०६३ तथा नेपाल राष्ट्र बैंकबाट जारी निर्देशिका अन्तर्गत रही सञ्चालक समितिबाट तोकेका काम, कर्तव्य र अधिकार अनुरूप रहेको छ। उल्लेखित समिति, उप-समितिका सञ्चालक संयोजक तथा सदस्यहरूलाई सञ्चालक समितिका सदस्यहरूलाई प्राप्त हुने सरहको बैठक भत्ता बाहेक अन्य कुनै पनि अतिरिक्त पारिश्रमिक तथा सुविधाहरू प्रदान गरिएको छैन।

उ. व्यवस्थापन तहका अन्य समितिहरू : सञ्चालक समितिद्वारा गठित उपरोक्त समिति तथा उप-समितिहरू बाहेक बैंकको काम कारवाही प्रभावकारी रूपमा सम्पादन गर्न व्यवस्थापन तहका प्रमुख कार्यकारी अधिकृतको संयोजकत्वमा व्यवस्थापन समिति, व्यवस्थापन सल्लाह समिति, खराब कर्जा असुली समिति, भवन निर्माण समिति, प्राइसिङ तथा सम्पत्ति-दायित्व व्यवस्थापन समिति (ALCO/Pricing Committee) रहेका छन्। यसैगरी बैंकमा पदपूर्ति समिति, श्रम सम्बन्ध समिति, अनुशासन तथा कार्यसम्पादन मूल्याङ्कन समिति तथा खरिद समिति समेत क्रियाशील रहेका छन्। उपरोक्त समितिका पदाधिकारीहरूलाई कुनैपनि किसिमको भत्ता वा अतिरिक्त पारिश्रमिक तथा सुविधाहरू प्रदान गरिएको छैन।

(ड) मानव संसाधन : बैंकको समग्र उन्नतीमा कर्मचारीहरूको मुख्य भूमिका रहेको हुन्छ। बैंकमा कार्यरत जनशक्तिको कार्यकुशलता, व्यवसायिक दक्षता, व्यवस्थापकिय शिप तथा उत्पादकत्व वृद्धिका लागि स्वदेश तथा विदेशमा तालिम प्रदान गर्ने र कर्मचारी भर्ना गर्दा राम्रो योग्यता र व्यवसायिक क्षमता भएका व्यक्तिहरूलाई नियुक्त गर्ने बैंकको कर्मचारी सम्बन्धी नीति रहेको छ। बैंकले विद्यमान जनशक्तिको दक्षतालाई अभिवृद्धि गर्ने र नयाँ-नयाँ शीप सिकाउने तर्फ आफ्नो ध्यान केन्द्रित गरेको छ। जसले गर्दा आगामी दिनमा समेत बैंकको जोखिम र प्रतिफल बीचमा सन्तुलन रहने कुरामा हामी विश्वस्त छौं। समीक्षा अवधिको अन्त्यमा बैंकमा स्थायी तथा करारमा गरि कुल १८४५ कर्मचारीहरू कार्यरत रहेका छन्। समीक्षा अवधिमा हाम्रा कर्मचारीहरू विविध प्रकारका खेलकूद तथा सामाजिक गतिविधिमा समेत सहभागी भएका थिए।

चालु वर्षको लक्ष्य तथा कार्यक्रम:

बैंकको चालु आर्थिक वर्षको वित्तीय योजना देहाय बमोजिमको रहेको छ -

चालु आर्थिक वर्षमा बैंकको कर्जा तथा लगानी क्रमशः १३.०९ प्रतिशत र ६०.३४ प्रतिशतले वृद्धि गरि रु. १८० अर्ब ३१ करोड र रु. ३७ अर्ब ५५ करोड पुर्‍याउने लक्ष्य रहेको छ। यसैगरी बैंकको कुल निक्षेप ६.३३ प्रतिशतले वृद्धि गरि रु. १९४ अर्ब ५४ करोड पुर्‍याउने लक्ष्य रहेको छ। बैंकको खुद व्याज आम्दानी १८.४२ प्रतिशत तथा अन्य संचालन खर्च ८.१७ प्रतिशतले वृद्धि भै क्रमशः रु. ७ अर्ब ३६ करोड र रु. ३ अर्ब ८४ करोड पुग्ने अनुमान रहेको छ। यस प्रकार कर्जा नोक्सानी व्यवस्था अधिको बैंकको संचालन मुनाफा १७.४३ प्रतिशतले वृद्धि भई रु. ५ अर्ब १३ करोड पुग्ने अनुमान रहेको छ। समीक्षा वर्षमा बैंकको निष्क्रिय कर्जा अनुपात बिगत वर्षभन्दा केहि वृद्धि भई १.११ प्रतिशतमा रहेको छ। चालु वर्षमा निष्क्रिय कर्जाहरू असुली गराउने तर्फ प्रयास भई रहेको छ। यस प्रकार चालु वर्षमा बैंकको खुद मुनाफा २८ प्रतिशतले वृद्धि गरी रु. ३ अर्ब ३० करोड २२ लाख पुर्‍याउने लक्ष्य यस बैंकको रहेको छ।

बैंकलाई सवल र सुदृढ बनाउन बैंकको सम्पत्तिको गुणस्तर वृद्धि गर्ने र यसलाई कायमै राख्ने, बैंकको कर्मचारीहरूको उत्पादकत्व वृद्धि गर्ने, बैंकलाई नाफामुखी बनाउनुका साथसाथै ग्राहकहरूलाई सर्वसुलभ गुणस्तरीय सेवा पुर्‍याउने यस बैंकको योजना रहेको छ। ग्राहकहरूको जीवन सरल र सुलभ बनाउन आधुनिक सेवा तथा सुविधाको विकास गरी वित्तीय क्षेत्रको सुधारमा योगदान पुर्‍याउने, वित्तीय पहुँच नभएको जनसंख्यालाई बैंकिङ्ग परिधिभित्र ल्याउने, साना तथा मझौला व्यवसायहरूलाई ऋण प्रदान गरी देशको समग्र आर्थिक विकासमा टेवा पुर्‍याउने यस बैंकको कार्य योजना रहेको छ। देशको परिस्थितिलाई मध्यनजर गर्दै थप शाखाहरू विस्तार गर्दै जाने, बैंकको उपस्थिति नभएका क्षेत्रहरूमा कुमारी मोबाईल बैंकिङ्ग, शाखा रहित बैंकिङ्ग सेवा मार्फत

बैंकिङ्ग सेवा उपलब्ध गराउने, आफ्नो प्रविधि तथा सेवालाई विस्तार गरी प्रतिस्पर्धात्मक बैंकिङ्ग सेवा उपलब्ध गराउने आदि कार्यक्रमहरु समेत चालु आर्थिक वर्षमा रहेका छन् ।

(४) कम्पनीको औद्योगिक तथा व्यवसायिक सम्बन्ध :

बैंकले आफूसँग सम्बद्ध सबै औद्योगिक तथा व्यवसायिक पक्षहरूसँग सौहार्दपूर्ण तथा व्यवसायिक सम्बन्ध कायम रह्यो । बैंकले व्यवसायिक कार्यलाई निरन्तरता दिदै कारोबारसँग सम्बन्धित सबै पक्षहरु ग्राहक, शेयरधनी, शुभचिन्तक महानुभावहरु विभिन्न बैंक तथा वित्तीय संस्थाहरु लगायत अन्य औद्योगिक तथा व्यवसायिक संघ संस्थसँग पारदर्शिताका आधारमा सहकार्य गर्दै आएको छ । व्यवसायिक कार्यलाई निरन्तरता दिदै आफ्नो कारोबारका सन्दर्भमा सम्बन्धित सबैसँग अपनत्वको भावना राखी संस्थाको प्रगति, उन्नति, विकास तथा विस्तारका लागि ग्राहक, शेयरधनी, शुभचिन्तक महानुभावहरु विभिन्न बैंक तथा वित्तीय संस्थाहरु लगायत अन्य औद्योगिक तथा व्यवसायिक संघ संस्थसँग पारदर्शिताका आधारमा व्यवसायिक सम्बन्ध सुमधुर कायम रहेको छ । आफ्नो व्यवसायिक सम्बन्ध चुस्त, दुरुस्त तथा समय सापेक्ष हुनु पर्ने मान्यता अनुरूप संस्थाको व्यवस्थापन तथा संचालक समिति व्यवसायिक सम्बन्ध सुदृढ राख्न कटिबद्ध रहेका छन् । बैंकले आफ्नो नीति तथा नियमहरु तयार गरी लागू गर्दा व्यवसायिक पक्ष र दूरगामी असरलाई मध्यनजर राखेर तयार गर्ने र त्यसलाई चुस्त, पारदर्शी एवं व्यवसायिक ढंगबाट लागू गर्ने कार्य गरी आएको छ ।

(५) सञ्चालक समितिमा भएको हेरफेर र सो को कारण :

समीक्षा वर्षमा संचालक समितिमा कुनै हेरफेर भएको छैन । स्वतन्त्र संचालक सहित ५ जनाको छरितो सञ्चालक समिति रहेको छ ।

(६) कारोबारलाई असर पार्ने मुख्य कुराहरु :

समीक्षा वर्षमा कोरोना १९ को वैश्विक माहामारी पश्चातको तरलता अभावको स्थितिको कारणले बैंकको व्यावसायिक गतिविधिमा सोभ्रो रूपमा नकारात्मक असर पर्न गयो । यद्यपि अप्रक्षेपित तवरले परिवर्तन भैरहने बजारको तरलताको अवस्था, सरकारी खर्चहरु समयमा नहुनु, औद्योगिक क्षेत्रमा दक्ष्य कामदारको कमि हुनु लगायतका समस्याहरु अभै पनि विद्यमान नै छन् । बैंकिङ्ग क्षेत्रको विकासको मूल श्रोत भनेकै देशका अन्य औद्योगिक तथा व्यवसायिक क्षेत्रहरुको विकास हो जुन केहि सुधारका संकेत देखा परे तापनि तरलता अभाव तथा विदेशी विनिमय संचितीमा परेको प्रभावले समीक्षा वर्षमा अर्थतन्त्रमा नकारात्मक असर पर्न गएको छ । यी विभिन्न कुराहरुले बैंकको व्यावसायिक गतिविधिहरुमा प्रत्यक्ष असर पर्ने अवस्था रहेको छ ।

(७) लेखापरीक्षण प्रतिवेदनमा सञ्चालक समितिको प्रतिक्रिया :

बैंकको नियमित कारोबारको शिलशिलामा देखिएका सामान्य टिप्पणी बाहेक खास प्रतिकूल टिप्पणी लेखापरीक्षण प्रतिवेदनमा देखिएको छैन । लेखापरीक्षकले दिएको सुझाव तथा सल्लाहलाई कार्यान्वयन गर्न बैंक व्यवस्थापनलाई निर्देशन समेत दिइसकिएको छ । आ.व. ०७८/७९ को वित्तीय विवरण नेपाल राष्ट्र बैंकबाट मिति २०७९/०६/२८ मा स्वीकृत हुँदा प्राप्त टिप्पणी तथा निर्देशनहरु वार्षिक प्रतिवेदन पुस्तिकामा सम्मलन गरेका छौं, जसको समेत सुधार तथा कार्यान्वयनका लागि बैंक व्यवस्थापनलाई निर्देशन दिइएको छ ।

(८) लाभान्श बाँडफाँड गर्न सिफारिस गरिएको रकम :

बैंकले आ.व. २०७८/७९ मा चुक्ता शेयर पूँजीको १२.५० प्रतिशतले हुने रकम रु.१ अर्ब ८३ करोड ८८ लाख ९७ हजार ९ सय १५ बराबरको नगद लाभान्श (कर सहित) प्रस्ताव गरेको छ ।

(९) जफत गरिएको शेयरको वितरण :

यस प्रतिवेदन अवधि सम्ममा कुनैपनि शेयर जफत गरिएको छैन ।

(१०) बैंक र यसको सहायक कम्पनीले गरेको प्रगती :

बैंक तथा बैंकको सहायक कम्पनीले गरेको प्रगतीको बारेमा यसै प्रतिवेदनको विभिन्न बुँदाहरूमा प्रस्तुत गरि सकिएको छ ।

(११) बैंक र यसको सहायक कम्पनीले आर्थिक वर्ष २०७८/७९ मा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन :

बैंकको सहायक कम्पनी कुमारी क्यापिटल लिमिटेडको पूँजी रु २० करोड बृद्धि गरिएको र सो बैंकले लगानी थप गरेको हो । सो बाहेक सहायक कम्पनीमा कुनै पनि महत्वपूर्ण परिवर्तन नभएको तथा बैंकको कारोबारमा यस प्रतिवेदनमा उल्लेखित कुराहरू बाहेक कुनै महत्वपूर्ण परिवर्तन नभएको ।

(१२) बैंकका आधारभूत शेयरधनीले उपलब्ध गराएको जानकारी :

सो नभएको ।

(१३) विगतका आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयर स्वामित्वको वितरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी :-

सोको जानकारी नभएको ।

(१४) बैंकसँग सम्बन्धित सम्झौताहरूमा कुनै सञ्चालक तथा निजका आफन्तको व्यक्तिगत स्वार्थ सम्बन्धी जानकारी :

बैंकको जानकारीमा नआएको ।

(१५) पुनर्संरिद गरिएका शेयरहरूको वितरण :

सो नभएको ।

(१६) आन्तरिक नियन्त्रण प्रणाली सम्बन्धी जानकारी :

बैंकमा आन्तरिक नियन्त्रण प्रणाली कायम राख्न सोसँग सम्बन्धित बेग्लै विभाग रहेको छ । उक्त विभाग बैंकको कर्जा, संचालन तथा बजार जोखिमलाई न्यूनीकरण गर्न सधैं क्रियाशील रहेको छ । आन्तरिक नियन्त्रण प्रणालीको प्रभावकारिताको पुनरावलोकन नियमित रूपमा आन्तरिक लेखापरीक्षण विभागबाट लेखापरीक्षणको शिलशिलामा हुने गरेको छ ।

(१७) बैंकको कुल व्यवस्थापन खर्च सम्बन्धी वितरण :

बैंकको आ.व. ०७८/७९ को व्यवस्थापन खर्चको विवरण देहाय बमोजिम रहेको छ :-

कर्मचारी खर्च रु २,३३,२९,८७,९३४/- (अक्षरूपी दुई अर्ब तेतिस करोड उनन्तिस लाख सतासी हजार नौ सय चौतिस मात्र) ।
 अन्य संचालन खर्च रु १,२१,८५,९१,८३०/(अक्षरूपी एक अर्ब एक्काइस करोड पचासी लाख एकान्नब्बे हजार आठ सय तीस मात्र) ।
 बैंकको कूल व्यवस्थापन खर्चको विस्तृत विवरण बैंकको वार्षिक प्रतिवेदनको अनुसूचि ४.३६, ४.३७ र ४.३८ मा उल्लेख गरिएको छ ।

(१८) लेखापरीक्षण समिति सम्बन्धी जानकारी :

समीक्षा अवधिमा कम्पनी ऐनको दफा १६४ बमोजिम गैरकार्यकारी सञ्चालक श्री अनुराधा चौधरीको संयोजकत्वमा सञ्चालक प्रा.डा. गणेश प्रसाद पाठक सदस्य र बैंकको आन्तरिक लेखापरीक्षण विभाग प्रमुख श्री गणेश कुमार के.सी. सदस्य सचिव रहनु भएको एक लेखापरीक्षण समिति रहेको छ । बैंकको आन्तरिक लेखापरीक्षण विभागले सोभै यसै समितिलाई प्रतिवेदन गर्दछ । आ.व २०७८/७९ मा उक्त समितिका १२ वटा बैठकहरु बसेका छन् । सदस्य सचिव बाहेकका यस समितिका अन्य सदस्यहरुलाई सञ्चालक समितिका सदस्यहरुलाई प्रदान हुने सरहको बैठक भत्ता प्रदान गरिएको छ । यस समितिका काम कारवाहीहरु नेपाल राष्ट्र बैंकको निर्देशिका तथा कम्पनी ऐनमा भएका व्यवस्था अनुरूप भए गरेका छन् । आन्तरिक लेखापरीक्षण प्रतिवेदनमा बैंकको काम कारवाही प्रति कुनै पनि किसिमको गहन कैफियत नरहेको पाइएको छ । लेखापरीक्षण समितिले बैंकको आन्तरिक नियन्त्रण प्रणालीको पुनरावलोकन तथा यसको पालनासँग सम्बन्धित सुझावहरु नियमित रुपमा व्यवस्थापनलाई दिने गरेको छ र सोको नियमित जानकारी सञ्चालक समितिलाई समेत गराउने गरेको छ । लेखापरीक्षण समितिले दिएको सुझाव अनुरूप बैंक व्यवस्थापनले आफ्ना काम कारवाहीहरुमा नियमित रुपमा सुधार गरिरहेको छ ।

(१९) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, बैंकका आधारभूत शेयरधनी वा निजका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले बैंकलाई कुनै रकम बुझाउन बाकी भएको कुरा :

सो नभएको ।

(२०) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरुलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम :

(क) सञ्चालकहरु : यस बैंकका सञ्चालकहरुलाई नियमावलीमा व्यवस्था भए बमोजिम समिति तथा समितिद्वारा गठित उप-समितिको बैठकमा भाग लिए वापत अध्यक्षलाई रु.१२,०००/- र सदस्यहरुलाई रु.१०,०००/- का दरले बैठक भत्ता दिने गरिएको छ । साथै सञ्चालक समितिका अध्यक्ष तथा सदस्यहरुलाई संचार तथा पत्रपत्रिका सुविधा वापत मासिक रु.१२,०००/- दिने गरिएको छ । सञ्चालकहरुलाई सो देखि बाहेक अन्य कुनै पनि सुविधा बैंकले प्रदान गरेको छैन । आ.व.०७८/७९ मा सञ्चालकहरुको बैठक भत्ता, संचार तथा पत्रपत्रिका सुविधा वापत कुल रु ३५,३६,०००/- भुक्तानी गरिएको छ ।

(ख) प्रमुख कार्यकारी अधिकृत तथा अन्य पदाधिकारी/व्यवस्थापकहरुको आ.व. २०७८/७९ को वार्षिक तलब, भत्ता तथा सुविधाहरु :

तालिका-४

रकम रु.

पारिश्रमिक तथा सुविधाहरु	प्रमुख कार्यकारी अधिकृत	व्यवस्थापकहरु
तलब	९,५४८,१८८	११,४७६,६९४
भत्ता	१,६८७,७११	३,५३९,३५३
संचयकोष	९५४,८१८	१,१४७,६६९
गाडी मर्मत	-	५,६२७,०१८
औषधि उपचार(वार्षिक + संचित)	-	७२७,७८३
दर्शन भत्ता	१,०६५,६८०	१,४३४,९८६
बिदा (वार्षिक + संचित)	४,०६३,७३६	२,८४५,३२१
उपदान	२४३,३६२	२,६५७,३४४
कर्मचारी बोनस	३,९९२,४८१	५,०९८,७७३
अन्य (स्वेच्छिक अवकाश भुक्तानी)	१८,३५९,५८८	१०,८८३,०५९
जम्मा रु.	३९,९१५,५६७	४५,४३८,०००

माथि उल्लिखित तलब तथा भत्ता कार्यकारी अधिकृत तहदेखि सहायक महाप्रबन्धक तह सम्मको हो र सोमा आ.व. २०७८/७९ मा बैंक छोडेर जाने तथा नयाँ भर्ति भइ आउने कर्मचारीहरुले आफ्नो कार्यकालमा प्राप्त गरेको तलब तथा भत्ता समेत समावेस गरिएको छ ।

नोट : मिति २०७८/१०/२४ सम्म श्री अनुज मणि तिमिल्सिना का. मु. प्रमुख कार्यकारी अधिकृतको रुपमा रहनुभएको र तत्पश्चात श्री रामचन्द्र खनाल प्रमुख कार्यकारी अधिकृत (२०७९/११/१३ सम्म का. मु. प्रमुख कार्यकारी अधिकृत) रहनुभएको ।

माथि उल्लेखित तलबतथा भत्ता बाहेक निम्न बमोजिमका सुविधाहरु समेत प्रदान गरिएको छ :-

१. प्रमुख कार्यकारी अधिकृत देखि सहायक महाप्रबन्धक सम्मलाई चालक सुविधा सहितको सवारी कर्जा, सवारी इन्धन तथा मर्मत भत्ता र अन्य व्यवस्थापकीय पदाधिकारीहरुलाई बैंकको सवारी साधन नीति बमोजिम सवारी कर्जा, इन्धन तथा मर्मत भत्ता ।
२. सम्पूर्ण स्थायी पदाधिकारीहरुलाई बैंकको मानव संसाधन नीति अनुसार सवारी साधन खरिद, घर जग्गा खरिद कर्जा तथा व्यक्तिगत कर्जा ।
३. बैंकको मानव संसाधन नीति अनुसार मोबाईल फोन सुविधा ।
४. बैंकको नीति अनुरूप कर्मचारीहरुको सामुहिक जीवन बीमा समेत गरिएको छ. ।

(२१) शेयरधनीले बुझिलिन बाँकी रहेको लाभांश:

नगद लाभांश मध्ये २०७९ आषाढ मसान्तसम्म शेयरधनीहरुले बुझिलिन बाँकी रहेको लाभांश रु ११,९९,१६,६९८/- रहेको छ । यसको विवरण देहाय बमोजिम रहेको छ ।

विवरण	रकम रु.
कुमारी बैंक लिमिटेड	१०,८२,६३,२४०
प्राप्ति गरेको संस्था रहेको (काष्ठमण्डप डेभेलपमेन्ट बैंक लि., महाकाली विकास बैंक लि., पश्चिमाञ्चल फाईनान्स लि., काँक्रेविहार विकास बैंक लि.) को भुक्तान गर्न बाँकी लाभांश	१८,५१,९४१
प्राप्ति गरेको संस्था रहेको (देव विकास बैंक लि.) को भुक्तान गर्न बाँकी लाभांश	९८,०१,५१५
जम्मा बाँकी रहेको लाभांशको रकम	११,९९,१६,६९८

(१२) कम्पनी ऐन, २०६३ को दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण : नभएको ।

(१३) कम्पनी ऐन, २०६३ को दफा १७५ बमोजिम सम्बद्ध कम्पनी बिच भएको कारोबारको विवरण : नभएको ।

(१४) कम्पनी ऐन, २०६३ तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा सुलाउनु पर्ने अन्य कुराहरु: नभएको ।

(१५) अन्य कुराहरु : नभएको ।

धन्यवाद ज्ञापनः

निरन्तर सहयोग, प्रोत्साहन र मार्गदर्शन प्रदान गरी बैंकको मनोबल वृद्धि गर्न सहयोग गर्ने हाम्रा आदरणीय शेयरधनी महानुभावहरु, ग्राहक महानुभावहरु, नेपाल राष्ट्र बैंकका विभिन्न विभागका पदाधिकारीहरु, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्स्चेन्ज लि., सिडीएस एण्ड क्लियरिङ लि. लगायत अन्य प्रत्यक्ष तथा परोक्ष रुपमा सहयोग गर्ने सम्पूर्ण सम्बद्ध पक्षहरु लगायत आम जनसमुदायलाई हार्दिक धन्यवाद ज्ञापन गर्दछौं । यथासमयमा लेखा परीक्षणको कार्य सम्पादन गरी बैंकलाई यथोचित व्यवसायिक सुझावहरु समेत प्रदान गर्ने वाह्य (स्टाच्यूटरी) लेखापरीक्षक श्री जोशी एण्ड भण्डारीलाई पनि धन्यवाद दिन चाहन्छौं । साथै बैंकको प्रगतीमा नै आफ्नो प्रगती ठानी अमूल्य श्रम र समय खर्च गरी निरन्तर दत्तचित्तका साथ सेवा गर्ने बैंक व्यवस्थापन तथा कर्मचारीहरुलाई विशेष धन्यवाद दिन चाहन्छौं । अन्त्यमा फेरि पनि बैंक र ग्राहक एक सिक्काका दुई पाटा हुन् भन्ने मुल मन्त्रलाई आत्मसात गर्दै सम्मानित ग्राहकहरुको अपार माया र विश्वासमा नै यस बैंक आजको अवस्थामा पुग्न सफल भएको हो र भविष्यमा पनि हामी हाम्रा ग्राहकहरु बिच निरन्तर माया र सुदृढ सम्बन्ध बिस्तार गर्नमा लालयित हुनेछौं भन्ने मनो भावनाका साथ उहाँहरु प्रति हार्दिक कृतज्ञता प्रकट गर्दछौं ।

धन्यवाद ।

सञ्चालक समितिका तर्फबाट

श्री कृष्ण प्रसाद ज्ञवाली

(सञ्चालक)

मिति : २०७९/०६/३०

श्री अमिर प्रताप ज ब राणा

(अध्यक्ष)

**धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को नियम २६ को उपनियम (२) सँग सम्बन्धित
 वार्षिक प्रतिवेदन**

१. संचालक समितिको प्रतिवेदन : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

२. लेखापरिक्षकको प्रतिवेदन : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

३. लेखापरिक्षण भएको वित्तीय विवरण : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

४. कानुनी कारवाही सम्बन्धी विवरण:

(क) बैंकले वा बैंकको विरुद्ध कुनै मुद्दा दायर भएको भए: बैंकको आफ्नो दैनिक कारोबारको सिलसिलामा प्रवाह भएका कर्जाहरुसँग सम्बन्धित केही मुद्दा मामिलाहरु बाहेक बैंकलाई तात्त्विकरूपमा फरक पर्ने गरी अतिरिक्त वित्तीय व्ययभार हुने किसिमका कुनै पनि मुद्दा मामिलाहरु हाल रहेका छैनन् ।

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

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

५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण :

(क) धितोपत्र बजारमा भएको बैंकको शेयरको कारोबार सम्बन्धमा बैंक व्यवस्थापनको धारणा : शेयरको मुल्य तथा कारोबार खुला बजार सञ्चालनले निर्धारण गर्ने भएकोले यस सम्बन्धमा बैंकको खासै विशेष धारणा रहेको छैन ।

(ख) आ.व. २०७८/७९ मा यस बैंकको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन ।

त्रैमास (महिना)	शेयरको अधिकतम मूल्य (रु.)	शेयरको न्यूनतम मूल्य (रु.)	शेयरको अन्तिम मूल्य (रु.)	कुल कारोबार	कुल कारोबार भएको शेयर संख्या	प्रत्येक त्रैमासको कुल कारोबार दिन
प्रथम त्रैमास (असोज मसान्त २०७८)	४१३	२८१	२८८	६४,८९८	२,९१३,११०	५७
दोश्रो त्रैमास (पौष मसान्त २०७८)	२९३.७०	२२३	२७१	२८,१९७	४,२४४,५५१	५९
तेश्रो त्रैमास (चैत मसान्त २०७८)	२९६.५०	२१७	२२२	२४,३९७	५,४३६,३१८	५८
चौथो त्रैमास (आषाढ मसान्त २०७९)	२२८	१८७.२०	१९१	१६,६०१	५,२९६,०२४	६४

६. समस्या तथा चुनौति :

(क) समस्या तथा चुनौति

(१) आन्तरिक :-

- कुशल एवम् दक्ष जनशक्तिलाई जोगाइराख्नु ।
- बढ्दो सञ्चालन खर्च ।
- अन्तरनिहित जोखिमलाई घटाइ संचालन क्षमता अभिवृद्धि गर्ने ।

(२) बाह्य :-

- देशको आर्थिक तथा राजनैतिक अवस्था
- लगानी मैत्री वातावरणको अभाव ।
- प्रतिस्पर्धी बैंकिङ्ग बजार ।
- अधिकतम बैंकिङ्ग तरलता अभाव ।
- कोरोना महामारी तथा अन्य स्वास्थ्य सम्बन्धी कारणले उत्पन्न गरेका स्वास्थ्य, व्यवसाय, सामाजिक कठिन अवस्था ।

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

- बैंक कर्मचारीहरुको कार्य क्षमता एवम् दक्षताको सहि पहिचान गर्ने र निजहरुको दक्षता तथा बृति विकास गर्ने ।
- मितव्ययी ढङ्गले आवश्यकताको सहि पहिचान गरेर मात्र खर्च गर्ने ।
- ग्राहकहरुको बदलिदो जीवनशैली तथा बजारको माग अनुसारका नयाँ सेवा तथा सुविधाहरुको विकास गर्ने ।
- Interest Sensitive सम्पत्ति तथा दायित्वको मुल्य निर्धारण बजारको तरलताको स्थिति अनुसार गर्ने ।
- कर्जालाई विविधीकरण गर्ने तथा निष्क्रिय कर्जाको समयमै उचित व्यवस्थापन गर्ने ।
- बैंकिङ्ग कारोबारमा अन्तरनिहित जोखिमहरुको विश्लेषण गरी समय अनुसार कार्ययोजना तयार गर्ने र त्यसको उचित कार्यान्वयन गर्ने ।

७. संस्थागत सुशासन :

बैंकका सञ्चालकहरु बैंकमा उच्चस्तरको संस्थागत सुशासन लागु गर्न जिम्मेवार र उत्तरदायी रहेका छन् । संस्थागत सुशासन नै बैंकको प्रशासनिक काम कारवाहीको मार्गदर्शनको रुपमा रहेको तर्फ सचेत हुँदै सोही अनुरूप सञ्चालक समितिका काम कारवाहीहरु अगाडी बढाउन र बैंकको अन्य सबै क्रियाकलापहरुमा समेत बलीयो एवं पारदर्शी संस्थागत सुशासनको विकास गर्न र सोको अनुभुति गराउन सञ्चालक समिति निरन्तर क्रियाशील रहेको छ । प्रचलित कानून तथा बैंकले अख्तियार गरेको नीतिलाई मुर्त रुप प्रदान गर्नका लागि विभिन्न समिति तथा उप-समितिहरु गठन गरिएका छन् । एकआपसमा अन्तर विभागीय Conflict of Interest उत्पन्न हुने विभागहरुजस्तै कर्जा, जोखिम व्यवस्थापन, सञ्चालन विभागहरुको कार्य क्षेत्रहरुलाई स्पष्ट रुपमा छुट्याईएको छ । बैंकमा उच्चस्तरको संस्थागत सुशासन लागु गर्न नेपाल राष्ट्र बैंकबाट जारी भएको परिपत्र तथा निदेशनहरुलाई पूर्ण रुपमा पालना गर्ने गरिएको छ ।

**८. विवरणपत्रमा प्रक्षेपण गरिएका र लेखापरीक्षण भएको विवरणहरुमा बीस प्रतिशत वा सो भन्दा बढी फरक सम्बन्धी विवरण :
 सो नभएको ।**

९. नियम २२ को उपनियम (५) सँग सम्बन्धित विशेष घटना वा परिस्थिति सम्बन्धी विवरण :

समीक्षा वर्षमा बैंकको संचालक समितिमा कुनै हेरफेर भएको छैन । हाल बैंकमा स्वतन्त्र संचालक सहित ५ जनाको सञ्चालक समिति रहेको छ । समीक्षा वर्षमा अन्य कुनै त्यस्ता विशेष घटना वा परिस्थिति देखिएको छैन ।



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
 सबैका लागि, सधैका लागि



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

Report on the Audit of Consolidated Financial Statements

Opinion

We have audited the consolidated financial statements of Kumari Bank Limited and its subsidiaries (collectively referred to as the "Group"), which comprise the consolidated statement of financial position as at Ashad 32, 2079 (corresponding to July 16, 2022), the consolidated statement of profit or loss, the consolidated statement of other comprehensive income, the consolidated statement of changes in equity, the consolidated statement of cash flow for the year then ended, and a summary of significant accounting policies and other explanatory information prepared in accordance with Nepal Financial Reporting Standards.

In our opinion, the financial statement of the Bank and the consolidated financial statements of the Group present fairly, in all material respect, the financial position of the Bank and the Group as at Ashad 32, 2079 (July 16, 2022) and its financial performance, the statement of other comprehensive income, the statement of changes in equity and the statement of cash flow statement for the year then ended in accordance with the Nepal Financial Reporting Standards.

Basis for Opinion

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

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period and include most significant assessed risks of material misstatement (whether of not due to fraud) identified including those which has greatest effect on overall audit strategy, allocation of resources in the audit and directing effort of the engagement team. We summaries below key audit matters, in decreasing order of audit significance, 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 in the context of our audit of the consolidated financial statements as whole, and in forming our opinion thereon, and we did not provide a separate opinion on these matters.

We have determined the matters described below to be the key audit matters to be communicated in our report.

Key Audit Matter	How the Key Audit Matter was Addressed
a. Impairment of Loans and Advances to Customers including Interest Income on Recognized Non-Performing Loans and Advances	
Total Loans and Advances to Customers: NPR 156,411 million as on July 16 2022 (NPR 140,944 million as on July 15 2021)	
Total Impairment: NPR 3,848 million as on July 16 2022 (NPR 3,046 as on July 15 2021)	
Total Impairment Charges: NPR 812 million in FY 2021-22 (NPR 475 million in FY 2020-21)	
Total Provision for Premium Refund to Customers: NPR 200 million in FY 2021-22.	
Total Accrued Interest Income is NPR 758 million in FY 2021-22 (NPR 664 million in FY 2020-21) out of Total Interest Income of NPR 18,355 million in FY 2021-22 (NPR 12,776 million in FY 2020-21)	
Allowances for impairment of loans and advances to customers have been made based on incurred loss model, giving impact of COVID-19 and Nepal Rastra Bank (NRB) regulations, as applicable. The Bank is required to apply its judgment and estimation to determine allowances for impairment. In addition, assessment of allowances for impairment is important as carve out provides for higher of the incurred loss model	We planned and tested the operating effectiveness of key controls established by the Bank to identify loss events and for determining the extent of provisioning required against non-performing loans and advances to customers. The testing of controls include testing of controls over correct identification and classification of non-performing loans and advances to customers on time-based criteria; control over statistical models used to calculate the incurred loss in accordance





<p>or NRB's directive</p> <p>The carrying value of the loans and advances to the customers can be materially misstating if the Bank's judgment and estimation are inappropriate.</p> <p>In addition to above, interest income on loans and advances to customers has been recognized on accrual basis calculated by the Bank's core banking system and following the interest income recognition Guidelines 2019 issued by NRB. Recognition of interest income on non-performing loans and advances involves estimation and judgments on calculating net realizable value of loans and advances.</p> <p>Considering the significance of the above matter to the financial statements, we have identified this as a key audit matter for the current year audit.</p>	<p>with incurred loss model; control over monitoring of loans and advances to customers with higher risk default; control over accurate computation and recording of provisions; and control over the governance and approval process related to provisions including continuous reassessment by the Bank's Management.</p> <p>We selected a sample of loans and advances to customers, checked installments of repayments and tested classification of non-performing loans and advances to customers based on the number of days overdue; evaluated the Bank's assessment for classification of loans and advances to customers as performing and non-performing based on repayment pattern, documentation, inspection and through discussion with the Bank's Management; assessment of control over mortgage value of loans and advances to customers.</p> <p>We selected sample of loans and advances to customers and independently performed and reassessed whether there was need to classify loans and advances to customers as non-performing and compared our outcome to that prepared by the Bank and challenged various assumptions and judgments which were used by the Bank's Management.</p> <p>We assessed the appropriateness and adequacy of disclosures against the relevant accounting standards and NRB requirements relating to allowances for impairment on loans and advances and interest recognition, and considered to be acceptable.</p>
<p>b. Information Technology System and Control</p> <p>The Bank's Information Technology environment is complex and involves a large number of independent and inter-dependent Information technology systems used in the Bank's operations for processing and recording a large volume of transactions at numerous locations. As a result, there is a high degree of reliance and dependency on such Information technology systems for the Bank's financial reporting process. Appropriate Information technology, general controls and application controls are required to ensure that such Information technology systems are able to process the data, as required, completely, accurately and consistently for reliable financial reporting.</p> <p>The accuracy and reliability of the financial reporting process depends on the information technology systems and the related control environment, including: information technology general controls over user access management and change management across applications, networks, database, and operating systems; and Information technology automated application controls.</p> <p>Due to the importance of the impact of the information technology systems and related control environment on the Bank's financial reporting process, we have identified testing of such information technology systems and related control environment as a key audit matter for the current year audit.</p>	<p>impacting Financial Reporting in relation to the Bank</p> <p>In assessing the integrity of the information technology systems, we involved our information technology experts to obtain an understanding of the information technology infrastructure and systems relevant to the Bank's financial reporting process for evaluation and testing of information technology general controls and Information technology automated controls existing in such information technology systems.</p> <p>Access rights were tested over applications, operating systems, networks, and databases, which are relied upon for financial reporting. We also assessed the operating effectiveness of controls over granting, removal and periodical review of access rights. We further tested segregation of duties, including preventive controls to ensure that access to change applications; the operating system or databases in the production environment were granted only to authorized personnel.</p> <p>Other areas that were assessed under the information technology control environment, included password policies, security configurations, and controls around change management. Bank has hired Information technology security service provider to regularly monitoring it's system for any threat which we considered to be acceptable.</p>





Information Other than the Consolidated Financial Statement and Auditors' Report Thereon

The Bank's Management is responsible for the other information. The other information comprises the information included in the Management Letter, the Board of Directors and Chairman's Statement but does not include the consolidated financial statements and our auditor's report thereon.

Our opinion on the consolidated 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 consolidated 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 a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Other Matters

We did not audit the financial statements and other financial information of subsidiaries Kumari Capital Limited and KBL Securities Limited, whose financial statements reflect total assets of NPR 677 million and NPR 20 million and net assets of NPR 427 million and NPR 20 million respectively as at Ashad 32, 2079 (corresponding to July 16, 2022) and total comprehensive income of NPR 22 million and NPR 0.09 million and net cash inflows of NPR 160 million and NPR 0.07 million respectively for the year then ended. These financial statements and other financial information have been audited by other auditors whose reports have been furnished to us by the management and our opinion on the financial statements in so far as it relates to the accounts and disclosures included in respect of this subsidiary, are based solely on the report of other auditors.

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.

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

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

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

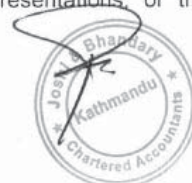
Those charged with governance are responsible for overseeing the Group's financial reporting process.

Auditor's Responsibility for Audit of the Consolidated Financial Statements

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

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

- Identified and assessed the risk of material misstatement of the consolidated financial statements, whether due to fraud or error, designed and performed audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omission, misrepresentations, or the override of internal control.





- Obtained an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion of the effectiveness of the Bank and its subsidiaries' internal control.
- Evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Concluded on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cause significant doubt on the Bank's and its subsidiaries' ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosure in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank and its subsidiaries to cease to continue as a going concern.
- Evaluated the overall presentation, structure, and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicated 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 identified during our audit.

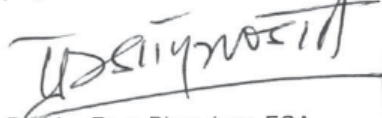
We also provided those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicated with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related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

Report on Other Legal and Regulatory Requirements

We have obtained information and explanations asked for which, to best of our knowledge and belief, were necessary for the purpose of our audit. In our opinion, consolidated statements of financial position, consolidated statement of profit or loss, consolidated statement of other comprehensive income, consolidated statements of changes in equity and consolidated statements of cash flows, have been prepared in accordance with the procedure and format prescribed by Nepal Rastra Bank and are in agreement with the books of account maintained by the Bank. Proper books and records have been kept as per law, so far as it appears, from our examination of those books and records of the Bank and from the reports of the other auditors.

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

To the best of our information and according to explanations given to us and so far as it appears from our examination of the books of account of the Bank and the audit reports issued by other auditors necessary for the purpose of our audit, except disclosure made in para 5.44 of disclosure to financial statements, we have not come across cases where Board of Directors or any employees of the Bank and its subsidiaries have acted contrary to the provisions of law or committed any misappropriation relating to the accounts or caused loss or damage to the Group and violated any directives of Nepal Rastra Bank or acted in a manner to jeopardize the interest and security of the Bank, its depositors and investors.



Prabhu Ram Bhandary, FCA
Managing Partner



Joshi & Bhandary
Chartered Accountants

Place: Kathmandu
Date: October 10, 2021
UDIN No: 221010CA00030Dtnkj

एकिकृत वित्तीय अवस्थाको विवरण (वासलात)

३२ आषाढ २०७९ (१६ जुलाई २०२२)

विवरण	अनुसूची	समूह		बैंक	
		आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
सम्पत्ति					
नगद तथा नगद समान	४.१	१७,७२४,३७४,३९४	७,५९१,०४८,१०२	१७,६०९,८९२,३९१	७,५८०,२४१,०८२
नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनु पर्ने	४.२	५,४७५,३१०,६८१	८,४८६,४५३,२८८	५,४७५,३१०,६८१	८,४८६,४५३,२८८
बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	४.३	१,९४९,४७६,८५८	४,८४०,७११,६९५	१,९४९,४७६,८५८	४,८४०,७११,६९५
डेरिभेटिभ वित्तीय उपकरण	४.४	-	-	-	-
अन्य व्यापारिक सम्पत्तिहरू	४.५	-	-	-	-
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापट	४.६	५,८४६,२६२,२१७	५,१२३,६८१,१७२	५,८४६,२६२,२१७	५,१२३,६८१,१७२
ग्राहकलाई दिएको कर्जा तथा सापट	४.७	१५२,५६२,९२९,७८१	१३७,८९७,९२५,००२	१५२,५६२,९२९,७८१	१३७,८९७,९२५,००२
धितोपत्रमा (securities) लगानी	४.८	२३,१९६,६७९,४३४	२२,८७५,६२७,७४८	२२,८१५,०८५,५८३	२२,६९७,९४१,९६३
चालु कर सम्पत्ति	४.९	४५७,१३९,६९६	२६६,७२९,९२२	४५७,१३९,६९६	२६६,७२९,९२२
सहायक कम्पनीमा लगानी	४.१०	-	-	४२०,०००,०००	२२०,०००,०००
सम्बद्ध कम्पनीमा लगानी	४.११	५०४,०६२,४४८	३६९,२३३,५१३	१८५,०१७,५९६	१५५,०१७,५९६
सम्पत्तीमा लगानी	४.१२	१४४,४९१,९९४	१२८,११२,८७८	१४४,४९१,९९४	१२८,११२,८७८
सम्पत्ति तथा उपकरण	४.१३	१,१९४,४९७,६२४	१,२६९,२२७,४८३	१,१७९,७५४,४७९	१,२५८,५५९,२९९
ख्याती र अमूर्त सम्पत्ति	४.१४	१६३,२१२,११३	१९८,९८५,०२१	१६१,४४१,२९१	१९७,५७३,३६१
स्थगन र सम्पत्ति	४.१५	-	-	-	-
अन्य सम्पत्ति	४.१६	३,३२०,८४६,६३६	९५५,९६२,९८०	३,३०४,०७४,२२९	९३९,४५६,२१५
कुल सम्पत्ति		२१२,५३९,२८३,८७६	१९०,००३,६९८,८०३	२१२,१०८,४३८,३९२	१८९,७९२,४०३,४७३
दायित्व					
बैंक तथा वित्तीय संस्थालाई तिर्ने बाँकि	४.१७	६,०२८,९४७,४३५	१४,६२३,३७८,३९५	६,१९४,५२९,१०६	१४,७३१,९२४,७३७
नेपाल राष्ट्र बैंकलाई तिर्ने बाँकि	४.१८	१,३४५,५८६,६२०	५,०८८,९७३,६६८	१,३४५,५८६,६२०	५,०८८,९७३,६६८
डेरिभेटिभ वित्तीय उपकरण	४.१९	३९,३३४,१९५	३,२६७,७३८	३९,३३४,१९५	३,२६७,७३८
ग्राहकको निक्षेप	४.२०	१७६,७६७,६६५,५५६	१४५,८३८,२३१,००९	१७६,७६७,६६५,५५६	१४५,८३८,२३१,००९
तिर्ने बाँकि कर्जा सापटी	४.२१	-	-	-	-
चालु कर दायित्व	४.२२	-	-	-	-
व्यवस्था	४.२३	२,५००,०००	२,३३४,८१०	२,५००,०००	२,३३४,८१०
स्थगन कर दायित्व	४.२४	७,४७१,६४६	१५५,८२८,७१२	७,४७१,६४६	१५५,८२८,७१२
अन्य दायित्व	४.२५	३,९४०,०४५,०८१	२,१६६,९४३,५३८	३,६८५,७०२,२२२	२,०८४,७९६,९५९
जारी गरिएको ऋणपत्र	४.२६	२,९९५,७९७,४८९	२,९९५,४३९,८२९	२,९९५,७९७,४८९	२,९९५,४३९,८२९
सुरक्षण नराखिएको सहायक आवधिक दायित्व	४.२७	-	-	-	-
कुल दायित्व		१९१,१९१,३४७,०२२	१७०,८७४,३९७,७००	१९१,१०६,३२२,३९५	१७०,९००,१८१,४१४
इक्विटी					
शेयर पूँजी	४.२८	१४,७११,१८३,३२६	१३,८७८,४७४,८३६	१४,७११,१८३,३२६	१३,८७८,४७४,८३६
शेयर प्रिमियम		८८,८०४,०४१	८८,८०४,०४१	८८,८०४,०४१	८८,८०४,०४१
संचित मुनाफा		२,२९२,७७४,२१२	१,४८०,९४८,०३५	१,८७२,५६७,४२७	१,२४७,०९७,०५६
जगेडा तथा कोषहरू	४.२९	४,३३५,१७५,२७५	३,६८१,०७४,१९२	४,३३५,१७५,२७५	३,६८१,०७४,१९२
शेयर धनीहरूलाई बाँडफाँड योग्य कुल इक्विटी		२१,३४३,९३६,८५४	१९,१२९,३०७,१०३	२१,००२,११५,९९७	१८,८१२,२२२,०४८
गैर नियन्त्रित स्वार्थ		-	-	-	-
कुल इक्विटी		२१,३४३,९३६,८५४	१९,१२९,३०७,१०३	२१,००२,११५,९९७	१८,८१२,२२२,०४८
कुल दायित्व र इक्विटी		२१२,५३९,२८३,८७६	१९०,००३,६९८,८०३	२१२,१०८,४३८,३९२	१८९,७९२,४०३,४७३
संभावित दायित्व तथा प्रतिबद्धता	४.३०	३७,३३१,९००,४७८	४४,२७२,१८५,८४२	३७,३३१,९००,४७८	४४,२७२,१८५,८४२
प्रति शेयर खुद सम्पत्ति		१४५.११	१३७.८३	१४२.७६	१३६.१३

द. राम चन्द्र खनाल
प्रमुख कार्यकारी अधिकृत

द. अरविन बाबु श्रेष्ठ
प्रमुख-वित्त तथा एम.आइ.एस.

मिति : असोज १४, २०७९
स्थान : टंगाल, काठमाडौं

द. अमिर प्रताप ज.ब. राणा
अध्यक्ष

द. महेश प्रसाद पोखरेल
सञ्चालक

द. डा. गणेश प्रसाद पाठक
सञ्चालक

द. कृष्ण प्रसाद ज्ञवाली
सञ्चालक

द. अनुराधा चौधरी
सञ्चालक

आजको मितिको संलग्न प्रतिवेदन अनुसार
द. एफ.सि.ए., प्रभुराम भण्डारी
साम्भेदार
जोशी एण्ड भण्डारी
चार्टर्ड एकाउण्टेण्ट्स



एकिकृत नाफा नोक्सान विवरण

३२ आषाढ २०७९ (१६ जुलाई २०२२)

विवरण	अनुसूची	समूह		बैंक	
		आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
व्याज आम्दानी	४.२९	१८,३८९,६१६,३२९	१२,७९३,००२,००२	१८,३५५,१५९,२४१	१२,७७६,३८७,१३३
व्याज खर्च	४.३०	१२,१३७,९७८,७९३	७,६९८,८५९,०७०	१२,१३७,९९३,२४४	७,६९८,८७३,५२२
खुद व्याज आम्दानी		६,२५१,६३७,५३६	५,०९४,१४२,९३१	६,२१७,१६५,९९७	५,०७७,५१३,६११
शुल्क तथा कमिशन आय	४.३१	९६२,८५६,२९६	८२८,२०१,४९६	९६२,८५६,२९६	८२८,२०१,४९६
शुल्क तथा कमिशन खर्च	४.३२	१४४,६८३,७३८	७१,३७१,१९७	१४४,६८३,७३८	७१,३७१,१९७
खुद शुल्क र कमिशन आय		८१८,१७२,५५८	७५६,८३०,२९९	८१८,१७२,५५८	७५६,८३०,२९९
खुद व्याज, शुल्क र कमिशन आय		७,०६९,८१०,०९४	५,८५०,९७३,२३१	७,०३५,३३८,५५५	५,८३४,३४३,९१०
खुद व्यापारिक आय	४.३३	३७७,८६७,०६८	४२०,८३३,३९४	३७७,८६७,०६८	४२०,८३३,३९४
अन्य संचालन आय	४.३४	६७३,१६२,४१४	५१४,०६९,६९१	५२७,९५०,०६८	३९०,०२३,४४७
जम्मा संचालन आय		८,१२०,८३९,५७६	६,७८५,८७२,३१६	७,९४१,१४८,६९१	६,६४५,२००,८५२
कर्जाको जोखिम व्यवस्था/(फर्ति) तथा अन्य नोक्सानी	४.३५	८१२,१००,२८७	४७५,२८०,३५७	८१२,१००,२८७	४७५,२८०,३५७
खुद संचालन आम्दानी		७,३०८,७३९,२८९	६,३१०,५९१,९५९	७,१२९,०४८,४०४	६,१६९,९२०,४९५
सञ्चालन खर्च					
कर्मचारी खर्च	४.३६	२,३५२,१९४,३०४	२,०३७,८०३,८९६	२,३३२,९८७,९३४	२,०२३,९१८,३८३
अन्य सञ्चालन खर्च	४.३७	६९९,३९५,४९०	८७०,१२६,२४४	६८३,३८६,३६१	८५६,९०५,४८२
ह्रासकट्टी र परिपोषण	४.३८	५३७,३११,६२७	२८४,५३३,६४०	५३५,२०५,४६९	२८३,३०४,५५५
सञ्चालन मुनाफा		३,७९९,८३७,८६८	३,११८,१३२,१८०	३,५७७,४७५,६४१	३,००५,७९२,०७४
गैर सञ्चालन आम्दानी	४.३९	१८,३२०,८४६	३३,८९५,८५९	१८,३२०,८४६	३३,८९५,८५९
गैर सञ्चालन नोक्सानी	४.४०	१,९८१,९४९	२९०,७२९	१,९८१,९४९	२९०,७२९
आय कर अधिको मुनाफा		३,७३६,१७६,७६५	३,१५१,७३७,३०९	३,५९३,८१४,५३८	३,०३९,३९७,२०४
आयकर खर्च	४.४१	१,०२३,४०१,०१४	१,०७७,३३७,६४६	१,०१४,००४,७०६	१,०६८,६६७,०४६
चालु कर		१,०४३,२०३,२७५	९३७,४७६,८५१	१,०२९,४२२,७३३	९२९,३१२,००८
स्थगन कर		(१९,८०२,२६१)	१३९,८६०,७९५	(१५,४१८,०२७)	१३९,३५५,०३८
यस अवधिको मुनाफा		२,७१२,७७५,७५२	२,०७४,३९९,६६४	२,५७९,८०९,८३२	१,९७०,७३०,१५८
नाफा बाँडफाँड					
बैंकको शेयर धनी		२,७१२,७७५,७५२	२,०७४,३९९,६६४	२,५७९,८०९,८३२	१,९७०,७३०,१५८
गैर नियन्त्रित स्वार्थ		-	-	-	-
यस अवधिको मुनाफा		२,७१२,७७५,७५२	२,०७४,३९९,६६४	२,५७९,८०९,८३२	१,९७०,७३०,१५८
प्रति शेयरको आम्दानी					
आधारभूत प्रति शेयर आमदानी		१८.४४	१४.९५	१७.५४	१४.२०
डाइलुटेड प्रति शेयर आम्दानी		१८.४४	१४.९५	१७.५४	१४.२०

द. राम चन्द्र खनाल
प्रमुख कार्यकारी अधिकृत

द. अश्विन बाबु श्रेष्ठ
प्रमुख-वित्त तथा एम.आइ.एस.

मिति : असोज १४, २०७९
स्थान : टंगाल, काठमाडौं

द. अमिर प्रताप ज.ब. राणा
अध्यक्ष

द. महेश प्रसाद पोखरेल
सञ्चालक

द. डा. गणेश प्रसाद पाठक
सञ्चालक

द. कृष्ण प्रसाद ज्ञवाली
सञ्चालक

द. अनुराधा चौधरी
सञ्चालक

आजको मितिको संलग्न प्रतिवेदन अनुसार
द. एफ.सि.ए., प्रभुराम भण्डारी
साम्भेदार
जोशी एण्ड भण्डारी
चार्टर्ड एकाउण्टेण्ट्स

एकिकृत अन्य विस्तृत आम्दानीको विवरण

३२ आषाढ २०७९ (१६ जुलाई २०२२)

विवरण	अनुसूची	समुह		बैंक	
		यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष
यस वर्षको मुनाफा		२,७९२,७७५,७५२	२,०७४,३९९,६६४	२,५७९,८०९,८३२	१,९७०,७३०,१५८
आयकर पछिको अन्य विस्तृत आम्दानी					
क) नाफा/नोक्सानमा पुनः वर्गिकरण नगरिने बुँदाहरु					
फेयर मूल्यमा मूल्याङ्कन गरिएका इक्विटी उपकरणका लगानीबाट भएका नाफा/(नोक्सान)		(२३१,२०८,६४४)	२४३,४९७,१४२	(२३१,२०८,६४४)	२४३,४९७,१४२
पुनः मूल्याङ्कनबाट भएका नाफा/(नोक्सान)		-	-	-	-
परिभाषित लाभ योजनाबाट विमाङ्कित नाफा/(नोक्सान)		१५,९२०,५३२	(१८९,२५७,३६४)	१५,९२०,५३२	(१८९,२५७,३६४)
माथि उल्लेखित बुँदाहरुको आयकर		६४,५८६,४३४	(१६,२७१,९३३)	६४,५८६,४३४	(१६,२७१,९३३)
नाफा/नोक्सानमा पुनः वर्गिकरण नगरिएका खुद अन्य विस्तृत आम्दानी		(१५०,७०१,६७९)	३७,९६७,८४५	(१५०,७०१,६७९)	३७,९६७,८४५
ख) नाफा/नोक्सानमा पुनः वर्गिकरण नगरिएका वा गर्न सकिने बुँदाहरु					
नगद/प्रवाहको हेजिङ्गबाट भएको नाफा/नोक्सान		-	-	-	-
वैदेशिक संचालनको कारण वित्तीय सम्पत्तिको विनिमय परिवर्तन गर्दा हुने सटही नाफा/(नोक्सान)		-	-	-	-
माथि उल्लेखित गरिएका बुँदाहरुको आयकर		-	-	-	-
नाफा/नोक्सानमा वर्गिकरण नगरिएका अन्य खुद विस्तृत आम्दानी		-	-	-	-
नाफा/नोक्सानमा पुनः वर्गिकरण गरिएका वा गर्न सकिने खुद अन्य विस्तृत आम्दानी					
ग) इक्विटी विधिबाट लेखांकन गरिएको सम्बद्ध संस्थाको अन्य विस्तृत आम्दानीमा हिस्सा		-	-	-	-
आयकर पछिको यस वर्षको अन्य विस्तृत आम्दानी		(१५०,७०१,६७९)	३७,९६७,८४५	(१५०,७०१,६७९)	३७,९६७,८४५
कुल यस वर्षको विस्तृत आम्दानी		२,५६२,०७४,०७३	२,११२,३६७,५०८	२,४२९,१०८,१५३	२,००८,६९८,००२
कुल विस्तृत आम्दानीको बाँडफाँड					
बैंकको इक्विटी शेयर धनि		२,५६२,०७४,०७३	२,११२,३६७,५०८	२,४२९,१०८,१५३	२,००८,६९८,००२
गैर नियन्त्रित स्वार्थ				-	-
कुल विस्तृत आम्दानी		२,५६२,०७४,०७३	२,११२,३६७,५०८	२,४२९,१०८,१५३	२,००८,६९८,००२

द. राम चन्द्र खनाल
प्रमुख कार्यकारी अधिकृत
द. अश्विन बाबु श्रेष्ठ
प्रमुख-वित्त तथा एम.आइ.एस.

द. अमिर प्रताप ज.ब. राणा
अध्यक्ष
द. महेश प्रसाद पोखरेल
सञ्चालक
द. डा. गणेश प्रसाद पाठक
सञ्चालक

द. कृष्ण प्रसाद ज्ञवाली
सञ्चालक
द. अनुराधा चौधरी
सञ्चालक

मिति : असोज १४, २०७९
स्थान : टंगाल, काठमाडौं

आजको मितिको संलग्न प्रतिवेदन अनुसार
द. एफ.सि.ए., प्रभुराम भण्डारी
साम्भेदार
जोशी एण्ड भण्डारी
चार्टर्ड एकाउण्टेण्ट्स



एकिकृत नगद प्रवाह विवरण

३२ अपाठ २०७९ (१६ जुलाई २०२२)

विवरण	समुह		बैंक	
	यस वर्ष	गत वर्ष	यस वर्ष	गत वर्ष
कारोबार संचालनबाट नगद प्रवाह				
व्याज आमदानी	१८,३४४,४६१,६१८	१२,८५७,५९९,८९४	१८,३९६,६४४,८८९	१२,८४९,४३०,०३२
शुल्क तथा अन्य आमदानी	९६२,८५६,२९६	८५२,८३९,७९९	९६२,८५६,२९६	८२२,६२०,१८१
लाभांश आमदानी	-	-	-	-
अन्य संचालन कारोवारहरूबाट आमदानी	७१७,८७१,१६७	८०१,५७६,३०४	६६८,०७४,११२	८०१,५७६,३०४
व्याज खर्च	(११,८३६,९३६,७५९)	(७,३६२,९१३,४४८)	(११,८३६,९३६,७५९)	(७,३६२,९१३,४४८)
कमिशन तथा शुल्क खर्च	(१६३,८९०,१०८)	(४६,१०३,५८६)	(१४४,६८३,७३८)	(३८,९०१,९६५)
कर्मचारी खर्च	(२,४१५,३७५,६८६)	(१,८५८,७६४,०५८)	(२,३९९,५७७,५७९)	(१,८४४,८७८,५४६)
अन्य खर्च	(१,७२८,७०५,४८७)	(१,१३५,००१,७४६)	(१,७२८,६७७,२३७)	(१,१२८,८१०,८५८)
सञ्चालन सम्पत्ति तथा दायित्वको परिवर्तन अधिको सञ्चालन नगद प्रवाह	३,८८०,२८१,०४०	४,१०९,२३३,०७९	३,८३७,६९९,९८३	४,०९८,१२१,७००
संचालन सम्बन्धि चालु सम्पत्तिमा कमि/(बृद्धि)				
नेपाल राष्ट्र बैंकमा रहेको मौज्जात	३,०११,१४२,६०६	(२,६६४,९३३,१७४)	३,०११,१४२,६०६	(२,६६४,९३३,१७४)
बैंक तथा वित्तीय संस्थाहरूमा रहेको मौज्जात	२,८९१,२३४,८३६	(३,९८८,२६४,०५२)	२,८९१,२३४,८३६	(३,९८८,२६४,०५२)
अन्य व्यापारिक सम्पत्ति	(३५,०००,०००)	-	-	-
बैंक तथा वित्तीय संस्थाहरूलाई दिएको कर्जा तथा सापट	(७२२,५८१,०४५)	(१,३२७,४६८,४३३)	(७२२,५८१,०४५)	(१,३२७,४६८,४३३)
ग्राहकलाई दिएको कर्जा तथा सापट	(१४,६६५,००४,७७९)	(२७,१८०,६६५,४३३)	(१४,६६५,००४,७७९)	(२७,१८०,६६५,४३३)
अन्य सम्पत्ति	(२,४९२,३५९,९७५)	(५७३,६५२,४१२)	(२,३२६,१०३,६६२)	(४७९,२०८,४७०)
संचालन सम्बन्धि चालु दायित्वमा कमि/(बृद्धि)				
बैंक तथा वित्तीय संस्थाहरूलाई तिन बाँकि	(८,५३७,३९५,६३०)	७,२५६,०३१,०८१	(८,५३७,३९५,६३०)	७,२५६,०३१,०८१
नेपाल राष्ट्र बैंकलाई तिन बाँकि	(३,७४३,३८८,०४८)	४,८६३,६१८,२६४	(३,७४३,३८८,०४८)	४,८६३,६१८,२६४
ग्राहकको निक्षेप	३०,९२९,४३४,५४७	२९,२९१,१९७,८१३	३०,९२९,४३४,५४७	२९,२९१,१९७,८१३
ऋण तथा सापटी	-	-	-	-
अन्य दायित्व	१,९५०,९२८,५०३	३१०,९०७,३७८	१,७७८,६३१,७९२	२३३,५९५,९२३
आयकर भुक्तानी अधिको कारोबार सञ्चालनबाट खुद नगद प्रवाह	१२,४६७,२९२,०५५	१०,०९६,००४,१०८	१२,४५३,६७०,६०१	१०,१०२,०२५,२१६
आयकर भुक्तानी	(१,२३३,१६७,३३१)	(८७५,४९४,९३०)	(१,२१७,३९४,१०३)	(८६७,७५४,०६९)
कारोबार सञ्चालनबाट खुद नगद प्रवाह	११,२३४,१२४,७२४	९,२२०,५०९,१७८	११,२३६,२७६,४९८	९,२३४,२७१,१४८
लगानी कारोबारबाट नगद प्रवाह				
धितोपत्र लगानी खरिद	(५८६,४४६,८६५)	(१०,०८९,८४५,४२९)	(३५७,०९३,५३७)	(१०,०१४,६०२,२६५)
धितोपत्र लगानी विक्रीबाट प्राप्ति	५२,६८३,५८०	१५०,१६९,५२९	९,९४९,९१६	८१,३७२,४३३
सम्पत्ति तथा उपकरणहरूको खरिद	(४६५,३५५,८७१)	(१६५,०८८,६९३)	(४५६,४००,६४८)	(१५८,२०४,९९२)
सम्पत्ति तथा उपकरणहरूको विक्रीबाट प्राप्ति	२,०३७,४७९	-	-	-
अमूर्त सम्पत्तिको खरिद	३६,१३२,०७०	९,२५८,२२०	३६,१३२,०७०	९,२५८,२२०
अमूर्त सम्पत्तिको विक्रीबाट प्राप्ति	-	-	-	-
लगानी सम्पत्तिको खरिद	-	-	-	-
लगानी सम्पत्तिको विक्रीबाट प्राप्ति	(१६,३७९,११६)	(६७,७६४,५४५)	(१६,३७९,११६)	(६७,७६४,५४५)
व्याज आमदानी	६,६१८,०८५	८,४५९,४५८	-	-
लाभांश आमदानी	२५८,२६३,९१६	४३८,८५४,५९६	२५८,०६३,८७०	४३८,८५४,३६५

लगानी कारोबारमा खुद नगद प्रवाह	(७१२,४४६,७२०)	(१०,११०,९५६,८६४)	(५२७,७२७,४४५)	(१०,१०६,४५९,७८५)
वित्तीय कारोबारबाट नगद प्रवाह				
ऋणपत्र निष्काशनबाट प्राप्ति	-	-	-	-
ऋणपत्रको भुक्तानी	-	-	-	-
सुरक्षण नराखिएको सहायक आर्वाधिक दायित्व निष्काशनबाट प्राप्ति	-	-	-	-
सुरक्षण नराखिएको सहायक आर्वाधिक दायित्वको भुक्तानी	-	-	-	-
शेयर निष्काशनबाट प्राप्ति	२००,०००,०००	-	-	-
लाभांश खर्च	(३८८,५५५,२७८)	(४०२,३८१,५५८)	(३७०,५५५,२७८)	(३९४,३८१,५५८)
व्याज खर्च	(३०८,३४२,४६७)	(३०७,४९९,९९३)	(३०८,३४२,४६७)	(३०७,४९९,९९३)
अन्य प्राप्ति/भुक्तानी	(३१०)	-	-	-
वित्तीय कारोबारबाट खुद नगद प्रवाह	(४९६,८९८,०५५)	(७०९,८८१,५५१)	(६७८,८९७,७४५)	(७०१,८८१,५५१)
नगद प्रवाहमा भएको खुद (कमी)/वृद्धि	१०,०२४,७७९,९४८	(१,६००,३२९,२३७)	१०,०२९,६५१,३०७	(१,५७४,०७०,१८८)
नगद तथा नगद समानमा रहेको सुरुवाती मौज्दात	७,६९९,५९४,४४४	९,१९१,३७७,३३९	७,५८०,२४७,०८२	९,१५४,३११,२७१
नगद तथा समानमा विनिमय दर परिवर्तनको असर				
नगद तथा नगद समानमा रहेको अन्तिम मौज्दात	१७,७२४,३७४,३९४	७,५९१,०४८,१०२	१७,६०९,८९२,३९१	७,५८०,२४७,०८२

द. राम चन्द्र खनाल
 प्रमुख कार्यकारी अधिकृत
 द. अश्विन बाबु श्रेष्ठ
 प्रमुख-वित्त तथा एम.आइ.एस.

द. अमिर प्रताप ज.ब. राणा
 अध्यक्ष
 द. महेश प्रसाद पोखरेल
 सञ्चालक
 द. डा. गणेश प्रसाद पाठक
 सञ्चालक

द. कृष्ण प्रसाद ज्ञवाली
 सञ्चालक
 द. अनुराधा चौधरी
 सञ्चालक

मिति : असोज १४, २०७९
 स्थान : टंगाल, काठमाडौं

आजको मितिको संलग्न प्रतिवेदन अनुसार
 द. एफ.सि.ए., प्रभुराम भण्डारी
 साभेदार
 जोशी एण्ड भण्डारी
 चार्टर्ड एकाउण्टेण्ट्स

एकिकृत इतिहासमा भएको परिवर्तनको विवरण

३२ आषाढ २०७९ (१६ जुलाई २०२२)



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
सबैका लागि, सबैका लागि

बैक												
बैंकका साधारण शेयरधनीका निमित्त												नैर
विवरण	शेयर पुँजी	शेयर प्रिमियम	साधारण जगडा कोष	सटली घटबढ कोष	निगमनकारी कोष	फेयर मूल्य कोष	पुनः मूल्यांकन कोष	संचित मुनाफा	अन्य कोष	जम्मा	निर्यातित स्वार्थ	जम्मा इभिवटी
१ श्रावण २०७९ को मौज्जात	१२,२०,०२९,४९९	४,७९,६२८,०९९	२,२९९,२०४,९८९	४६,९४४,०९०	४,७९,७०४,६८२	(९०,९९९,०७४)	६९,४९९,०००	१,९९९,४२२,६८९	६८,४४६,७७२	१,७९,२६८,९७९,६७०	-	१,७९,२६८,९७९,६७०
समायोजना / पुनःस्थापना	-	-	-	-	-	-	-	-	-	-	-	-
१ श्रावण २०७९ को समायोजित / पुनःस्थापित मौज्जात	१२,२०,०२९,४९९	४,७९,६२८,०९९	२,२९९,२०४,९८९	४६,९४४,०९०	४,७९,७०४,६८२	(९०,९९९,०७४)	६९,४९९,०००	१,९९९,४२२,६८९	६८,४४६,७७२	१,७९,२६८,९७९,६७०	-	१,७९,२६८,९७९,६७०
यस वर्षको विस्तृत आम्सानी	-	-	-	-	-	-	-	-	-	-	-	-
यस वर्षको मुनाफा	-	-	-	-	-	-	-	-	-	-	-	-
कर पछिको अन्य विस्तृत आम्सानी	-	-	-	-	-	-	-	-	-	-	-	-
फेयर मूल्यमा मूल्याङ्कन गरिएको इभिवटी उपकरणका लगानीबाट भएको नाफा / (नोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
पुनःमूल्याङ्कनबाट भएको नाफा / (नोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
पिर्मापित लाभ योजनाको विमोडिक (Accumulated) नाफा / (नोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
नगद प्रवाहको हेजिङबाट भएको नाफा / (नोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
वैदेशिक संयोजनको कारण वित्तीय समर्थनको विनिमय परिवर्तन गर्दा हुने सटली नाफा / (नोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
यस वर्षको विस्तृत आम्सानी ।	-	-	-	-	-	-	-	-	-	-	-	-
FVOCI मा इभिवटी उपकरणहरूमा लगानीको निपाटनमा नाफा / (नोस्मान)	-	(४८२,८२२,४०२.८८)	३९,४९९,४९९.९९	२९,७९,९८७	६६,९८०,८८०	१९,२८९,४८३	-	-	-	-	-	-
जगडा कोषमा बाटिएको रकम	-	-	-	-	-	(२२,३००,४८३)	-	-	-	-	-	-
जगडा कोषबाट स्थानान्तरण भएको रकम	-	-	-	-	-	-	-	-	-	-	-	-
इभिवटीमा सिधै देवाइएको शेयरधनीसंगको करोबार	-	-	-	-	-	-	-	-	-	-	-	-
शेयर निष्काशन	-	-	-	-	-	-	-	-	-	-	-	-
शेयरमा आधारित भुक्तानी	-	-	-	-	-	-	-	-	-	-	-	-
शेयरधनीलाई लाभोश वितरण	-	-	-	-	-	-	-	-	-	-	-	-
बोनस शेयर निष्काशन	-	-	-	-	-	-	-	-	-	-	-	-
१,३४८,४२४,३६७	-	-	-	-	-	-	-	-	-	-	-	-
नगद लाभोश भुक्तानी	-	-	-	-	-	-	-	-	-	-	-	-
अन्य (आतिबाट खप)	-	-	-	-	-	-	-	-	-	-	-	-
१,३४८,४२४,३६७	-	-	-	-	-	-	-	-	-	-	-	-
जम्मा योगदान	१३,२०,०२९,४९९	८८,८०९,०९९	२,२९९,२०४,९८९	४६,९४४,०९०	४,७९,७०४,६८२	(९०,९९९,०७४)	६९,४९९,०००	१,९९९,४२२,६८९	६८,४४६,७७२	१,७९,२६८,९७९,६७०	-	१,७९,२६८,९७९,६७०
आषाढ मसान्त २०७८ को मौज्जात	-	-	-	-	-	-	-	-	-	-	-	-
१ श्रावण २०७८ को मौज्जात	१३,२०,०२९,४९९	८८,८०९,०९९	२,२९९,२०४,९८९	४६,९४४,०९०	४,७९,७०४,६८२	(९०,९९९,०७४)	६९,४९९,०००	१,९९९,४२२,६८९	६८,४४६,७७२	१,७९,२६८,९७९,६७०	-	१,७९,२६८,९७९,६७०
समायोजन / पुनःस्थापना	-	-	-	-	-	-	-	-	-	-	-	-
१ श्रावण २०७८ को समायोजित / पुनःस्थापित मौज्जात	१३,२०,०२९,४९९	८८,८०९,०९९	२,२९९,२०४,९८९	४६,९४४,०९०	४,७९,७०४,६८२	(९०,९९९,०७४)	६९,४९९,०००	१,९९९,४२२,६८९	६८,४४६,७७२	१,७९,२६८,९७९,६७०	-	१,७९,२६८,९७९,६७०
यस वर्षको विस्तृत आम्सानी	-	-	-	-	-	-	-	-	-	-	-	-
यस वर्षको मुनाफा	-	-	-	-	-	-	-	-	-	-	-	-
कर पछिको अन्य विस्तृत आम्सानी	-	-	-	-	-	-	-	-	-	-	-	-
फेयर मूल्यमा मूल्याङ्कन गरिएको इभिवटी उपकरणका लगानीबाट भएको नाफा / (नोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
पुनः मूल्याङ्कनबाट भएको नाफा / (नोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
पिर्मापित लाभ योजनाको विमोडिक (Accumulated) नाफा / (नोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
नगद प्रवाहको हेजिङबाट भएको नाफा / (नोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
वैदेशिक संयोजनको कारण वित्तीय समर्थनको विनिमय परिवर्तन गर्दा हुने सटली नाफा / (नोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
यस वर्षको विस्तृत आम्सानी	-	-	-	-	-	-	-	-	-	-	-	-
जगडा कोषमा बाटिएको रकम	-	-	-	-	-	-	-	-	-	-	-	-
जगडा कोषबाट स्थानान्तरण भएको रकम	-	-	-	-	-	-	-	-	-	-	-	-
इभिवटीमा सिधै देवाइएको शेयरधनीसंगको करोबार	-	-	-	-	-	-	-	-	-	-	-	-
शेयर निष्काशन	-	-	-	-	-	-	-	-	-	-	-	-
शेयरमा आधारित भुक्तानी	-	-	-	-	-	-	-	-	-	-	-	-
शेयरधनीलाई लाभोश वितरण	-	-	-	-	-	-	-	-	-	-	-	-
बोनस शेयर निष्काशन	-	-	-	-	-	-	-	-	-	-	-	-
८३२,७०८,४९०	-	-	-	-	-	-	-	-	-	-	-	-
नगद लाभोश निष्काशन	-	-	-	-	-	-	-	-	-	-	-	-
अन्य	-	-	-	-	-	-	-	-	-	-	-	-
जम्मा योगदान	१३,२०,०२९,४९९	८८,८०९,०९९	२,२९९,२०४,९८९	४६,९४४,०९०	४,७९,७०४,६८२	(९०,९९९,०७४)	६९,४९९,०००	१,९९९,४२२,६८९	६८,४४६,७७२	१,७९,२६८,९७९,६७०	-	१,७९,२६८,९७९,६७०
आषाढ मसान्त २०७८ को मौज्जात	-	-	-	-	-	-	-	-	-	-	-	-



एकिकृत इक्विटीमा भएको परिवर्तनको विवरण

३२ आषाढ २०७९ (१६ जुलाई २०२२)

विवरण	समूह										नेर निर्गमित स्वायं	जम्मा इक्विटी
	शेयर पुँजी	शेयर प्रिमियम	साधारण जगेडा कोष	सटली घटबढ कोष	नियमितकारी कोष	फेयर मूल्य कोष	पुनः मूल्यांकन कोष	संचित मुनाफा	अन्य कोष	जम्मा		
१ आश्विन २०७७ को मौज्जात समायोजना/पुनःस्थापना	१३,२०,०९९,४९९	४,७९,६२८,०९९	२,२९,३२९,२६४	४९,९४४,०९०	४७९,७७४,४८२	(१०,९९७,२७४)	६९,४९९,०००	१,४२,७८,४३४,४०४	६८,९४८,३८२	१,७९,०७,४३४,२०७	-	१,७९,०७,४३४,२०७
१ आश्विन २०७७ को समायोजित/पुनःस्थापित मौज्जात	१३,२०,०९९,४९९	४,७९,६२८,०९९	२,२९,३२९,२६४	४९,९४४,०९०	४७९,७७४,४८२	(१०,९९७,२७४)	६९,४९९,०००	१,४२,७८,४३४,४०४	६८,९४८,३८२	१,७९,०७,४३४,२०७	-	१,७९,०७,४३४,२०७
यस वर्षको विस्तृत आम्दानी	-	-	-	-	-	-	-	-	-	-	-	-
यस वर्षको मुनाफा	-	-	-	-	-	-	-	-	-	-	-	-
कर पछिको अन्य विस्तृत आम्दानी	-	-	-	-	-	-	-	-	-	-	-	-
फेयर मूल्यमा मूल्याङ्कन गरिएको इक्विटी उपकरणका लगानीबाट भएको नाफा/(तोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
पुनःमूल्याङ्कनबाट भएको नाफा/(तोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
परिमार्जित लाभ योजनाको विमार्गिक (Accumulated) नाफा/(तोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
नगद प्रवाहको हेतुबाट भएको नाफा/(तोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
वैदेशिक संचालनको कारण वित्तीय सम्पत्तिको विनिमय परिवर्तन गर्दा हुने सटली नाफा/(तोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
यस वर्षको विस्तृत आम्दानी	-	-	-	-	-	-	-	-	-	-	-	-
FVOCI मा इक्विटी उपकरणहरूमा लगानीको निपाटनमा नाफा/(तोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
जगेडा कोषमा साधारण रकम	-	(४८२,८२४,०८८)	३९६,९४४,४४४	२९,७९८,७९७	६६,६२०,८८०	१६,२२८,४८३	६९,४९९,०००	(३४,०८,८९७,३९९)	१८७,४८०,४८३	९,७९९,४४३	-	९,७९९,४४३
जगेडा कोषबाट स्थानान्तरण भएको रकम	-	-	-	-	-	-	-	-	-	-	-	-
इक्विटीमा सिधै देखाइएको शेयरधनीसँगको कारोबार	-	-	-	-	-	-	-	-	-	-	-	-
शेयर निष्काशन	-	-	-	-	-	-	-	-	-	-	-	-
शेयरमा आधारित भुक्तानी	-	-	-	-	-	-	-	-	-	-	-	-
शेयरधनीलाई लाभोश वितरण	-	-	-	-	-	-	-	-	-	-	-	-
बोनस शेयर निष्काशन	१,३४,८४२,४३७	-	-	-	-	-	-	-	-	-	-	-
नगद लगानी भुक्तानी	-	-	-	-	-	-	-	-	-	-	-	-
अन्य (प्रतिबाट धर)	-	-	-	-	-	-	-	-	-	-	-	-
जम्मा योगदान	१,३४,८४२,४३७	-	-	-	-	-	-	-	-	-	-	-
आषाढ मसान्त २०७८ को मौज्जात	१३,८४८,४७४,८३६	८८,८०७,०९९	२,९०८,४७६,७८८	४७,९४४,०९०	४७९,७७४,४८२	(१०,९९७,२७४)	६९,४९९,०००	१,४२,७८,४३४,४०४	६८,९४८,३८२	१,७९,०७,४३४,२०७	-	१,७९,०७,४३४,२०७
१ आश्विन २०७८ को मौज्जात	१३,८४८,४७४,८३६	८८,८०७,०९९	२,९०८,४७६,७८८	४७,९४४,०९०	४७९,७७४,४८२	(१०,९९७,२७४)	६९,४९९,०००	१,४२,७८,४३४,४०४	६८,९४८,३८२	१,७९,०७,४३४,२०७	-	१,७९,०७,४३४,२०७
समायोजित/पुनःस्थापना	-	-	-	-	-	-	-	-	-	-	-	-
१ आश्विन २०७८ को समायोजित/पुनःस्थापित मौज्जात	१३,८४८,४७४,८३६	८८,८०७,०९९	२,९०८,४७६,७८८	४७,९४४,०९०	४७९,७७४,४८२	(१०,९९७,२७४)	६९,४९९,०००	१,४२,७८,४३४,४०४	६८,९४८,३८२	१,७९,०७,४३४,२०७	-	१,७९,०७,४३४,२०७
यस वर्षको विस्तृत आम्दानी	-	-	-	-	-	-	-	-	-	-	-	-
यस वर्षको मुनाफा	-	-	-	-	-	-	-	-	-	-	-	-
कर पछिको अन्य विस्तृत आम्दानी	-	-	-	-	-	-	-	-	-	-	-	-
फेयर मूल्यमा मूल्याङ्कन गरिएको इक्विटी उपकरणका लगानीबाट भएको नाफा/(तोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
पुनःमूल्याङ्कनबाट भएको नाफा/(तोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
परिमार्जित लाभ योजनाको विमार्गिक (Accumulated) नाफा/(तोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
नगद प्रवाहको हेतुबाट भएको नाफा/(तोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
वैदेशिक संचालनको कारण वित्तीय सम्पत्तिको विनिमय परिवर्तन गर्दा हुने सटली नाफा/(तोस्मान)	-	-	-	-	-	-	-	-	-	-	-	-
यस वर्षको विस्तृत आम्दानी	-	-	-	-	-	-	-	-	-	-	-	-
जगेडा कोषमा साधारण रकम	-	-	४,९९,९९९,९९९	६,९९९,९९९	(८,९९९,९९९)	१६,९९९,९९९	६९,४९९,०००	(३४,०८,८९७,३९९)	१८७,४८०,४८३	९,७९९,४४३	-	९,७९९,४४३
जगेडा कोषबाट स्थानान्तरण भएको रकम	-	-	-	-	-	-	-	-	-	-	-	-
इक्विटीमा सिधै देखाइएको शेयरधनीसँगको कारोबार	-	-	-	-	-	-	-	-	-	-	-	-
शेयर निष्काशन	-	-	-	-	-	-	-	-	-	-	-	-
शेयरमा आधारित भुक्तानी	-	-	-	-	-	-	-	-	-	-	-	-
शेयरधनीलाई लाभोश वितरण	-	-	-	-	-	-	-	-	-	-	-	-
बोनस शेयर निष्काशन	८३२,७०८,४९०	-	-	-	-	-	-	-	-	-	-	-
नगद लगानी निष्काशन	-	-	-	-	-	-	-	-	-	-	-	-
अन्य	-	-	-	-	-	-	-	-	-	-	-	-
जम्मा योगदान	८३२,७०८,४९०	-	-	-	-	-	-	-	-	-	-	-
आषाढ मसान्त २०७९ को मौज्जात	१४,७९१,१८३,३२६	८८,८०७,०९९	३,९०८,४७६,७८८	५४,९४४,०९०	४७९,७७४,४८२	(१०,९९७,२७४)	६९,४९९,०००	१,४२,७८,४३४,४०४	६८,९४८,३८२	१,७९,०७,४३४,२०७	-	१,७९,०७,४३४,२०७

NOTES TO THE FINANCIAL STATEMENTS

Year ended 16th July 2022

1. BANK

1.1 General

Kumari Bank Limited (hereinafter referred to as “The Bank”) is a public limited company, incorporated on 10th December 1999 and domiciled in Nepal. The corporate office of the Bank is located at Tangal, Kathmandu, Nepal. The Bank carries out commercial banking activities and other financial services in Nepal under the license from Nepal Rastra Bank (NRB), the Central Bank of Nepal, as “Ka Class” (Class A) licensed financial institution. The Bank is listed in Nepal Stock Exchange Limited for public trading of stocks.

1.2 Financial Statements

The Financial Statement of Bank for the year ended 16 July, 2022 comprises Statement of Financial Position, Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows, Notes to the Financial Statements, Significant Accounting Policies of the Company.

1.3 Principal Activities and Operations

Bank

The principal activities of the Bank are to provide full-fledged wide range of commercial banking services including, agency services, trade finance services, card services, e-commerce products and services, remittance and bullion trading services to its customers, provided through wide branch networks, extension counters, ATMs with latest technological banking support services.

Subsidiary and Associates

Subsidiary	Principal Activities	Ownership as on:	
		16 th July 2022	15 th July 2021
Kumari Capital Limited	The Subsidiary is opened to provide merchant/investment banking services such as Management of public offerings, portfolio management, underwriting of securities, management of mutual fund schemes, depository participant's service under Central Depository Service (CDS) and other merchant banking services.	100%	100%
K.B.L Securities Limited	The Subsidiary is opened to provide the brokerage services on the request of clients. However, on FY 2019/20, license has not been obtained and final approval from Securities Board of Nepal is under process	100%	100%

Associate	Principal Activities	Ownership as on:	
		16 th July 2022	15 th July 2021
National Microfinance Bittiya Sanstha Limited	The Associate is of the bank is microfinance banking institute with license to operate as a D class financial institution from Nepal Rastra Bank. The Principal Activity of the associate is to provide one window financial solutions to the customers with wide range of banking product and services customized to the requirement of remote area customer needs.	15%	15%
First Microfinance Laghu Bittiya Sanstha Limited	The Associate of the bank is microfinance banking institute with license to operate as a “D” class financial institution from Nepal Rastra Bank. The Principal Activity of the associate is to provide one window financial solutions to the customers with wide range of banking product and services customized to the requirement of remote area customer needs.	4%	4%
Mero Microfinance Bittiya Sanstha Limited	The Associate of the bank is microfinance banking institute with license to operate as a “D” class financial institution from Nepal Rastra Bank. The Principal Activity of the associate is to provide one window financial solutions to the customers with wide range of banking product and services customized to the requirement of remote area customer needs.	7%	7%
General Insurance Company Limited	The Associate is a General Insurance company incorporated under Nepal Company Act 1964 and the Insurance Act 1968 of Nepal. The principal activity of the associate is to provide non-life insurance services like property, health and risk coverages.	7%	7%
Aviyan Laghubitta Bittiya Sanstha Ltd	The Associate of the bank is microfinance banking institute with license to operate as a “D” class financial institution from Nepal Rastra Bank. The Principal Activity of the associate is to provide one window financial solutions to the customers with wide range of banking product and services customized to the requirement of remote area customer needs.	16%	16%
Solar Farm Pvt. Ltd	The Associate of the bank is a 5 MW solar PV power plant in Gandaki Province, which was commissioned in September 2021. The Farm is the first on-grid solar IPP to secure a 25- year power purchase agreement with Nepal Electricity Authority.	9%	-

2. BASIS OF PREPARATION

2.1 Statement of Compliance

The Financial Statements of Bank for the year ended 16th July, 2022 comprising Statement of Financial Position, Statement of Profit or loss and Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows and Notes to the Financial Statements (including Significant Accounting Policies), have been prepared in accordance with Nepal Financial Reporting Standards (hereafter referred as NFRS), laid down by the Institute of Chartered Accountants of Nepal and in compliance with the requirements of all applicable laws and regulations.

The bank has applied certain carve-outs which are as described in Notes to Accounts.

2.2 Reporting Period and Approval of Financial Statements

a) Reporting Period

The Bank has prepared the financial statements in accordance with NFRS depicting financial performance for FY 2021/22 and financial position of 16th July 2022 and the comparatives of FY 2020/21.

b) Responsibility for Financial Statements

The preparation and presentation of Financial Statements including consolidated financial statements is the responsibility of the Board of Directors as per the governing provisions.

c) Approval of Financial Statements by Directors

The accompanied Financial Statements have been authorized to issue by the Board of Directors vide its resolution dated 30th September 2022 and recommended for its approval by the Annual General Meeting of the shareholders.

2.3 Functional and Presentation Currency

The Financial Statements of Bank and Group are presented in Nepalese Rupees (Rs.), which is the currency of the primary economic environment in which the Bank operates. There was no change in Bank's presentation and functional currency during the year under review.

2.4 Use of Estimates, Assumptions and Judgments

The preparation of Financial Statements in conformity with Nepal Financial Reporting Standards requires the management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ due to these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

The most significant areas of estimation, uncertainty and critical judgments in applying accounting policies that have most significant effect in the Financial Statements are as follows:

2.4.1 Going Concern

The Directors have made an assessment of Bank's ability to continue as a going concern and satisfied that it has the resources to continue in business for the foreseeable future. Furthermore, the Board is not aware of any material uncertainties that may provide significant doubt upon Bank's ability to continue as a going concern and they do not intend either to liquidate or to cease operations of it. Therefore, the Financial Statements continue to be prepared on the going concern basis.

2.5 Discounting

When the realization of assets and settlement of obligation is for more than one year, the Bank considers the discounting of such assets and liabilities where the impact is material. Various internal and external factors have been considered for determining the discount rate to be applied to the cash flows of company.

Service fees charged by the bank on loans and advances unless immaterial or impracticable to determine reliably is to be considered for computation of Effective Interest Rate. However, bank has opted the Carve-out (optional) pronounced by Institute of Chartered Accountants of Nepal (ICAN) on 10th November 2018; as per the notice issued by ICAN regarding the extension of a year time for its implementation.

Defined Benefit Plan; that includes gratuity has been determined by considering discount rate as the average yield on government bonds issued during the period having maturity of five years or more.

2.6 Materiality and Aggregation

In compliance with Nepal Accounting Standard - NAS 01 (Presentation of Financial Statements), each material class of similar items is presented separately in the Financial Statements. Items of dissimilar nature or functions too are presented separately unless they are immaterial. Financial Assets and Financial Liabilities are offset and the net amount reported in the Statement of Financial Position only when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liability simultaneously. Income and expenses are not offset in the Statement of Profit or Loss unless required or permitted by an Accounting Standard.

2.7 Comparative Information

The Financial Statement of the Bank provides comparative information in respect of previous periods. The accounting policies have been consistently applied by Bank with those of the previous financial year in accordance with NAS 01 Presentation of Financial Statements, except those which had to be changed as a result of application of the new NFRS or expiry of the carve out period. Further, comparative information is reclassified wherever necessary to comply with the current presentation. The changes in comparative have been duly disclosed in 5.33 of notes.

3. SIGNIFICANT ACCOUNTING POLICIES

The accounting policies set out below have been applied consistently to all periods presented in these Financial Statements, and deviations if any have been disclosed accordingly.

3.1 Basis of Measurement

The Financial Statements of Bank have been prepared on the historical cost basis, except for the following material items in the Statement of Financial Position:

- Available for sale investments (quoted) are measured at fair value.
- Liabilities for defined benefit obligations are recognized at the present value of the defined benefit obligation less the fair value of the plan assets.
- Financial assets and financial liabilities held at amortized cost are measured using a rate that is a close approximation of effective interest rate opting the available Carve Out pronounced by Institute of Chartered Accountants of Nepal.

3.2 Basis of consolidation

a. Business Combinations and Goodwill

Business combinations are accounted for using the acquisition method as per the requirements of Nepal Financial Reporting Standard - NFRS 03 (Business Combinations). The Bank measures goodwill as the fair value of the consideration transferred including the recognized amount of any non-controlling interest in the acquiree, less the net recognized amount (generally fair value) of the identifiable assets acquired and liabilities assumed, all measured as of the acquisition date. When the excess is positive, this will result into goodwill. Nepal Rastra Bank does not allow recognition of goodwill. Therefore, goodwill created is disclosed as charged to capital adjustment account as per Central Bank's directive.

b. Non-controlling interest (NCI)

Non-controlling interest (NCI), also known as minority interest, is an ownership position whereby a shareholder owns less than 50% of outstanding shares and has no control over decisions.

Since, the subsidiaries are 100% owned, there is no case of NCI for the bank.

c. Subsidiaries

Subsidiaries are entities that are controlled by the Bank. The Bank is presumed to control an investee when it is exposed or has rights to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee. At each reporting date the Bank reassesses whether it controls an investee if facts and circumstances indicate that there are changes to one or more elements of control mentioned above.

The Financial Statements of Subsidiaries are fully consolidated from the date on which control is transferred to the Bank and continue to be consolidated until the date when such control ceases. The Financial Statements of the Bank's Subsidiaries are prepared for the same reporting period as per the Bank, using consistent accounting policies.

The cost of acquisition of a Subsidiary is measured as the fair value of the consideration, including contingent consideration, given on the date of transfer of title. The acquired identifiable assets, liabilities are measured at their fair values at the date of acquisition. Subsequent to the initial measurement, the Bank continues to recognize the investments in Subsidiaries at cost.

When a Subsidiary is acquired or sold during the year, operating results of such Subsidiary is included from the date of acquisition or to the date of disposal.

This Subsidiary of the Bank has been incorporated in Nepal.

d. Associates

An associate is an entity over which the investor has significant influence. Significant influence is the power to participate in the financial and operating policy decisions of the investee without the power to control or jointly control those policies.

An associate company, in its broadest sense, is a corporation in which a parent company possesses a stake. Usually, the parent company owns only a minority stake of the corporation, as opposed to a subsidiary company, where a majority stake is owned. The accounting treatment for consolidation of associates is as per Equity method while it is shown at cost in the standalone financial statement of the bank as per NAS 27.

e. Loss of Control

When the Bank loses control over a Subsidiary, it derecognizes the assets and liabilities of the former subsidiary from the consolidated statement of financial position. The Bank recognizes any investment retained in the former subsidiary at its fair value when control is lost and subsequently accounts for it and for any amounts owed by or to the former subsidiary in accordance with relevant NFRSs. That fair value shall be regarded as the fair value on initial recognition of a financial asset in accordance with relevant NFRS or, when appropriate, the cost on initial recognition of an investment in an associate or joint venture. The Bank recognizes the gain or loss associated with the loss of control attributable to the former controlling interest.

f. Transaction elimination on consolidation

Intra group balances and transactions, any unrealized income and expenses arising from intra group transactions, are eliminating in preparing the consolidated financial statements. Unrealized gains/losses arising from transactions with equity accounted investees are eliminated against the investments to the extent of group interest of investee.

3.3 Cash and cash equivalent

Cash and Cash Equivalents include cash in hand, balances with banks, placements with banks and money at call and at short notice with original maturity less than three months from the date of acquisition date that are subject to an insignificant risk of changes in their fair value, and are used for short term commitments.

Details of the Cash and Cash Equivalents are given in Note 4.1 to the Financial Statements.

3.4 Financial Assets and financial liabilities

a. Recognition

All financial assets and liabilities are initially recognized on the trade date, i.e. the date that 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.

b. Classification and Measurement

Financial Assets

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 cost in relation to financial assets and financial liabilities at fair value through profit or loss are dealt with the Statement of Profit or Loss.

Classification and Subsequent Measurement of Financial Instruments

Classification and Subsequent Measurement of Financial Assets

At the inception, a financial asset is classified into one of the following:

- a. Financial assets at fair value through profit or loss
 - i. Financial assets held for trading
 - ii. Financial assets designated at fair value through profit or loss
- b. Held to Maturity Financial Assets
- c. Loans and Receivables
- d. Financial Assets available for Sale

The subsequent measurement of financial assets depends on their classification.

Financial Assets at Fair Value through Profit or Loss

A financial asset is classified as fair value through profit or loss if it is held for trading or is designated at fair value through profit or loss.

i. Financial Assets Held for Trading

Financial assets are classified as held for trading if they are acquired principally for the purpose of selling or repurchasing in the near term or holds as a part of a portfolio that is managed together for short-term profit or position taking. This category also includes derivative financial instruments entered into by Bank that are not designated as hedging instruments in hedge relationships as defined by Nepal Accounting Standards NAS 39 (Financial Instruments: Recognition and Measurement).

Financial assets held for trading are recorded in the Statement of Financial Position at fair value. Changes in fair value are recognized in 'Other Operating income'. Dividend income is recorded in 'Net trading income' when the right to receive the payment has been established.

Bank evaluates its held for trading asset portfolio, other than derivatives, to determine whether the intention to sell them in the near future is still appropriate. When Bank is unable to trade these financial assets due to inactive markets and management's intention to sell them in the foreseeable future significantly changes, Bank may elect to reclassify these financial assets.

Financial assets held for trading include instruments such as government securities and equity instruments that have been acquired principally for the purpose of selling or repurchasing in the near term.

ii. *Financial Assets Designated at Fair Value through Profit or Loss*

Bank designates financial assets at fair value through profit or loss in the following circumstances:

- Such designation eliminates or significantly reduces measurement or recognition inconsistency that would otherwise arise from measuring the assets
- The assets are part of a group of Financial assets, financial liabilities or both, which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy
- The asset contains one or more embedded derivatives that significantly modify the cash flows that would otherwise have been required under the contract.

Financial assets designated at fair value through profit or loss is recorded in the Statement of Financial Position at fair value. Changes in fair value are recorded in 'Net gain or loss on financial instruments designated at fair value through profit or losses' in the Statement of Profit or Loss. Interest earned is accrued under 'Interest income', using the effective interest rate method, while dividend income is recorded under 'Other operating income' when the right to receive the payment has been established.

The Bank has not designated any financial assets upon initial recognition as designated at fair value through profit or loss.

Held to Maturity Financial Assets

Held to Maturity Financial Assets are non-derivative financial assets with fixed or determinable payments and fixed maturities which the Bank has the intention and ability to hold to maturity. After the initial measurement, held to maturity financial investments are subsequently measured at amortized cost using the effective interest rate, less impairment. The amortization is included in 'Interest income' in the Statement of Profit or Loss. The losses arising from impairment of such investments are recognized in the Statement of Profit or Loss.

Financial Assets Available for Sale

Available for sale financial assets include equity and debt securities. Equity Investments classified as 'Available for Sale' are those which are neither classified as 'Held for Trading' nor 'Held till Maturity'. Debt securities in this category are intended to be held for an indefinite period of time and may be sold in response to needs for liquidity or in response to changes in the market conditions.

After initial measurement, available for sale financial investments are subsequently measured at fair value. Unrealized gains and losses are recognized directly in equity through 'Other comprehensive income / expense' in the 'Available for sale reserve'. Where Bank holds more than one investment in the same security, they are deemed to be disposed of on weighted average basis. Interest earned whilst holding 'Available for sale financial investments' is reported as 'Interest income' using the effective interest rate. Dividend earned whilst holding 'Available for sale financial investments' are recognized in the Statement of Profit or Loss as 'other operating income' when the right to receive the payment has been established. The losses arising from impairment of such investments are recognized in the Statement of Profit or Loss under 'Impairment charge for loans and other losses' and removed from the 'Available for sale reserve'.

In the normal course of business, the fair value of a financial instrument on initial recognition is the transaction price (that is, the fair value of the consideration given or received).

Loans and Receivables from Customers

Loans and receivables include non-derivative financial assets with fixed or determinable payments that are not quoted in an active market, other than:

- Those that the Bank intends to sell immediately or in the near term and those that the Bank, upon initial recognition, designates as fair value through profit or loss
- Those that the Bank, upon initial recognition, designates as available for sale
- Those for which the Bank may not recover substantially all of its initial investment through contractual cash flows, other than because of credit deterioration.

Loans and Advances mainly represent loans and advances to customers, Banking and Financial Institutions. After initial measurement, loans and receivables are subsequently measured at amortized cost using a rate that closely approximates effective interest rate, less allowance for impairment. Within this category, loans and advances to the customers have been recognized at amortized cost using the method that very closely approximates effective interest rate method opting the Carve Out pronounced by Institute of Chartered Accountants of Nepal (ICAN); implementation of which has been extended for a year till 2022/23 by ICAN through notice issued by regarding the implementation of EIR. The amortization is included in 'Interest Income' in the Statement of Profit or Loss. The losses arising from impairment are recognized in 'Impairment charge / reversal for loans and other losses' in the Statement of Profit or Loss.

Financial Liabilities

Classification and Subsequent Measurement of Financial Liabilities

At the inception, Bank determines the classification of its financial liabilities. Accordingly, financial liabilities are classified as:

- a. Financial liabilities at fair value through profit or loss
 - i. Financial liabilities held for trading
 - ii. Financial liabilities designated at fair value through profit or loss
- b. Financial liabilities at amortized cost

Financial Liabilities at Fair Value through Profit or Loss

Financial Liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition as fair value through profit or loss. Subsequent to initial recognition, financial liabilities at fair value through profit or loss are measured at fair value and changes therein are recognized in profit or loss.

(i) Financial Liabilities Held for Trading

Financial liabilities are classified as held for trading if they are acquired principally for the purpose of selling or repurchasing in the near term or holds as a part of a portfolio that is managed together for short-term profit or position taking. This category includes derivative financial instrument entered into by Bank that are not designated as hedging instruments in hedge relationships as defined by Nepal Accounting Standard - NAS 39 (Financial Instruments: Recognition and Measurement).

(ii) *Financial Liabilities Designated at Fair Value through Profit or Loss*

Bank designates financial liabilities at fair value through profit or loss at following circumstances:

- Such designation eliminates or significantly reduces measurement or recognition inconsistency that would otherwise arise from measuring the liabilities.
- The liabilities are part of a group of Financial assets, financial liabilities or both, which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy
- The liability contains one or more embedded derivatives that significantly modify the cash flows that would otherwise have been required under the contract.

Financial Liabilities at Amortized Cost

Financial instruments issued by Bank that are not classified as fair value through profit or loss are classified as financial liabilities at amortized cost, where the substance of the contractual arrangement results in Bank having an obligation either to deliver cash or another financial asset to another Bank, or to exchange financial assets or financial liabilities with another Bank under conditions that are potentially unfavorable to the Bank or settling the obligation by delivering variable number of Bank's own equity instruments.

After initial recognition, such financial liabilities are subsequently measured at amortized cost using the effective interest rate method. Amortization is included in 'Interest Expenses' in the Statement of Profit or Loss. Gains and losses are recognized in the Statement of Profit or Loss when the liabilities are derecognized.

Reclassification

(i) *Reclassification of Financial Instruments 'At fair value through profit or loss',*

Bank does not reclassify derivative financial instruments out of the fair value through profit or loss category when it is held or issued.

Non-derivative financial instruments designated at fair value through profit or loss upon initial recognition is not reclassified subsequently out of fair value through profit or loss category.

(ii) *Reclassification of 'Available for sale' Financial Instruments*

Bank may reclassify financial assets out of available for sale category as a result of change in intention or ability or in rare circumstances that a reliable measure of fair value is no longer available.

(iii) *Reclassification of 'Held to Maturity' Financial Instruments*

As a result of a change in intention or ability, if it is no longer appropriate to classify an investment as amortized at cost, Bank may reclassify such financial assets as at fair value through OCI and re-measured at fair value. Any difference between the carrying value of the financial asset before reclassification and fair value is recognized in equity through other comprehensive income.

c. De-recognition

De-recognition of Financial Assets

Bank derecognizes a financial asset (or where applicable a part of financial asset or part of a group of similar financial assets) when:

- The rights to receive cash flows from the asset have expired; or
- Bank has transferred its rights to receive cash flows from the asset or
- Bank has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass-through' arrangement and either Bank has transferred substantially all the risks and rewards of the asset or it has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

De-recognition of Financial Liabilities

A financial liability is derecognized when the obligation under the liability is discharged or cancelled 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 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 profit or loss.

Offsetting of Financial Instruments

Financial assets and financial liabilities are offset and the net amount presented in the Statement of Financial Position when and only when Bank has a legal right to set off the recognized amounts and it intends either to settle on a net basis or to realize the asset and settle the liability simultaneously. Income and expenses are presented on a net basis only when permitted under NFRSs or for gains and losses arising from a group of similar transaction such as in trading activity.

Amortized Cost Measurement

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

Fair Value Measurement

'Fair value' is the price that would be received to sell an asset or paid to transfer a liability (exit price) in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

- In the principal market for the asset or liability or
- In the absence of principal market, in the most advantageous market for asset or liability.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

- Level 1 - Valuation technique using quoted market price: financial instruments with quoted prices for identical instruments in active markets.
- Level 2 - Valuation technique using observable inputs: financial instruments 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 – Valuation technique with significant unobservable inputs: financial instruments valued using valuation techniques where one or more significant inputs are unobservable.

Level 1

When available, the Bank measures the fair value of an instrument using quoted prices in an active market for that instrument or dealer price quotations, without any deduction for transaction costs.

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.

Level 2

If a market for a financial instrument is not active, then 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 analysis and option pricing models.

The chosen valuation technique makes maximum use of market inputs, relies as little as possible on estimates specific to the Group, incorporates all factors that market participants would consider in setting a price, and is consistent with accepted economic methodologies for pricing financial instruments.

Level 3

Certain financial instruments are recorded at fair value using valuation techniques in which current market transactions or observable market data are not available. Their fair value is determined using a valuation model that has been tested against prices or inputs to actual market transactions and using the Bank's best estimate of the most appropriate model assumptions.

The fair value of a demand deposit is not less than the amount payable on demand, discounted from the first date on which the amount could be required to be paid.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest best use or by selling it to another market participant that would use the asset in its highest and best use.

The Bank recognizes transfers between levels of the fair value hierarchy as of the end of the reporting period during which the change has occurred.

d. Impairment

At each reporting date, Bank assesses whether there is any objective evidence that a financial asset or group of financial assets not carried at fair value through profit or loss is impaired. A financial asset or group of financial assets is deemed to be impaired if and only if there is objective evidence of impairment as a result of one or more events, that have occurred after the initial recognition of the asset (an 'incurred loss event') and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.

Objective evidence of impairment may include: indications that the borrower or a group of borrowers is experiencing significant financial difficulty; the probability that they will enter bankruptcy or other financial reorganization; default or delinquency in interest or principal payments; and where observable data indicates that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults.

Impairment of Financial Assets carried at Amortized Cost

For financial assets carried at amortized cost, such as amounts due from banks, held to maturity investments etc., Bank first assesses individually whether objective evidence of impairment exists for financial assets that are individually significant or collectively for financial assets that are not individually significant. In the event, Bank determines that no objective evidence of impairment exists for an individually assessed financial asset, financial assets in a group with similar credit risk characteristics are collectively assessed 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.

If there is an objective evidence that an impairment loss has been incurred, the amount of the loss is measured as the difference between the assets' carrying amount and the present value of estimated future cash flows (excluding future expected credit losses that have not yet been incurred). The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognized in the income statement. Interest income continues to be accrued on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

If a loan has a variable interest rate, the discount rate for measuring any impairment loss is the current rate closely approximates effective interest rate. If the Bank has reclassified trading assets to loans and advances, the discount rate for measuring any impairment loss is the new closely approximates effective interest rate determined at the reclassification date. The calculation of the present value of the estimated future cash flows of collateralized financial assets reflects the cash flows that may result from foreclosure less costs for obtaining and selling the collateral, whether or not foreclosure is probable.

Impairment of Financial Assets – Loans and Advances

The Bank review its individually significant loans and advances at each statement of financial position date to assess whether an impairment loss should be recorded in the income statement. The bank has conducted objective evidence test for individual impairment through different parameters like inability to meet loan agreements, substantial drop in profits/turnover, significant adverse cash flows, significant adverse net worth situation, problematic borrower financial position, etc. Mainly, management judgment is required in the estimation of the amount and timing of the expected future cash flows for determination of the impairment loss.

These estimates are based on assumptions about a number of factors and actual results may differ, resulting in future changes to the impairment allowance.

Loans and advances that have been assessed individually and found to be not impaired and all individually insignificant loans and advances are then assessed collectively, in groups of assets with similar risk characteristics, to determine whether provision should be made due to incurred loss events for which there is objective evidence, but the effects of which are not yet evident. The collective assessment takes in to account data from the loan portfolio such as levels of arrears, credit quality, portfolio size etc. and judgments based on current economic conditions.

Loans and advances have been impaired as the higher of amount derived as per the norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per paragraph 63 of NAS 39, as per Carve-out pronounced by Institute of Chartered Accountants of Nepal on 20th September 2018.

The impairment loss on loans and advances is disclosed in Note 4.6 and 4.7 to the financial statements.

Individually Assessed Financial Assets

The criteria used to determine whether there is objective evidence of impairment include and not limited to:

- Known Cash Flow difficulties experienced by the borrowers;
- Past due contractual payments of either principal or interest;
- Breach of loan covenants or conditions;
- The probability that the borrower will enter bankruptcy or other financial reorganization; and
- A significant downgrading in credit rating by an external credit rating agency.

If there is objective evidence that an impairment loss on financial assets measured at amortized cost has been incurred, the amount of the loss is measured by discounting the expected future cash flows of a financial asset at its original effective interest rate and comparing the resultant present value with the financial asset's current carrying amount. The impairment allowances on individually significant accounts are reviewed more regularly when circumstances require. This normally encompasses re-assessment of the enforceability of any collateral held and the timing and amount of actual and anticipated receipts. Individually assessed impairment allowances are only released when there is reasonable and objective evidence of reduction in the established loss estimate. Interest on impaired assets continues to be recognized through the unwinding of the discount.

Loans together with the associated allowance are written off when there is no realistic prospect of future recovery and all collateral has been realized or has been transferred to the Bank. If, in a subsequent year, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the allowance account. If a future write off is later recovered, the recovery is credited to the impairment charges for loans and other losses.

When impairment losses are determined for those financial assets where objective evidence of impairment exists, the following common factors are considered:

- Bank's aggregate exposure to the customer;
- The viability of the customer's business model and their capacity to trade successfully out of financial difficulties and generate sufficient cash flows to service debt obligations;
- The amount and timing of expected receipts and recoveries;
- The extent of other creditors' commitments ranking ahead of, or pari-pasu with the Bank and the likelihood of other creditors continuing to support the company;
- The realizable value of security and likelihood of successful repossession;

Collectively Assessed Financial Assets

Impairment is assessed on a collective basis in two circumstances:

- To cover losses which have been incurred but have not yet been identified on loans subject to individual assessment; and
- For homogeneous groups of loans that is not considered individually significant.

Incurred but not yet identified impairment

Individually assessed financial assets for which no evidence of loss has been specifically identified on an individual basis are grouped together according to their credit risk characteristics for the purpose of calculating an estimated collective loss. This reflects impairment losses that the bank has incurred as a result of events occurring before the reporting date, which the Bank is not able to identify on an individual loan basis and that can be reliably estimated.

These losses will only be individually identified in the future. As soon as information becomes available which identifies losses on individual financial assets within the group, those financial assets are removed from the group and assessed on an individual basis for impairment.

The collective impairment allowance is determined after taking into account:

- 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.

Homogeneous groups of Financials Assets

Statistical methods are used to determine impairment losses on a collective basis for homogenous groups of financial assets. Losses in these groups of financial assets are recorded on an individual basis when individual financial assets are written off, at which point they are removed from the group.

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 which the Bank is not able to identify on an individual loan basis.

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.

Current economic conditions and portfolio risk factors are also evaluated when calculating the appropriate level of allowance required covering inherent loss. These additional macro and portfolio risk factors may include:

- Recent loan portfolio growth and product mix
- Unemployment rates
- Gross Domestic Production (GDP) Growth
- Inflation
- Interest rates
- Changes in government laws and regulations
- Property prices
- Payment status

But, the amount of provision to be created against Loans and Advances shall be higher of the following two amounts:

- i) Impairment calculated as per Impairment Assessment Methodology as described above or,
- ii) Loan Loss Provision calculated as per the provisions of Unified Directives issued by Nepal Rastra Bank.

Reversal of Impairment

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

Write-off of Financial Assets measured at Amortized Cost

Financial assets (and the related impairment allowance accounts) are normally written off either partially or in full, when there is no realistic prospect of recovery. Where financial assets are secured, this is generally after receipt of any proceeds from the realization of security.

Impairment of Rescheduled Loans and Advances

Where possible, the Bank seeks to restructure loans rather than to take possession of collateral. This may involve extending the payment arrangements and the agreement of new loan conditions. Once the terms have been renegotiated, any impairment is measured using the original EIR as calculated before the modification of terms and the loan is no longer considered past due. Management continually reviews renegotiated loans to ensure that all criteria are met and that future payments are likely to occur. The loans continue to be subject to an individual impairment assessment, calculated using the loan's original effective interest rate (EIR).

Collateral Valuation

The Bank seeks to use collateral, where possible, to mitigate its risks on financial assets. The collateral comes in various forms such as cash, securities, letters of credit/guarantees, real estate, receivables, inventories, other non-financial assets and credit enhancements such as netting agreements. The fair value of collateral is generally assessed, at a minimum, at inception and based on the guidelines issued by the central bank (Nepal Rastra Bank). Non-financial collateral, such as real estate, is valued based on data provided by third parties such as independent valuator and audited financial statements.

Collateral Repossessed or Where Properties Have Devolved To the Bank

Legally Repossessed Collateral represents Non-Financial Assets acquired by the Bank in settlement of the overdue loans. The assets are initially recognized at fair value when acquired. The Bank's policy is to determine whether a repossessed asset is best used for its internal operations or should be sold. The proceeds are used to reduce or repay the outstanding claim. The immovable property acquired by foreclosure of collateral from defaulting customers, or which has devolved on the Bank as part settlement of debt, has not been occupied for business use.

These assets are shown as Legally Repossessed Collateral under "Investment Property."

Impairment of Financial Assets – Available for Sale

For financial investments measured at fair value through OCI, Bank assesses at each reporting date whether there is objective evidence that an investment is impaired.

In the case of debt instruments, Bank assesses individually whether there is objective evidence of impairment based on the same criteria as financial assets carried at amortized cost. However, the amount recorded for impairment is the cumulative loss measured as the difference between the amortized cost and the current fair value, less any impairment loss on that investment previously recognized in the Income Statement. Future interest income is based on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. If, in a subsequent period, the fair value of a debt instrument increases and the increase can be objectively related to a credit event occurring after the impairment loss was recognized, the impairment loss is reversed through the Income Statement.

In the case of equity investments classified as fair value through OCI, the impairment is adjustment through fair value movement.

Bank writes-off certain financial investments when they are determined to be uncollectible.

3.5. Trading Assets

Financial assets such as government securities, equity etc. held for short term with an intention to trade have been classified as trading assets. Trading assets are measured at fair value with any changes in fair value being recognized in Profit or Loss.

3.6. Derivative assets and derivative liabilities

Derivative financial instruments such as forward foreign exchange contracts are valued using a valuation technique with market observable inputs. The most frequently applied valuation technique is forward pricing model which incorporates various inputs including foreign exchange spot and forward premiums.

Forward contracts are the contracts to purchase or sell a specific quantity of a financial instrument, a commodity, or a foreign currency at a specified price determined at the outset, with delivery or settlement at a specified future date. Settlement is at maturity by actual delivery of the item specified in the contract, or by a net cash settlement.

All freestanding contracts that are considered derivatives for accounting purposes are carried at fair value on the statement of financial position regardless of whether they are held for trading or non-trading purposes. Changes in fair value on derivatives held for trading are included in net gains/ (losses) from financial instruments in fair value through profit or loss on financial assets/ liabilities at fair value through profit or loss.

3.7. Property and Equipment

Recognition

Property, plant and equipment are tangible items that are held for use in the production or supply of services, for rental to others or for administrative purposes and are expected to be used during more than one period. The Bank applies the requirements of the Nepal Accounting Standard - NAS 16 (Property, Plant and Equipment) in accounting for these assets. Property, plant and equipment are recognized if it is probable that future economic benefits associated with the asset will flow to the entity and the cost of the asset can be measured reliably measured.

The freehold land and buildings of the bank are measured at cost and not reflected at fair value and no revaluation has been carried at the reporting date.

Fixed assets except land are stated at acquisition cost less accumulated depreciation. Acquisition cost includes expenditures that are directly attributable to the acquisition of the assets.

Measurement

An item of property, plant and equipment that qualifies for recognition as an asset is initially measured at its cost. Cost includes expenditure that is directly attributable to the acquisition of the asset and cost incurred subsequently to add to, replace part of an item of property, plant & equipment. The cost of self-constructed assets includes the cost of materials and direct labor, any other costs directly attributable to bringing the asset to a working condition for its intended use and the costs of dismantling and removing the items and restoring the site on which they are located. Purchased software that is integral to the functionality of the related equipment is capitalized as part of computer equipment. When parts of an item of property or equipment have different useful lives, they are accounted for as separate items (major components) of property, plant and equipment.

Assets with a value less than Rs. 10,000 are charged off as a revenue expense irrespective of its useful life in the year of purchase.

Leasehold improvements are capitalized at cost and amortized over the period of five years. The amount of amortization is charged as revenue expenses.

Cost Model

Property and equipment is stated at cost excluding the costs of day-to-day servicing, less accumulated depreciation and accumulated impairment in value. Such cost includes the cost of replacing part of the equipment when that cost is incurred, if the recognition criteria are met.

Revaluation Model

The Bank has not applied the revaluation model to the any class of freehold land and buildings or other assets. Such properties are carried at a previously recognized GAAP Amount.

However, the assets transferred from the acquisition of Deva Bikas Bank Limited is recognized at Fair Value of the assets and liabilities at the date of acquisition due to which the land transferred from Deva Bikas Bank is recognized at revalued amount which is close to fair value.

Subsequent Cost

The subsequent cost of replacing a component of an item of property, plant and equipment is recognized in the carrying amount of the item, if it is probable that the future economic benefits embodied within that part will flow to the Bank and it can be reliably measured. The cost of day to day servicing of property, plant and equipment are charged to the Statement of Profit or Loss as incurred.

De-recognition

The carrying amount of an item of property, plant and equipment is derecognized on disposal or when no future economic benefits are expected from its use. The gain or loss arising from de-recognition of an item of property, plant and equipment is included in the Statement of Profit or Loss when the item is derecognized. When replacement costs are recognized in the carrying amount of an item of property, plant and equipment, the remaining carrying amount of the replaced part is derecognized. Major inspection costs are capitalized. At each such capitalization, the remaining carrying amount of the previous cost of inspections is derecognized. The gain or losses arising from de-recognition of an item of property, plant and equipment is included in profit or loss when the item is derecognized.

Depreciation

Depreciation is calculated by on the basis of useful life of the asset on cost or carrying value of property, plant & equipment other than freehold land.

The depreciable amount of an item of property, plant and equipment is allocated on systematic basis over its useful life, under written down value method of depreciation except for Leasehold properties and is depreciated as follows:

Asset Category	Estimated Useful Life of Asset (Years) FY 2078/79	Estimated Useful Life of Asset (Years) FY 2077/78
Buildings	40 Years	40 Years
Vehicles	10 Years	10 Years
Office Equipment	8 Years	8 Years
Furniture & Fixtures (Metal & Wooden)	8 Years	8 Years
Computer Hardware	8 Years	8 Years
Battery	6 Years	6 Years
Leasehold Properties	5 Years	5 Years

Salvage Value is assumed to be 10% of the cost of the asset in case of asset depreciated on Diminishing Value Method.

Depreciation on newly acquired property and equipment are charged from the next month of booking. Depreciation of property and equipment ceases when it is derecognized at the time of its disposal. For the expenses allowance for tax purpose; depreciation is provided as per Income Tax Act. The differences in the calculation of depreciation as per financial and as per Income tax act is taken up for calculation of deferred tax.

Changes in Estimates

The asset's residual values, useful lives and methods of depreciation are reviewed, and adjusted if appropriate, at each financial year end.

Capital Work in Progress

These are expenses of capital nature directly incurred in the construction of buildings, major plant and machinery and system development, awaiting capitalization. Capital work-in-progress would be transferred to the relevant asset when it is available for use, i.e. when it is in the location and condition necessary for it to be capable of operating in the manner intended by management. Capital work-in-progress is stated at cost less any accumulated impairment losses.

3.8. Intangible Assets

Recognition

An intangible asset is an identifiable non-monetary asset without physical substance, held for use in the production or supply of goods or services, for rental to others or for administrative purposes. An intangible asset is recognized if it is probable that the future economic benefits that are attributable to the asset will flow to the entity and the cost of the asset can be measured reliably. An intangible asset is initially measured at cost. Expenditure incurred on an intangible item that was initially recognized as an expense by the Bank in previous annual Financial Statements or interim Financial Statements are not recognized as part of the cost of an intangible asset at a later date.

Computer Software

Cost of purchased licenses and all computer software costs incurred, licensed for use by the Bank, which are not integrally related to associated hardware, which can be clearly identified, reliably measured, and it's probable that they will lead to future economic benefits, are included in the Statement of Financial Position under the category 'Intangible assets' and carried at cost less accumulated amortization and any accumulated impairment losses.

Acquired computer software licenses are capitalized on the basis of cost incurred to acquire and bring to use the specific software and are amortized over their useful life estimated as 5 years from the date of acquisition.

Subsequent Expenditure

Expenditure incurred on software is capitalized only when it is probable that this expenditure will enable the asset to generate future economic benefits in excess of its originally assessed standard of performance and this expenditure can be measured and attributed to the asset reliably. All other expenditure is expensed as incurred.

Amortization of Intangible Assets

Intangible Assets, except for goodwill, are amortized on a straight-line basis in the Statement of Profit or Loss from the date when the asset is available for use, over the best of its useful economic life based on a pattern in which the asset's economic benefits are consumed by the bank. Amortization methods, useful lives, residual values are reviewed at each financial year end and adjusted if appropriate. The Bank assumes that there is no residual value for its intangible assets.

Asset Category	For the year ended 16 th July 2022	For the year ended 15 th July 2021
Computer Software	5 years	5 years

De-recognition of Intangible Assets

The carrying amount of an item of intangible asset is derecognized on disposal or when no future economic benefits are expected from its use. The gain or loss arising on de recognition of an item of intangible assets is included in the Statement of Profit or Loss when the item is derecognized.

3.9. Investment Property

Investment property is property (land or a building or part of a building or both) held (by the owner or by the lessee under a finance lease) to earn rentals or for capital appreciation or both but not for sale in the ordinary course of business.

Measurement

Investment property is accounted for under Fair Value in the Financial Statements. In the absence of information related to market price of the properties, the amount outstanding at the time of settlement of loan has been considered as the fair value of the asset.

De-recognition

Investment properties are derecognized when they are disposed of or permanently withdrawn from use since no future economic benefits are expected. Transfers are made to and from investment property only when there is a change in use. When the use of a property changes such that it is reclassified as Property, Plant and Equipment, its fair value at the date of reclassification becomes its cost for subsequent accounting.

3.10. Income Tax

The Bank is subject to income tax and judgment is required to determine the total provision for current, deferred and other taxes due to the uncertainties that exist with respect to the interpretation of the applicable tax laws, at the time of preparation of these Financial Statements.

As per Nepal Accounting Standard- NAS 12 (Income Taxes) tax expense is the aggregate amount included in determination of profit or loss for the period in respect of current and deferred taxation. Income Tax expense is recognized in the statement of Profit or Loss, except to the extent it relates to items recognized directly in equity or other comprehensive income in which case it is recognized in equity or in other comprehensive income. The Management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provisions where appropriate on the basis of amounts expected to be paid to tax authorities.

Current Tax

Current tax assets and liabilities consist of amounts expected to be recovered from or paid to Inland Revenue Department in respect of the current year, using the tax rates and tax laws enacted or substantively enacted on the reporting date and any adjustment to tax payable in respect of prior years.

Deferred Tax

Deferred tax is provided on temporary differences at the reporting date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes. Deferred tax liabilities are recognized for all taxable temporary differences except:

- Where the deferred tax liability arises from the initial recognition of goodwill or of an asset or liability in a transaction that is not a business combination, and at the time of transaction, affects neither the accounting profit nor taxable profit or loss.
- In respect of taxable temporary differences associated with investments in subsidiaries, where the timing of the reversal of the temporary differences can be controlled and is probable that the temporary differences will not reverse in the foreseeable future.

Deferred tax assets are recognized for all deductible temporary differences, carried forward unused tax credits and unused tax losses (if any), to the extent that it is probable that the taxable profit will be available against which the deductible temporary differences, carried forward unused tax credits and unused tax losses can be utilized except:

- Where the deferred tax asset relating to the deductible temporary differences arising from the initial recognition of an asset or liability in a transaction that is not a business combination, and at the time of transaction, affects neither the accounting profit nor taxable profit or loss.
- In respect of deductible temporary differences associated with investments in Subsidiaries, deferred tax assets are recognized only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary difference will be utilized.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is probable that sufficient profit will be available to allow the deferred tax asset to be utilized. Unrecognized deferred tax assets are reassessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax asset to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realized or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the reporting date.

Current and deferred tax assets and liabilities are offset only to the extent that they relate to income taxes imposed by the same taxation authority.

3.11. Deposits, debt securities issued and subordinated liabilities

Deposits, debt securities issued and subordinated liabilities are the Bank's sources of funding. Deposits include non-interest bearing deposits, saving deposits, term deposits, call deposits and margin deposits. The estimated fair value of deposits with no stated maturity period is the amount repayable on demand. The fair value of fixed interest bearing deposits is considered as the interest receivable on these deposits plus carrying amount of these deposits. The fair value of debt securities issued is also considered as the carrying amount of these debt securities issued. Sub-ordinate liabilities are liabilities subordinated, at the event of winding up, to the claims of depositors, debt securities issued and other creditors.

3.12. Provisions, Commitments and Contingencies

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. The amount recognized is the best estimate of the consideration required to settle the present obligation at the reporting date, taking in to account the risks and uncertainties surrounding the obligation at that date. Where a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is determined based on the present value of those cash flows. A provision for onerous contracts is recognized when the expected benefits to be derived by the Bank from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The provision is measured as the present value of the lower of the expected cost of terminating the contract and the expected net cost of continuing with the contract.

Before a provision is established, the Bank recognizes any impairment loss on the assets associated with that contract. The expense relating to any provision is presented in the Statement of Profit or Loss net off any reimbursement.

All discernible risks are accounted for in determining the amount of all known liabilities. Contingent liabilities are possible obligations whose existence will be confirmed only by uncertain future events or present obligations where the transfer of economic benefit is not probable or cannot be reliably measured. Contingent liabilities are not recognized in the Statement of Financial Position but are disclosed unless they are remote.

The Bank receives legal claims against it in the normal course of business. Management has made judgments as to the likelihood of any claim succeeding in making provisions. The time of concluding legal claims is uncertain, as is the amount of possible outflow of economic benefits.

3.13. Revenue Recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to Bank and the revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognized.

Interest Income

Interest income is recognized in profit or loss for all interest-bearing instruments on an accrual basis using the method which is approximately the same with effective interest method as allowed by carve-out on NFRS. The effective interest rate is the rate that exactly discounts the expected estimated future cash payments and receipts through the expected life of the financial asset or liability. Where financial assets have been impaired, interest income continues to be recognized on the impaired value, based on the original effective interest rate.

Bank has adopted the guideline issued by Nepal Rastra bank issued on July 2019 for the recognition of Interest Income i.e. the criteria for suspension of interest income and cessation of accrued Interest which requires cessation of recognition interest income for loans which are significantly impaired i.e. bad. As on Asadh End 2079 the bank has ceased acquisition of interest amounting to NPR 3,306,179 related to bad loan which was NPR. 217,849,182 as on Asadh End 2078.

Fee and Commission Income

Fees earned for the provision of services over a period of time are accrued over the period, which include service fees and commission income. The bank has availed the option provided as per carve out of NFRS for transaction cost to be included in computing effective interest rate.

Dividend Income

Dividend income is recognized when the right to receive payment is established.

Net Trading Income

Net trading income comprises gains less losses relating to trading assets and liabilities, and includes all realized interest, dividend on financial assets held for trading and foreign exchange differences as well as unrealized changes in fair value of trading assets and liabilities.

Net income from other financial instrument measured at fair value through Profit or Loss

Trading assets such as equity shares and mutual fund are recognized at fair value through profit or loss. No other financial instruments are designated at fair value through profit or loss. The bank has no income under the heading net income from other financial instrument at fair value through profit or loss.

3.14. Interest expense

For financial liabilities measured at amortized cost, interest expense is recognized using the EIR to the extent material and practicable. EIR is the rate that exactly discounts estimated future cash payments through the expected life of the financial liabilities or a shorter period, where appropriate, to the net carrying amount of the financial liability.

3.15. Employee Benefits

Employee benefits include:

- Short-term employee benefits such as the following, if expected to be settled wholly before twelve months after the end of the annual reporting period in which the employees render the related services:
 - i. Wages, salaries and social security contributions;
 - ii. Paid annual leave and paid sick leave;
 - iii. Profit sharing and bonuses, and
 - iv. Non-monetary benefits (such as medical care, housing, cars and free or subsidized goods or services) for current employees;

Short term employee benefits are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognized for the amount expected to be paid under short term cash bonus or profit sharing plans if the Bank has present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

- Post-employment benefits, such as the following:
 - i. Retirement benefits (E.g.: pensions, lump sum payments on retirement); and
 - ii. Other post-employment benefits such as post-employment life insurance and post-employment medical care;
- Other long term employee benefits and
- Termination benefits

1. Post employments benefits

Defined Contribution Plans

A defined contribution plan is a post-employment benefit plan under which the Bank makes fixed contribution into a separate Bank account (a fund) and will have no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employee benefits relating to employee services in the current and prior periods as defined in Nepal Accounting Standards – NAS 19 (Employee Benefits).

The contribution payable by the employer to a defined contribution plan in proportion to the services rendered to Bank by the employees and is recorded as an expense under 'Personnel Expense' as and when they become due. Unpaid contributions are recorded as a liability under 'Other Liabilities' in Notes 4.23.

Bank contributed 10% of the salary of each employee to the Employees' Provident Fund. The above expenses are identified as contributions to 'Defined Contribution Plans' as defined in Nepal Accounting Standards – NAS 19 (Employee Benefits).

Defined Benefit Plans

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. Accordingly, staff gratuity has been considered as defined benefit plans as per Nepal Accounting Standards – NAS 19 (Employee Benefits).

- **Gratuity**

An actuarial valuation is carried out every year to ascertain the full liability under gratuity.

Bank's obligation in respect of defined benefit obligation is calculated by estimating the amount of future benefit that employees have earned for their service in the current and prior periods and discounting that benefit to determine its present value, then deducting the fair value of any plan assets to determine the net amount to be shown in the Statement of Financial Position. The value of a defined benefit asset is restricted to the present value of any economic benefits available in the form of refunds from the plan or reduction on the future contributions to the plan. In order to calculate the present value of economic benefits, consideration is given to any minimum funding requirement that apply to any plan in Bank. An economic benefit is available to Bank if it is realizable during the life of the plan, or on settlement of the plan liabilities.

The Gratuity recognition each year is as per the bank's employee by laws which stipulates for recognition of gratuity provision / payment as per the latest staff basic remuneration; multiplied by the eligible number of years.

Bank determines the interest expense on the defined benefit liability by applying the discount rate used to measure the defined benefit liability at the beginning of the annual period. The discount rate is the average yield on government bonds issued during the period having maturity dates approximating to the terms of Bank's obligations.

The increase in gratuity liabilities attributable to the services provided by employees during the year ended 16th July, 2022 (current service cost) has been recognized in the Statement of Profit or Loss under 'Personnel Expenses' together with interest expense under the Interest Expense of bank. Bank recognizes the total actuarial gain/(loss) that arises in computing Bank's obligation in respect of gratuity in other comprehensive income during the period in which it occurs.

Other long term employee benefits

Other long term employee benefits are all employee benefits other than short term employee benefits, post-employment benefits and terminal benefits.

- **Unutilized Accumulated Leave**

Bank's policy related to the accumulation of the leave states for accumulation of total 150 days leave (60 days annual leave and 90 days medical leave), payable on gross salary of the staff on the date of encashment. Thus the liability of the bank is provisioned as per the latest staff remuneration for the leave accumulated, Bank's liability towards the accumulated leave is treated as short term employee benefit and additional cost resulting every year from the accumulation is charged to profit and loss account as per the definition of short term employee benefit of NAS 19.

3.16. Leases

The determination of whether an arrangement is a lease or it contains a lease, is based on the substance of the arrangement and requires an assessment of whether the fulfillment of the arrangement is dependent on the use of a specific asset or assets and the arrangement conveys a right to use the asset.

Finance Lease

Agreements which transfer to counterparties substantially all the risks and rewards incidental to the ownership of assets, but not necessarily legal title, are classified as finance lease.

When Bank is the lessor under finance lease, the amounts due under the leases, after deduction of unearned interest income, are included in, 'Loans & receivables from other customers', as appropriate. Interest income receivable is recognized in 'Net interest income' over the periods of the leases so as to give a constant rate of return on the net investment in the leases.

When Bank is a lessee under finance leases, the leased assets are capitalized and included in 'Property, Plant and Equipment' and the corresponding liability to the lessor is included in 'Other liabilities'. A finance lease and its corresponding liability are recognized initially at the fair value of the asset or if lower, the present value of the minimum lease payments. Finance charges payable are recognized in 'Interest expenses' over the period of the lease based on the interest rate implicit in the lease so as to give a constant rate of interest on the remaining balance of the liability.

Operating Lease

All other leases are classified as operating leases. When acting as lessor, Bank includes the assets subject to operating leases in 'Property, plant and equipment' and accounts for them accordingly. Impairment losses are recognized to the extent that residual values are not fully recoverable and the carrying value of the assets is thereby impaired. Lease payments under an operating lease are recognized as an expense as per NFRS 16 under Depreciation charge on right of use of assets and interest expense on lease liability basis over the lease term.

3.17. Foreign currency translation

All foreign currency transactions are translated into the functional currency, which is Nepalese Rupees, using the exchange rates (i.e. mid-rate) prevailing at the dates when the transactions were affected.

Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated to Nepalese Rupees using the spot foreign exchange rate ruling at that date and all differences arising on non-trading activities are taken to 'Other Operating Income' in the Statement of Profit or Loss. The foreign currency gain or loss on monetary items is the difference between amortized cost in the functional currency at the beginning of the period, adjusted for effective interest and payments during the period, and the amortized cost in foreign currency translated at the rates of exchange prevailing at the end of the reporting period.

Non-monetary items in a foreign currency that are measured in terms of historical cost are translated using the exchange rates as at the dates of the initial transactions. Non-monetary items in foreign currency measured at fair value are translated using the exchange rates at the date when the fair value was determined.

Foreign exchange differences arising on the settlement or reporting of monetary items at rates different from those which were initially recorded are dealt with in the Statement of Profit or Loss.

3.18. Financial guarantee and loan commitments

Contingent Liabilities are possible obligations whose existence will be confirmed only by uncertain future events or present obligations where the transfer of economic benefits is not probable or cannot be reliably measured as defined in the Nepal Accounting Standard- NAS 37 (Provisions, Contingent Liabilities and Contingent Assets).

To meet the financial needs of customers, the Bank enters into various irrevocable commitments and contingent liabilities. These consist of financial guarantees, letter of credit and other undrawn commitments to lend. Letters of credit, guarantees and acceptances commit the Bank to make payments on behalf of customers in the event of a specific act, generally related to the import or export of goods. They carry a similar credit risk to loans. Operating lease commitments of the Bank (as a lessor and as a lessee) and pending legal claims against the Bank to form part of commitments of the Bank. Contingent liabilities are not recognized in the Statement of Financial Position but are disclosed unless they are remote. But these contingent liabilities do contain credit risk and are therefore form part of the overall risk of the Bank.

Financial guarantees are initially recognized in the Statement of Financial Position (within 'other liabilities') at fair value, being the premium received. Subsequent to initial recognition, the Bank's liability under each guarantee is measured at the higher of the amount initially recognized less cumulative amortization recognized in the Statement of Profit or Loss, and the best estimate of expenditure required to settle any financial obligation arising as a result of the guarantee.

Any increase in the liability relating to the financial guarantees is recorded in the Statement of Profit or Loss under 'Impairment Charges for Loans & other losses'. The premium received is recognized in the Statement of Profit or Loss under 'Net fees and commission income' on a straight line basis over the life of the guarantee; except for the commission income up to Rs. 1,00,000, which is recognized as realized irrespective of the period of guarantee.

3.19. Share capital and reserves

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

3.20. Earnings per share including diluted

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

Earnings per share is calculated and presented in consolidated statement of profit or loss.

3.21. Segment Reporting

An operating segment is a component of an entity:

- that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity),
- whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance, and
- for which discrete financial information is available.

The bank has identified the key segments of business on the basis of nature of operations that assists the Executive Committee of the bank in decision making process and to allocate the resources. It will help the management to assess the performance of the business segments. The business segments identified are Banking (including loan, deposit and trade operations), Payment solutions (Cards), Remittance, and Treasury.

3.22. Employee Bonus

Employee bonus shall be calculated at the rate of 10% of Net Profit as per Bonus Act.

3.23. Dividend on Ordinary Shares

Dividend on ordinary shares are recognized as a liability and deducted from equity when they are approved by the Bank's shareholders. Dividend for the year that is approved after the reporting date is disclosed as an event after the reporting date.

3.24. Cash Flow Statement

The cash flow statement has been prepared using 'The Direct Method', whereby gross cash receipts and gross cash payments of operating activities, finance activities and investing activities have been recognized.

3.25. Comparative Figures

The comparative figures and phrases have been rearranged wherever necessary to conform to the current year's presentation. The changes in comparative figures are presented in 5.45.



नगद तथा नगद समान

३२ आषाढ २०७९

अनुसूची ४.१

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
नगद मौज्दात	५,७३१,५९१,९२८	४,५२१,४९६,६७५	५,७३१,५९१,९२८	४,५२१,४९६,६७५
बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	२,०६९,१०१,२०९	१,३०४,७१९,३६३	१,९५४,६१९,२०६	१,२९३,९१२,३४३
माग तथा अल्प सूचनामा प्राप्त हुने रकम	८,१३२,७७५,८४९	३००,०९८,६३०	८,१३२,७७५,८४९	३००,०९८,६३०
अन्य	१,७९०,९०५,४०८	१,४६४,७३३,४३४	१,७९०,९०५,४०८	१,४६४,७३३,४३४
जम्मा नगद तथा नगद समान	१७,७२४,३७४,३९४	७,५९१,०४८,१०२	१७,६०९,८९२,३९१	७,५८०,२४१,०८२

Cash and cash equivalent is measured in its carrying value. Balance with BFIs include balance maintained at various banks and financial institutions. Other items in cash and cash equivalent includes interbank placements and other investments with maturity above 7 days and within 3 months, based on original maturity.

नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनु पर्ने

३२ आषाढ २०७९

अनुसूची ४.२

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
नेपाल राष्ट्र बैंकमा रहेको वैधानिक मौज्दात	५,३८९,१८७,९८८	८,४१६,६३५,२३४	५,३८९,१८७,९८८	८,४१६,६३५,२३४
पुनः बिक्री सम्झौता अन्तर्गत खरिद गरिएको धितोपत्र	-	-	-	-
नेपाल राष्ट्र बैंकमा रहेको अन्य निक्षेप तथा लिन बाँकी वक्त्यौता रकम	८६,१२२,६९३	६९,८१८,०५४	८६,१२२,६९३	६९,८१८,०५४
जम्मा नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनु पर्ने	५,४७५,३१०,६८१	८,४८६,४५३,२८८	५,४७५,३१०,६८१	८,४८६,४५३,२८८

Balance with Nepal Rastra Bank is measured in its carrying amount. Balance with NRB is principally maintained as a part of regulatory cash reserve ratio required by NRB. Other deposit and receivables from NRB includes balance at NRB in foreign currency.

बैंक तथा वित्तीय संस्थामा रहेको मौज्दात

३२ आषाढ २०७९

अनुसूची ४.३

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
स्वदेशी बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	-	६,०७७,७१५	-	६,०७७,७१५
विदेशी बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	१,९४९,४७६,८५८	४,८३४,६३३,९८०	१,९४९,४७६,८५८	४,८३४,६३३,९८०
घटाउने: जोखिम व्यवस्था	-	-	-	-
जम्मा बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	१,९४९,४७६,८५८	४,८४०,७११,६९५	१,९४९,४७६,८५८	४,८४०,७११,६९५

Placement with domestic as well as foreign BFIs with original maturities more than three months from the purchase date are presented above.

डेरिभेटिव वित्तीय उपकरण

३२ आषाढ २०७९

अनुसूची ४.४

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
व्यापारिक प्रयोजनको लागि धारण	-	-	-	-
व्याजदर स्वाप	-	-	-	-
मुद्रा स्वाप	-	-	-	-
अग्रिम विनिमय सम्झौता	-	-	-	-
अन्य	-	-	-	-
जोखिम व्यवस्थापनको निमित्त धारण	-	-	-	-
व्याजदर स्वाप	-	-	-	-
मुद्रा स्वाप	-	-	-	-
अग्रिम विनिमय सम्झौता	-	-	-	-
अन्य	-	-	-	-
जम्मा डेरिभेटिव वित्तीय उपकरण	-	-	-	-

The Forward Exchange Contracts are derivative products used by the bank for hedging purpose as a regular treasury activities. The gross derivative assets and derivative liabilities are netted off and shown separately in the financial statements as derivative assets or liabilities as a part of risk management.

अन्य व्यापारिक सम्पत्तिहरू

३२ आषाढ २०७९

अनुसूची ४.५

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७८	आषाढ मसान्त २०७७	आषाढ मसान्त २०७८	आषाढ मसान्त २०७७
ट्रेजरी बिल	-	-	-	-
नेपाल सरकारको ऋणपत्र	-	-	-	-
नेपाल राष्ट्र बैंकको ऋणपत्र	-	-	-	-
स्वदेशी संस्थागत ऋणपत्र	-	-	-	-
शेयर (इक्विटि)	-	-	-	-
अन्य	-	-	-	-
जम्मा अन्य व्यापारिक सम्पत्तिहरू	-	-	-	-
धितो राखिएको (Pledged)	-	-	-	-
धितो नराखिएको (Non Pledged)	-	-	-	-

बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापट

३२ आषाढ २०७९

अनुसूची ४.६

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
लघुवित्त संस्थाहरूलाई दिएको कर्जा	५,९२३,०७१,५१०	५,१९१,०१७,३६०	५,९२३,०७१,५१०	५,१९१,०१७,३६०
अन्य	-	-	-	-
घटाउने : कर्जा जोखिम व्यवस्था	७६,८०९,२९३	६७,३३६,१८८	७६,८०९,२९३	६७,३३६,१८८
जम्मा	५,८४६,२६२,२१७	५,१२३,६८१,१७२	५,८४६,२६२,२१७	५,१२३,६८१,१७२

लघुवित्त संस्थाहरूलाई दिएको कर्जा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
लघुवित्त संस्थाहरूलाई दिएको कर्जा	५,९०८,४०७,१५८	५,९७९,७०६,७५९	५,९०८,४०७,१५८	५,९७९,७०६,७५९
पाकेको ब्याज	१४,६६४,३५३	११,३१०,६०९	१४,६६४,३५३	११,३१०,६०९
जम्मा	५,९२३,०७१,५१०	५,९९१,०१७,३६०	५,९२३,०७१,५१०	५,९९१,०१७,३६०

Loan and advances provided to microfinance financial institution are presented under this head.

८.६.१ कर्जा जोखिम व्यवस्था (Allowances for Impairment)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
श्रावण १ को मौज्दात	६७,३३६,१८८	३८,३३५,८४५	६७,३३६,१८८	३८,३३५,८४५
यस वर्षको जोखिम व्यवस्था	९,४७३,१०५	२९,०००,३४३	९,४७३,१०५	२९,०००,३४३
यस वर्षको जम्मा	९,४७३,१०५	२९,०००,३४३	९,४७३,१०५	२९,०००,३४३
उठेको/फिर्ता	-	-	-	-
अपलेखन	-	-	-	-
अन्य (एक्वीजिसनबाट)	-	-	-	-
आषाढ मसान्तको मौज्दात	७६,८०९,२९३	६७,३३६,१८८	७६,८०९,२९३	६७,३३६,१८८

ग्राहकलाई दिएको कर्जा तथा सापट

३२ आषाढ २०७९

अनुसूची ४.७

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
परिपोधित मूल्यमा मूल्यांकन गरिएको कर्जा तथा सापट	१५६,४११,४७९,४६४	१४०,९४३,८४७,५०३	१५६,४११,४७९,४६४	१४०,९४३,८४७,५०३
घटाउने : कर्जा जोखिम व्यवस्था	३,८४८,५४९,६८३	३,०४५,९२२,५०२	३,८४८,५४९,६८३	३,०४५,९२२,५०२
सामूहिक जोखिम व्यवस्था	१,३२२,०९४,५७८	९९७,६४५,८३७	१,३२२,०९४,५७८	९९७,६४५,८३७
व्यक्तिगत जोखिम व्यवस्था	२,५२६,४५५,१०५	२,०४८,२७६,६६५	२,५२६,४५५,१०५	२,०४८,२७६,६६५
खुद रकम	१५२,५६२,९२९,७८१	१३७,८९७,९२५,००२	१५२,५६२,९२९,७८१	१३७,८९७,९२५,००२
FVTPL मा मूल्यांकन गरिएको कर्जा तथा सापट	-	-	-	-
जम्मा	१५२,५६२,९२९,७८१	१३७,८९७,९२५,००२	१५२,५६२,९२९,७८१	१३७,८९७,९२५,००२

Loans and advances are assessed individually and collectively as per incurred loss model which is compared with the loss provision prescribed by NRB directive no. 2. Higher of the loss as per incurred loss model and NRB directive is considered for impairment. Accrued Interest Receivable on loans have been considered under Loans and Advances measured at Amortized Cost. Loan to employees provided according to the Employee Bylaws of the bank is presented under this head, which is also measured at amortized cost.

४.७.१ कर्जा प्रकारको आधारमा कर्जा तथा सापटको विश्लेषण

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
कर्जा प्रकार				
आवधिक कर्जा	५७,१६७,६४६,३६४	४३,४६३,१०५,८८०	५७,१६७,६४६,३६४	४३,४६३,१०५,८८०
अधिविकर्ष कर्जा	३०,२५७,६१४,२१४	२२,९०७,०६६,१०५	३०,२५७,६१४,२१४	२२,९०७,०६६,१०५
ट्रष्ट रिसिप्ट/निर्यात कर्जा	१,७९९,०४६,४१२	९,७४६,४६३,०५७	१,७९९,०४६,४१२	९,७४६,४६३,०५७
माग तथा अन्य चालु पुँजी कर्जा	४२,११६,२७५,९८८	३५,५७८,४१५,४१७	४२,११६,२७५,९८८	३५,५७८,४१५,४१७
व्यक्तिगत आवासिय कर्जा	५,३३२,४८४,६४०	५,८५९,८८६,६४९	५,३३२,४८४,६४०	५,८५९,८८६,६४९
रियल स्टेट कर्जा	१,३३२,७०४,१०१	१,५३५,११७,४३०	१,३३२,७०४,१०१	१,५३५,११७,४३०
मार्जिन लेन्डिङ्ग कर्जा	२,६००,७३७,३६३	४,८९०,७७७,५०५	२,६००,७३७,३६३	४,८९०,७७७,५०५
हायर पर्चेज कर्जा	४,३२७,७३९,६९८	४,४८१,८३२,९२४	४,३२७,७३९,६९८	४,४८१,८३२,९२४
विपन्त वर्ग कर्जा	८,३०७,०७२,९५४	७,८०४,४६६,९५८	८,३०७,०७२,९५४	७,८०४,४६६,९५८
विल्स खरिद	३,५७९,८२७	६५,०५१,६२०	३,५७९,८२७	६५,०५१,६२०
कर्मचारी कर्जा	२,११७,५४२,५६३	१,६८६,८२७,८६३	२,११७,५४२,५६३	१,६८६,८२७,८६३
अन्य	२९०,८२२,६८०	२,२६०,१०९,९५७	२९०,८२२,६८०	२,२६०,१०९,९५७
जम्मा	१५५,६५३,२६६,८०३.२५	१४०,२७९,१२१,३६६	१५५,६५३,२६६,८०३	१४०,२७९,१२१,३६६
असुल गर्न बाँकी ब्याज	७५८,२१२,६६१	६६४,७२६,१३७	७५८,२१२,६६१	६६४,७२६,१३७
कूल जम्मा	१५६,४११,४७९,४६४	१४०,९४३,८४७,५०३	१५६,४११,४७९,४६४	१४०,९४३,८४७,५०३

४.७.२ मुद्राको आधारमा कर्जा तथा सापटको विश्लेषण

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
नेपाली रुपैयाँ	१५३,४६२,५४७,६६६	१३४,७४२,२५१,२६२	१५३,४६२,५४७,६६६	१३४,७४२,२५१,२६२
भारतीय रुपैयाँ	-	-	-	-
अमेरिकन डलर	२,९४८,९३१,७९८	६,२०१,५९६,२४१	२,९४८,९३१,७९८	६,२०१,५९६,२४१
ग्रेट ब्रिटेन पाउण्ड	-	-	-	-
यूरो	-	-	-	-
जापनिज येन	-	-	-	-
चाइनिज युआन	-	-	-	-
अन्य	-	-	-	-
जम्मा	१५६,४११,४७९,४६४	१४०,९४३,८४७,५०३	१५६,४११,४७९,४६४	१४०,९४३,८४७,५०३

८.७.३ धितो सुरक्षणको आधारमा कर्जा तथा सापटीको विश्लेषण

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
सुरक्षण गरिएको				
चल/अचल सम्पत्ति	१४६,८४४,३०२,३६१	१३०,६९४,३३९,८११	१४६,८४४,३०२,३६१	१३०,६९४,३३९,८११
सुन तथा चाँदी	१,७००,४३०	१०,७७५,७८६	१,७००,४३०	१०,७७५,७८६
स्वदेशी बैंक तथा वित्तीय संस्थाको जमानत	४,५७८,०७९,७८१	५,२३३,८०६,८५२	४,५७८,०७९,७८१	५,२३३,८०६,८५२
सरकारी जमानत	१६५,१२४,९४०	१६५,२३३,५६३	१६५,१२४,९४०	१६५,२३३,५६३
अन्तर्राष्ट्रिय सुचिकृत बैंकको जमानत	-	-	-	-
निर्यात कागजपत्रको धितो	२,९६२,४१९	१,६००,१५६	२,९६२,४१९	१,६००,१५६
मुद्रति निक्षेपको धितो	२,४४६,३५९,३७३	२९०,१०९,०६८	२,४४६,३५९,३७३	२९०,१०९,०६८
सरकारी धितोपत्रको धितो	४८,७१४,७५५	१८,८४९,७६८	४८,७१४,७५५	१८,८४९,७६८
काउन्टर जमानत	-	-	-	-
व्यक्तिगत जमानत	५६९,६११,०८८	५६९,४२४,४०३	५६९,६११,०८८	५६९,४२४,४०३
अन्य धितो	१,७५४,६२४,३१७	३,९५९,७०८,०९७	१,७५४,६२४,३१७	३,९५९,७०८,०९७
जम्मा	१५६,४११,४७९,४६४	१४०,९४३,८४७,५०३	१५६,४११,४७९,४६४	१४०,९४३,८४७,५०३
सुरक्षण नगरिएको	-	-	-	-
जम्मा	१५६,४११,४७९,४६४	१४०,९४३,८४७,५०३	१५६,४११,४७९,४६४	१४०,९४३,८४७,५०३

८.७.४ कर्जा जोखिम व्यवस्था (Allowances for Impairment)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
विशेष जोखिम व्यवस्था				
श्रावण १ को मौज्दात	२,०४८,२७६,६६५	१,३७७,७४१,५१५	२,०४८,२७६,६६५	१,३७७,७४१,५१५
यस वर्षको जोखिम व्यवस्था				
यस वर्षको जम्मा	४७८,१७८,४४०	६७०,५३५,१५०	४७८,१७८,४४०	६७०,५३५,१५०
यस वर्ष उठेको/फिर्ता	-	-	-	-
अपलेखन	-	-	-	-
विदेशी मुद्राको विनिमय दर फरकको कारण जोखिम व्यवस्था	-	-	-	-
अन्य परिवर्तन	-	-	-	-
आषाढ मसान्तको मौज्दात	२,५२६,४५५,१०५	२,०४८,२७६,६६५	२,५२६,४५५,१०५	२,०४८,२७६,६६५
सामूहिक जोखिम व्यवस्था				
श्रावण १ को मौज्दात	९९७,६४५,८३७	१,२२१,९००,९७३	९९७,६४५,८३७	१,२२१,९००,९७३
यस वर्षको जोखिम व्यवस्था				
यस वर्षको जम्मा/फिर्ता	३२४,४४८,७४१	(२२४,२५५,१३५)	३२४,४४८,७४१	(२२४,२५५,१३५)
विदेशी मुद्राको विनिमय दरले जोखिम व्यवस्था घट/बढ	-	-	-	-
अन्य परिवर्तन	-	-	-	-
आषाढ मसान्तको मौज्दात	१,३२२,०९४,५७८	९९७,६४५,८३७	१,३२२,०९४,५७८	९९७,६४५,८३७
जम्मा जोखिम व्यवस्था	३,८४८,५४९,६८३	३,०४५,९२२,५०२	३,८४८,५४९,६८३	३,०४५,९२२,५०२

धितोपत्रमा (Securities) लगानी

३२ आषाढ २०७९

अनुसूची ४.८

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
परिपोधित मूल्यमा मूल्यांकन गरिएको धितोपत्रमा लगानी	२१,६८३,३६२,८९४	२१,४४९,५०३,८१५	२१,३५०,४७९,८९४	२१,२९१,९८२,८१५
FVTOCI मा मूल्यांकन गरिएको शेयर (इक्विटी) मा लगानी	१,४६४,६०५,६८९	१,१४६,५१४,३०७	१,४६४,६०५,६८९	१,१२६,३४९,५२१.५३
FVTPL मा मूल्यांकन गरिएको शेयर (इक्विटी) मा लगानी	४८,७१०,८५१	२७९,६०९,६२६		२७९,६०९,६२६
जम्मा	२३,१९६,६७९,४३४	२२,८७५,६२७,७४८	२२,८१५,०८५,५८३	२२,६९७,९४१,९६३

The total investment of the bank in the financial instruments is presented under this account head in two categories; investment securities measured at amortized cost and investment in equity measured at fair value through other comprehensive income.

८.८.१ परिपोधित (Amortized) मूल्यमा मूल्याङ्कन गरिएको धितोपत्रमा लगानी

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
ऋणपत्र	-	-	-	-
सरकारी ऋणपत्र तथा बण्ड	१९,१२५,१७६,५४६	१८,५९६,०९१,३२०	१९,१२५,१७६,५४६	१८,५९६,०९१,३२०
सरकारी ट्रेजरी बिल	२,२२५,३०३,३४८	२,६९५,८९१,४९५	२,२२५,३०३,३४८	२,६९५,८९१,४९५
नेपाल राष्ट्र बैंकको ऋणपत्र तथा बण्ड	-	-	-	-
नेपाल राष्ट्र बैंकको निक्षेप उपकरणहरु	-	-	-	-
अन्य	३३२,८८३,०००	१५७,५२१,०००	-	-
घटाउने : विशेष हानी नोक्सानी व्यवस्था	-	-	-	-
जम्मा	२१,६८३,३६२,८९४	२१,४४९,५०३,८१५	२१,३५०,४७९,८९४	२१,२९१,९८२,८१५

८.८.२ अन्य विस्तृत आम्दानी मार्फत फेयर मूल्यमा मूल्याङ्कन गरिएका शेयर (इक्विटी) लगानी

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
इक्विटी उपकरणहरु				
सूचीकृत शेयरहरु	१,३७९,७१७,९९२	१,१४६,५१४,३०७	१,३३१,००७,१४१	९७०,२२०,७३०
सूचीकृत नभएका शेयरहरु	१३३,५९८,५४७	१५६,१२८,७९१	१३३,५९८,५४७	१५६,१२८,७९१
जम्मा	१,५१३,३१६,५३९	१,३०२,६४३,०९८	१,४६४,६०५,६८९	१,१२६,३४९,५२२



४.८.३ इतिवटीमा गरिएको लगानीको जानकारी

विवरण	समूह				बैंक			
	यस वर्ष		गत वर्ष		यस वर्ष		गत वर्ष	
	मूल्य	फेयर मूल्य	मूल्य	फेयर मूल्य	मूल्य	फेयर मूल्य	मूल्य	फेयर मूल्य
सूचिकृत शेयरमा गरिएको लगानी								
अजोड इन्स्योरेन्स लिमिटेड (AIL)	१०,६७५,२३७	५,५८४,७६८	११,२६१,८९०	१०,६९२,५७६	१०,६७५,२३७	५,५८४,७६८	११,२५४,१३०	१०,६८४,४४६
१२,४६६ को साधारण शेयर रु. १०० को दरले चक्ता								
साधारण शेयर १२४,६६ कित्ता रु. १०० को दरले चक्ता								
एपीआई पावर कम्पनी लिमिटेड (एपीआई)	-	४८९	८५०,०००	८०६,८०६	-	४८९	-	८०६
२ को साधारण शेयर रु. १०० को दरले चक्ता								
बोनस शेयर २ कित्ता रु. १०० को दरले चक्ता								
अरुण भ्याली हाइड्रोपावर विकास कम्पनी लिमिटेड (AHPC)	५,०२७,५३२	२,९९१,९५२	१,०७३,८५०	९६०,०००	-	-	-	-
८,४०२ को साधारण शेयर रु. १०० को दरले चक्ता								
बुटवल पावर कम्पनी लिमिटेड (BPCL)	-	३२२	-	५०६	-	३२२	-	५०६
१ को साधारण शेयर रु. १०० को दरले चक्ता								
बोनस शेयर १ कित्ता रु. १०० को दरले चक्ता								
एभरेष्ट बैंक लिमिटेड (EBL)	२,६७३,३७०	१,८०८,६८०	७८०,०००	७३८,०००	-	-	-	-
४,१२० को साधारण शेयर रु. १०० को दरले चक्ता								
एभरेष्ट इन्स्योरेन्स कम्पनी लिमिटेड (प्रबर्द्धक) EICPO	२२३,६००	८३२,१८७	२२३,६००	१,२०९,४१४	२२३,६००	८३२,१८७	२२३,६००	१,२०९,४१४
२,२३६ को साधारण शेयर रु. १०० को दरले चक्ता								
बोनस शेयर ३२३ कित्ता रु. १०० को दरले चक्ता								
एभरेष्ट इन्स्योरेन्स कम्पनी लिमिटेड (EIC)	-	५००	-	७४९	-	५००	-	७४९
१ को साधारण शेयर रु. १०० को दरले चक्ता								
साधारण शेयर ० कित्ता रु. १०० को दरले चक्ता								
बोनस शेयर १ कित्ता रु. १०० को दरले चक्ता								
फरवार्ड माइक्रोफाइनेन्स लघुवित्त वित्तीय संस्था लिमिटेड (FORWARD)	२४,९००	२८,६२०	१,६५४,३३४	१,६६२,०००	-	२,३८५		
१ को साधारण शेयर रु. १०० को दरले चक्ता								
साधारण शेयर १ कित्ता रु. १०० को दरले चक्ता								
ग्लोबल आईएमई बैंक लिमिटेड			४६६,३४९	४४१,०००				
१ हजार साधारण शेयर रु. १०० को दरले चक्ता								
ग्लोबल आईएमई लघुवित्त वित्तीय संस्था लिमिटेड (GILB)	१८,८६०	१५,५८८	-	२,८१५	-	-	-	२,८१५
४,१२० को साधारण शेयर रु. १०० को दरले चक्ता								
हिमालयन जनरल इन्स्योरेन्स कम्पनी लिमिटेड (HGI)	-	३,६४०	१,६९९,६४५	१,५४१,३७६	-	३,६४०	-	५,३७६
७ को साधारण शेयर रु. १०० को दरले चक्ता								
साधारण शेयर ० कित्ता रु. १०० को दरले चक्ता								
बोनस शेयर ७ कित्ता रु. १०० को दरले चक्ता								
जलविद्युत लगानी तथा विकास कम्पनी लिमिटेड (HIDCLPO)	१०,०१०,०००	१०,०१०,०००	-	-	-	-	-	-
१००,००० साधारण शेयर रु. १०० को दरले चक्ता								
ज्योति विकास बैंक लिमिटेड			४२,१८२	९५,६००				
२०० साधारण शेयर रु. १०० को दरले चक्ता								
कामना सेवा विकास बैंक लिमिटेड (KSBBBL)	२,३२८,१५८	१,४८७,७७५	१,१२२,०००	१,१६०,०००	-	-	-	-
४,२५२ को साधारण शेयर रु. १०० को दरले चक्ता								
किसान लघुवित्त वित्तीय संस्था लिमिटेड (KLBSL)	१६,२३०	१०,७०३	-	३,४८०	-	-	-	३,४८०
१२ को साधारण शेयर रु. १०० को दरले चक्ता								
लक्ष्मी लघुवित्त वित्तीय संस्था लिमिटेड (LLBS)			३९,०८०,६११	३७,३१०,९७०			३६,७३७,३९२	३५,१५८,३७०
१६,२९३ को साधारण शेयर रु. १०० को दरले चक्ता								
साधारण शेयर १५,३५३ कित्ता रु. १०० को दरले चक्ता								
लिबर्टी इनर्जी कम्पनी लिमिटेड (LEC)	१७२,९७७	१०२,६६८	-	-	-	-	-	-
४११ को साधारण शेयर रु. १०० को दरले चक्ता								
जीवन बीमा कम्पनी नेपाल (LICN)	१७,४४७,५७७	१३,२८४,०२०	५६,०८७,९०८	५८,८९१,९३२	१७,४४७,५७७	१३,२८४,०२०	५६,०८७,९०८	५८,८९१,९३२
९,३८८ को साधारण शेयर रु. १०० को दरले चक्ता								
साधारण शेयर ९,३८८ कित्ता रु. १०० को दरले चक्ता								
बोनस शेयर ० कित्ता रु. १०० को दरले चक्ता								
लुम्बिनी जनरल इन्स्योरेन्स कम्पनी लिमिटेड-प्रबर्द्धक (LGILPO)	८,७५०,४००	४०,४७६,९९७	८,७५०,४००	३८,५४९,५८४	८,७५०,४००	४०,४७६,९९७	८,७५०,४००	३८,५४९,५८४
१२२,२८७ साधारण शेयर रु. १०० को दरले चक्ता								
साधारण शेयर ८७,५०४ कित्ता रु. १०० को दरले चक्ता								
बोनस शेयर ३४,७८३ कित्ता रु. १०० को दरले चक्ता								

महली लघुवित्त वित्तीय संस्था लिमिटेड (MSLB)	२९,७६५	२५,४९०	८९५	२,९८०	-	-	-	८९५	२,९८०
२२ को साधारण शेयर रु. १०० को दरले चक्ता									
मेरो माइक्रोफाइनेन्स लघुवित्त वित्तीय संस्था लिमिटेड (MERO)	-	१,६९४	-	-	-	१,६९४	-	-	-
२ को साधारण शेयर रु. १०० को दरले चक्ता									
साधारण शेयर ० कित्ता रु. १०० को दरले चक्ता									
बोनस शेयर २ कित्ता रु. १०० को दरले चक्ता									
Mirmire माइक्रोफाइनेन्स विकास बैंक लिमिटेड (MMFDB)	१३,२९५	११,५५०	-	-	-	-	-	-	-
११ को साधारण शेयर रु. १०० को दरले चक्ता									
मिथिला लघुवित्त वित्तीय संस्था लिमिटेड (MLBBL)	१९,९२७	१७,७७९	-	४,६९०	-	-	-	-	४,६९०
१३ को साधारण शेयर रु. १०० को दरले चक्ता									
माउन्टेन हाइड्रो नेपाल लिमिटेड (MHNL)	१,३१७,३२९	६८९,५२०	-	-	-	-	-	-	-
२५३५ को साधारण शेयर रु. १०० को दरले चक्ता									
नेशनल हाइड्रो पावर कम्पनी लिमिटेड			६७०,०००	६२०,०००					
२ हजार साधारण शेयर रु. १०० को दरले चक्ता									
राष्ट्रिय जीवन बीमा कम्पनी लिमिटेड (NLICL)	२,५२९,६३६	१,३७३,२६०	-	-	-	-	-	-	-
२३८० को साधारण शेयर रु. १०० को दरले चक्ता									
नेको इन्स्योरेन्स (NIL)	७,३१९,४४८	४,१३०,६८८	९,४३४,४२६	७,७१०,५६०	७,३१९,४४८	४,१३०,६८८	९,४३४,४२६	७,७१०,५६०	
५,९५२ को साधारण शेयर रु. १०० को दरले चक्ता									
साधारण शेयर ५,९५६ कित्ता रु. १०० को दरले चक्ता									
बोनस शेयर ७७६ कित्ता रु. १०० को दरले चक्ता									
नेपाल लाइफ इन्स्योरेन्स कम्पनी लिमिटेड (NLIC)	१,४०५,४०९	६०६,५६४	४०६,८३९	४०४,९०९	-	७४७	-	-	-
१ को साधारण शेयर रु. १०० को दरले चक्ता									
० को साधारण शेयर रु. १०० को दरले चक्ता									
बोनस शेयर १ कित्ता रु. १०० को दरले चक्ता									
नेरुडे लघुवित्त विकास बैंक लिमिटेड (NLBBL)	-	११५,२८०	-	-	-	११५,२८०	-	-	-
१३९ को साधारण शेयर रु. १०० को दरले चक्ता									
साधारण शेयर १३९ कित्ता रु. १०० को दरले चक्ता									
बोनस शेयर ० कित्ता रु. १०० को दरले चक्ता									
NIC एशिया बैंक लिमिटेड (NICA)	९,०३९,५४०	७,२३४,२२४	-	-	-	-	-	-	-
१०३९४ को साधारण शेयर रु. १०० को दरले चक्ता									
निर्धन उल्यान लघुवित्त वित्तीय संस्था लिमिटेड (NUBL)	१,६९०,५००	१,४३३,०९६	१,७४४,२०७	१,६११,२००					११,२००
१३०४ साधारण शेयर रु. १०० को दरले चक्ता									
Ngadi ग्रुप पावर लिमिटेड (NGPL)	-	२९७	-	-	-	२९७	-	-	-
१ को साधारण शेयर रु. १०० को दरले चक्ता									
साधारण शेयर ० कित्ता रु. १०० को दरले चक्ता									
बोनस शेयर १ कित्ता रु. १०० को दरले चक्ता									
NLG बीमा कम्पनी लिमिटेड (प्रवर्द्धक)	-	-	१,८०९,०७८	१,८५०,७४०	-	-	१,८०९,०७८	१,८५०,७४०	
० को साधारण शेयर रु. १०० को दरले चक्ता									
बोनस शेयर ४ कित्ता रु. १०० को दरले चक्ता									
एनएमबी बैंक लिमिटेड			५२९,९६०	५१९,२००					
१,१८० साधारण शेयर रु. १०० को दरले चक्ता									
NMB लघुवित्त वित्तीय संस्था लिमिटेड (NMBMF)	१०,०४०	८,२५१	-	१,४२९	-	-	-	-	१,४२९
११ को साधारण शेयर रु. १०० को दरले चक्ता									
नेपाल टेलिकम (NTC)			१२६,६४५,१७५	१२३,७९८,५१०			१२६,६४५,१७५	१२३,७९८,५१०	
१४,२९५ को साधारण शेयर रु. १०० को दरले चक्ता									
प्रभु बैंक लिमिटेड			४५७,१३६	४४७,९५६					
९९८ को साधारण शेयर रु. १०० को दरले चक्ता									
प्रभु इन्स्योरेन्स लिमिटेड (PRIN)	-	२३९,६८०	१,००९,८२५	१,०३४,८८०	-	२३९,६८०	४७,६४३	४७,०४०	
५६० को साधारण शेयर रु. १०० को दरले चक्ता									
साधारण शेयर ० कित्ता रु. १०० को दरले चक्ता									
बोनस शेयर ५६० कित्ता रु. १०० को दरले चक्ता									
प्रिमियर इन्स्योरेन्स कम्पनी लिमिटेड (PIC)			-	१,३४६,६७०					१,३४६,६७०
१,१५१ को साधारण शेयर रु. १०० को दरले चक्ता									
बोनस शेयर ११५१ कित्ता रु. १०० को दरले चक्ता									
प्राइम कर्माशियल बैंक लिमिटेड (PCBL)	२१७,८९०	१३८,३३०	१७२,४६९	२१५,५५०	-	-	-	-	-
५२२ को साधारण शेयर रु. १०० को दरले चक्ता									



रिलायन्स लाइफ इन्स्योरेन्स लिमिटेड (RLI)	२,०७४,९९८	१,१७२,५००	-	-	-	-	-	-
रु ३५०० साधारण शेयर १०० को दरले चक्ता								
रिडी हाइड्रोपावर डेभलपमेन्ट कम्पनी लिमिटेड (RHPC)	६,८१८,२८३	६,८१८,२८३	-	-	-	-	-	-
५२२ को साधारण शेयर रु. १०० को दरले चक्ता								
सानिमा माई हाइड्रोपावर लिमिटेड (SHPC)	८९४,०००	६९२,०००	-	-	-	-	-	-
२००० को साधारण शेयर रु. १०० को दरले चक्ता								
सिद्धार्थ इन्स्योरेन्स लिमिटेड (SIL)	-	७२,८५६	-	-	-	७२,८५६	-	-
१३४ को साधारण शेयर रु. १०० को दरले चक्ता								
साधारण शेयर ० कित्ता रु. १०० को दरले चक्ता								
बोनस शेयर १३४ कित्ता रु. १०० को दरले चक्ता								
सूर्या लाइफ इन्स्योरेन्स कम्पनी लिमिटेड (SLICL)	-	३८७	-	३२७,३१०	-	३८७	-	३२७,३१०
१ को साधारण शेयर रु. १०० को दरले चक्ता								
साधारण शेयर ० कित्ता रु. १०० को दरले चक्ता								
बोनस शेयर १ कित्ता रु. १०० को दरले चक्ता								
शिखर बीमा कम्पनी लिमिटेड (SICL)	१५,०००	१२१,०५०	-	-	-	-	-	-
१५० साधारण शेयर रु. १०० को दरले चक्ता								
सिद्धार्थ बैंक लिमिटेड (SBL)	६,८३१,७७६	४,५०८,३३७	-	-	-	-	-	-
१४८७९ को साधारण शेयर रु. १०० को दरले चक्ता								
सिंगी हाइड्रो इनर्जी लिमिटेड (SHEL)	१,९७३,९९९	१,०५८,५०५	-	-	-	-	-	-
४१५१ को साधारण शेयर रु. १०० को दरले चक्ता								
स्टण्डर्ड चार्टर्ड बैंक लिमिटेड (SCB)	४०,६८०	३५,६६७	-	-	-	-	-	-
९० को साधारण शेयर रु. १०० को दरले चक्ता								
स्वाबलम्बन लघुवित्त वित्तीय संस्था लिमिटेड (SWBBL)	१२,८३०	१३,१९४	-	-	-	३३५	-	-
१२ को साधारण शेयर रु. १०० को दरले चक्ता								
साधारण शेयर ० कित्ता रु. १०० को दरले चक्ता								
बोनस शेयर १ कित्ता रु. १०० को दरले चक्ता								
नेशनल लघुवित्त वित्तीय संस्था लिमिटेड (NMFBS)	-	३,८७०	-	-	-	३,८७०	-	-
२ को साधारण शेयर रु. १०० को दरले चक्ता								
० को साधारण शेयर रु. १०० को दरले चक्ता								
युनियन लाइफ इन्स्योरेन्स कम्पनी लिमिटेड (ULI)	१,४२२,७४४	१,३०१,४८०	-	-	-	-	-	-
१९९० को साधारण शेयर रु. १०० को दरले चक्ता								
विजय लघुवित्त वित्तीय संस्था लिमिटेड (VLBS)	१२,९४०	१०,३४०	-	१,८१९	-	-	-	१,८१९
११ को साधारण शेयर रु. १०० को दरले चक्ता								
म्युचुअल फण्ड:								
सिटीजन्स म्युचुअल फण्ड (CMF-I)	२७,४७२,८७८	२३,९३१,६००	२७,५४४,८८८	३४,३३८,३६८	२७,४७२,८७८	२३,९३१,६००	२७,५४४,८८८	३४,३३८,३६८
२,७९५,५०० को साधारण शेयर रु. १० को दरले								
नागरिक म्युचुअल फण्ड-II (CMF-II)	७,०००,०००	७,०८४,०००	७,०००,०००	९,९०५,०००	७,०००,०००	७,०८४,०००	७,०००,०००	९,९०५,०००
७००,००० साधारण शेयरहरू मध्ये रु. १० को दरले								
ग्लोबल आईएमई सम्मुनाट योजना-१ (GIMES1)	५४,२९४,२७४	३२,७७४,४५०	५४,२९४,२७४	६६,३५०,९८९	५४,२९४,२७४	३२,७७४,४५०	५४,२९४,२७४	६६,३५०,९८९
३,२७१,७४५ को साधारण शेयर रु. १० को दरले								
कुमारी धनबुद्धि योजना (KDBY)	१८३,७६०,८९०	१८३,७६०,८९०			१८३,७६०,८९०	१८३,७६०,८९०		
१८,३७६,०८९ को साधारण शेयर रु. १० को दरले								
कुमारी इक्विटी फण्ड (KEF)	१५०,०००,०००	१५१,०५०,०००	१५०,०००,०००	१५७,५००,०००	१५०,०००,०००	१५१,०५०,०००	१५०,०००,०००	१५७,५००,०००
१५,०००,००० को साधारण शेयर को रु. १० को दरले								
लक्ष्मी इक्विटी फण्ड (LEMF)	४०,२०२,४३९	२८,६३८,४४३	१,९७१,९६९	२,५६७,७९४	४०,२०२,४३९	२८,६३८,४४३	१,९७१,९६९	२,५६७,७९४
रु १० को २,८९२,७७२ साधारण शेयर)								
लक्ष्मी उन्नति कोष (LUK)	२१,२९१,९३९	१९,१२०,०००	१५,०००,०००	१८,९३०,०००	२१,२९१,९३९	१९,१२०,०००	१५,०००,०००	१८,९३०,०००
२,०००,००० साधारण शेयर रु. १० को दरले								
मेगा म्युचुअल फण्ड १ (MMF1)	४,३६३,४००	३,४८६,३५७	-	-	४,३६३,४००	३,४८६,३५७	-	-
रु १० को ४३६,३४० साधारण शेयर)								
नविल सन्तुलित कोष II (NBF II)	८४,३९०,०९०	७७,६९६,०००	५२,६८३,२०९	६२,३९६,३६०	८४,३९०,०९०	७७,६९६,०००	५२,६८३,२०९	६२,३९६,३६०
७,२००,००० साधारण शेयर रु. १० को दरले								
नविल इक्विटी फण्ड (NEF)	३८,९३७,८१५	३०,३४२,१५०	३८,१०८,८८९	४३,२०४,५३९	३८,९३७,८१५	३०,३४२,१५०	३८,१०८,८८९	४३,२०४,५३९
३,०३४,२१५ को साधारण शेयर रु. १० को दरले								
NIBL प्रगति कोष (NIBLPF)	४२,००८,६००	३९,६८५,८४५	५१,६००,७७७	५७,८३०,९३४	४२,००८,६००	३९,६८५,८४५	५१,६००,७७७	५७,८३०,९३४
३,१६२,२६० को साधारण शेयर रु. १० को दरले								
NIBL सहभागिता फण्ड (NIBLSF)-खुला सकिनेको छ	३५,७२०,०४९	३०,९११,७४९	१४,७०१,५२५	२०,०६०,०००	३३,११०,०४९	२९,३०३,७४९	१३,११०,०२५	१७,४५०,०००
२,७३६,१११ को साधारण शेयर रु. १० को दरले								



NIBL समृद्धि कोष I (NIBSF1)				३०,९६५,७८९	३७,४१७,२७८			३०,९६५,७८९	३७,४१७,२७८
२,६०५,६६० को साधारण शेयर रु. १० को दरले									
NIBL समृद्धि कोष-II (NIBSF2)	३५,४३४,६३०	३०,७२१,८२४	३६,७२१,२३०	३९,६९५,६५०	३५,४३४,६३०	३०,७२१,८२४	३६,७२१,२३०	३९,६९५,६५०	
रु १० को ३,५४३,४६३ साधारण शेयर)									
एनआईसी एशिया सन्तुलित कोष (NICBF)	१७,२८४,३६०	१७,९१४,०८२	१८,२४४,०१७	२४,२४१,००२	१७,२८४,३६०	१७,९१४,०८१	१८,२४४,०१७	२४,२४१,००२	
१,६७२,६५० को साधारण शेयर रु. १० को दरले									
NIC Asia Select 30 Index Fund (NICSF)	३०,०००,०००	२६,३१०,०००	३०,०००,०००	२९,८२०,०००	३०,०००,०००	२६,३१०,०००	३०,०००,०००	२९,८२०,०००	
३,०००,००० को साधारण शेयर रु. १० को दरले									
एनआईसी एशिया डायनामिक ऋण कोष (NICADF)	६,६४८,३००	७,१०७,३८४	६,६४८,३००	७,४८५,९८६	६,६४८,३००	७,१०७,३८४	६,६४८,३००	७,४८५,९८६	
६६४,८३० को साधारण शेयर रु. १० को दरले									
एनआईसी एशिया ग्रोथ फण्ड (एनआईसीजीएफ)	६९,३६४,९०८	५४,२१०,१८५	११,७८६,९१९	१६,२७८,०००	६९,३६४,९०७	५४,२१०,१८५	११,७८६,९१९	१६,२७८,०००	
४,८६१,९०० को साधारण शेयर रु. १० को दरले									
NMB 50	८६,६९०,२९२	८३,७४६,०९१	५७,२४०,३४०	७०,०९६,८८७	८५,१२६,९९२	८२,५८५,०९१	५७,२४०,३४०	७०,०९६,८८७	
६,४०९,९४५ को साधारण शेयर रु. १० को दरले									
NMB हाइब्रिड कोष L (NMBHF1)	४३,५४२,५९१	४१,०५८,६८५	४२,७४२,५९४	४९,१०९,१९२	४३,५४२,५९१	४१,०५८,६८५	४२,७४२,५९४	४९,१०९,१९२	
३,६६५,९५४ को साधारण शेयर रु. १० को दरले									
प्रभु चयन कोष (PSF)	१४,६८०,९००	१४,१०८,३४५	१४,६८०,९००	१४,८८६,४३३	१४,६८०,९००	१४,१०८,३४५	१४,६८०,९००	१४,८८६,४३३	
१,४६८,०९० को साधारण शेयर रु. १० को दरले									
RBB म्युचुअल फण्ड -I (RMF1)	३९,९२०,८७०	३७,००६,६४६	-	-	३९,९२०,८७०	३७,००६,६४६	-	-	
३,९९२,०८७ को साधारण शेयर रु. १० को दरले									
सानिमा इन्विटी फण्ड (SAEF)	९९,५४४,२१७	८०,३६५,१६३	१६,२४०,५९४	२२,६२९,५६२	९९,५४४,२१७	८०,३६५,१६३	१६,२४०,५९४	२२,६२९,५६२	
६,३०३,१५० को साधारण शेयर रु. १० को दरले									
सानिमा लार्ज क्याप फण्ड (SLCF)	२५,०००,०००	२३,३००,०००	२५,०००,०००	२६,२५०,०००	२५,०००,०००	२३,३००,०००	२५,०००,०००	२६,२५०,०००	
२,५००,००० को साधारण शेयर रु. १० को दरले									
सिद्धार्थ इन्विटी फण्ड (SEF)	६०,६४१,६१५	५५,७७९,९५१	६०,६४१,६१५	७९,३२२,७०३	६०,६४१,६१५	५५,७७९,९५१	६०,६४१,६१५	७९,३२२,७०३	
५,६४१,७४४ को साधारण शेयर रु. १० को दरले									
सिद्धार्थ लगानी वृद्धि योजना २ (SIGS2)	७५,३३४,६४६	६३,३५७,८७४	७५,३३४,६४६	९१,८९८,०४१	७५,३३४,६४६	६३,३५७,८७४	७५,३३४,६४६	९१,८९८,०४१	
६,४७१,६९३ को साधारण शेयर रु. १० को दरले									
सनराइज ब्लू चिप कोष (SBCF)	२०,०००,०००	१७,४८०,०००	२०,०००,०००	२०,३२०,०००	२०,०००,०००	१७,४८०,०००	२०,०००,०००	२०,३२०,०००	
२,०००,००० को साधारण शेयर रु. १० को दरले									
सनराइज फर्स्ट म्युचुअल फण्ड (SFMF)	६२,७०७,८१२	६०,२६३,५६५	१८,०१६,१५२	२८,३३२,०००	५९,५०७,८१२	५७,९६३,५६५	१६,०१६,१५२	२५,१३२,०००	
५,०४०,३१० को साधारण शेयर रु. १० को दरले									
अवसार इन्विटी	३०,०००,०००	३०,०००,०००	-	-	३०,०००,०००	३०,०००,०००	-	-	
५,०४०,३१० को साधारण शेयर रु. १० को दरले									
अनकोटेड इन्विटी र म्युचुअल फण्डमा लगानी									
क्रेडिट सूचना केन्द्र लिमिटेड	१,४२४,५००	७०,१७८,६६४	१,४२४,५००	५२,०९१,०७३	१,४२४,५००	७०,१७८,६६४	१,४२४,५००	५२,०९१,०७३	
९,४९४ को साधारण शेयर रु. १०० को दरले चक्ता									
साधारण शेयर १४,२४५ किता रु. १०० को दरले चक्ता									
बोनस शेयर ८०,७०२ किता रु. १०० को दरले चक्ता									
नेपाल क्लियरिङ हाउस लिमिटेड	५,२५३,५००	२२,२०५,९५७	५,२५३,५००	१८,०७७,९५३	५,२५३,५००	२२,२०५,९५७	५,२५३,५००	१८,०७७,९५३	
६३,०४१ को साधारण शेयर रु. १०० को दरले चक्ता									
साधारण शेयर ५२,५३५ किता रु. १०० को दरले चक्ता									
बोनस शेयर १०,५०६ किता रु. १०० को दरले चक्ता									
नेपाल इलेक्ट्रोनिक पेमेन्ट सिस्टम लिमिटेड	२०,०००,०००	३४,३५८,४६८	२०,०००,०००	२४,७९१,३०१	२०,०००,०००	३४,३५८,४६८	२०,०००,०००	२४,७९१,३०१	
२००,००० साधारण शेयर रु. १०० को दरले चक्ता									
राष्ट्रिय बैंकिङ प्रशिक्षण संस्थान	१,८३४,८६०	६,८५५,४५९	१,८३४,८६०	६,४८४,४७८	१,८३४,८६०	६,८५५,४५९	१,८३४,८६०	६,४८४,४७८	
१,८३४८ को साधारण शेयर रु. १०० को दरले चक्ता									
जम्मा	१,५३१,९१३,२१३	१,५०५,०५८,८१७	१,१६८,०८४,१८३	१,४२६,१२३,९३४	१,५३१,९१३,२१३	१,५०५,०५८,८१७	१,१६८,०८४,१८३	१,४२६,१२३,९३४	

अनुसूची ४.९

चालु कर सम्पति

३२ आषाढ २०७९

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
चालु कर सम्पति	५,२६५,४७०,४०९	९,९८९,६८८,६६९	५,२६३,०३९,९९७	९,९८९,६८८,६६९
चालु वर्षको आयकर सम्पति	५,२६५,४७०,४०९	९,९८९,६८८,६६९	५,२६३,०३९,९९७	९,९८९,६८८,६६९
अघिल्लो वर्षहरूको कर सम्पति	-	-	-	-
चालु कर दायित्व	४,८०८,३३०,७०५	९,२२,९५८,७४७	४,८०८,३३०,७०५	९,२२,९५८,७४७
चालु वर्षको आयकर दायित्व	४,८०८,३३०,७०५	९,२२,९५८,७४७	४,८०८,३३०,७०५	९,२२,९५८,७४७
गत वर्षको कर दायित्वहरू	-	-	-	-
जम्मा	४५७,९३९,६९६	२६६,७२९,९२२	४५४,७०९,२९२	२६६,७२९,९२२

Current tax assets of the bank includes advance tax paid by the bank and tax deducted at source (TDS) on behalf of the bank. In the same way the current income tax liabilities include the tax payable to the Government computed as per the provisions of the income tax act 2058 under self assessment tax return filed.

अनुसूची ४.१०

सहायक कम्पनीमा लगानी

३२ आषाढ २०७९

विवरण	बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
सुचिकृत सहायक कम्पनीमा लगानी	-	-
सुचिकृत नभएको सहायक कम्पनीमा लगानी	४२०,०००,०००	२२०,०००,०००
जम्मा लगानी	४२०,०००,०००	२२०,०००,०००
घटाउने - जोखिम व्यवस्था	-	-
खुद किताबी मूल्य	४२०,०००,०००	२२०,०००,०००

४.१०.१ सुचिकृत भएका सहायक कम्पनीमा लगानी

विवरण	बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
	मूल्य	परक मूल्य
जम्मा		

8.90.2 सुचिकृत नभएका सहायक कम्पनीमा लगानी

विवरण	बैंक			
	आषाढ मसान्त २०७९		आषाढ मसान्त २०७८	
	मूल्य	परक मूल्य	मूल्य	परक मूल्य
कुमारी क्यापिटल लि. (४०,००,००० शेयर रु १०० को दरले)	४००,०००,०००	४००,०००,०००	२००,०००,०००	२००,०००,०००
के.वि.एल. सेक्युरिटीज लि. (२,००,००० शेयर रु १०० को दरले)	२०,०००,०००	२०,०००,०००	२०,०००,०००	२०,०००,०००
जम्मा	४२०,०००,०००	४२०,०००,०००	२२०,०००,०००	२२०,०००,०००

8.90.3 बैंकको सहायक कम्पनीहरूको जानकारी

विवरण	बैंक	
	बैंकको लगानी प्रतिशत (%)	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
कुमारी क्यापिटल लिमिटेड	१००%	१००%
के.वि.एल.सेक्युरिटीज लि.	१००%	१००%

8.90.8 सहायक कम्पनीहरूको गैर नियन्त्रित स्वार्थ

विवरण	समुह		बैंक	
	आषाढ मसान्त २०७८	आषाढ मसान्त २०७७	आषाढ मसान्त २०७८	आषाढ मसान्त २०७७
	...Ltd	...Ltd.	...Ltd	...Ltd.
NCI सँग रहेको इक्विटी इन्ट्रेष्ट (%)				
यस वर्षको नाफा नोक्सान बाडफाड				
आषाढ मसान्त २०७८ मा NCI सँग रहेको संचित मौज्दात				
NCI लाई भुक्तानी गरेको लाभांश				
	...Ltd	...Ltd.	...Ltd	...Ltd.
विवरण				
NCI सँग रहेको इक्विटी इन्ट्रेष्ट (%)				
यस वर्षको नाफा नोक्सान बाडफाड				
आषाढ मसान्त २०७९ मा NCI सँग रहेको संचित मौज्दात				
NCI लाई भुक्तानी गरेको लाभांश				

As the subsidiary is wholly owned by the bank, hence non controlling interest does not exist as on the reporting date.

अनुसूची ४.११

सम्बद्ध कम्पनीमा लगानी

३२ आषाढ २०७९

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
सुचिकृत सम्बद्ध कम्पनीमा लगानी	४४४,०१५,३०७	२८६,९५४,८६८	८०,०१७,५९६	८०,०१७,५९६
सुचिकृत नभएका सम्बद्ध कम्पनीमा लगानी	६०,०४७,१४०	८२,२७८,६४४	१०५,०००,०००	७५,०००,०००
जम्मा लगानी	५०४,०६२,४४८	३६९,२३३,५१३	१८५,०१७,५९६	१५५,०१७,५९६
घटाउने : जोखिम व्यवस्था	-	-	-	-
खुद किताबी मुल्य	५०४,०६२,४४८	३६९,२३३,५१३	१८५,०१७,५९६	१५५,०१७,५९६

४.११.१ सुचिकृत भएका सम्बद्ध कम्पनीमा लगानी

विवरण	समूह				बैंक			
	आषाढ मसान्त २०७९		आषाढ मसान्त २०७८		आषाढ मसान्त २०७९		आषाढ मसान्त २०७८	
	मुल्य	परक मुल्य	मुल्य	परक मुल्य	मुल्य	परक मुल्य	मुल्य	परक मुल्य
नेशनल माईक्रोफाईनान्स लघुवित्त वित्तीय संस्था लिमिटेड संस्थापक शेयर २,००,००० किता रु १०० को दरले बोनस शेयर ४,३८,९८३ किता रु १०० को दरले	२०,०००,०००	१८७,१८६,३७४	२०,०००,०००	१२८,४४७,०८८	२०,०००,०००	२०,०००,०००	२०,०००,०००	२०,०००,०००
फस्ट माईक्रो फाइनान्स लघुवित्त वित्तीय संस्था लिमिटेड संस्थापक शेयर २,१५,०६८ किता रु १०० को दरले साधारण शेयर ३९,२१२ किता रु १०० को दरले बोनस शेयर १३६,२८३ किता रु १०० को दरले	२२,९९४,५९६	५७,६०६,९७८	२२,९९४,५९६	४७,३८७,१०३	२२,९९४,५९६	२२,९९४,५९६	२२,९९४,५९६	२२,९९४,५९६
मेरो माईक्रो फाइनान्स लघुवित्त वित्तीय संस्था लि. संस्थापक शेयर ३,७०,२३० किता रु १०० को दरले साधारण शेयर १२५ किता रु १०० को दरले बोनस शेयर ४६९,७७० किता रु १०० को दरले	३७,०२३,०००	१३९,९९६,४९०	३७,०२३,०००	१११,१२०,६७८	३७,०२३,०००	३७,०२३,०००	३७,०२३,०००	३७,०२३,०००
जम्मा	८०,०१७,५९६	३८४,७८९,८४२	८०,०१७,५९६	२८६,९५४,८६९	८०,०१७,५९६	८०,०१७,५९६	८०,०१७,५९६	८०,०१७,५९६

८.११.२ सुचिकृत नभएका सम्बद्ध कम्पनीमा लगानी

विवरण	समूह				बैंक			
	आषाढ मसान्त २०७९		आषाढ मसान्त २०७८		आषाढ मसान्त २०७९		आषाढ मसान्त २०७८	
	मुल्य	परक मुल्य	मुल्य	परक मुल्य	मुल्य	परक मुल्य	मुल्य	परक मुल्य
सोलार फार्म प्रा.लि. संस्थापक शेयर ३,००,००० कित्ता रु १०० को दरले	३०,०००,०००	२९,०९३,४०७	-	-	३०,०००,०००	३०,०००,०००	-	-
जनरल इन्स्युरेन्स कम्पनी लिमिटेड संस्थापक शेयर ५,००,००० कित्ता रु १०० को दरले	५०,०००,०००	६०,०४७,१४०	५०,०००,०००	५४,२४५,८००	५०,०००,०००	५०,०००,०००	५०,०००,०००	५०,०००,०००
अभियान लघुवित्त वित्तीय संस्था लि. संस्थापक शेयर २,५०,००० कित्ता रु १०० को दरले	२५,०००,०००	३०,१३२,०५८	२५,०००,०००	२८,०३२,८४४.२६	२५,०००,०००	२५,०००,०००	२५,०००,०००	२५,०००,०००
जम्मा	१०५,०००,०००	११९,२७२,६०५	७५,०००,०००	८२,२७८,६४४	१०५,०००,०००	१०५,०००,०००	७५,०००,०००	७५,०००,०००

८.११.३ बैंकको सम्बद्ध कम्पनीहरुको जानकारी

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
	बैंकको लगानी प्रतिशत (%)		बैंकको लगानी प्रतिशत (%)	
नेशनल माईक्रोफाइनेन्स लघुवित्त वित्तीय संस्था लिमिटेड संस्थापक शेयर २,००,००० कित्ता रु १०० को दरले बोनस शेयर ४,३८,९८३ कित्ता रु १०० को दरले	१५%	१५%	१५%	१५%
फस्ट माईक्रो फाइनेन्स लघुवित्त वित्तीय संस्था लिमिटेड संस्थापक शेयर ३,१९,४१० कित्ता रु १०० को दरले बोनस शेयर ३५,६४७ कित्ता रु १०० को दरले	४%	४%	४%	४%
मेरो माईक्रो फाइनेन्स लघुवित्त वित्तीय संस्था लि. संस्थापक शेयर ३,७०,२३० कित्ता रु १०० को दरले बोनस शेयर ३,२९,७६९ कित्ता रु १०० को दरले	७%	७%	७%	७%
जनरल इन्स्युरेन्स कम्पनी लिमिटेड संस्थापक शेयर ५,००,००० कित्ता रु १०० को दरले	७%	७%	७%	७%
अभियान लघुवित्त वित्तीय संस्था लिमिटेड संस्थापक शेयर २,५०,००० कित्ता रु १०० को दरले	१६%	१६%	१६%	१६%
सोलार फार्म प्रा.लि. संस्थापक शेयर ३,००,००० कित्ता रु १०० को दरले	९%	-	९%	-

८.११.४ सम्बद्ध कम्पनीहरुको इक्विटी मूल्य

विवरण	समूह	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
नेशनल माईक्रो फाइनेन्स लघुवित्त वित्तीय संस्था लिमिटेड	१८७,१८६,३७४	१३६,८२५,४९२
फस्ट माईक्रो फाइनेन्स लघुवित्त वित्तीय संस्था लिमिटेड	५७,६०६,९७८	४८,५२१,९९६
मेरो माईक्रो फाइनेन्स लघुवित्त वित्तीय संस्था लिमिटेड	१३९,९९६,४९०	१११,१२०,६७८
अभियान लघुवित्त वित्तीय संस्था लिमिटेड	२५,०००,०००	२८,०३२,८४४
जनरल इन्स्युरेन्स कम्पनी लिमिटेड	६०,०४७,१४०	५४,२४५,८००
सोलार फार्म प्रा.लि.	२९,०९३,४०७	-
जम्मा	४६९,८३६,९८२	३७८,७४६,८१०

सम्पतिमा लगानी
 ३२ आषाढ २०७९

अनुसूची ४.१२

विवरण	समुह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
फेयर मूल्यमा मुल्याङ्कन गरिएको लगानी सम्पत्ति				
श्रावण १ को मौज्दात	१२८,११२,८७८	६०,३४८,३३३	१२८,११२,८७८	६०,३४८,३३३
यस वर्षको थप/विक्री	१६,३७९,११६	६७,७६४,५४५	१६,३७९,११६	६७,७६४,५४५
यस वर्षको फेयर मूल्यमा परिवर्तन	-	-	-	-
समायोजन स्थान्तरण	-	-	-	-
खुद रकम	१४४,४९१,९९४	१२८,११२,८७८	१४४,४९१,९९४	१२८,११२,८७८
परल मूल्यमा मुल्याङ्कन गरिएको लगानी सम्पत्ति				
श्रावण १ को मौज्दात	-	-	-	-
यस वर्षको थप/विक्री	-	-	-	-
समायोजन स्थान्तरण	-	-	-	-
संचित ह्यासकट्टि	-	-	-	-
संचित हानी नोक्सान	-	-	-	-
खुद रकम	-	-	-	-
जम्मा	१४४,४९१,९९४	१२८,११२,८७८	१४४,४९१,९९४	१२८,११२,८७८



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अनुसूची ४.१२

सम्पत्तिमा लगानी

३२ आषाढ २०७९

बैंक										आषाढ मसान्त २०७८ को जम्मा
विवरण	जम्मा	भवन	लिजहोल्ड सम्पत्ति	कम्प्युटर तथा सामानहरू	परिवहन साधन	फर्निचर तथा फिक्सचर	मेसिनरी	उपकरण तथा अन्य	आषाढ मसान्त २०७९ को जम्मा	आषाढ मसान्त २०७८ को जम्मा
परल मोल										
१ आषाढ २०७७ को मौज्जात	३६४,४००,४१८	११८,८७४,४०४	४२४,६८७,२८२	२७४,६८७,११२	३२०,२६२,३१३	२१०,२४९,४९७	-	४४४,३४६,६११	२३४,४१७,७८३	२,३४९,४१७,८३७
यस वर्ष थप:										
थप										
प्रतिबाट थप	-									
यस वर्षको विक्री	४४,४२१,८३१	१,२२७,१४७	४३,४७४,७६०	११,२४९,४१२	१४,२०४,६७१	१४,४१९,६४९		२७,४७९,३८७	३०४,४१७,८६७	
समायोजन /पुनः मूल्याङ्कन	२७६,४४४,७८७	१,३४१,६८०	(२)	(१,२१४,०४७)	०	(२,३०४,६९७)	-	९०,३०९,७३५	२९,००७,४६१	
आषाढ मसान्त २०७८ को मौज्जात	२९२,२२२,९०४	११६,२४६,६६७	४७३,९३०,५२१	३०३,४९३,७०५	२०९,६९७,६४२	२२७,०४९,२८०	-	६०४,७९०,०२०	२,३२७,४१८,७८२	२,३२७,४१८,७८२
यस वर्ष थप										
थप	-									
पुँजीकृत										
यस वर्षको विक्री	४,३७८,४२०	१९,७७०,४१४	३४,९०९,३११	१८,७८४,६६५	७८,३३६,०४०	९,४४०,७४८		२४,६१३,४९०	१९६,२७१,५६०	
समायोजन /पुनः मूल्याङ्कन	(४,१००,७४०)	(४४,७०२)		(२७,३१८)			-	२७,३१८	(४,१४६,४४२)	
आषाढ मसान्त २०७९ को मौज्जात	२८८,७४३,६३४	९६,४६९,४५१	६२४,०१७,०२९	२७६,७०९,०३८	२९७,९३२,६४२	२४०,७४९,०२८	-	६४४,१४८,३२९	२,३९६,७९९,४९१	
ह्रासकट्टी तथा हानी नोक्सानी										
१ आषाढ २०७७ को मौज्जात	-	-	२१७,००९,९९७	१७६,९९०,८२१	१४,४४,३३७,७४०	११०,८८४,९४६	-	२८६,९०८,४४०	९७६,१२०,३४४	
यस वर्षको ह्रासकट्टी	-	४,३८८,६३३	८३,३९७,१७३	२७,६०४,१७४	२७,६०४,१७४	२६,७९४,२४१		७३,१९६,३७६	२४२,९७४,४८७	
प्रतिबाट थप	-	-	-	-	-	-	-	-	-	
विक्री										
समायोजन										
१ आषाढ २०७९ को मौज्जात	-	९०,४२३	४०,९९२,३५७	१०,६१७,०११	६४,१२४,३५३	११,९४३,७२९		२२,१९६,२०७	१४९,९७४,०७९	
यस वर्षको हानी नोक्सानी	-	-	-	(२२,७४५)	-	(१,८२८,९११)		१,८२८,९११	-	
आषाढ मसान्त २०७८ को मौज्जात	-	३४,३८६,२०७	२५९,४१४,२०४	१९३,७०१,७२९	११८,००६,३७६	१२७,४४५,३६९	-	३३६,०४६,९६६	१,०६९,१२०,८४२	१,०६९,१२०,८४२
यस वर्षको हानी नोक्सानी	-	-	-	-	-	-	-	-	-	
यस वर्षको ह्रासकट्टी	-	४,०४१,४०३	९८,०४३,३९३	२७,८४९,८७३	१९,४४६,०९३	२६,९२३,७४३		७४,२०३,११३	२४१,४०७,६१७	
विक्री	-	१७,३६६,४०६	३२,९०३,७४२	१७,२१६,९९१	४,७६९,६०८	८,८२४,७२४		१०३,३२२,०८७	२२,२४८,०८७	
समायोजन	-	-	-	-	-	-	-	-	-	
आषाढ मसान्त २०७९ को मौज्जात	-	२१,०६१,२०४	३२४,४४३,८४५	२०४,३३४,६१०	१३९,६९०,८६१	१४४,६४५,६८८	-	३८९,०११,१७३	१,२१७,३०६,३८२	
पूँजीगत निर्माण २०७७	-	२६१,३६९	-	-	-	-	-	-	-	२६१,३६९
पूँजीगत निर्माण २०७८	-	२६१,३६९	-	-	-	-	-	-	-	२६१,३६९
पूँजीगत निर्माण २०७९	-	२६१,३६९	-	-	-	-	-	-	-	२६१,३६९
खुद बुक मूल्य										
आषाढ मसान्त २०७७ को मौज्जात	३६४,४००,४१८	८९,०४७,८७६	३०७,६७७,९०२	९८,९९६,२९१	१६४,७२४,४६३	९९,३७३,४५१	-	२४८,४३८,१६१	२६१,३६९	
आषाढ मसान्त २०७८ को मौज्जात	२९२,२२२,९०४	८२,१७०,८२९	३९४,४४६,३५७	१०९,७९१,९७७	९९,६९९,२६६	९९,४०३,९११	-	२६८,६६२,०४४	१,२४८,४४९,२९९	
आषाढ मसान्त २०७९ को मौज्जात	२८८,७४३,६३४	७४,६६९,६५५	३००,४६३,१८४	८६,३८७,७९९	८४,२४८,७३२	९४,१०४,३८७	-	२६६,१३७,१५६	१,१७९,७४४,४७८	

सम्यतिमा लगानी

अनुसूची ४.१३

३२ आषाढ २०७९



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
सबैका लागि, सबैका लागि

विवरण	जग्गा	भवन	लिजहोल्ड सम्पति	समूह		फर्निचर तथा फिक्सचर	मेशिनरी	उपकरण तथा अन्य	आषाढ मसान्त २०७९ को जम्मा	आषाढ मसान्त २०७८ को जम्मा
				कम्प्युटर तथा सामानहरू	परिवहन साधन					
परल मोल										
१ श्रावण २०७७ को मौज्जात	३६४,४००,५१८	११८,८७४,५०४	५२५,१७८,९२७	२७६,७४९,०९८	३२३,२६०,७४३	२१०,४०२,०४४	-	५,४६,३३८,३३१	२,३६५,२०४,१३६	
यस वर्ष थप:										
थप	-	-	-	१०६,४०७,९०६	४१,४८६,०००	२९,२५७,०३६	-	९१,०६१,२३२	३०७,६३१,९७४	-
प्रतिबाट थप	-	-	-	-	-	-	-	-	-	-
यस वर्षको विक्री	४४,५२१,८३१	१,२२७,१५७	५३,४७४,७६०	११,२४९,४१२	१५,२०५,०५७	१४,५१४,६४९	-	२७,४७९,३८७	३०४,५१७,८६७	
समायोजन/पुनः मूल्याङ्कन	२७,६५५,७८२	१,३५१,६८०	(२)	(१,२१४,०५७)	०	(२,३०४,६९७)	-	३,५१८,७५५	२९,००७,४६१	
आषाढ मसान्त २०७८ को मौज्जात	२९२,२२२,९०५	११६,२९५,६६७	५७८,११२,०७५	३०३,७०५,४२९	२९४,६९६,०४२	२२२,८३९,७३४	-	६१३,४३८,९३१	२,३३९,३१०,७८२	
यस वर्ष थप										
थप	-	-	-	८७,३०८,५६३	२१,७७५,९६९	२३,२४३,३१३	-	६५,५२६,६८६	२०४,३७१,४३७	
पूँजीकृत	-	-	-	-	-	-	-	-	-	-
अधिवहन-DEVA मार्फत	-	-	-	-	-	-	-	-	-	-
यस वर्षको विक्री	५,३७८,५२०	१९,७७०,५१४	३५,९०९,३११	१८,७८५,६६५	१०,६३६,०४०	९,४५९,०४५	-	२४,६२७,३२९	१२४,५६६,४३६	
समायोजन/पुनः मूल्याङ्कन	(५,१००,७५०)	(५५,७०२)	-	(२७,१६५)	-	-	-	२७,३१८	(५,१५६,२९९)	
आषाढ मसान्त २०७९ को मौज्जात	२८७,७४३,६३५	९६,४६९,४५१	६२९,५११,३२७	२९१,४०९,५०६	२२३,८३२,०८२	२३६,६२४,००१	-	६५४,३६५,६०९	२,४१३,९५९,४८५	
हासकट्टी तथा हानी नोक्सानी										
१ श्रावण २०७७ को मौज्जात	-	३०,०८७,९९७	२१,७०४,६२३	१७,७८९,६४५	१५,४५६,९३४	११०,८९९,२१८	-	२८,७०१,०१०	९,७६,४०३,३९४	
यस वर्षको हासकट्टी	-	४,३८८,६३३	८३,६२७,४०९	२७,८४५,४६५	२७,८९२,८१८	२६,८२३,१४३	-	७३,३३७,८८४	२४३,९१५,३५३	
प्रतिबाट थप	-	-	-	-	-	-	-	-	-	-
विक्री	-	९०,४२३	४०,९९२,३५७	१०,६१७,०११	६४,१२४,३५३	११,९५३,७९९	-	२२,१९६,२०७	१४९,९७४,०७९	
समायोजन	-	-	-	२२,७४५	-	१,८२८,९११	-	(१,८५१,५५६)	०	
आषाढ मसान्त २०७८ को मौज्जात	-	३४,३८६,२०७	२५९,६८१,३०५	१९३,९९५,३५५	११८,३३७,८१६	१२३,४३९,७९१	-	३४०,००४,२६४	१,०७०,३४४,६६८	
यस वर्षको हानी नोक्सानी	-	-	-	-	-	-	-	-	-	-
यस वर्षको हासकट्टी	-	४,०४१,४०३	९८,४८६,७६२	२८,२२३,४५९	१९,९१३,१९५	२६,९९२,०३०	-	७५,४६०,८८५	२५३,११७,७४५	
अधिवहन-DEVA मार्फत	-	-	-	-	-	-	-	-	-	-
विक्री	-	१७,३६६,४०६	३२,९०५,९०४	१७,२१६,९९१	५,१५८,२७४	८,८४२,७००	-	२२,२४८,९०६	१०३,७३९,१८२	
समायोजन	-	-	-	-	-	-	-	-	-	-
आषाढ मसान्त २०७९ को मौज्जात	-	२१,०६१,२०५	३२५,२६२,१६२	२०५,००१,८२३	१३३,०९२,७६६	१४२,०८९,०११	-	३९३,२५६,२५३	१,२१९,७२३,२३०	
पूँजीगत निर्माण २०७७	-	२६१,३६९	-	-	-	-	-	-	-	२६१,३६९
पूँजीगत निर्माण २०७८	-	२६१,३६९	-	-	-	-	-	-	-	२६१,३६९
पूँजीगत निर्माण २०७९	-	२६१,३६९	-	-	-	-	-	-	-	-
खुद बुक मूल्य										
आषाढ मसान्त २०७७ को मौज्जात	३६४,४००,५१८	८९,०४७,८७६	३०८,१३२,६७४	९९,९५९,४५२	१६८,६९१,३६३	९९,५०२,८२६	-	२५९,३२७,४००	१,३८९,०६२,११०	
आषाढ मसान्त २०७८ को मौज्जात	२९२,२२२,९०५	८२,१७०,८२९	३९८,४३०,७७०	१०९,७१०,०७४	९४,३५८,२२६	९८,०००,०१३	-	२७३,४३४,६६७	१,२६९,२२७,४८४	
आषाढ मसान्त २०७९ को मौज्जात	२८१,७४३,६३५	७५,६९९,६१५	३०४,२४९,१६५	८६,४०७,६८३	९०,७४३,२२४	९४,५३४,५५०	-	२६१,१४९,३६२	१,१९४,४९७,६२४	

ख्याति र अमूर्त सम्पत्ति

३२ आषाढ २०७९

अनुसूची ४.१४

विवरण	बैंक					
	ख्याती	सफ्टवेयर		अन्य	आषाढ मसान्त २०७९ को जम्मा	आषाढ मसान्त २०७८ को जम्मा
		खरिद	विकास			
परल मोल						
१ श्रावण २०७७ को मौज्दात	८८,८०४,०४१	२५८,९५०,९४५	-	-		३४७,७५४,९८६
यस वर्ष थप						-
थप	-	३२,६१५,८१९	-	-		३२,६१५,८१९
प्राप्तिबाट थप	-	-	-	-		-
यस वर्षको बिक्री	-	५,२५८,०७३	-	-		५,२५८,०७३
समायोजन / पुनः मूल्याङ्कन	-	-	-	-		-
आषाढ मसान्त २०७८ को मौज्दात	८८,८०४,०४१	२८६,३०८,६९२	-	-	३७५,११२,७३३	३७५,११२,७३३
यस वर्ष थप						
थप	-	४,९२१,८३१	-	-	४,९२१,८३१	
पूँजीकृत	-	-	-	-	-	
अधिग्रहण-DEVA मार्फत						
यस वर्षको बिक्री	-	४४८,६७६	-	-	४४८,६७६	
अपलेखन						
समायोजन / पुनः मूल्याङ्कन	-	-	-	-	-	
आषाढ मसान्त २०७९ को मौज्दात	८८,८०४,०४१	२९०,७८१,८४६	-	-	३७९,५८५,८८७	
हासकष्टी र हानी नोक्सानी						
१ श्रावण २०७७ को मौज्दात	-	१४०,९२३,४०६	-	-		१४०,९२३,४०६
यस वर्षको हानी नोक्सानी	-	४०,३३०,५३८	-	-		४०,३३०,५३८
प्राप्तिबाट थप	-	-	-	-		-
बिक्री	-	३,७१४,५७२	-	-		३,७१४,५७२
समायोजन	-	-	-	-		-
आषाढ मसान्त २०७८ को मौज्दात	-	१७७,५३९,३७२	-	-	१७७,५३९,३७२	१७७,५३९,३७२
यस वर्षको हानी नोक्सानी	-	४१,०५३,९००	-	-	४१,०५३,९००	
प्राप्तिबाट थप	-	-	-	-	-	
अधिग्रहण-DEVA मार्फत						
बिक्री	-	४४८,६७५	-	-	४४८,६७५	
अपलेखन						
समायोजन	-	-	-	-	-	
आषाढ मसान्त २०७९ को मौज्दात	-	२१८,१४४,५९६	-	-	२१८,१४४,५९६	
पूँजीगत निर्माण	-	-	-	-	-	
खुद बुक भ्याल्						
आषाढ मसान्त २०७७ को मौज्दात	८८,८०४,०४१	११८,०२७,५४०	-	-	-	२०६,८३१,५८१
आषाढ मसान्त २०७८ को मौज्दात	८८,८०४,०४१	१०८,७६९,३२०	-	-	-	१९७,५७३,३६१
आषाढ मसान्त २०७९ को मौज्दात	८८,८०४,०४१	७२,६३७,२५०	-	-	१६१,४४१,२९१	-



ख्याति र अमूर्त सम्पत्ति
 ३२ आषाढ २०७९

अनुसूची ४.१४

विवरण	समूह					
	ख्याती	सफ्टवेयर		अन्य	आषाढ मसान्त २०७९ को जम्मा	आषाढ मसान्त २०७८ को जम्मा
		खरिद	विकास			
परल मोल						
१ श्रावण २०७७ को मौज्दात	८८,८०४,०४१	२६०,१६६,५४१	-	-		३४८,९७०,५८२
यस वर्ष थप						-
थप	-	३३,२९३,८१९	-	-		३३,२९३,८१९
प्राप्तिबाट थप	-	-	-	-		-
यस वर्षको बिक्री	-	५,२५८,०७३	-	-		५,२५८,०७३
समायोजन/पुनः मूल्याङ्कन	-			-		-
आषाढ मसान्त २०७८ को मौज्दात	८८,८०४,०४१	२८८,२०२,२८८	-	-	३७७,००६,३२९	३७७,००६,३२९
यस वर्ष थप						
थप	-	५,७७७,१७७	-	-	५,७७७,१७७	
पूँजीकृत	-	-	-	-		-
अधिग्रहण-DEVA मार्फत	-	-	-	-		-
यस वर्षको बिक्री	-	४४८,६७६	-	-	४४८,६७६	
अपलेखन						
समायोजन/पुनः मूल्याङ्कन	-	-	-	-		-
आषाढ मसान्त २०७९ को मौज्दात	८८,८०४,०४१	२९३,५३०,७८८	-	-	३८२,३३४,८२९	-
हासकष्टी र हानी नोक्सानी	-	-				-
१ श्रावण २०७७ को मौज्दात	-	१४१,११७,०२२	-	-		१४१,११७,०२२
यस वर्षको हानी नोक्सानी	-	४०,६१८,८५७	-	-		४०,६१८,८५७
प्राप्तिबाट थप	-	-				-
बिक्री	-	३,७१४,५७२	-	-		३,७१४,५७२
समायोजन	-	-				-
आषाढ मसान्त २०७८ को मौज्दात	-	१७८,०२१,३०७	-	-	१७८,०२१,३०७	१७८,०२१,३०७
यस वर्षको हानी नोक्सानी	-	४१,५५०,०८४	-	-	४१,५५०,०८४	
प्राप्तिबाट थप	-	-				-
बिक्री	-	४४८,६७५	-	-	४४८,६७५	
अपलेखन						
समायोजन	-	-	-	-		-
आषाढ मसान्त २०७९ को मौज्दात	-	२१९,१२२,७१६	-	-	२१९,१२२,७१६	
पूँजीगत निर्माण	-	-	-	-		-
खुद बुक भ्यालु	-	-				-
आषाढ मसान्त २०७७ को मौज्दात	८८,८०४,०४१	११९,०४९,५१९	-	-		२०७,८५३,५६०
आषाढ मसान्त २०७८ को मौज्दात	८८,८०४,०४१	११०,१८०,९८०	-	-		१९८,९८५,०२१
आषाढ मसान्त २०७९ को मौज्दात	८८,८०४,०४१	७४,४०८,०७२	-	-	१६३,२१२,११३	-

स्थगन कर
३२ आषाढ २०७९

अनुसूची ४.१५

विवरण	समूह			बैंक		
	स्थगन कर सम्पत्ति	स्थगन कर दायित्व	आषाढ मसान्त २०७९ खुद स्थगन कर सम्पत्ति/(दायित्व)	स्थगन कर सम्पत्ति	स्थगन कर दायित्व	आषाढ मसान्त २०७९ खुद स्थगन कर सम्पत्ति/(दायित्व)
अस्थाई भिन्नतामा स्थगन कर						
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापट	-	-	-	-	-	-
ग्राहकलाई दिएको कर्जा तथा सापट	-	-	-	-	-	-
लागनी सम्पत्ति	-	-	-	-	-	-
धितोपत्रमा (securities) लगानी	७,४५४,९८३	-	७,४५४,९८३	३,४९९,०२७	-	३,४९९,०२७
सम्पत्ति तथा उपकरण	(१२९,८२३,४२७)	-	(१२९,८२३,४२७)	(१२९,३३६,३०८)	-	(१२९,३३६,३०८)
परिभाषित कर्मचारी लाभ योजना	५५,७७९,३२६.६०	-	५५,७७९,३२७	५५,५९९,६०३	-	५५,५९९,६०३
लिज दायित्व	९,४८७,६९५	-	९,४८७,६९५	९,४८७,६९५	-	९,४८७,६९५
व्यवस्था	-	-	-	-	-	-
अन्य अस्थायी भिन्नताहरु	(१४,३६२,९४३)	-	(१४,३६२,९४३)	(१४,३६२,९४३)	-	(१४,३६२,९४३)
अस्थाई भिन्नतामा स्थगन कर	(७९,४७९,६४६)	-	(७९,४७९,६४६)	(७५,२०८,२०६)	-	(७५,२०८,२०६)
अघि सारेको अनुपयोग कर घाटामा स्थगन कर						
करको दरमा परिवर्तनको सिर्जना भएको स्थगन कर				-	-	-
आषाढ मसान्त २०७९ मा खुद स्थगन कर सम्पत्ति/(दायित्व)			(७९,४७९,६४६)		-	(७५,२०८,२०६)
१ श्रावण २०७८ को स्थगन कर (सम्पत्ति)/दायित्व			१५५,८६०,३४९			१५५,२९२,६६८
यस वर्ष सिर्जना भएको/(फिर्ता भएको)			८४,३८८,६९५			८०,००४,४६९
नाफा नोक्सान हिसाबमा देखाइएको स्थगन कर खर्च/(आम्दानी)			(१९,८०२,२६९)			(१५,४९८,०२७)
अन्य विस्तृत आम्दानीमा देखाइएको स्थगन कर खर्च/(आम्दानी)			(६४,५८६,४३४)			(६४,५८६,४३४)
इक्विटीमा सिधै देखाइएको स्थगन कर खर्च/(आम्दानी)			-			-

विवरण	समूह			बैंक		
	स्थगन कर सम्पत्ति	स्थगन कर दायित्व	आषाढ मसान्त २०७८ खुद स्थगन कर सम्पत्ति/(दायित्व)	स्थगन कर सम्पत्ति	स्थगन कर दायित्व	आषाढ मसान्त २०७८ खुद स्थगन कर सम्पत्ति/(दायित्व)
अस्थाई भिन्नतामा स्थगन कर						
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापट	-	-	-	-	-	-
ग्राहकलाई दिएको कर्जा तथा सापट	-	-	-	-	-	-
लागनी सम्पत्ति	-	-	-	-	-	-
धितोपत्रमा (securities) लगानी	(८९,०४०,०२५)	-	(८९,०४०,०२५)	(८८,५६०,३४९)	-	(८८,५६०,३४९)
सम्पत्ति तथा उपकरण	(१९९,९४९,९४७)	-	(१९९,९४९,९४७)	(१९०,८२०,७७९)	-	(१९०,८२०,७७९)
परिभाषित कर्मचारी लाभ योजना	१२०,०९८,९८०	-	१२०,०९८,९८०	१२०,०९८,९८०	-	१२०,०९८,९८०
लिज दायित्व	५,५९८,३२५	-	५,५९८,३२५	५,५९८,३२५	-	५,५९८,३२५
व्यवस्था	-	-	-	-	-	-
अन्य अस्थायी भिन्नताहरु	(१,९७६,०४५)	-	(१,९७६,०४५)	(१,३६८,०५२)	-	(१,३६८,०५२)
अस्थाई भिन्नतामा स्थगन कर	-	-	(१५५,८२८,७९२)	(१५५,२९२,६६८)	-	(१५५,२९२,६६८)
अघि सारेको अनुपयोग कर घाटामा स्थगन कर						
करको दरमा परिवर्तनको सिर्जना भएको स्थगन कर				-	-	-
आषाढ मसान्तमा खुद स्थगन कर सम्पत्ति/(दायित्व)			(१५५,८२८,७९२)		-	(१५५,२९२,६६८)
१ श्रावण २०७७ को स्थगन कर (सम्पत्ति)/दायित्व			(९,८९९,४०९)			(१०,००९,६९७)
यस वर्ष सिर्जना भएको/(फिर्ता भएको)			(१६५,७२०,१२९)			(१६५,२९४,३६५)
नाफा नोक्सान हिसाबमा देखाइएको स्थगन कर खर्च/(आम्दानी)			१४९,४४८,९८८			१४८,९४२,४३९
अन्य विस्तृत आम्दानीमा देखाइएको स्थगन कर खर्च/(आम्दानी)			१६,२७९,९३३			१६,२७९,९३३
इक्विटीमा सिधै देखाइएको स्थगन कर खर्च/(आम्दानी)			-			-



अन्य सम्पत्ति

३२ आषाढ २०७९

अनुसूची ४.१६

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
विक्रीका लागि उपलब्ध सम्पत्ति	-	-	-	-
अन्य गैर बैकिङ्ग सम्पत्तिहरू	-	-	-	-
लिन बाँकी विल्स	-	-	-	-
लिन बाँकी आसामी	५८३,०९०,४९९	६०४,०१८,५५४	५८३,०९०,४९९	६०४,०१८,५५४
लिन बाँकी आम्दानी	-	-	-	-
अग्रिम भुक्तानी	२६,४२३,०५७	५४,३४९,४४६	२६,४२३,०५७	५४,३४९,४४६
आयकर जम्मा	३४,८३९,६५४	३३,०८८,६९०	३४,८३९,६५४	३३,०८८,६९०
स्थगत कर्मचारी खर्च	६२४,९५७,७२८	५६,९७९,८३६	६२४,९५७,७२८	५६,९७९,८३६
अन्य	३४९,५९३,७३९	२०७,५३४,५३२	३३२,८२९,३२०	१९९,०२७,७७०
कर्मचारीहरूले परिभाषित गरेको लाभ दायित्वहरू	७०,९०९,८२०	-	७०,९०९,८२०	-
सम्पत्तिको प्रयोगको अधिकार	१,६३९,८४०,१५२	-	१,६३९,८४०,१५२	-
जम्मा अन्य सम्पत्ति	३,३२०,८४६,६४०	९५५,९६२,९७९	३,३०४,०७४,२२९	९३९,४५६,२९६

बैंक तथा वित्तीय संस्थाहरूलाई तिर्न बाँकी

३२ आषाढ २०७९

अनुसूची ४.१७

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
नगदी बजारको निक्षेप	-	-	-	-
अन्तर बैंक सापटी	-	५,००७,६००,०००	-	५,००७,६००,०००
बैंक तथा वित्तीय संस्थाहरूबाट अन्य निक्षेप	६,०२८,९४७,४३५	९,६९५,७७८,३९५	६,९९४,५२९,१०६	९,७२४,३२४,७३७
राफसाफ तथा clearing खाता	-	-	-	-
जम्मा बैंक तथा वित्तीय संस्थाहरूलाई तिर्न बाँकी	६,०२८,९४७,४३५	१४,६२३,३७८,३९५	६,९९४,५२९,१०६	१४,७३१,९२४,७३७

Balances maintained by other local financial institutions with the bank is presented under this head.

नेपाल राष्ट्र बैंकलाई तिर्न बाँकी

३२ आषाढ २०७९

अनुसूची ४.१८

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
नेपाल राष्ट्र बैंकबाट पुनर्कर्जा	१,३४५,५८५,६२०	३,४७३,६७३,६६८	१,३४५,५८५,६२०	३,४७३,६७३,६६८
स्थायी तरलता सुविधा	-	-	-	-
नेपाल राष्ट्र बैंकबाट lender of last resort सुविधा	-	-	-	-
पुनः खरिद सम्झौता अन्तर्गत विक्री गरिएको धितोपत्र (securities)	-	-	-	-
नेपाल राष्ट्र बैंकलाई तिर्नु पर्ने अन्य रकम	-	१,६९५,३००,०००	-	१,६९५,३००,०००
जम्मा नेपाल राष्ट्र बैंकलाई तिर्न बाँकी	१,३४५,५८५,६२०	५,०८८,९७३,६६८	१,३४५,५८५,६२०	५,०८८,९७३,६६८

The amount payable to NRB shall include amount of refinance from NRB, standing liquidity facilities, lender of last resort facility, sale and purchase agreements. Other payable to NRB includes deposit from NRB.

डेरिभेटिव वित्तीय उपकरणहरू

३२ आषाढ २०७९

अनुसूची ४.१९

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
व्यापारिक प्रयोजनका लागि धारण	-	-	-	-
व्याजदर स्वाप	-	-	-	-
मुद्रा स्वाप	-	-	-	-
अग्रिम विनिमय सम्झौता	-	-	-	-
अन्य	-	-	-	-
जोखिम व्यवस्थापनको निम्ति धारण	३९,३३४,१९५	३,२६७,७३८	३९,३३४,१९५	३,२६७,७३८
व्याजदर स्वाप	-	-	-	-
मुद्रा स्वाप	-	-	-	-
अग्रिम विनिमय सम्झौता	३९,३३४,१९५	३,२६७,७३८	३९,३३४,१९५	३,२६७,७३८
अन्य	-	-	-	-
जम्मा डेरिभेटिव वित्तीय उपकरणहरू	३९,३३४,१९५	३,२६७,७३८	३९,३३४,१९५	३,२६७,७३८

The Forward Exchange Contracts are derivative products used by the bank for hedging purpose as a regular treasury activities. The gross derivative assets and derivative liabilities are netted off and shown separately in the financial statements as derivative assets or liabilities as a part of risk management.

ग्राहकको निक्षेप

३२ आषाढ २०७९

अनुसूची ४.२०

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
संस्थापक ग्राहक	९४,०४१,२९७,९४५	७५,२३५,०९४,१६८	९४,०४१,२९७,९४५	७५,२३५,०९४,१६८
आवधिक (मुद्दी) निक्षेप	७०,३२८,०४६,४४५	४४,२३८,३३२,५९१	७०,३२८,०४६,४४५	४४,२३८,३३२,५९१
मार्गको बखत प्राप्त हुने निक्षेप	९,७२१,५९२,५८९	९,२९५,७९६,९८३	९,७२१,५९२,५८९	९,२९५,७९६,९८३
चलती निक्षेप	१२,४१३,८९७,३६०	२०,२४२,७२०,५२५	१२,४१३,८९७,३६०	२०,२४२,७२०,५२५
अन्य	१,५७७,७६१,५५२	१,४५८,२४४,०६९	१,५७७,७६१,५५२	१,४५८,२४४,०६९
व्यक्तिगत ग्राहक	८२,७२६,३६७,६११	७०,६०३,१३६,८४२	८२,७२६,३६७,६११	७०,६०३,१३६,८४२
आवधिक (मुद्दी) निक्षेप	४७,५६६,९०९,१८१	२९,०१३,४२९,२७४	४७,५६६,९०९,१८१	२९,०१३,४२९,२७४
बचत निक्षेप	३४,७५९,८४१,४४२	४०,६५४,८७४,९३६	३४,७५९,८४१,४४२	४०,६५४,८७४,९३६
चलती निक्षेप	३९८,२८०,९५६	९३३,९३३,५१७	३९८,२८०,९५६	९३३,९३३,५१७
अन्य	१,३३६,०३२	८९९,११५	१,३३६,०३२	८९९,११५
जम्मा ग्राहकको निक्षेप	१७६,७६७,६६५,५५६	१४५,८३८,२३१,००९	१७६,७६७,६६५,५५६	१४५,८३८,२३१,०१०

8.20.9 ग्राहकको निक्षेपको मुद्रा बमोजिम विश्लेषण

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
नेपाली रुपैयाँ	१७२,४६२,६२६,२४१	१४०,५७८,०४७,८१५	१७२,४६२,६२६,२४१	१४०,५७८,०४७,८१५
भारतीय रुपैयाँ	-	-	-	-
अमेरिकन डलर	४,३००,९५५,३९९	५,२५७,८६७,७६४	४,३००,९५५,३९९	५,२५७,८६७,७६४
ग्रेट ब्रिटेन पाउन्ड	१७८,६६८	१९४,३२४	१७८,६६८	१९४,३२४
यूरो	३,९०३,१८९	२,११९,०४४	३,९०३,१८९	२,११९,०४४
जापनिज येन	-	-	-	-
चाइनिज युआन	-	-	-	-
अन्य	-	-	-	-
अष्ट्रेलियन डलर	१,०५३	-	१,०५३	१,०८७
क्यानेडियन डलर	१,००६	-	१,००६	९७५
जम्मा	१७६,७६७,६६३,४९७	१४५,८३८,२२८,९४७	१७६,७६७,६६३,४९७	१४५,८३८,२३१,००९

Currency wise deposit include NPR converted value of deposit on different currencies as on reporting date.

तिर्न बाँकी कर्जा सापटी

३२ आषाढ २०७९

अनुसूची ४.२१

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
स्वदेशी सापटी	-	-	-	-
नेपाल सरकार	-	-	-	-
अन्य संस्था	-	-	-	-
अन्य	-	-	-	-
जम्मा	-	-	-	-
विदेशी सापटी	-	-	-	-
विदेशी बैंक तथा वित्तीय संस्था	-	-	-	-
बहुपक्षिय विकास बैंक	-	-	-	-
अन्य संस्था	-	-	-	-
जम्मा	-	-	-	-
जम्मा तिर्न बाँकी कर्जा सापटी	-	-	-	-

व्यवस्था

३२ आषाढ २०७९

अनुसूची ४.२२

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
लापरवाही (redundancy) को लागि व्यवस्था	-	-	-	-
पुनः संरचनाको लागि व्यवस्था	-	-	-	-
थाती कानुनी तथा करको मुद्रा मामिला	-	-	-	-
Onerous सम्झौता	-	-	-	-
अन्य	२,५००,०००	२,३३४,८१०	२,५००,०००	२,३३४,८१०
जम्मा	२,५००,०००	२,३३४,८१०	२,५००,०००	२,३३४,८१०

The other provision is created for the audit fee payable for each reporting periods.

८.२२.१ व्यवस्थाको गतिविधि

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
१ श्रावणको मौज्जात	२,३३४,८१०	२,३१२,२३२	२,३३४,८१०	२,३१२,२३२
यस वर्ष गरिएको व्यवस्था	२,५००,०००	२,३३४,८१०	२,५००,०००	२,३३४,८१०
यस वर्ष उपयोग गरिएको व्यवस्था	२,३३४,८१०	-	२,३३४,८१०	-
यस वर्ष फिर्ता भएको व्यवस्था	-	२,३१२,२३२	-	२,३१२,२३२
Unwind of discount	-	-	-	-
आषाढ मसान्तको मौज्जात	२,५००,०००	२,३३४,८१०	२,५००,०००	२,३३४,८१०

अन्य दायित्व

३२ आषाढ २०७९

अनुसूची ४.२३

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
परिभाषित कर्मचारी लाभ योजना सम्बन्धी दायित्व	-	९५,६५१,२७७	-	९५,६५१,२७७
दिर्घकालिन सेवा विदा वापतको दायित्व	२५५,९४८,४९६	३०४,४०९,३२२	२५५,९४८,४९६	३०४,४०९,३२२
अल्पकालिन कर्मचारी लाभ	-	-	-	-
तिर्न बाँकी विल्स	६,३९८,५२२	७,१३१,१६४	६,३९८,५२२	७,१३१,१६४
क्रेडिटर्स तथा बक्यौता	४५९,५६५,६०९	३४०,२३३,१४४	४५९,५६५,६०९	३४०,२३३,१४४
निक्षेपमा तिर्न बाँकी ब्याज	२,३७०,४४४	१२,१७९,५५७	२,३७०,४४४	१२,१७९,५५७
सापटीमा तिर्न बाँकी ब्याज	२२,०१२,७८५	१९,८४७,३९६	२२,०१२,७८५	१९,८४७,३९६
स्थगन अनुदान आयको दायित्व	-	-	-	-
तिर्न बाँकी लाभान्श	१,७६०,९३३	३,३१८,३४२	१,७६०,९३३	३,३१८,३४२
वित्तीय लिज अन्तर्गतको दायित्व	-	-	-	-
तिर्न बाँकी कर्मचारी बोनस	३९९,३१२,७२६	३३७,७१०,८००	३९९,३१२,७२६	३३७,७१०,८००
लीज दायित्व	१,५५९,३६७,०८१	-	१,५५९,३६७,०८१	-
अन्य	१,२३३,३०८,४८६	१,०४६,४६२,६१६	९७८,९६५,६२७	९६४,३१६,०३७
जम्मा	३,९४०,०४५,०८१	२,१६६,९४३,५३८	३,६८५,७०२,२२२	२,०८४,७९६,९५९

८.२३.१ परिभाषित लाभ योजना (Defined Benefit) सम्बन्धी दायित्वहरू

वित्तीय अवस्थाको विवरण (वासलात) मा लेखाङ्कन गरिएका रकमहरू निम्न बमोजिम छन् ।

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
गैर कोषमा आधारित दायित्वको हालको मूल्य	-	-	-	-
कोषमा आधारित दायित्वको हालको मूल्य	६५८,२१३,०४५	५६०,७७४,६३४	६५८,२१३,०४५	५६०,७७४,६३४
दायित्वको कूल हालको मूल्य	६५८,२१३,०४५	५६०,७७४,६३४	६५८,२१३,०४५	५६०,७७४,६३४
सुविधा योजना सम्पत्ति (plan assets) को फेयर मूल्य	४६५,१२३,३५७	४६५,१२३,३५७	७२९,१२२,८६५	४६५,१२३,३५७
खुद दायित्वको हालको मूल्य	९५,६५१,२७७	९५,६५१,२७७	(७०,९०९,८२०)	९५,६५१,२७७
परिभाषित लाभ योजना सम्बन्धी लेखांकित दायित्व	९५,६५१,२७७	९५,६५१,२७७	(७०,९०९,८२०)	९५,६५१,२७७

8.23.2 योजना सम्पत्ति

सुविधा योजना सम्पत्ति (plan assets) अन्तर्गत:

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
इक्विटी धितोपत्र (securities)	-	-	-	-
सरकारी वण्ड	-	-	-	-
बैंक निक्षेप	७२९,१२२,८६५	४४३,८०५,५७९	७२९,१२२,८६५	४४३,८०५,५७९
अन्य (Deposit with CIT)	-	२१,३१७,७७८	-	२१,३१७,७७८
जम्मा	७२९,१२२,८६५	४६५,१२३,३५७	७२९,१२२,८६५	४६५,१२३,३५७

Actual return on plan assets

8.23.3 परिभाषित लाभ योजना सम्बन्धि दायित्वमा हालको मूल्यमा परिवर्तन

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
श्रावण १ मा परिभाषित लाभ योजना सम्बन्धि दायित्व	५६०,७७४,६३४	२९८,५३२,१२१	५६०,७७४,६३४	२९८,५३२,१२१
विमाङ्किक (actuarial) नोक्सानी	(१७०,४७८,०६२)	(१८९,२५७,३६४)	(१७०,४७८,०६२)	(१८९,२५७,३६४)
योजनाबाट प्राप्त लाभ	(१९,६१४,१५७)	(११,२६०,९२८)	(१९,६१४,१५७)	(११,२६०,९२८)
विगत सेवा लागत	-	१४,७४३,०३१	-	१४,७४३,०३१
चालु सुविधा खर्च तथा व्याज	१३२,९७३,१००	६९,५०३,०४६	१३२,९७३,१००	६९,५०३,०४६
आषाढ मसान्तमा परिभाषित लाभ योजना सम्बन्धि दायित्व	५०३,६५५,५१५	५६०,७७४,६३४	५०३,६५५,५१५	५६०,७७४,६३४

8.23.8 योजना सम्पत्तिको फेयर मूल्यमा परिवर्तन

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
श्रावण १ मा योजना सम्पत्तिको फेयर मूल्य	४६५,१२३,३५७	३६३,५१७,२६८	४६५,१२३,३५७	३६३,५१७,२६८
योजनामा प्रदान गरिएको योगदान	२८३,६१३,६६५	११२,८६७,०१७	२८३,६१३,६६५	११२,८६७,०१७
वर्षभरि तिरेको लाभ	(१९,६१४,१५७)	(११,२६०,९२८)	(१९,६१४,१५७)	(११,२६०,९२८)
विमाङ्किक नाफा/(नोक्सान)	-	-	-	-
योजना सम्पत्तिबाट अपेक्षित फाइदा	-	-	-	-
आषाढ मसान्तमा योजना सम्पत्तिको फेयर मूल्य	७२९,१२२,८६५	४६५,१२३,३५७	७२९,१२२,८६५	४६५,१२३,३५७

8.23.५ नाफा नोक्सानमा लेखांकन गरिएको रकम

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
चालु सुविधा खर्च	८५,३९८,६०१	४३,८५६,४०५	८५,३९८,६०१	४३,८५६,४०५
दायित्वमा व्याज	४७,५७४,४९९	२५,६४६,६४१	४७,५७४,४९९	२५,६४६,६४१
योजना सम्पत्तिबाट अपेक्षित फाइदा	-	-	-	-
जम्मा	१३२,९७३,१००	६९,५०३,०४६	१३२,९७३,१००	६९,५०३,०४६

8.23.६ अन्य विस्तृत आयमा देखाइएको रकम

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
विमाङ्किक (नाफा)/नोक्सान	(१५,९२०,५३२)	(१८९,२५७,३६४)	(१५,९२०,५३२)	(१८९,२५७,३६४)
जम्मा	(१५,९२०,५३२)	(१८९,२५७,३६४)	(१५,९२०,५३२)	(१८९,२५७,३६४)

४.२३.७ विमाङ्किक अनुमानहरू

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
छुट दर	९%	९%	९%	९%
योजना सम्पत्तिबाट अपेक्षित फाइदा	०%	०%	०%	०%
भविष्यको तलब वृद्धि	५%	५%	५%	५%
Withdrawal दर	१२%	८%	१२%	८%

जारी गरिएको ऋणपत्र

३२ आषाढ २०७९

अनुसूची ४.२४

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
फेयर मूल्यलाई नाफा नोक्सान हिसाबमा देखाइने गरी जारी गरिएको ऋणपत्र	-	-	-	-
परिपोधित मूल्यमा जारी गरिएको ऋणपत्र	२,९९५,७९७,४८९	२,९९५,४३९,८२६	२,९९५,७९७,४८९	२,९९५,४३९,८२६
जम्मा	२,९९५,७९७,४८९	२,९९५,४३९,८२६	२,९९५,७९७,४८९	२,९९५,४३९,८२६

सुरक्षण नराखिएको सहायक आवधिक दायित्व

३२ आषाढ २०७९

अनुसूची ४.२५

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
चुक्ता हुने अग्राधिकार शेयर	-	-	-	-
चुक्ता नहुने संचित अग्राधिकार शेयर	-	-	-	-
अन्य	-	-	-	-
जम्मा	-	-	-	-

शेयर पूँजी

३२ आषाढ २०७९

अनुसूची ४.२६

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
साधारण शेयर	१४,७११,१८३,३२६	१३,८७८,४७४,८३६	१४,७११,१८३,३२६	१३,८७८,४७४,८३६
परिवर्त्य अग्राधिकार शेयर	-	-	-	-
चुक्ता नहुने संचित अग्राधिकार शेयर	-	-	-	-
Perpetual ऋण	-	-	-	-
जम्मा	१४,७११,१८३,३२६	१३,८७८,४७४,८३६	१४,७११,१८३,३२६	१३,८७८,४७४,८३६

८.२६.१ साधारण शेयर

विवरण	बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
अधिकृत पूँजी		
१५,००,००,००० साधारण शेयर प्रति रु. १००	१५,०००,०००,०००	१५,०००,०००,०००
जारी पूँजी		
१४७,१११,८३३ साधारण शेयर प्रति रु. १०० (अघिल्लो वर्ष १३८,७८४,७४८ साधारण शेयर प्रति रु. १००)	१४,७११,१८३,३२६	१३,८७८,४७४,८३६
जारी पूँजी		
१४७,१११,८३३ साधारण शेयर प्रति रु. १०० (अघिल्लो वर्ष १३८,७८४,७४८ साधारण शेयर प्रति रु. १००)	१४,७११,१८३,३२६	१३,८७८,४७४,८३६
जम्मा	१४,७११,१८३,३२६	१३,८७८,४७४,८३६

८.२६.२ साधारण शेयर स्वामित्व

विवरण	बैंक			
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
	%	रु.	%	रु.
स्वदेशी स्वामित्व	१००%	१४,७११,१८३,३२६	१००%	१३,८७८,४७४,८३६
नेपाल सरकार	-	-	-	-
'क' वर्गका इजाजतपत्र प्राप्त संस्थाहरु	-	-	-	-
अन्य इजाजतपत्र प्राप्त संस्थाहरु	-	-	-	-
अन्य संस्थाहरु	११.१८%	१,६४४,७४३,४८६	९.१०%	१,२६२,९१२,४८८
सर्वसाधारण	८८.८२%	१३,०६६,४३९,८४०	९०.९०%	१२,६१५,५६२,३४८
अन्य	-	-	-	-
वैदेशिक स्वामित्व	-	-	-	-
जम्मा	१००%	१४,७११,१८३,३२६	१००%	१३,८७८,४७४,८३६

जगेडा तथा कोषहरू

३२ आषाढ २०७९

अनुसूची ४.२७

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
वैधानिक जगेडा कोष	३,१२६,६०७,७९०	२,६०८,४७६,७२८	३,१२१,४१३,१७९	२,६०५,४५१,२१३
सटही समिकरण कोष	५३,४५५,५००	४७,२४२,०७७	५३,४५५,५००	४७,२४२,०७७
संस्थागत सामाजिक उत्तरदायित्व कोष	२६,२१७,५५९	२०२,५५१	२५,७९८,०९८	०
पूँजी फिर्ता जगेडा कोष	६६६,६६६,६६७	३३३,३३३,३३४	६६६,६६६,६६७	३३३,३३३,३३४
नियमनकारी कोष	४५०,८९७,०१९	५४०,३२६,५६२	४५०,८९७,०१९	५४०,३२६,५६२
लगानी समायोजन कोष	-	-	-	-
पूँजीगत जगेडा कोष	-	-	-	-
सम्पत्ति पूनर्मूल्याङ्कन कोष	६९,४१९,०००	६९,४१९,०००	६९,४१९,०००	६९,४१९,०००
फेयर मूल्य कोष	(८,१४५,७३१)	१५९,४८०,७२६	(८,१४५,७३१)	१५९,४८०,७२६
लाभांश समिकरण कोष	-	-	-	-
विमाङ्किक नाफा/(नोक्सान) कोष	(९६,७५६,६४६)	(१०७,९०१,०१९)	(९६,७५६,६४६)	(१०७,९०१,०१९)
विशेष कोष	-	-	-	-
अन्य कोष	४६,८१४,११७	३०,४९४,२३२	४६,८१४,११७	३०,४९४,२३२
१. कर्मचारी तलब कोष	१६,३१९,८८४	(०)	१६,३१९,८८४	(०)
२. पूँजी समायोजन कोष	३०,४९४,२३२	३०,४९४,२३२	३०,४९४,२३२	३०,४९४,२३२
३. ऋणपत्र भुक्तानी कोष	-	-	-	-
स्थगन कर कोष	-	-	-	-
अन्य	-	-	-	-
जम्मा	४,३३५,१७५,२७५	३,६८१,०७४,१९२	४,३२९,५६१,२०३	३,६७७,८४६,१२५

वैधानिक जगेडा कोष

General reserve maintained as per the regulatory requirements. The regulatory requirement to set aside 20% of net profit until the reserve is twice the paid up capital and thereafter minimum 10% of the net profit

सटही समिकरण कोष

Exchange equalization is maintained as per requirement of NRB Directive, which is set at 25% of foreign exchange revaluation gain on the translation to the reporting currency. This reserve is accumulation of such gains over the years

संस्थागत सामाजिक उत्तरदायित्व कोष

Corporate Social Responsibility Reserve is created as per NRB directive, which is set aside of 1% of net profit of previous year. The balance in the reserve is the amount which is not exhausted in the current fiscal year to be utilized for Corporate Social Responsibility Objective in the coming years.

नियमनकारी कोष

Regulatory Reserve is created due to the changes in the NFRS conversion and adoption with effect in the retained earnings of the bank.

लगानी समायोजन कोष

Investment Adjustment Reserve is created as per the directive of NRB created against the quoted as well as unquoted investments.

फेयर मूल्य कोष

The fair value reserve is created against the valuation of the investment of the bank as per the fair valuation of the investment made, quoted as available for sale investments.

विमाङ्कित नाफा/(नोक्सान) कोष

The reserve created against the actuarial valuation of gratuity benefit to the employee of the bank.

सम्पत्ति पूनःमूल्याङ्कन कोष

The reserve created on the basis of Fair Value of Assets Adjustment on acquisition.

अन्य कोष

Capital Adjustment Reserve is created against the income recognition by capitalization in loans, for which capitalization is allowed by NRB, but distribution is not done till the settlement of the capitalized interest part.

सम्भावित दायित्व तथा प्रतिबद्धता

३२ आषाढ २०७९

अनुसूची ४.२८

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
सम्भावित दायित्वहरू	२३,१५४,९०३,३२२	२३,९०२,३७८,००३	२३,१५४,९०३,३२२	२३,९०२,३७८,००३
अनुपयोग तथा अवितरित सुविधाहरू	१३,९९५,६७१,०९५	२०,१६२,४३७,८४८	१३,९९५,६७१,०९५	२०,१६२,४३७,८४८
पूँजि प्रतिबद्धता	–	३०,०००,०००	–	३०,०००,०००
लिज प्रतिबद्धता	–	–	–	–
मुद्दा मामिला	१८१,३२६,०६१	१७७,३६९,९९१	१८१,३२६,०६१	१७७,३६९,९९१
जम्मा सम्भावित दायित्व तथा प्रतिबद्धता	३७,३३१,९००,४७८	४४,२७२,१८५,८४२	३७,३३१,९००,४७८	४४,२७२,१८५,८४२

४.२८.१ सम्भावित दायित्वहरू

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
स्वीकार्य तथा डकुमेन्ट्री क्रेडिट	५,९८८,०६४,२४८	८,८०१,६७३,६५६	५,९८८,०६४,२४८	८,८०१,६७३,६५६
कलेक्सन रहेको बिलहरू	–	–	–	–
फर्वाड एक्सचेन्ज कन्ट्राक्ट	३,१३०,३९०,७९४	४,५००,९०२,१५१	३,१३०,३९०,७९४	४,५००,९०२,१५१
जमानतहरू	१४,०३६,४४८,२७९	१०,५९९,८०२,१९६	१४,०३६,४४८,२७९	१०,५९९,८०२,१९६
प्रत्याभूति प्रतिबद्धताहरू	–	–	–	–
अन्य प्रतिबद्धताहरू	–	–	–	–
जम्मा सम्भावित दायित्वहरू	२३,१५४,९०३,३२२	२३,९०२,३७८,००३	२३,१५४,९०३,३२२	२३,९०२,३७८,००३

४.२८.२ अनुपयोग तथा अवितरित सुविधाहरू

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
अवितरित कर्जा रकम	३,२९४,३०८,४९८	५,९७८,५४६,६३२	३,२९४,३०८,४९८	५,९७८,५४६,६३२
ओभरड्रफ्ट को अनुपयोग सिमा	३,९०७,९१३,३९५	४,७३४,१०६,८०९	३,९०७,९१३,३९५	४,७३४,१०६,८०९
क्रेडिट कार्डको अनुपयोग सिमा	४३५,८७१,२९८	२१३,८६९,२८६	४३५,८७१,२९८	२१३,८६९,२८६
प्रतिपत्रको अनुपयोग सिमा	६,३५७,५७७,९०४	९,२३५,९१५,१२१	६,३५७,५७७,९०४	९,२३५,९१५,१२१
जमानतको अनुपयोग सिमा	–	–	–	–
जम्मा अनुपयोग तथा अवितरित सुविधाहरू	१३,९९५,६७१,०९५	२०,१६२,४३७,८४८	१३,९९५,६७१,०९५	२०,१६२,४३७,८४८

८.२८.३ पुँजी प्रतिवद्धता

बैंकको सम्बन्धित अधिकारीद्वारा स्वीकृत तर वित्तीय व्यवस्था नगरिएको पुँजिगत खर्च

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
सम्पति तथा उपकरण सम्बन्धि पुँजी प्रतिवद्धता	-	-	-	-
स्वीकृत र सम्झौता गरिएको	-	३०,०००,०००	-	३०,०००,०००
स्वीकृत तर सम्झौता नगरिएको	-	-	-	-
जम्मा	-	३०,०००,०००	-	३०,०००,०००
अमूर्त सम्पति सम्बन्धि पुँजी प्रतिवद्धता	-	-	-	-
स्वीकृत र सम्झौता गरिएको	-	-	-	-
स्वीकृत तर सम्झौता नगरिएको	-	-	-	-
जम्मा	-	-	-	-
जम्मा पुँजी प्रतिवद्धता	-	३०,०००,०००	-	३०,०००,०००

८.२८.४ लिज प्रतिवद्धता

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
संचालित लिज प्रतिवद्धता	-	-	-	-
बैंक lease भएको खण्डमा रद्द गर्न नसकिने संचालित लिज अन्तर्गत भविष्यमा कम्तीमा भुक्तानी गर्नुपर्ने रकम				
एक वर्ष भन्दा कम	-	-	-	-
एक वर्ष भन्दा बढी तर ५ वर्ष भन्दा कम	-	-	-	-
५ वर्ष भन्दा बढी	-	-	-	-
जम्मा	-	-	-	-
वित्त लिज प्रतिवद्धता	-	-	-	-
बैंक lease भएको खण्डमा रद्द गर्न नसकिने संचालित लिज अन्तर्गत भविष्यमा कम्तीमा भुक्तानी गर्नुपर्ने रकम				
एक वर्ष भन्दा कम	-	-	-	-
एक वर्ष भन्दा बढी तर ५ वर्ष भन्दा कम	-	-	-	-
५ वर्ष भन्दा बढी	-	-	-	-
जम्मा	-	-	-	-
जम्मा लिज प्रतिवद्धता	-	-	-	-

८.२८.५ मुद्दा मामिला

Tax settlement up to the FY 2066/67 has been completed. Against tax reassessment order of FY 2067/68, 2068/69 and 2069/70, the bank has filed a case at Revenue Tribunal. For the FY 2070/71, 2071/72, 2072/73 and 2073/74 the bank has filed a case for Administrative Review. The bank had acquired Kasthamandap Development Bank whose tax assessment of FY 2072/73, a case is filed at Administrative Review and Paschimanchal Finance Company Limited, whose tax assessment of 2072/73, a case is filed at Administrative Review. Also, Bank acquired Deva Bikas Bank on FY 2076/77, of which case has been filed case at Revenue Tribunal of FY 2066/67 and that of FY 2067/68 and 2073/74 has been filed for Administrative Review.

व्याज आम्दानी

३२ आषाढ २०७९

अनुसूची ४.२९

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
नगद तथा नगद समान	७९,५४०,६६९	६२,०६४,४८४	४५,०८३,५८२	४५,४४९,६१५
नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनु पर्ने	-	-	-	-
बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	३,९८७,०१६	५५,७१४,४५७	३,९८७,०१६	५५,७१४,४५७
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापट	५१२,८२५,२६८	४०१,३२६,००८	५१२,८२५,२६८	४०१,३२६,००८
ग्राहकलाई दिएको कर्जा तथा सापट	१६,५४८,५७०,३१७	११,२९६,४०६,९२६	१६,५४८,५७०,३१७	११,२९६,४०६,९२६
धितोपत्रमा (securities) लगानी	१,०९५,३७५,७५०	८८०,०६२,८०३	१,०९५,३७५,७५०	८८०,०६२,८०३
कर्मचारी कर्जा तथा सापट	१४९,३१७,३०८	९७,४२७,३२५	१४९,३१७,३०८	९७,४२७,३२५
अन्य	-	-	-	-
जम्मा व्याज आम्दानी	१८,३८९,६१६,३२९	१२,७९३,००२,००२	१८,३५५,१५९,२४१	१२,७७६,३८७,१३३

व्याज खर्च

३२ आषाढ २०७९

अनुसूची ४.३०

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
बैंक तथा वित्तीय संस्थाहरुलाई तिर्न बाकि	५१९,६३५,२०१	८७,२६९,८३७	५१९,६४९,६५३	८७,२८४,२८८
नेपाल राष्ट्र बैंकलाई तिर्न बाकि	४१४,५८९,३७९	८८,४०२,१६८	४१४,५८९,३७९	८८,४०२,१६८
ग्राहकको निक्षेप	१०,८००,१९७,४२८	७,१६६,०३४,६५०	१०,८००,१९७,४२८	७,१६६,०३४,६५०
तिर्न बाँकि कर्जा सापटी	-	-	-	-
जारी ऋणपत्र	३०८,७००,१२९	३०७,८२३,५५६	३०८,७००,१२९	३०७,८२३,५५६
सुरक्षण नराखिएको सहायक आवधिक दायित्व	-	-	-	-
अन्य	९४,८५६,६५५	४९,३२८,८५९	९४,८५६,६५५	४९,३२८,८५९
जम्मा खर्च	१२,१३७,९७८,७९३	७,६९८,८५९,०७०	१२,१३७,९९३,२४४	७,६९८,८७३,५२२



शुल्क तथा कमिशन आम्दानी

३२ आषाढ २०७९

अनुसूची ४.३१

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
कर्जा व्यवस्थापन तथा प्रशासनिक शुल्क	२८६,९५२,४२४	३९१,३१५,५२९	२८६,९५२,४२४	३९१,३१५,५२९
सेवा शुल्क	१३८,२०५,८८३	८९,०१४,२७३	१३८,२०५,८८३	८९,०१४,२७३
कन्सोर्टियम शुल्क	-	-	-	-
प्रतिवद्धता शुल्क	२,०८९,९१५	१,०३९,७६७	२,०८९,९१५	१,०३९,७६७
डिडि/टिटि/स्विफ्ट शुल्क	१७,४७८,२८३	१३,२७१,०४५	१७,४७८,२८३	१३,२७१,०४५
क्रेडिट कार्ड/ए.टी.एम. जारी नविकरण शुल्क	१८६,६९६,०२५	६३,३५२,८५९	१८६,६९६,०२५	६३,३५२,८५९
पूर्व भुक्तानी तथा स्वाप शुल्क	९,५३८,४६३	१३,१४४,५७९	९,५३८,४६३	१३,१४४,५७९
लगानी बैंकिङ्ग शुल्क	-	-	-	-
सम्पति व्यवस्थापन शुल्क	-	-	-	-
ब्रोकरेज शुल्क	-	-	-	-
विप्रेषण शुल्क	२६,१७८,४९३	२६,१५०,५४१	२६,१७८,४९३	२६,१५०,५४१
प्रतितपत्रबाट कमिशन	१३३,०६२,७२०	९३,१०८,५७६	१३३,०६२,७२०	९३,१०८,५७६
जमानत पत्र जारीबाट कमिशन	१५४,७४६,६९०	१२६,६३०,१७६	१५४,७४६,६९०	१२६,६३०,१७६
शेयर प्रत्याभूति र जारीबाट कमिशन	-	-	-	-
लकर भाडा	६,७४७,१६५	५,४७८,३१७	६,७४७,१६५	५,४७८,३१७
अन्य शुल्क तथा कमिशन आम्दानी	१,१६०,२३५	५,६९५,८३४	१,१६०,२३५	५,६९५,८३४
जम्मा शुल्क तथा कमिशन आम्दानी	९६२,८५६,२९६	८२८,२०१,४९६	९६२,८५६,२९६	८२८,२०१,४९६

शुल्क तथा कमिशन खर्च

३२ आषाढ २०७९

अनुसूची ४.३२

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
ए.टी.एम व्यवस्थापन शुल्क	१,४०२,६३०	७२०,८५३	१,४०२,६३०	७२०,८५३
VISA/ मास्टर कार्ड शुल्क	९७,६२३,५३०	४१,९७०,२३६	९७,६२३,५३०	४१,९७०,२३६
जमानतपत्र कमिशन	-	-	-	-
ब्रोकरेज	-	-	-	-
डिडि/टिटि/स्विफ्ट शुल्क	१९,९२४,२०६	७,४०९,४६८	१९,९२४,२०६	७,४०९,४६८
विप्रेषण शुल्क तथा कमिशन	-	१,०९६	-	१,०९६
अन्य शुल्क तथा कमिशन खर्च	२५,७३३,३७२	२१,२६९,५४४	२५,७३३,३७२	२१,२६९,५४४
कुल शुल्क तथा कमिशन खर्च	१४४,६८३,७३८	७१,३७१,१९७	१४४,६८३,७३८	७१,३७१,१९७

सुद व्यापारिक आम्दानी

३२ आषाढ २०७९

अनुसूची ४.३३

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
व्यापारिक सम्पतिको फेयर मूल्यमा परिवर्तन	-	-	-	-
व्यापारिक सम्पतिको विक्रीमा भएको आम्दानी/(नोक्सान)	-	-	-	-
व्यापारिक सम्पतिमा व्याज आमदानी	-	-	-	-
व्यापारिक सम्पतिमा लाभांश आम्दानी	-	-	-	-
विदेशी सटही कारोबारमा आम्दानी/(नोक्सान)	३७७,८६७,०६८	४२०,८३३,३९४	३७७,८६७,०६८	४२०,८३३,३९४
अन्य	-	-	-	-
खुद व्यापारिक आम्दानी	३७७,८६७,०६८	४२०,८३३,३९४	३७७,८६७,०६८	४२०,८३३,३९४

अन्य सञ्चालन आम्दानी

३२ आषाढ २०७९

अनुसूची ४.३४

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
विदेशी विनियमको पुनर्मूल्याङ्कन आम्दानी	२४,८५३,६९२	१,१९१,९४८	२४,८५३,६९२	१,१९१,९४८
धितोपत्रमा (securities) लगानी विक्रीबाट आम्दानी र नोक्सान	(९,६२४,४४२)	३०२,६०६,६४५	(९,६२४,४४२)	३०२,६०६,६४५
लगानी सम्पतिको फेयर मूल्यमा आम्दानी/(नोक्सान)	-	-	-	-
इक्विटी उपकरणमा लाभांश	२५६,०६३,८७०	४३,४८१,३६५	२५६,०६३,८७०	४३,४८१,३६५
सम्पति तथा उपकरण विक्रीमा आम्दानी/(नोक्सान)	१९४,८५६,५३४	६,७६८,७९८	१९४,८५६,५३४	६,७६८,७९८
लगानी सम्पतिको विक्रीमा आम्दानी/(नोक्सान)	-	-	-	-
संचालित लिजको आमदानी	-	-	-	-
सुन तथा चाडिको विक्रीमा आम्दानी/(नोक्सान)	३१,४९७,११९	१५,७५३,५८६	३१,४९७,११९	१५,७५३,५८६
अन्य	१७५,५१५,६४१	१४४,२६७,३५०	३०,३०३,२९५	२०,२२१,२०६
जम्मा अन्य संचालन आम्दानी	६७३,१६२,४१४	५१४,०६९,६९१	५२७,९५०,०६८	३९०,०२३,५४७

कर्जा जोखिम व्यवस्था/फिर्ता तथा अन्य नोक्सानी

३२ आषाढ २०७९

अनुसूची ४.३५

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा सापटमा जोखिम व्यवस्था/(फिर्ता)	९,४७३,१०५	२९,०००,३४३	९,४७३,१०५	२९,०००,३४३
ग्राहकलाई दिएको कर्जा तथा सापटीमा जोखिम व्यवस्था/(फिर्ता)	८०२,६२७,१८१	४४६,२८०,०१४	८०२,६२७,१८१	४४६,२८०,०१४
वित्तीय लगानीमा जोखिम व्यवस्था / (फिर्ता)	-	-	-	-
बैंक तथा वित्तीय संस्थाको मौज्दातमा जोखिम व्यवस्था/(फिर्ता)	-	-	-	-
सम्पति तथा उपकरणमा जोखिम व्यवस्था/(फिर्ता)	-	-	-	-
ख्याती र अमूर्त सम्पतिमा जोखिम व्यवस्था/(फिर्ता)	-	-	-	-
लगानी सम्पतिमा जोखिम व्यवस्था/(फिर्ता)	-	-	-	-
जम्मा	८१२,१००,२८७	४७५,२८०,३५७	८१२,१००,२८७	४७५,२८०,३५७

कर्मचारी खर्च

३२ आषाढ २०७९

अनुसूची ४.३६

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
तलव	९०८,०१२,०८२	७७३,२४०,२४९	८८८,८०५,७१२	७५९,३५४,७३७
भत्ता	६०७,०६५,५६२	४८६,९३२,३०७	६०७,०६५,५६२	४८६,९३२,३०७
उपदान	३८,८७१,०१४	५८,६१३,८५४	३८,८७१,०१४	५८,६१३,८५४
संचय कोष	८७,१४८,७४७	७३,२५०,३७६	८७,१४८,७४७	७३,२५०,३७६
पोशाक	-	-	-	-
तालिम तथा विकास खर्च	२१,०६८,७२७	६,६७३,९१७	२१,०६८,७२७	६,६७३,९१७
संचित विदा वापतको खर्च	३६,३६३,५५८	१२५,६७४,४६१	३६,३६३,५५८	१२५,६७४,४६१
औषधी उपचार	६६,१४४,५३०	५०,१७९,५६९	६६,१४४,५३०	५०,१७९,५६९
बीमा	५८,४९६,६४९	४८,५२६,७५८	५८,४९६,६४९	४८,५२६,७५८
कर्मचारी प्रोत्साहन खर्च	-	-	-	-
नगदमा राफसाफ हुने शेयरमा आधारित भुक्तानी	-	-	-	-
पेन्सन खर्च	-	-	-	-
NFRS अर्न्तगत वित्तीय खर्च	५६,५१९,१४०	२६,२६३,१९६	५६,५१९,१४०	२६,२६३,१९६
कर्मचारी सम्बन्धी अन्य खर्चहरू	७३,१९१,५६९	५०,७३८,४०८	७३,१९१,५६९	५०,७३८,४०८
जम्मा	१,९५२,८८१,५७८	१,७००,०९३,०९५	१,९३३,६७५,२०८	१,६८६,२०७,५८३
कर्मचारी बोनस	३९९,३१२,७२६	३३७,७१०,८००	३९९,३१२,७२६	३३७,७१०,८००
जम्मा कर्मचारी खर्च	२,३५२,१९४,३०४	२,०३७,८०३,८९६	२,३३२,९८७,९३४	२,०२३,९१८,३८३

अन्य सञ्चालन खर्च

३२ आषाढ २०७९

अनुसूची ४.३७

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
सञ्चालक बैठक भत्ता	३,५३६,०००	३,२८२,०००	३,५३६,०००	३,२८२,०००
सञ्चालक सम्बन्धी खर्च	६५५,४३४	२२६,६५३	६५५,४३४	२२६,६५३
लेखापरिक्षण शुल्क	२,५००,०००	१,५५७,८७५	२,५००,०००	१,५५७,८७५
अन्य लेखापरिक्षण सम्बन्धी खर्च	-	८०८,३४६	-	८०८,३४६
व्यवसायिक तथा कानुनी खर्च	१३,३९७,३९३	४,२७१,८५७	१३,३९७,३९३	४,२७१,८५७
कार्यालय प्रशासनिक खर्च	४९२,३३८,८५२	४१६,२६७,३८३	४८२,६९२,४४७	४१०,०४८,२४४
संचालित लिज खर्च	६०,११४,५३८	२९५,६३०,७८६	६०,११४,५३८	२९५,६३०,७८६
लगानी सम्पत्तिको संचालन खर्च	-	-	-	-
सामाजिक उत्तरदायित्व खर्च	१०,२२९,८८८	२९,८६३,००५	१०,२२९,८८८	२९,८६३,००५
Onerous लिज व्यवस्था	-	-	-	-
अन्य	११६,६२३,३८५	११८,२१८,३३८	११०,२६०,६६१	१११,२१६,७१६
जम्मा अन्य सञ्चालन खर्च	६९९,३९५,४९०	८७०,१२६,२४४	६८३,३८६,३६१	८५६,९०५,४८२

४.३७.१ कार्यालय प्रशासन खर्च

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
पानी र बत्ति	४३,६०८,७९२	३८,७२६,४९७	४३,६०८,७९२	३८,७२६,४९७
रिप्यर एण्ड मेन्टेनेन्स				
क) भवन	१,५७६,०५४	१,७३२,८९५	१,५७६,०५४	१,७३२,८९५
ख) सवारी साधन	४,८२२,८५२	४,४९५,९३४	४,८२२,८५२	४,४९५,९३४
ग) कम्प्युटर सहायक उपकरण	१,०६८,६४०	८५३,६४९	१,०६८,६४०	८५३,६४९
घ) कार्यालय उपकरण र फर्निचर	७,५६६,३२३	६,५९६,३९४	७,५६६,३२३	६,५९६,३९४
ङ) अन्य	६६४,०६२	४२६,९३८	४७,४०५	१०८,९२६
बीमा	२५,६२०,९६०	१९,३७२,६३०	२५,६२०,९६०	१९,३७२,६३०
हुलाक, टेलिफोन र फ्याक्स	१२,७२४,२७३	१३,३९८,७७२	१२,५६५,६२०	१२,९४०,३९९
प्रिन्टिङ्ग एण्ड स्टेसनरी	३५,९५०,७९९	२४,६४९,८२९	३५,८७७,९९८	२४,९४०,७३९
समाचार-पत्र, पुस्तकहरू र पत्रिका	४७३,४२२	४०९,८८३	३७२,८२९	३९०,४४२
विज्ञापन	५४,९७२,५३५	४५,७३२,४६९	५४,९२९,२९९	४५,७०३,६२६
दान	-	-	-	-
सुरक्षा खर्च	१६७,७६२,२९७	१४६,८२८,४९५	१६७,४५४,७९७	१४६,४६६,५९२
डिपोजिट एण्ड लोन ग्यारेन्टी प्रिमियम	४६,६९५,९३६	३९,५६९,८२९	४६,६९५,९३६	३९,५६९,८२९
यात्रा भत्ता र खर्चहरू	९,५८४,४२५	-	९,५८४,४२५	-
मनोरन्जन	६,७४५,९२८	४,६०२,५०९	६,७४५,९२८	४,६०२,५०९
वार्षिक साधारण बैठक खर्च	५०७,४०७	४००,२७७	४८०,४७३	३८९,७८७
अन्य	७२,०७४,९५६.०९	७६,५६६,५५९	६३,७५४,२९३	७२,००३,२५४
जम्मा	४९२,३३८,८५२	४९६,२६७,३८२	४८२,६९२,४४७	४९०,०४८,२४४

ह्रास कटौती र परिशोधन

३२ आषाढ २०७९

अनुसूची ४.३८

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
सम्पत्ति तथा उपकरणमा ह्रासकटौती	४९६,३८९,२०३	२४४,२०३,९०२	४९४,२७५,०४५	२४२,९७४,०९७
लगानी सम्पत्तिमा ह्रासकटौती	-	-	-	-
अमूर्त सम्पत्तिको परिशोधन	४०,९३०,४२३	४०,३३०,५३८	४०,९३०,४२३	४०,३३०,५३८
जम्मा ह्रासकटौती र परिशोधन	५३७,३१९,६२७	२८४,५३३,६४०	५३५,२०५,४६९	२८३,३०४,५५५

गौर सञ्चालन आम्दानी

३२ आषाढ २०७९

अनुसूची ४.३९

विवरण	समूह		बैंक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
अपलेखन गरिएको कर्जाको असुली	-	२,८००,०००	-	२,८००,०००
अन्य आम्दानी	१८,३२०,८४६	३९,०९५,८५९	१८,३२०,८४६	३९,०९५,८५९
जम्मा गौर सञ्चालन आम्दानी	१८,३२०,८४६	३३,८९५,८५९	१८,३२०,८४६	३३,८९५,८५९

गौर सञ्चालन खर्च

३२ आषाढ २०७९

अनुसूची ४.४०

विवरण	समूह		वैक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
कर्जा अपलेखन	-	-	-	-
लापरवाही (redundancy) को व्यवस्था	-	-	-	-
पूत संरचना खर्च	-	-	-	-
अन्य खर्च	१,९८१,९४९	२९०,७२९	१,९८१,९४९	२९०,७२९
जम्मा गौर सञ्चालन खर्च	१,९८१,९४९	२९०,७२९	१,९८१,९४९	२९०,७२९

आयकर खर्च

३२ आषाढ २०७९

अनुसूची ४.४१

विवरण	समूह		वैक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
चालु कर खर्च	१,०४३,२०३,२७५	९३७,४७६,८५१	१,०२९,४२२,७३३	९२९,३१२,००८
यस वर्ष	१,०२८,१६४,५३२	९२२,७८९,३५१	१,०१४,३८३,९९०	९१४,६२४,५०८
अघिल्लो वर्षको समायोजन	१५,०३८,७४३	१४,६८७,५००	१५,०३८,७४३	१४,६८७,५००
स्थगन कर खर्च	(१९,८०२,२६१)	१३९,८६०,७९५	(१५,४१८,०२७)	१३९,३५५,०३८
अल्पकालिन भिन्नताहरूको लेखाङ्कन तथा फिर्ता	(१९,८०२,२६१)	१३९,८६०,७९५	(१५,४१८,०२७)	१३९,३५५,०३८
करको दरमा परिवर्तन	-	-	-	-
पहिले लेखाङ्कन नगरिएको कर घाटाको लेखाङ्कन	-	-	-	-
जम्मा आयकर खर्च	१,०२३,४०१,०१४	१,०७७,३३७,६४६	१,०१४,००४,७०६	१,०६८,६६७,०४६

४.४१.१ कर खर्च र किताबी नाफाको हिसाब मिलान

विवरण	समूह		वैक	
	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८	आषाढ मसान्त २०७९	आषाढ मसान्त २०७८
कर अधिको नाफा	३,६२५,०४९,९२२	३,०६८,१४२,१५४	३,५९३,८१४,५३८	३,०३९,३९७,२०३
कर रकम (३० प्रतिशत दर)	१,०७८,१४४,३६१	९२०,४४२,६४६	१,०७८,१४४,३६१	९१९,८१९,१६१
जोड : कर प्रयोजनमा घटाउन नमिल्ने खर्चहरूको करमा पर्ने असर	-	-	-	-
घटाउ : छुट आम्दानीमा करको असर	५,६७९,४०४	५,४७१,५८५	५,६७९,४०४	५,४७१,५८५
जोड/(घटाउ) : अन्य कुराहरूमा करको असर	(४४,३००,४२६)	७,८१८,२९१	(५८,०८०,९६८)	८,२७६,९३२
जम्मा आयकर खर्च	१,०२८,१६४,५३२	९२२,७८९,३५२	१,०१४,३८३,९९०	९१४,६२४,५०८
प्रभावकारी करको दर	२८.४%	३०.१%	२८.२३%	३०.०९%

5. Disclosures and Additional Information

5.1. Risk Management

5.1.1.a. Risk management framework

All of the Bank's activities involve, to varying degrees, the analysis, evaluation, acceptance and management of risks or combinations of risks. The Bank has placed high importance to identification, assessment and well thought out handling of all the prominent risk that it faces or likely to face in execution of its activities. The Bank is quite aware about the risk profile of the business and is committed to establish a strong Risk Management System in the bank. An established risk management framework ensures oversight of and accountability for the effective management of risk at Country and regional business levels. For managing risks effectively, the Bank has an independent risk management department to assess its position regarding each separate risk area including Credit Risk, Market Risk, Operational Risk, Compliance & Legal Risk and Reputation Risk. The management through Risk Management Committee (RMC) comprising 4 members, 2 of which represent BOD and one from Operating Unit and another one from Credit Risk. Risk management is an all-round practice in the bank. Every business unit and department is well informed about its activities and risks corresponding to those activities.

5.1.2.b. Risk appetite and tolerance limits for key types of risks

Risk appetite in the context of Kumari Bank Limited is defined as the level and nature of risk that the bank is willing to take for pursuing its mission on behalf of its shareholders, subject to constraints imposed by other stakeholders, such as debt holders, regulators, and customers. It provides a framework for strategic decision making for the Bank.

The Board of Directors of the bank is responsible for setting the bank's tolerance for the risks. The Bank sets out the aggregated level and risk types it accepts in order to achieve its business objectives in the Risk Management Policy of the Bank. Risk strategy of the bank shall reflect the Bank's business preferences and conduct, and shall be aligned with its risk tolerance capacity.

The Bank's actual performance is reported against approved risk profile and risk appetite, enabling senior management to monitor the risk profile and guide business activity to balance risk and return. The Bank shall state the business it wants to undertake sector wise, location wise and product wise. Accordingly, the Bank shall formulate a risk tolerance level or risk appetite.

Following steps shall be undertaken to formulate a risk appetite statement for the Bank:

Steps	Description
1. Identify & Classify Risks	<ul style="list-style-type: none"> Identification of all material risks. Classify the risks as acceptable or unacceptable risks.
2. Identify risk return matrices	<ul style="list-style-type: none"> Identify risk and return measures based on benchmarking with the peers. For example, proportion of NPL to total loans serves as a good measure to quantify risk appetite for credit risk
3. Identify peer group	<ul style="list-style-type: none"> The peer group of the Bank shall comprise of bank's functioning in same or similar geographical regions, comparable size and business strategies
4. Analyze, measure and formulate risk appetite statements	<ul style="list-style-type: none"> Measures chosen are scrutinized among the peers for identifying drivers and set tolerance limits for risk measures and target levels for return measures. These risk appetite statements shall drive the business growth strategy of the Bank

The risk appetite is proposed by the management and reviewed by the board level risk management committee.

5.1.1.c. Stress testing

Stress Testing is the process where a number of statistically defined possibilities are determined based on the most damaging combination of events, and the loss they would produce. It is a valuable risk management tool which studies the impact of unlikely but not impossible stress events. A stress event is an exceptional but credible event to which a bank's portfolio is exposed. As a part of its risk measurement mechanism, Kumari Bank Ltd. puts an emphasis on evaluating where the Bank stands under stressful market conditions. It helps to provide information on the kinds of conditions under which strategies or position, the Bank would be most vulnerable and thus, strategies are devised such that such circumstance doesn't arise and/or to ensure least impact upon the Bank from such scenarios even if they do occur.

In conducting stress tests, the Bank gives special consideration to instruments or markets where concentrations exist as such positions may be more difficult to liquidate or offset in stressful situations. The Bank considers both historical market events as well as forward-looking scenarios and also considers worst case scenarios in addition to more probable events. Ad hoc scenarios are also prepared reflecting specific market conditions and for particular concentrations of risk that arise within the businesses. For example, credit shock scenario is measured in terms of deterioration of assets quality in terms of the adequacy of capital of the bank.

The stress testing methodology assumes that scope for management action would be limited during a stress event, reflecting the stress scenarios in Credit Shocks, Market Shocks, Liquidity Shock and other factors of stress scenarios in the banking sector. The Board of the bank has responsibility for reviewing stress exposures and, where management oversight, monitoring, evaluation and reporting at regular intervals. Regular stress test scenarios are applied and the report on regular basis reviewed by the Board of the bank along with discussions at Risk Management Committee (RMC).

The stress testing mechanism at KBL aims to address:

- a) Concentration risk;
- b) Illiquidity of markets in stressed market conditions;
- c) Credit Shocks- CAR perspectives and NPL perspectives;
- d) Market Interest rate risk scenarios;
- e) Exchange rate and equity investment fluctuations risks; and
- f) Other Risks

KBL's stress tests are both of a quantitative and qualitative nature, incorporating credit risk, market risk and liquidity risk aspects. Quantitative criteria identify plausible stress scenarios to which bank could be exposed. Qualitative criteria emphasize that two major goals of stress testing are to evaluate the capacity of the bank's capital to absorb potential large losses and to identify steps the Bank can take to reduce its risk and conserve capital. This assessment is integral to setting and evaluating the Bank's strategy and the results of stress testing are routinely communicated to RMC and the board of the bank.

The Bank carries out stress testing in three broad areas based on credit shocks, market shocks and liquidity shocks which are discussed below:

I. Credit Shocks:

The Bank subjects its portfolios to a series of simulated stress scenarios. The Bank stresses its portfolios with the shocks of the magnitude experienced elsewhere, even when the Bank has never been exposed to those in the past.

The Bank has formulated stress testing framework where various historical scenarios have been analyzed. The Bank carries out stress testing in line with the stress testing framework on a regular basis as prescribed by Stress Testing Framework or NRB guidelines issued from time to time, under Case basis or collective basis of CAR and NPL perspective along with Concentration stress risks.

II. Market Shocks:

In addition to the above credit shocks, the Bank has also developed stress tests which it identifies as most adverse based on the characteristics of its market portfolio. The interest rate risks, exchange rate risks and equity price risks are evaluated and the results are reviewed periodically.

III. Liquidity Shocks:

Stress test scenarios are continually reviewed and updated for the liquidity risk scenarios whereby, various factors as impact of continual withdrawals on case or collective basis on CAR and liquidity positions are stressed. Also, concentration risks are also evaluated and the various scenarios are developed to assess the risks possessed due to high level of deposit concentrations.

Results of stress testing

The result of stress testing is communicated to the Board of Directors and senior management on regular basis. The same is also discussed in detail in Risk Management Committee. The report of stress testing is also shared with Nepal Rastra Bank as per the requirement of Unified Directives issued by Nepal Rastra Bank.

Scenario analysis and Sensitivity Analysis

Scenario analysis and sensitivity analysis is conducted through the model developed by Bank Supervision Department, Nepal Rastra Bank. However, on need basis, the Bank also adopts other techniques and develops other scenarios on case to case basis.

5.1.2.a. Credit Risk

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

Credit risk:

- Is measured as the amount which could be lost if a customer or counterparty fails to make repayments.
- Is monitored within limits, approved by individuals within a framework of delegated authorities. These limits represent the peak exposure or loss to which the Bank could be subjected should the customer or counterparty fail to perform its contractual obligations;
- Is managed through a robust risk control framework which outlines clear and consistent policies, principles and guidance for credit risk management.

5.1.2.b. Credit Risk Management

The Bank has its own Credit Risk Policy and Strategy to handle the Credit Risk Management philosophy that involves a continual measurement of probability of default/loss; identification of possible risks and mitigations. In order to manage and eliminate the credit risk, the Bank has a practice of maintaining the best quality assets in its book. The Bank's Credit Policy elaborates detailed procedures for proper risk management. The Bank has delegated credit approval limits to various officials to approve and sanction various amount of credit request based on their individual expertise and risk judgment capability.

As a check and balance mechanism, each credit case requires dual approval. Regular monitoring of the credit portfolio ensures that the Bank does not run the risk of concentration of portfolio in a particular business sector or a single borrower. Similarly, the Bank also exercises controlled investment policy with adequately equipped resource looking after the investment decisions. To cap these all, the Bank has strong Credit processing channels in place comprising of various Directors from the Board of the Bank which reviews all credit proposals beyond a specified amount.

5.1.2.c. Impairment assessment and credit risk mitigation

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

Impairment assessment methodology

a. Impairment of Financial Assets carried at Amortized Cost

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 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.

Impairment is assessed on a collective basis in two circumstances:

- To cover losses which have been incurred but have not yet been identified on loans subject to individual assessment; and
- For homogeneous groups of loans those are not considered individually significant.

Incurred but not yet identified impairment

Individually assessed financial assets for which no evidence of loss has been specifically identified on an individual basis are grouped together according to their credit risk characteristics for the purpose of calculating an estimated collective loss. This reflects impairment losses that the bank has incurred as a result of events occurring before the reporting date, which the Bank is not able to identify on an individual loan basis and that can be reliably estimated.

These losses will only be individually identified in the future. As soon as information becomes available which identifies losses on individual financial assets within the group, those financial assets are removed from the group and assessed on an individual basis for impairment.

The collective impairment allowance is determined after taking into account:

- 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.

Homogeneous groups of Financials Assets

Statistical methods are used to determine impairment losses on a collective basis for homogenous groups of financial assets. Losses in these groups of financial assets are recorded on an individual basis when individual financial assets are written off, at which point they are removed from the group.

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 are used to estimate the amount of financial assets that will eventually be irrecoverable, as a result of the events occurring before the reporting date which the Bank is not able to identify on an individual loan basis.

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.

Current economic conditions and portfolio risk factors are also evaluated when calculating the appropriate level of allowance required covering inherent loss. These additional macro and portfolio risk factors may include:

- Recent loan portfolio growth and product mix
- Unemployment rates
- Gross Domestic Production (GDP) Growth
- Inflation
- Interest rates
- Changes in government laws and regulations
- Property prices
- Payment status

But, the amount of provision to be created against Loans and Advances shall be higher of the following two amounts:

- i) Impairment calculated as per Impairment Assessment Methodology as described in Pt. 5.1.2. c above or,
- ii) Loan Loss Provision calculated as per the provisions of Directive No. 2, Unified Directives, 2078 and Circular issued by Nepal Rastra Bank (Circular 01/078/79).

Impairment calculation by following the methodology described in Pt. 5.1.2.c above

- i) Firstly, top borrowers constituting around 25%-30% of total funded exposure of the Bank is subjected to Individual Impairment Testing in FY 2078-79
- ii) Loans and advances as filtered out following pt-(i) were tested for individual impairment including following criteria but not limited to:
 - Known Cash Flow difficulties experienced by the borrowers;
 - Past due contractual payments of either principal or interest;
 - Breach of loan covenants or conditions;
 - The probability that the borrower will enter bankruptcy or other financial reorganization; and
 - A significant downgrading in credit rating by an external credit rating agency.
 - Bank's aggregate exposure to the customer;
 - The viability of the customer's business model and their capacity to trade successfully out of financial difficulties and generate sufficient cash flows to service debt obligations;
 - The amount and timing of expected receipts and recoveries;
 - The extent of other creditors' commitments ranking ahead of, or pari-pasu with the Bank and the likelihood of other creditors continuing to support the company;
 - The realizable value of security and likelihood of successful repossession;
- iii) As per the impairment testing conducted as per Pt. (ii), only few loans and advances were identified as individually impaired in each FY 2078-79

Amount (Rs.)

Particulars	2078/79
Total Individual Impairment as per NAS 39	403,824,583

- iv) All loans and advances were then grouped into homogenous types such as home loans, auto loans, term loans, etc. to calculate collective impairment.
- v) Collective impairment was calculated following net flow rate method. Under this methodology, the movements in the outstanding balance of customers into default categories over the periods are used to estimate the amount of financial assets that will eventually be irrecoverable, as a result of the events occurring before the reporting date which the Bank is not able to identify on an individual loan basis.
- vi) Collective impairment as per the method mentioned in Pt. (v) in each FY 2078-79 is shown below:

Amount (Rs.)

Particulars	2078/79
Total Collective Impairment as per paragraph 63 of NAS 39	561,117,630

Write off 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.

Collateral management

The Bank seeks to use collateral, where possible, to mitigate its risks on financial assets. The collateral comes in various forms such as cash, securities, letters of credit/guarantees, real estate, receivables, inventories, other non-financial assets and credit enhancements such as netting agreements. The fair value of collateral is generally assessed, at a minimum, at inception and based on the guidelines issued by the Nepal Rastra Bank. Non-financial collateral, such as real estate, is valued based on data provided by third parties such as independent valuator and audited financial statements.

Credit Risk Mitigants availed under CRM

Types of eligible credit risk mitigants used and the benefits availed under CRM as at 16 July 2022 are as follows:

Particulars	Eligible CRM (Rs. 000)
Deposit with Bank & Cash margin	898,608
Deposit with Other Bank / FI	-
Total	898,608

b. Impairment of Financial Assets – Held for Trading

For available for sale financial investments, Bank assesses at each reporting date whether there is objective evidence that an investment is impaired.

In the case of debt instruments, Bank assesses individually whether there is objective evidence of impairment based on the same criteria as financial assets carried at amortized cost. However, the amount recorded for impairment is the cumulative loss measured as the difference between the amortized cost and the current fair value, less any impairment loss on that investment previously recognized in the Income Statement. Future interest income is based on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. If, in a subsequent period, the fair value of a debt instrument increases and the increase can be objectively related to a credit event occurring after the impairment loss was recognized, the impairment loss is reversed through the Income Statement.

In the case of equity investments classified as available for sale, objective evidence would also include a ‘significant’ or ‘prolonged’ decline in the fair value of the investment below its cost. Where there is evidence of impairment, the cumulative loss measured as the difference between the acquisition cost and the current fair value, less any impairment loss on that investment previously recognized in profit or loss is removed from equity and recognized in the Statement of profit or loss. However, any subsequent increase in the fair value of an impaired available for sale equity security is recognized in other comprehensive income.

Bank writes-off certain available for sale financial investments when they are determined to be uncollectible.

5.1.3.a. Liquidity Risk

Liquidity is crucial to the ongoing viability of any financial institution. Liquidity risk is the potential for loss to a bank arising from either its inability to meet its obligations or to fund increases in assets as they fall due without incurring unacceptable cost or losses. Liquidity is the ability of an institution to transform its assets into cash or its equivalent in a timely manner at a reasonable price to meet its commitments as they fall due. Liquidity risk is considered a major risk for banks. It arises when the cushion provided by the liquid assets are not sufficient enough to meet its obligation. In such a situation banks often meet their liquidity requirements from market. Funding through market depends upon liquidity in the market and borrowing bank’s liquidity.

Liquidity risk is:

- **Measured** using maturity ladder analysis
- **Monitored** against the Bank’s liquidity risk management framework and overseen by Asset and Liability Management Committee.
- **Managed** on a stand-alone basis with no reliance on any related party or the Nepal Rastra Bank, unless this represents routine established business as usual market practice.

Management of liquidity risk

The board has ensured that the bank has necessary liquidity risk management framework and bank is capable of confronting uneven liquidity scenarios. The bank has formulated liquidity risk management policy, risk management policies which are recommended by senior management and approved by the Board of Directors. The bank utilizes flow measures to determine its cash position. A maturity ladder analysis estimates a bank’s inflows and outflows and thus net deficit or surplus (GAP) over a time horizon. A maturity ladder is a useful device to compare cash inflows and outflows both on a day-to-day basis and over a series of specified time periods as presented in the NRB Ni.Fa.No.5.1 under NRB Directives No. 5.

Liquidity of the bank is assessed, measured and maintained by Financial Market Department by ensuring minimal compliance with Nepal Rastra Bank prescribed ratios such as CRR, SLR, and Credit to Deposit Ratio and Liquidity Coverage Ratio. The department also maintains investments over and above the prescribed limit to cope up with the unprecedented liquidity risks that the Bank is ever exposed to.

5.1.3.b. Market Risk

Market risks are the risk of losses in on-balance sheet and off- balance sheet positions arising from adverse movements in market prices. The major constituents of market risks are:

- a) The risks pertaining to interest rate related instruments;
- b) Foreign exchange risk (including gold positions) throughout the bank; and
- c) The risks pertaining to investment in equities and commodities.

Management of Market Risk

The Bank has Asset Liability Management (ALM) Policy, Market Risk Management Policy, Investment Policy along with Treasury manuals in place, which serves as a guide to address the market risk of the Bank. As for the monitoring of market and liquidity risk, the Bank has an active Assets and Liability Management Committee (ALCO) in place which meets regularly and takes stock of the Bank's assets and liability position and profile of assets & liabilities, monitors risks arising from changes in exchange rates in foreign currencies. All foreign exchange positions are managed by financial market consisting of front office dealers with specific dealing limits and an independent back office. The back office executes the deals made by the dealers and also monitors the liquidity position of the Bank. For the purpose of proper check and control, the front dealing room of financial market and the back office has different reporting line.

Apart from Financial Market (or front office) and back office, the bank also has Treasury Mid Office; which works as a third eye which assesses the risks and timely evaluates and report to the senior management, whose reporting chain is also separate to the front and back office.

Market Risk Assessment Methodology

Out of the various components of market risk, foreign exchange risk is the predominant risk in Nepal. Thus, a net open position approach has been adopted to measure the operational risk exposure of the bank in aggregation and the capital requirement in commensurate of the same as set out by Capital Adequacy Framework issued by Nepal Rastra Bank.

5.1.3.c. Operational Risk

Operational risks are risk of loss resulting from inadequate internal processes, people and systems, or from external events. Operational risks are highly important as it entails cent percent loss to the bank in the event of its occurrence.

Management of Operational Risk

As a part of monitoring operational risks, the Bank has devised operational manuals for various Banking functions, which are reviewed and modified time to time as per the changing business context.

The Bank has adopted dual control mechanism in its all operational activities where each and every financial and non-financial transaction is subject to approval from an authority higher than the transaction initiator. Regular review meetings are conducted to assess the adequacy of risk monitoring mechanism and required changes are made as and when felt necessary. Independent reconciliation unit is established to conduct daily reconciliation of all Nostro / agency accounts, Inter-Branch and Inter-Department account.

The Bank has independent internal audit, which reports to the Audit Committee of the Bank. The Audit Committee meets frequently and reviews the business process and financial position of the Bank. In order to have better focus on managing operational risks across branches and to monitor them from Head Office level, the Bank has separate Branch Operation Department and Operation Risk Management & Compliance Department at Head Office. The Bank has strong MIS in place to monitor the regular operational activities.

Operational Risk Assessment Methodology

Operational risks are assessed employing the Basic Indicators Approach as set out by Capital Adequacy Framework issued by Nepal Rastra Bank. The Basic Indicators Approach assesses operational risk in aggregation and is calculated by multiplying the operational risk capital charge by 10. Bank assesses the operational risk based on the past operational loss due to system failure, staff embezzlement and other external factors which is considered at the time of calculation of economic capital.

5.1.4.a. 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

i. Qualitative disclosures

Capital management approach is driven by its desire to maintain a strong capital base to support the development of its business and to meet the regulatory capital requirements.

Capital planning and management is essential to ensure adequate level of capital is available at all times. In order to be prepared for distressed economic environments, capital management plan of the Bank incorporate various potential scenarios and is responsive to changes in the economy, market, competitive or political landscape, or other external factors.

Following elements are taken into consideration while devising an effective capital management plan for the Bank:

- Minimum capital requirements as per NRB
- Business growth prospects and risks
- Potential capital raising instruments such as equity, preference stocks, bonds etc
- Various stress scenarios
- Others as considered necessary by the senior management

Paid up Share Capital of the bank

Over the years the Bank has raised share capital as follows:

Fiscal Year	Cumulative Paid up Capital	Remarks
2057/58	350,000,000	
2058/59	350,000,000	
2059/60	350,000,000	
2060/61	500,000,000	Initial Public Offering of NPR. 150 million
2061/62	625,000,000	Right share issue of NPR. 125 million (25%)
2062/63	750,000,000	Bonus share issue of NPR. 125 million (20%)
2063/64	900,000,000	Bonus share issue of NPR. 150 million (20%)
2064/65	1,070,000,000	Right share issue of NPR. 180 million (20%). NPR. 170 million capitalized on balance sheet date and balance on subsequent year.

2065/66	1,186,099,200	In the fiscal year 2064/65, the bank had proposed 10 % bonus share and 15 % right share. 10 % bonus share had been capitalized as on balance sheet date pending issuance of right share.
2066/67	1,306,015,920	In the FY 2065/66, the bank had issued 10% bonus share including to those who were released from black list during the year. Further, right share of NPR. 1,080,000 issued on FY 2064/65 relating to blacklisted shareholders are included in current year's capital subsequent to their release from black list.
2067/68	1,603,800,000	In the FY 2067/68, the bank capitalized NPR. 178,200,000 (15%) share capital which was approved for issuance in fiscal year 2064/65. Further, the bank auctioned 7841 numbers of shares that include right and bonus shares of subsequent years relating to right share approved in FY 2064/65 but issued only in FY 2067/68. Bonus share at the rate of 8% (NPR. 118,800,000) had been proposed in the FY 2067/68.
2068/69	1,603,800,000	-
2069/70	1,828,332,000	14% bonus share of NPR. 224.532 million Issued in the FY 2069/70.
2070/71	2,431,681,560	33% bonus share of NPR. 603,349,560 issued in the FY 2070/71
2071/72	2,699,166,532	11% bonus share of Rs. 267,484,972 issued in the FY 2071/72
2072/73	3,265,991,503	21% bonus share of Rs. 566,824,971 issued in the FY 2072/73
2073/74	5,969,495,823	50% right share issued amounting to Rs. 1,349,583,266.00 before acquisition plus share capital of Rs. 1,353,921,054 added from acquisition.
2074/75	7,163,394,973	20% right share issued amounting to Rs. 1,193,559,650.00
2075/76	8,685,573,112	21.25% of bonus share for the FY 2073-74 and 2074-75.
2076/77	12,520,049,469	10.526% of bonus share of 868,557,313 for the FY 2076-77 and with 2,965,919,029 added from acquisition.
2078/79	13,878,474,836	10.85% of bonus share of 13,584,253 for the FY 2077-78
2079/80	14,711,183,326	6% of bonus share of 8,327,084 for the FY 2078-79

List of Shareholder who holds 0.5% or more share

S. N.	Name of shareholders	Individual/ Institution	Number of Share	%
1	Amir Pratap J. B. Rana	Individual	5,290,581	3.60
2	Employees Provident Fund	Institution	4,851,853	3.30
3	Bhat Bhateni Super Market & Departmental Store Pvt. Ltd.	Institution	3,954,031	2.69
4	Januki Kumari J.B. Rana Shahi	Individual	3,406,926	2.32
5	Sabitri Gurung	Individual	3,166,701	2.15
6	Bimala Devi Agarwal	Individual	2,485,334	1.69
7	Min Bahadur Gurung	Individual	1,578,926	1.07
8	Jagannath Gyawali	Individual	1,559,399	1.06
9	Rajan Prasad Amatya	Individual	1,433,435	0.97

10	Anupam Rathi	Individual	1,432,335	0.97
11	Navin Agrawal	Individual	1,315,298	0.89
12	Pashupati Murarka	Individual	1,302,761	0.89
13	Krishna Prasad Gyawali	Individual	1,270,020	0.86
14	Birendra Kumar Shah	Individual	1,246,532	0.85
15	Milan Investment Company Pvt. Ltd.	Institution	1,241,083	0.84
16	Subhadra Shrestha	Individual	1,165,771	0.79
17	Rishi Agrawal	Individual	1,079,274	0.73
18	Pradip Kumar Murarka	Individual	995,326	0.68
19	Gauri Shrestha	Individual	964,177	0.66
20	Sarswoti Devi Shrestha	Individual	948,678	0.64
21	Mahabir Prasad Goyal	Individual	906,886	0.62
22	Bodh Prasad Tripathi	Individual	830,361	0.56
23	Rajendra Kumar Kabra	Individual	819,122	0.56
24	Utsav Kumar Amatya	Individual	781,174	0.53

ii. Quantitative disclosures

1. Capital structure and capital adequacy

• **Tier 1 capital and a breakdown of its components:**

Rs. in '000

S.N.	Particulars	Amount
	Tier 1 Capital (Core Capital) (CET1+ AT1)	19,722,816
	Common Equity Tier 1 (CET 1)	19,722,816
a	Paid Up Equity Share Capital	14,711,183
b	Equity Share Premium	88,804
c	Proposed Bonus Equity shares	-
d	Statutory General Reserves	3,121,413
e	Retained Earnings	-
f	Current year cumulative profit/(Loss)	1,872,567
g	Capital Adjustment Reserve	666,667
h	Capital Redemption Reserve	30,494
i	Other Free Reserves	-
j	Less: Goodwill	88,804
k	Less: Deferred Tax Assets	-
l	Less: Intangible Assets	72,637
m	Less: Investment in equity of institutions with financial interests	420,000
n	Less: Purchase of land and building in excess of limit and unutilized	87,750
o	Less: Other Deductions	99,122

• **Tier 2 capital and a breakdown of its components:**

Rs. in '000

S.N.	Particulars	Amount
a	Cumulative and/or Redeemable Preference Shares	-
b	Subordinated Term Debt	3,000,000
c	Hybrid Capital Instruments	
d	General Loan Loss Provision	2,606,142
e	Investment Adjustment Reserve	-
f	Assets Revaluation Reserve	69,419
g	Exchange Equalization Reserve	53,455
h	Other Reserves	
Total Tier 2 Capital		5,729,016

• **Subordinated Term Debt :**

The Bank issued KBL Debenture 2086 in FY 2076/77 for NPR 300 million with face value of NPR 1000. The salient features of KBL Debenture 2086 are as follows:

- Maturity period: 10 Years
- Interest rate: 10.25% per annum
- Interest Payment frequency: Half Yearly
- Claim in case of liquidation: After depositors
- Debenture Redemption Reserve shall be created to redeem the bond at maturity.
- The debenture can be pledged with other banks and financial institution.
- Listed with Nepal Stock

• **Deductions from Capital :**

The Bank has investments of Rs. 200 million in the equity shares of Kumari Capital Ltd. And RS 20 million in the equity shares of KBL Securities Ltd which has been deducted from the core capital while computing capital adequacy.

• **Total Qualifying Capital :**

Rs. in '000

Particulars	Amount
Common Equity Tier 1 (CET1)	19,722,816
Additional Tier 1 (AT1)	-
Supplementary Capital (Tier 2)	5,729,016
Total Capital Fund	25,451,832

• **Capital Adequacy Ratio:**

Capital Adequacy Ratio	Amount
Common Equity Tier 1 Ratio	9.83 %
Core Capital Ratio - Tier 1	9.83 %
Total Capital Adequacy Ratio (Tier 1 & Tier 2)	12.63 %

- **Internal approach of the Bank to assess capital adequacy**

In order to be prepared for distressed economic environments, the Bank assesses the adequacy of its capital by incorporating various potential scenarios and being responsive to changes in the economy, market, competitive or political landscape, or other external factors.

Banks are faced with the challenge of developing internal procedures and systems in order to ensure that they possess adequate capital resources in commensuration with all material risks posed to it by its operating activities. The bank has devised Internal Capital Adequacy Assessment Process (ICAAP), which is a set of policies, methodologies, techniques and procedures to assess the capital adequacy requirements in relation to bank's risk profile and effectiveness of its risk management, control environment and strategic planning.

Following elements are taken into consideration while assessing capital adequacy of the Bank:

- Minimum capital requirements as per NRB
- Business growth prospects and risks
- Potential capital raising instruments such as equity, preference stocks, bonds etc
- Various stress scenarios
- Others as considered necessary by the senior management

2. Risk exposures

- **Risk weighted exposures for Credit Risk, Market Risk and Operational Risk:**

Rs. in '000

Particulars	Amount
Risk Weighted Exposure for Credit Risk	183,789,209
Risk Weighted Exposure for Operational Risk	6,737,103
Risk Weighted Exposure for Market Risk	137,940
Adjustments under Pillar II:	
Add: 4% of Gross income of last FY due to supervisor is not satisfied with sound practice of management of operational risk (6.4 a 7)	2,426,121
Add: 4% of the total RWE due to supervisor is not satisfied with the overall risk management policies and procedures of the bank (6.4 a 9)	7,626,570
Total Risk Weighted Exposure (After Pillar II Adjustment)	200,716,942

- **Risk Weighted Exposures under different categories of Credit Risk:**

Rs. in '000

S.N.	Categories	Risk Weighted Exposure
1	Claims on domestic banks that meet capital adequacy requirements	1,737,061
2	Claims on domestic banks that do not meet capital adequacy requirements	-
3	Claims on foreign bank (ECA Rating 0-1)	698,909
4	Claims on foreign bank (ECA Rating 2)	421,252
5	Claims on foreign bank (ECA Rating 3-6)	-
6	Claims on foreign bank (ECA Rating 7)	-

7	Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement	62,165
8	Claims on Domestic Corporates (Credit rating score equivalent to AAA)	-
9	Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)	-
10	Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)	-
11	Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)	-
12	Claims on Domestic Corporates (Unrated)	103,890,422
13	Claims on Foreign Corporates (ECA 0-1)	-
14	Claims on Foreign Corporates (ECA 2)	-
15	Claims on Foreign Corporates (ECA 3-6)	-
16	Claims on Foreign Corporates (ECA 7)	-
17	Regulatory Retail Portfolio (Not Overdue)	14,356,082
18	Claims fulfilling all criterion of regularity retail except granularity	-
19	Claims secured by residential properties	2,527,374
20	Claims not fully secured by residential properties	-
21	Claims secured by residential properties (Overdue)	161,701
22	Claims secured by Commercial real estate	3,662,036
23	Past due claims (except for claims secured by residential properties)	2,521,869
24	High Risk claims	25,810,322
25	Lending against securities (bonds & shares)	2,600,737
	Trust Receipt Loans for Trading Firms	-
26	Investments in equity and other capital instruments of institutions listed in stock exchange	1,265,970
27	Investments in equity and other capital instruments of institutions not listed in the stock exchange	2,267,715
28	Staff loan secured by residential property	888,208
29	Other Assets (as per attachment)	7,064,108
30	Forward Exchange Contract Liabilities	375,881
31	LC Commitments With Original Maturity Up to 6 months domestic counterparty	750,952
32	LC Commitments With Original Maturity Over 6 months domestic counterparty	1,110,789
33	Bid Bond, Performance Bond and Counter guarantee domestic counterparty	5,182,511
34	Repurchase Agreements, Assets sale with recourse	880,000
35	Advance Payment Guarantee	3,170,798
36	Acceptances and Endorsements	554,385
37	Irrevocable Credit commitments (short term)	1,182,101
38	Irrevocable Credit commitments (long term)	645,859
	Total	183,789,209

• **Total Risk Weighted Exposure calculation table:**

Rs. in '000

Particulars	Amount
Total Risk Weighted Exposures	190,664,251
Tier 1 Capital (Core Capital) (CET1+AT1)	19,722,816
Total Capital Fund	25,451,832
Total Core Capital to Total Risk Weighted Exposures %	9.83
Total Capital Fund to Total Risk Weighted Exposures %	12.63

Details of Non-Performing Assets

• **Amount of Non-Performing Assets (both Gross and Net):**

Rs. in '000

Non-Performing Assets	Amount	Loan Loss Provision	Net NPL
Sub-Standard	466,484.31	113,145.41	353,338.90
Doubtful	176,044.49	87,570.15	88,474.35
Loss	1,121,379.02	1,121,379.02	-
Total	1,763,907.82	1,322,094.58	441,813.24

iii. Compliance with external requirement

The Bank is required to comply with the minimum Capital Adequacy Requirements of Nepal Rastra Bank. For the year ended 16 July 2022, such Capital Adequacy Requirement was set at 11% of Total Risk Weighted Exposures of the Bank.

During the year ended 16 July 2022, the Bank has complied with such minimum Capital Adequacy Requirements. The minimum regulatory requirement of capital as was 11.00% (including capital conservation buffer). Bank maintains the total CAR of 12.63% which is above 11%.

5.3 Classification of financial assets and financial liabilities

Financial Assets

NAS 39 requires financial assets to be classified in one of the following categories:

- Financial assets at fair value through profit or loss
- Available-for-sale financial assets
- Loans and receivables
- Held to maturity investments

Financial assets at fair value through profit or loss have two sub-categories:

- Financial asset that is designated on initial recognition as one to be measured at fair value with fair value changes in profit or loss.
- Held for trading.

Financial Liabilities

NAS 39 recognizes two classes of financial liabilities:

- Financial liabilities at fair value through profit or loss
- Other financial liabilities measured at amortized cost using the effective interest rate method

The category of financial liability at fair value through profit or loss has two sub-categories:

- Financial liability that is designated by the entity as a liability at fair value through profit or loss upon initial recognition
- Held for trading

5.4. Operating Segment information

1. General Information

a. Factors used to identify the Bank's reportable segments

The Bank has identified the key segments of business on the basis of nature of banking operations. It helps the management to assess the performance of the business segments. The business segments identified are Banking (including loans, deposits and trade operations), Cards, Remittance and Treasury.

b. Types of products and services from which each reportable segment derives its revenues

(a)	Remittance Services
1	Remittance fee and commission
2	Other remit related fees and commission
(b)	Digital Banking Business
1	Interchange Income (VISA/NIBL)
2	Credit Card
3	Debit Card
4	Prepaid Card
5	ATM Fees
6	Merchant Settlement Fees and commission
7	Other Fees and Commission
(c)	Treasury
1	Interest Income from placements and investments
2	Purchase and Sale of shares/bonds and other financial instruments
3	Bullion Trading Income
4	Dividend Income on Investments
5	Forex Gain
6	Rebate from Nostro Banks
7	Other Fees and Commission income
(d)	Banking
1	Income from Loan Products
2	Income from Bills Purchase and Discounting
3	Income from issuance of Letter of Credit
4	Income from issuance of Bank Guarantee
5	Income from Document Collection
7	Income from Bancassurance
8	Profit on sale of assets
9	Profit on sale of Non-Banking Assets
10	Income from other Banking Services

2. Information about profit or loss, assets and liabilities

In '000

Particulars		Remittance Services	Digital Banking Business	Treasury Business	Banking	Total
(a)	Revenue from external customers	43,657	304,799	1,767,775	18,125,923	20,242,154
(b)	Intersegment revenues	-	-	-	-	-
(c)	Net Revenue	43,657	304,799	1,767,775	18,125,923	20,242,154
(d)	Interest Revenue	-	9,413	1,144,446	17,201,300	18,355,159
(e)	Interest Expense	-	-	308,526	11,829,467	12,137,993
(f)	Net interest revenue	-	9,413	835,920	5,371,833	6,217,166
(g)	Depreciation and Amortization	169	893	-	534,144	535,206
(h)	Segment profit/(loss)	17,237	130,890	821,207	2,624,481	3,593,815
(i)	Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-
(j)	Other material non-cash items:	-	-	-	-	-
(k)	Impairment of assets	-	12,619	-	3,912,740	3,925,359
(l)	Segment assets	17,613	126,703	27,160,521	184,803,601	212,108,438
(m)	Segment liabilities	3,325	14,492	1,348,853	189,739,652	191,106,322

3. Measurement of operating segment profit or loss, assets and liabilities

a. Basis of Accounting

All transactions between the reportable segments are accounted as separate unit and allocation is based upon use of resources and output derived from the reportable segments.

b. Nature of differences between the measurements 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.

4. Reconciliations

(a)	Revenue	2078-79	2077-78
	Total revenues for reportable segments	20,242,153,519	14,449,341,428
	Other revenues	-	-
	Elimination of intersegment revenues	-	-
	Entity's revenues	20,242,153,519	14,449,341,428

(b)	Profit or loss	2078-79	2077-78
	Total profit or loss for reportable segments	3,593,814,538	3,039,397,203
	Other profit or loss	-	-
	Elimination of intersegment profits	-	-
	Unallocated amounts:	-	-
	Profit before income tax	3,593,814,538	3,039,397,203

(c)	Assets	2078-79	2077-78
	Total assets for reportable segments	212,108,438,392	189,782,816,080
	Other assets	-	-
	Unallocated amounts	-	-
	Entity's assets	212,108,438,392	189,782,816,080

(d)	Liabilities	2078-79	2077-78
	Total liabilities for reportable segments	191,106,322,395	170,890,594,021
	Other liabilities		
	Unallocated liabilities		
	Entity's liabilities	191,106,322,395	170,890,594,021

5. Information about products and services

S. N.	Particulars	2078-79	2077-78
(a)	Remittance Services	26,173,008	25,954,629
1	Remittance fee and commission	26,173,008	25,954,629
2	Other fees and commission	-	-
(b)	Card Business	251,060,268	151,872,766
1	Interchange Income (VISA/CUP/NEPS)	46,428,257	16,074,849
2	Credit Card	13,643,635	6,472,920
3	Debit Card	50,938,999	21,237,676
4	Prepaid Card	543,341	88,217
5	ATM Fees	19,871,145	8,431,991

6	Merchant Settlement Fees and commission	16,527,197	11,047,205
7	Other Fees and Commission	103,107,695	88,519,908
(c)	Treasury	1,836,561,429	1,663,929,740
1	Interest Income from placements and investments	1,144,446,348	880,062,803
2	Purchase and Sale of shares/bonds and other financial instruments	2,077,184	302,606,645
3	Bullion Trading Income	31,497,119	15,753,586
4	Dividend Income on Investments	256,063,870	43,481,365
5	Forex Gain	402,476,908	422,025,341
6	Rebate from Nostro Banks	-	-
7	Other Fees and Commission income	-	-
(d)	Banking	18,128,358,813	12,607,584,293
1	Income from Loan Products	17,279,943,209	11,795,160,258
2	Income from Bills Purchase and Discounting		
3	Income from issuance of Letter of Credit	133,062,720	93,108,576
4	Income from issuance of Bank Guarantee	154,746,690	126,630,176
5	Income from Document Collection		
6	Income from Banc-assurance	10,610,544	13,240,203
8	Profit on sale of assets	194,856,534	(9,087,637)
9	Profit on sale of Non-Banking Assets		
10	Income from other Banking Services	355,139,116	588,532,717
Total Revenue		20,242,153,519	14,449,341,428

6. Information about geographical areas (Total Operating Income)

		2078-79	2077-78
(a)	Domestic	7,941,155,691	6,645,200,852
	Province 1	2,097,196,519	1,387,797,331
	Province 2	1,343,797,033	621,376,117
	Province 3	2,489,224,216	2,768,177,909
	Gandaki province	165,935,168	186,185,306
	Province 5	1,294,760,671	1,152,912,429
	Karnali Province	246,062,541	230,458,393
	Sudurpaschim province	304,179,543	298,293,367
(b)	Foreign	-	-
	Total	7,941,155,691	6,645,200,852

7. Information about major customers

None of the external customer of the Bank individually contributes 10% or more to the Bank's revenue as at Asadh 31, 2078 as well as Asadh 32, 2079.

5.5. Share options and share based payment

A share-based payment is a transaction in which the bank receives goods or services either as consideration for its equity instruments or by incurring liabilities for amounts based on the price of the entity's shares or other equity instruments of the entity.

The bank has not entered into any share option or share based payment contract as of Asadh 32, 2079.

5.6. Contingent liabilities and commitment

Contingent Liabilities:

Where the Bank undertakes 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 banking business 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 to customs, for bids or offers.

Commitments:

Where the Bank has confirmed its intention to provide funds to a customer or on behalf of a customer in the form of loans, overdrafts, future guarantees, whether cancellable or not, or letters of credit and the Bank has not made payments at the reporting date, those instruments are included in these financial statement as commitments.

Please refer **Note No. 4.28 (including Note No. 4.28.1- 4.28.5)** for detail of contingent liabilities and commitments as at Asadh 31, 2078 and Asadh 32, 2079.

5.7. Interest Income recognition with reference to Nepal Rastra Bank Guideline, 2019

Bank has adopted the guideline issued by Nepal Rastra bank issued on July 2019 for the recognition of Interest Income- the criteria for suspension of interest income and cessation of Accrued Interest. Out of total accrued interest income recognized during the year the aforementioned suspended amount has not been transferred regulatory reserve. The Net Realizable Value (NRV) of collateral is adequate to cover the principal and accrued interest of the borrowers with arrears of more than three months and within 12 months, and therefore, accrued interest is recognized as interest income. For the purpose of classification of interest income/expense to BFIs, average rate on loan/deposit to BFIs have been considered.

5.8. Related parties' disclosures

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions and include major shareholders, subsidiary companies, associates, retirement funds, directors and key management personnel and their close family members.

Banking transactions with the related parties are executed substantially on the same terms, including mark-up rates and collateral, as those prevailing at the time for comparable transactions with unrelated parties and do not involve more than a normal risk.

a) Subsidiary

Transactions between the Bank and its subsidiary, Kumari Capital Limited, K.B.L Securities Limited meet the definition of related party as defined under NAS-24 "Related Party Disclosures".

Transactions during the year (Kumari Capital Limited)	2078-79 (Rs.)	2077-78Rs.)
Equity Investment by Kumari Bank Limited on Kumari Capital Ltd.	200,000,000	200,000,000
Deposits held by Kumari Capital Limited at Kumari Bank Ltd.	131,957,923	88,546,34
Interest Expenses incurred by Kumari Bank Limited, which formed part of income of Kumari Capital Limited	2,195,256	237,114
Expenses of Kumari Capital Limited paid by Kumari Bank Ltd, reimbursable	-	-
RTS income of Kumari Capital Limited for the service rendered to Kumari Bank Limited	800,000	800,000
Amount transferred in relation to Dividend Payable of Kumari Bank Limited for subsequent payment to shareholders	-	72,819,301

Transactions during the year (KBL Securities Limited)	2078-79 (Rs.)	2077-78Rs.)
Equity Investment by Kumari Bank Limited on K.B.L Securities Ltd.	-	20,000,000
Deposits held by K.B.L Securities Ltd at Kumari Bank Ltd.	-	20,000,000
Expenses of K.B.L. Securities Limited paid by Kumari Bank Ltd, reimbursable	-	-
Interest Expenses incurred by Kumari Bank Limited, which formed part of income of K.B.L Securities Limited	244,844	-

b) Associates

Associates are an entity over which the investor has significant influence. Where an entity holds 20% or more of the voting power (directly or through subsidiaries) on an investee, it will be presumed the investor has significant influence unless it can be clearly demonstrated that this is not the case. If the holding is less than 20%, the entity will be presumed not to have significant influence unless such influence can be clearly demonstrated. The existence of significant influence by an entity is usually evidenced in one or more of the following ways:

- representation on the board of directors or equivalent governing body of the investee;
- participation in the policy-making process, including participation in decisions about dividends or other distributions;
- material transactions between the entity and the investee;
- interchange of managerial personnel; or
- provision of essential technical information

Transactions between the Bank and its associates also meet the definition of related parties.

The Bank exercise significant influence in the financial and operating policy decisions of any of its investees as at and Asadh 32, 2079 as the bank has representation on the board of directors in case of following investees:

S.N	Associate	Representative From KBL
1	National Microfinance Laghubitta Bittiya Sanstha Limited	Mr. Kshitij Khadka
2	First Microfinance Laghubitta Bittiya Sanstha Limited.	Mr. Ganesh Kumar KC
3	Mero Microfinance Laghubitta Bittiya Sanstha Limited.	Mrs. Sajana Manandhar
4	General Insurance Company Nepal Limited	Mr. Bholanath Dhungana
5	Aviyan Laghubitta Bittiya Sanstha Limited	Mr. Prabin Jha
6	Solar Farm Pvt. Ltd	Mr. Aswin Babu Shrestha

Particulars	Ashad End 2078-79 (Rs.)	Asadh End 2077-78 (Rs.)
National Microfinance Bittiya Sanstha Limited		
Investment in shares-Promoter	20,000,000	20,000,000
First Microfinance Laghu Bittiya Sanstha Limited		
Investment in shares-Promoter	20,414,200	20,414,200
Investment in shares-Ordinary	2,580,396	2,580,396
Mero Micro Finance Bittiya Sanstha Ltd		
Investment in shares- Promoter	37,023,000	37,023,000
General Insurance Co. Ltd		
Investment in shares- Promoter	50,000,000	50,000,000
Aviyan Laghubitta Bittiya Sanstha Ltd		
Investment in shares- Promoter	25,000,000	25,000,000
Solar Farm Pvt. Ltd		
Investment in shares- Promoter	30,000,000	-
Total Investment in Associates	185,017,596	155,017,596

c) Directors and other Key Managerial Personnel (KMP)

Key Management Personnel and their immediate family members are also considered to be related parties for disclosure purpose as per NAS-24 “Related Party Disclosures”.

As per Nepal Financial Reporting Standard (NAS 24) “Related Party Disclosures”, Key Management Personnel are those having authority and responsibility for planning, directing and controlling the activities of the entity. The Bank considers the members of its Board, Chief Executive Officer and all managerial level executives as Key Management Personnel (KMP) of the Bank.

Following is a list of Board of Directors and CEO bearing office at Asadh 32, 2079.

Mr. Amir Pratap J. B. Rana	Chairman
Mr. Krishna Prasad Gyawali	Director
Mr. Mahesh Prasad Pokharel	Director
Mrs. Anuradha Chaudhari	Director
Prof. Dr. Ganesh Prasad Pathak	Director
Mr. Ram Chandra Khanal	Chief Executive Officer

Mr. Ram Chandra Khanal has been appointed as Chief Executive Officer since 27 April 2022.

Compensation to the members of the Board

All members of the Board are non-executive directors and no executive compensation is paid to the directors. Specific non-executive allowances paid to directors are as under:

Board Meeting fees Rs 3,536,000

Other benefits Rs. 655,433

These allowances and benefits are approved by the Annual General Meeting of the Bank.

Compensation to Chief Executive Officer of the Bank

In '000

Nature of Compensation	Total Compensation (Rs.)		
	2078-79		2077-78
	Acting CEO (Anuj Mani Timilsina) till February 2, 2022	CEO (Ram Chandra Khanal)	
Short-term employee benefits	7,864.00	4,325.00	16,808
Employee Bonus	3,992.00	-	4,269
Voluntary retirement payment	18,359.00	-	-
Post employee benefits	3143.00	-	-
Festival Allowances and payment against annual leave	1,928.00	358.00	2,469
Other Allowances	1,212.00	290.00	-
Total	36,498.00	4,973.00	23,546

The compensation to CEO stated is of then Acting CEO Mr. Anuj Mani Timilsina till February 2, 2022 and CEO Ram Chandra Khanal there after till the end of fiscal year.

Compensation to Senior Management Personnel of the Bank

In '000

Nature of Compensation	Total Compensation (Rs.)	
	2078-79	2077-78
Short-term employee benefits	16,164	29,161
Employee Bonus	5,099	10,716
Post employee benefits	15,684	4229
Festival Allowances and payment against annual leave	2,464	4,037
Other Allowances	6,027	2726
Total	45,438	50,869

Senior Management Personnel is represented by employees of AGM level and above

d) Loans and deposits of Directors and other Key Managerial Personnel (KMP); along with Close Family Members (CFMs)

In '000

Particulars	2078-79	2077-78
Loans and Receivables	83,167.77	44,569
Credit Cards	315.73	94
Deposits	13,743.25	14,790

The above figures indicate the details of directors and staffs of AGM level and above and identified close family members of KMPs.

5.9. Additional disclosures of non-consolidated entities

Nepal Financial Reporting Standard (NAS 24) “Disclosure of Interests in Other Entities”, is applicable when an entity has interest in any of the following:

- Subsidiaries
- Joint arrangements (joint operations or joint ventures)
- Associates
- Unconsolidated structured entities

The Bank has already disclosed its interests in subsidiaries and associates in 5.8. Related parties’ disclosures. The Bank does not have any interest in any form of joint arrangements or unconsolidated structured entities as on Asadh 31, 2078 as well as Asadh 32, 2079.

5.10 Events after reporting period

Events after the reporting date are those events, favorable and unfavorable, that occur between the reporting date and the date the Financial Statements are authorized for issue.

The Bank follows NAS-10 “Events after the Reporting Period” to account for and report the events that have occurred after the reporting period.

Adjusting events after reporting period

The Bank has also availed the provision as provided by NRB directive that allows Banks to consider interest recovery made till July 31, 2022 while calculating amount to be transferred to regulatory reserve on account of interest income recognized on accrual basis but not realized till July 16, 2022.

5.11 Non-adjusting events after reporting period

The Board of Directors of the Bank has proposed the distribution of 12.5% of paid up capital as cash dividend amounting NPR 1,838,897,915.77 vide board meeting dated September 30, 2022 for the year ended July 16, 2022. Bonus shares and cash dividend will be paid out of retained earnings. In accordance with Nepal Accounting Standard - NAS 10 (Events after the Reporting Period), above proposed cash dividend has not been recognized as a liability at the year end. The Bank will recognize the same as its liability once the dividend is approved by shareholders.

5.12 Availment of Carve-outs notified by Institute of Chartered Accountants of Nepal

The Institute of Chartered Accountants of Nepal has notified 2 Carve-outs in NFRS which allows alternative treatment. Out of the 2 Carve-outs, the Bank has availed following Carve-outs while preparing its financial statements for FY 2078/79:

- a) Carve-Out: 1 - NFRS 9: Financial Instruments: Recognition and Measurement (Incurred Loss Model to measure the Impairment Loss on Loan and Advances)
 - b) Carve-Out: 2 - NFRS 9: Financial Instruments: Recognition and Measurement (Impracticability to determine transaction cost of all previous years which is the part of effective interest rate); one year extended for implementation.
- a) Carve-Out: 1 - NAS 39: Financial Instruments: Recognition and Measurement (Incurred Loss Model to measure the Impairment Loss on Loan and Advances)**

As per NAS-39, an entity shall assess at the end of each reporting period whether there is any objective evidence that a financial asset 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.

The Carve-out requires Banks to measure impairment loss on loans and advances as the higher amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per paragraph 63 of NAS-39; and shall apply paragraph 63 to measure the impairment loss on financial assets and other assets other than loan and advances. The Bank shall disclose the impairment loss as per the Carve-out and the amount of impairment loss determined as per paragraph 63.

If there is objective evidence that an impairment loss on financial assets measured at amortized cost has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future credit losses that have not been incurred) discounted at the financial asset's original effective interest rate (i.e. the effective interest rate computed at initial recognition). The carrying amount of the asset shall be reduced either directly or through use of an allowance account. The amount of the loss shall be recognized in profit or loss.

The Bank has availed the Carve-out and has accordingly recognized impairment loss on loans and advances as the higher amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per paragraph 63 of NAS-39. The detail of impairment loss on loans and advances are as follows:

Amount (Rs.)

Particulars	2076/77	2077/78	2078/79
Total Loan loss provision as per norms prescribed by Nepal Rastra Bank (NRB Directive No. 2) and circular issued.	2,637,978,332	3,113,258,690	3,925,358,976
Total Impairment as per paragraph 63 of NAS 39	971,079,514	702,768,829	964,942,213

As, Loan loss provision as per norms prescribed by Nepal Rastra Bank is higher, impairment loss on loans and advances is made accordingly.

The Bank has classified total loan loss provision mentioned above into 2 categories viz. Individual Impairment and Collective Impairment. The Bank has classified general loan loss provision as Collective Impairment and specific loan loss provision as Individual Impairment.

b) Carve-out: 2- NAS 39: Financial Instruments: Recognition and Measurement (Impracticability to determine transaction cost of all previous years which is the part of effective interest rate)

As per NAS-39, 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 while calculating the effective interest rate. The calculation includes all fees and points paid or received between parties to the contract that are an integral part of the effective interest rate (see NAS 18 – Revenue).

The Carve-out states that the effective interest rate calculation shall estimate the expected cash flows by considering all the contractual terms of the financial instrument (for example, prepayment, extension, call, and similar options) but shall not consider the expected 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 paragraphs BS.4.1-BS.4.3), transaction costs, and all other premiums or discounts. There is a presumption that the cash flows and the expected life of a group of financial instruments can be estimated reliably. However, in those rare cases when it is not possible to reliably estimate 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). The Bank has availed this Carve-out and opted for the extended time limit for its implementation and has not considered all fees and points paid or received which are impracticable to measure reliably while determining effective interest rate.

5.13 Dividend and Bonus

Bank's BOD meeting held on 30 September 2022 has decided to propose Rs 1,838,897,915.77 (12.50% of the existing paid up capital) as cash dividend (inclusive for tax purpose, if any) from the retained earnings up to FY 2078/79.

5.14 Unpaid Dividend

Total cash dividend proposed, NPR 119,916,698 is still payable to shareholders who have not yet collected. Detail of same is as follows:

Particulars	Amount Rs.
Payable of Kumari Bank Limited	107,386,687
Payable of then Paschimanchal Finance Co. Limited	1,136,846
Payable addition from acquisition of then Deva Bikas Bank Limited	9,632,231
Total Dividend Payable with Kumari Capital Limited	118,155,765

Total Payable in the books of Kumari Bank Limited amounts to Rs. 17,60,933

Particulars	Amount Rs.
Payable of Kumari Bank Limited	876,553
Payable addition from acquisition of then Deva Bikas Bank Limited	169,284
Payable from acquisition of then (Kasthamandap / Kakre Bihar / Mahakali / Paschimanchal Finance)	715,095
Total Dividend Payable in Books of Bank	1,760,933

As per Section 182 (9) of Companies Act, dividend amount not claimed/received by any shareholder even after the expiry of a period of five years after the date of resolution adopted by the company in its general meeting to distribute dividend shall be credited to the investor protection fund to be established under Section 183. With reference to the said requirement bank had transferred Rs. 3,811,259.51 to investor protection fund out of the dividend payable standing related to various prior years in FY 2077/78.

5.15 Provision for staff bonus

Provision for staff bonus has been provided at 10% of net profit before providing for income tax provision. This provision has been made as per Bonus Act 2030.

5.16 Impairment of Goodwill

As per Paragraph 10 of NFRS 36 i.e impairment of asset, irrespective of whether there is any indication of impairment, an entity shall also test goodwill acquired in a business combination for impairment annually.

A cash-generating unit (CGU) to which goodwill has been allocated shall be tested for impairment annually, and whenever there is an indication that the unit may be impaired, by comparing the carrying amount of the unit, including the goodwill, with the recoverable amount of the unit. If the recoverable amount of the unit exceeds the carrying amount of the unit, the goodwill allocated to that unit shall be regarded as not impaired. If the carrying amount of the unit exceeds the recoverable amount of the unit, the entity shall recognize the impairment loss. Since the recoverable amount is higher than carrying amount of the cash generating unit, goodwill allocated is not impaired. The summary of calculation of impairment are stipulated below:

Calculation of recoverable amount of the CGU (value in use)	Amount
Present value of cash flows for years 2080 to 2085	16,561,752,931
Present value of cash flow for terminal year	157,603,334,975
Total recoverable amount	174,165,087,906
Calculation of carrying amount of the CGU:	161,950,478,151
Excess of carrying amount over recoverable amount -> impairment loss	12,214,609,755

5.17 Share Premium

Along with acquisition of then Deva Bikas Bank Limited; goodwill is created amounted to Rs. 88,804,041 which is placed under Share Premium.

5.18 General Reserve

20 percent of the profit after tax is transferred to General Reserves as per Section 44 of Banks and Financial Institutions Act 2073. In FY 2078/79, the Bank has transferred Rs. 515,961,966 to the General Reserve Fund from the current year's profit. The balance in General Reserve Stands at Rs. 3,121,413,179 as at 32nd Ashad 2079.

5.19 Exchange Fluctuation Fund

25 percent of the revaluations gain on foreign exchange is transferred to exchange fluctuation fund as per Section 45 of Banks and Financial Institutions Act 2073. In FY 2078/79, the revaluation gains on foreign exchange amounts to Rs. 23,853,692. Therefore, the Bank has transferred Rs. 6,213,423 to Exchange Fluctuation Fund from the current year profit. The balance in Exchange Fluctuation Fund stands at Rs. 53,455,500 as on Asadh 32, 2079.

5.20 Investment Adjustment Reserve

There is an amount of no investment adjustment reserve as at Balance Sheet date. However for other investment, no adjustment reserve has been created as per the exemption provided by Nepal Rastra Bank Directive 8 and other requirements as per the same directive as stipulated below:

In Rs.

Particulars	Cost Price Rs.	% Reserve	Investment Adjustment Reserve
1. Investment in Shares (unquoted)			
Credit Information Center Limited	1,424,500	Exemption by NRB	-
Nepal Clearing House Limited	5,253,500	Exemption by NRB	-
National Banking Training Institute	1,834,860	Exemption by NRB	-
Kumari Capital Ltd	400,000,000	100% Subsidiary Company	-
Nepal Electronic Payment System Ltd	20,000,000	Exemption by NRB	-
KBL Securities Ltd	20,000,000	100% Subsidiary Company	-
Solar Farm Pvt. Ltd.	30,000,000	Investment made on FY 2077/78	-
Aviyan Laghubitta Bittiya Sanstha Ltd	25,000,000	Listed	-
Total Investment	503,512,860		-

5.21 Interest Capitalization

Following are the loans, on which interest is capitalized to recognize income in accordance with NRB approval. These loans are the project loans, interest on which was capitalized for moratorium period. Detail of such loans and interest recognized in FY 2078/79 is as follows –

Amount in NPR

S.N	Name of client	Type	Capitalized Interest
1	Arun Valley Hydropower Co Ltd	Term Loan	7,486,851.73
2	Bhujung Hydropower Private Limited	Term Loan	11,700,032.99
3	C.G. Cement Industries Palpa P.Ltd.	Term Loan	53,480,332.75
4	KBNR Isuwa Power Limited	Term Loan	20,539,603.02
5	Mewa Developers Pvt Ltd	Term Loan	26,466,594.98
6	Munal And Mayur Resort Pvt Ltd	Term Loan	23,245,931.42
7	Myagdi Hydropower Pvt. Ltd.	Term Loan	3,171,713.93
8	Nilgiri Khola Hydro Power Company Ltd	Term Loan	25,594,783.19
9	Pan Himalayan Energy Pvt Ltd	Term Loan	15,754,484.97
10	Peoples Hydropower Company Pvt Ltd	Term Loan	75,334,103.11
11	Setikhola Hydropower Pvt Ltd	Term Loan	24,484.43
12	Super Madi Hydro Power Ltd	Term Loan	27,481,415.40
13	Swet Ganga Hydropower & Construction Limited	Term Loan	72,147,138.18
14	Tundi Power Company Pvt. Ltd.	Term Loan	5,046,460.64
15	Vision Energy And Power Private Limited	Term Loan	905,679.50

As per the Circular issued by Nepal Rastra Bank dated 2078/5/8, 2/078/79-point number 13, related to interest capitalization; For loans whose prior approval for interest capitalization period is already expired; but considering current scenario, further interest capitalization till Asadh end 2079 is allowed. Above interest capitalization are as per the directive issued by Nepal Rastra Bank, where capital adjustment reserve is not requiring to be created for the same, in F.Y. 2077-78 reserve is created under regulatory reserve amounting to Rs. 3,673,000.00 for Liberty Energy Company Limited whose loan is outstanding and reserve is carried in F.Y. 2078/79.

5.22 Regulatory Reserve

As per NRB, the Bank is required to create regulatory reserve; the details included in the regulatory reserve are as:

Particulars	FY 2077-78	Addition/ (Reversal)	FY 2078-79
Accrued Interest	299,103,356	(29,951,647)	269,151,709
Provision for possible losses on investment	-	8,145,730	8,145,730
Provision on Non-Banking Assets	76,451,073	(3,281,140)	73,169,933
Deferred Tax Asset	-	-	-
Actuarial gain/(loss)	132,480,155	(35,723,508)	96,756,647
Other (Unrealized Fair Value gain)	28,618,978	(28,618,978)	-
Other (Interest Capitalization)	3,673,000	-	3,673,000
Total	540,326,562	(89,429,543)	450,897,019

The addition disclosure of regulatory reserve as directed by NRB are as:

FY	Interest Receivable	Short Loan Loss Provision	Short provision for possible losses on investment	Short Provision on NBA	Goodwill	Gain on Bargain purchase	Actuarial Loss Recognized	Deferred Tax	Other	Total
2074/75	282,804,643	-	9,310,883	134,171,003	-	-	50,883,888	-	-	477,170,417
2075/76	5,316,437	-	7,200,962	(45,748,988)	-	-	62,673,742	77,789,908	-	107,232,061
2076/77	86,282,192	-	17,541,285	(33,174,432)	-	-	(113,557,630)	(67,788,211)	-	(110,696,796)
2077/78	(75,299,916)	-	(34,053,130)	21,203,490	-	-	132,480,155	(10,001,697)	32,291,978	66,620,880
2078/79	(29,951,647)	-	8,145,730	(3,281,140)	-	-	(35,723,508)	-	(28,618,978)	(89,429,544)
Total	269,151,709	-	8,145,730	73,169,933	-	-	96,756,647	-	3,673,000	-

5.23 Fair Value Reserve

Fair value reserve comprises the cumulative net change in the fair value of financial assets measured at fair value with changes in fair value is recognized in other comprehensive income. Gain/ Loss on DE recognition (net of tax) of financial assets measured at fair value through Other Comprehensive Income (OCI) has been recognized directly under equity.

Particulars	Amount (Rs.)
Opening balance as on 1 st Shrawan 2078	159,480,726
Movement in Fair Value Reserve net of taxation	(167,626,456)
Closing balance as on 32 nd Asadh 2079	(8,145,731)

5.24 Actuarial Gain/ Loss Reserve

Actuarial gain or loss Reserve includes gain loss resulting from changes in actuarial assumptions used to value employee obligations.

Particulars	Amount (Rs.)
Opening balance as on 1 st Shrawan 2078	(107,901,019)
Actuarial Gain during the year	11,144,372
Closing balance as on 32 nd Asadh 2079	(96,756,646)

5.25 Other Reserves

a. CSR Reserves

As per NRB circular, the Bank has to transfer 1% of current year's profit to CSR fund. The Bank has transferred Rs 25,798,098 to CSR Fund from net profit of FY 078/79. As of Balance Sheet date, the Bank's CSR fund stands at Rs 25,798,098.

Particulars	Amount (Rs.)
Opening balance as on 1 st Shrawan 2078 (A)	-
1% of Net profit for FY 2078/79 to be transferred to CSR Fund (B)	25,798,098
CSR expenses incurred out of CSR Fund in FY 2078-79 (D)	-
Closing balance as on 32 nd Asadh 2079 (A+B+C-D)	25,798,098

The bank has made expenditure in the following head of expenditure in below mentioned province:

Province	Education	Environment	Health	Heritage	Sports	Miscellaneous	Total
Province 1	50,000		10,000	20,000		21,001	101,001
Province 2	240,000						240,000
Bagmati	2,084,657	720,000	2,314,241	140,850	1,525,000	200,000	6,984,749
Gandaki	327,200		35,000	10,000		115,500	487,700
Lumbini	403,916	21,200	10,000		150,000	105,629	690,745
Karnali	320,625		500,000			178,402	999,027
Sudurpaschim	184,298	495,065				47,304	726,667
Total	3,610,696	1,236,265	2,869,241	170,850	1,675,000	667,836	10,229,888

b. Capital Adjustment Reserve

Capital Adjustment Reserve is created on interest income recognized by capitalizing interest income for the loans provided under National Priority after approval for such capitalization from Nepal Rastra Bank. The total capital adjustment reserve created in the FY 2075-76 is carried forward in the current year, while no addition to the capital adjustment reserve is required to be created as per NRB directive.

Financial Year	Name of Borrower	Capital Adjustment Reserve Amount
2071/72	Electrocom and Research Center P Ltd	2,990,173
2072/73	Electrocom and Research Center P Ltd	14,936,857
2072/73	Nepal Health Care Co-operative Limited	4,007,609
2073/74	Nepal Health Care Co-operative Limited	8,559,593
Total Amount		30,494,232

c. Debenture Redemption Reserve

Debenture Redemption Reserve of NPR 666,666,667 has been created against the subordinated debt issued amounting to NPR. 3 Billion, which have maturity period of 10 years and the redemption reserve is created not considering first and final year of the debenture. The debenture was issued on 19th Magh 2076. Thus, total debenture issued is spread over 9 years to determine the annual reserve creation for the debenture.

d. Assets Revaluation Reserve

Assets Revaluation Reserve of NPR 619,419,000 has been created as the fair value adjustment of net assets acquired on business combination.

5.26 Summary of Loans and Advances Disbursed, Recovered and Principal & Interest Written-off (except for Staff Loans and advances and interest accrued)

The loan and advances disbursed, recovered and written off during the year is given below:

(Rs in million)

Particulars	Amount
Opening Loans and Advances	143,772
Loans and Advances disbursed during the year	43,245
Loans and Advances recovered during the year	27,573
Loans and Advances written off during the year	-
Closing Loans and Advances	159,444
Interest written off	-

5.27 Weighted Average Interest Rate Spread

Particulars	Rate (%)
Average Rate of return from loans and advances and investment	9.62
Average Rate of interest on deposits & borrowings	6.71
Net Spread	2.91

5.28 Summary of Concentration of exposure

No balance sheet and off balance sheet transaction have been highly concentrated to a single person, firm, organization or to a particular sector. Detail of highest exposure to a single person or organization is as follows:

NPR In Million

Particulars	Total Exposure	Maximum concentration to a single customer	
		Amount	%
Loans & Advances	159,444	1,974	1.24%
Deposits	182,962	9,006	4.92%
Off Balance Sheet Items	21,431	1,300	6.06%

5.29 Other Additional disclosure

Particulars	During FY 2078/79	
	No. of Customers	Amount (NRs.)
Refinance Loan	200	1,345,585,620

Particulars	During FY 2078/79	
	No. of Customers	Amount (NRs.)
Subsidized Loan	2,900	5,584,045,788

5.30 Summary of Changes in deposit during the year

Growth in deposits during the year is given below:

NPR In Million

Particulars	This Year (Rs.)	Last Year (Rs)	Changes in amount
1) Current Deposit	13,360.20	23,924.78	(10,564.58)
a) Local Currency	13,231.34	23,815.20	(10,583.86)
b) Foreign Currency	128.86	109.58	19.28
2) Saving Deposit	34,891.97	40,654.87	(5,762.90)
a) Local Currency	34,720.56	40,476.58	(5,756.02)
b) Foreign Currency	171.40	178.29	(6.89)
3) Fixed Deposit	118,547.96	80,461.38	38,086.58
a) Local Currency	115,416.54	75,627.40	39,789.14
b) Foreign Currency	3,131.41	4,833.98	(1,702.57)

4) Call Deposit	14,715.58	10,677.68	4,037.90
a) Local Currency	13,842.21	10,539.34	3,302.87
b) Foreign Currency	873.37	138.33	735.04
5) Margin Deposit	1,446.49	1,459.14	(12.65)
a) Local Currency	1,446.49	1,459.14	(12.65)
b) Foreign Currency	-	-	-
Total Deposit	182,962.19	157,177.86	25,784.33

5.31 Classification of Assets and Liabilities based on Maturity

NPR in Million

S.N.	Particulars	1-90 Days	91-180 Days	181-270 Days	271-365 Days	Over 1 Year	Total Amount
Assets							
1	Cash Balance	5,731	-	-	-	-	5,731
2	Balance with Banks & FIs	74,29	-	-	-	-	74,29
3	Investment in Foreign Banks	3,121	-	-	-	-	3,121
4	Call Money	-	-	-	-	-	-
5	Government Securities	1,453	497	-	4,410	1,453	2,089
6	Nepal Rastra Bank Bonds	-	-	-	-	-	-
7	Inter Bank & FI Lending	8,257	-	-	-	-	8,257
8	Loans & Advances	47,801	19,894	12,405	6,500	72,844	159,444
9	Interest Receivable	1,248	8	0.2	6	192	1,454
10	Reverse Repo	-	-	-	-	-	-
11	Receivables from other Institutions under Commitment	-	-	-	-	-	-
12	Payment to be made for facilities under s.no 20,21 & 22	7,574	1,188	1,070	1,408	4,098	15,338
13	Others	3,963	1,321	1,321	1,321	4,118	12,045
	Total Assets (A)	86,579	26,028	14,796	13,645	95,782	236,831
Liabilities							
14	Current Deposits	4,442	1,481	1,481	1,481	5,923	14,807
15	Saving Deposits	12,402	2,480	2,480	2,480	29,765	49,608
16	Fixed Deposits	44,449	27,703	17,837	12,340	16,220	118,548
17	Debentures	-	-	-	-	3,000	3,000
18	Borrowings:	5,008	1,619	1,730	125	-	8,481
	(a) Call/Short Notice	-	-	-	-	-	4,650
	(b) Inter-bank/Financial Institutions	-	-	-	-	-	358
	(c) Refinance	-	1,346	-	-	-	1,346
	(d) Others	-	-	-	-	-	-
19	Other Liabilities and Provisions	60	9	9	9	-	88

	(a) Sundry Creditors	-	-	-	-	-	-
	(b) Bills Payable	9	3	3	3	-	18
	(c) Interest Payable	2	22	-	-	-	24
	(d) Provisions	-	-	-	-	-	-
	(e) Others	0.9	0.3	0.3	0.3	-	2
20	Payable to other institutions under Commitment	17	-	-	-	-	17
21	Unutilized Approved Facilities	108	153	153	153	153	720
22	Letter of Credit/Guarantee (Net of Margin)	1,080	1,697	1,528	1,960	4,877	20,865
23	Repo	-	-	-	-	-	-
24	Payment to be made for facilities under S.No 11	-	-	-	-	-	-
25	Others	1,793	598	598	598	-	3,586
	Total Liabilities (B)	74,025	35,482	24,080	19,015	59,937	212,539
	Net Financial Assets (A-B)	12,554	(12,575)	(9,284)	(5,370)	35,845	21,171
	Cumulative Net Financial Assets	28,028	(211)	(9305)	(14,674)	21,171	-

5.32 Reconciliation Status

The Bank reconciles inter branch transactions and other agency accounts regularly. The difference has been identified, reviewed and reconciled and it has been or will be adjusted in due course of business.

Rs. in '000

Reconciliation status	Ledger Credit	Statement Credit	Ledger Debit	Statement Debit
Less than 1 Month	137,872.41	83,967.27	132,411.85	82,974.18
More than 1 Month To Less than 3 Months	702.90	66.78	-	-
More than 3 Months To Less than 9 Months	-	67.22	-	-
More than 9 Months	-	-	-	-
Total	138,575.31	84,101.27	132,411.85	82,974.18

5.33 Details of Software Application (Intangible Assets)

Amount in NPR

Net Opening Balance	Net Additions during the year	Amortization during the year	Net Closing Balance
108,769,320	4,473,155	40,605,224	72,637,251

5.34 Capital Work in Progress (WIP)

Fixed assets under construction i.e. construction of corporate office of the bank incurred cost for soil testing work at Naxal Site. As of the balance sheet date, the carrying amount of Capital WIP is NPR. 261,369. As the assets is not ready for use are shown as capital work in progress.

5.35 Disclosure of Actuarial Valuation of Gratuity

Gratuity Liability of the bank is governed based on Bank's Employee Service by law. Liability/ Asset pertaining to gratuity liability of bank has been assessed through actuarial valuation and has been recognized on liabilities/ asset as on year end, which governs overall liability of the bank in relation to the Gratuity expenses. Details related to actuarial valuation is as mentioned below:

Particulars	2078-79 Amount (NPR)
Change in Present Value Obligations	
PV of Obligation at beginning of the year	560,774,634
Interest Cost	47,574,499
Current Service Cost	85,398,601
Benefit paid	(19,614,157)
Past Service Cost	-
Actuarial (Gain)/ Loss	(15,920,532)
Liability at the end of the year	658,213,045
Change in Fair Value of Plan Assets	
Fair Value of Plan Asset at Beginning of the Year	465,123,357
Contribution by Employer	283,613,665
Benefit paid	(19,614,157)
Actuarial (Gain)/ Loss on Plan Assets	-
Fair Value of Plan Asset at End of the Year	729,122,865
Amount Recognized in Statement of Financial Position	
Present Value of Obligations at Year End	658,213,045
Fair Value of Plan Assets at Year End	729,122,865
Funded Status-(Surplus)/Deficit	(70,909,820)
Unrecognized Actuarial (Gain)/Loss at Year End	
Unrecognized Past Service Cost	
Net (Asset)/Liability Recognized in Balance Sheet	(70,909,820)

5.36 Disclosure of Actuarial Valuation of Leave Liability

Leave Liability of the bank is governed based on Bank's Employee Service Bylaw i.e. on the basis of the number of days' staffs are entitled to. Leave encashment during the year (leave balances in excess of accumulated balances). For accumulated leave, bank's policy states for accumulation of total 150 days leave (90 days' annual leave and 60 days' medical leave), payable on gross salary of the staff on the date of encashment. Thus the liability of the bank is provisioned as per the latest staff remuneration for the leave accumulated. Liability pertaining to leave liability of bank has been assessed through actuarial valuation and has been recognized on liabilities/ asset as on year end, which governs overall liability of the bank in relation to the Leave expenses. Details related to actuarial valuation is as mentioned below:

Particulars	2078-79 Amount (NPR)
Change in Present value of Benefit Obligation during the Period	
Defined Benefit Obligation, Beginning of Period	238,013,522
Current Service Cost	56,235,209
Interest Cost	20,602,208
Actuarial (Gains)/Losses	(40,702,244)
Actual Benefits Paid	(18,200,199)
Defined Benefit Obligation, End of Period	255,948,496
Current / Non-Current Bifurcation	
Current Liability	41,567,435
Non-Current Liability	214,381,061
Liability/(Asset) Recognized in the Balance Sheet	255,948,496
Amount Recognized in Statement of Profit & Loss	
Current Service Cost	56,235,209
Interest Cost	20,602,208
Expected Return on Plan Assets	-
Past Service Cost	-
Net Actuarial Losses/(Gains)	(40,702,244)
Total Expense/(Income) included in "Employee Benefit Expense"	36,135,173

5.37 Operating Lease recognized as per NFRS 16

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

After the commencement date, a lessee shall measure the lease liability by:

- Increasing the carrying amount to reflect interest on the lease liability;
- Reducing the carrying amount to reflect the lease payments made; and
- Re-measuring the carrying amount to reflect any reassessment or lease modifications to reflect revised in-substance fixed lease payments

For the first time adoption of lease, the effect is recognized and restated from previous years as:

Particulars	2078-79
Right of Use Asset	1,874,428,453
Lease Liability	1,853,386,150
Right of Use Asset Depreciation	242,588,302
Interest Expense	60,088,838
Total Lease Expenses	302,677,139

5.38 Disclosure of Non-Banking Assets

As at Asadh 32, 2079, Non-Banking Assets assumed by Bank are as follows:

Name of Borrower/Party	Date of assuming of Non-Banking Assets	Total Non-Banking Assets (Rs.)
Rajkumar Tamang	27-Jun-18	5,890,530
Shree Ajima Grocery	28-Jun-18	51,840
Manakamana Diagnostic & Imaging Center	28-Jun-18	10,086,674
Bhagwan Basnet and Bhagwan tiles & Sanitary	15-Jul-20	6,619,708
Kamachya Store	15-Jul-20	3,618,324
Shree Madhav Nabajiwan Sanjibini	8-Dec-20	1,527,104
Meera fancy Store	29-Mar-21	25,215,000
Malika Traders and Order suppliers	5-Aug-21	2,549,001
World Export And Import Pvt Ltd	29-Aug-21	34,185,416
Saroj Bahadur Sonar	7-Dec-21	3,179,000
Rugu Bina Kumari Singh	31-Mar-22	2,389,169
Ram Chandra Thapa	2-Jun-22	1,865,129
Pa. Ra. Ra. Chaulagain Bastralaya	12-Jul-22	2,647,744
City Center Hospital Pvt. Ltd.	8-May-18	16,318,113
TOTAL		116,142,751

Non-Banking assets (NBA) as disclosed above is reported under Investment Property. Land located at Gaidakot, in the name of bank which that does not meet the criteria of recognition of Property plant and Equipment under NAS 16 costing NPR 51,00,750 has been classified under Investment property, whose fair value is recognized as Rs. 28,349,243.

5.39 Fair Value Disclosure

Level 1 and Level 2 Valuation has been used for Fair Valuation of Financial Assets, the details of which are mentioned below:

Particulars	Amount (NPR)
Level 1	1,322,749,419
Ajod Insurance Limited (AIL)	5,584,768
Api Power Company Ltd. (API)	489
Butwal Power Co. Ltd. (BPCL)	322
Everest Insurance Co.Ltd. (Promoter) EICPO	832,187
Everest Insurance Co.Ltd. (EIC)	500
Forward Microfinance Laghubitta Bittiya Sanstha Limited (FORWAD)	2,385
Himalayan General Insurance Co.Ltd. (HGI)	3,640
Life Insurance Co. Nepal (LICN)	13,284,020
Lumbini General Insurance Company Limited-Promoter (LGILPO)	40,476,997
Mero Microfinance Laghubitta Bittiya Sanstha Limited (MERO)	1,694

Neco Insurance (NIL)	4,130,688
Nepal Life Insurance Co. Ltd. (NLIC)	747
Nerude Laghubita Bikas Bank Limited (NLBBL)	115,280
Ngadi Group Power Limited (NGPL)	297
Prabhu Insurance Limited (PRIN)	239,680
Siddhartha Insurance Ltd. (SIL)	72,856
Surya Life Insurance Company Limited (SLICL)	387
Synergy Power Development Limited (SPDL)	335
National Microfinance Bittiya Sanstha Ltd. (NMFBS)	3,870
Citizens Mutual Fund (CMF-I)	23,931,600
Citizens Mutual Fund-II (CMF-II)	7,084,000
Global IME Sammunat Scheme-1 (GIMES1)	32,717,450
Kumari Dhanabridhhi Yojana (KDBY)	183,760,890
Kumari Equity Fund (KEF)	151,050,000
Laxmi Equity Fund (LEMF)	28,638,443
Laxmi Unnati Kosh (LUK)	19,120,000
Mega Mutual Fund 1 (MMF1)	3,486,357
Nabil Balanced Fund II (NBF II)	77,616,000
Nabil Equity Fund (NEF)	30,342,150
NIBL Pragati Fund (NIBL PF)	31,685,845
NIBL Samriddhi Fund- II (NIBSF2)	30,721,824
NIC ASIA Balanced Fund (NICBF)	17,914,082
NIC Asia Growth Fund (NICGF)	54,210,185
NMB 50	82,585,091
NMB Hybrid Fund L (NMBHF1)	41,058,685
Prabhu Select Fund (PSF)	14,108,345
RBB Mutual Fund -1 (RMF1)	37,006,646
Sanima Equity Fund (SAEF)	80,365,163
Sanima Large Cap Fund (SLCF)	23,300,000
Siddhartha Equity Fund (SEF)	55,779,951
Siddhartha Investment Growth Scheme 2 (SIGS2)	63,357,874
Sunrise Blue Chip Fund (SBCF)	17,480,000
Sunrise First Mutual Fund (SFMF)	57,963,565
NIBL Sahabhagita Fund (NIBLSF) - open ended	29,303,749

NIC Asia Select 30 Index Fund (NICSF)	26,310,000
NIC Asia Dynamic Debt Fund (NICADF)	7,100,382
Avasar Equity	30,000,000
Level 2	133,598,548
Credit Information Centre Limited	70,178,664
Nepal Clearing House Limited	22,205,957
Nepal Electronic Payment System Limited	34,358,468
National Banking Training Institute	6,855,459
Grand Total	1,456,347,967

5.40 Financial Asset at fair value gain through profit and loss

As per Clause 3(1) of Unified Directives 2078, Banks and Financial Institution should invest in entity who have issued public share and is listed in stock exchange for the term exceeding on year or more. In no case bank should involve in short term trading activities. The financial asset that are held for trading by the bank in previous financial year has been reclassified to share held to maturity.

5.41 COVID Loans

Particulars	FY 2078/79
	Amount (NRs.)
COVID Management Loan	118,297,784
Rescheduled Loans	3,828,096,349

5.42 Premium Refund

As per direction of Nepal Rastra Bank, the bank has made provision amounting to Rs. 20 crores for refund of the premium in current fiscal year.

5.43 Loan to Daniel Trading Pvt. Ltd

As per NRB inspection report in relation to the case of fraudulent activities in the loan extended to Daniel Trading Pvt. Ltd, bank has taken appropriate steps to fully cover the loan amount with the collateral. The initial loan amount was Rs. 19 crores, which with extensive recovery action is now brought down to Rs. 17 crores. The loan is kept under bad category, and the fraudulent case is under judicial proceeding.

5.44 Shareholders Details

Number of Shareholders of Kumari Bank Limited are as follows:

Particulars	Ashad 2079
Number of Promoter Shareholder	1,271
Number of Public Shareholder	185,795

5.45 Rounding off and Comparative Figures

The previous year figure of derivative financial instrument is netted off. Figures are rounded to nearest rupees.



बाँड्न योग्य नाफा/नोक्सानको तालिका

नेपाल राष्ट्र बैंकको नियमावली बमोजिम

विवरण	आ.व. २०७८/७९	आ.व. २०७७/७८
ओपनिङ्ग कमाई	९५,१७४,३४७	-
नाफा नोक्सान विवरण अनुसार खुद नाफा/नोक्सान	२,५७९,८०९,८३२	१,९७०,७३०,१५७
बाँड्नुपर्ने :		
१. जगेडा कोष	(५१५,९६९,९६६)	(३९४,१४६,०३९)
२. सटही घटवढ कोष	(६,२१३,४२३)	(२९७,९८७)
३. पुँजी फिर्ता कोष	(३३३,३३३,३३३)	(३३३,३३३,३३४)
४. संस्थागत सामाजिक उत्तरदायित्व कोष	(२५,७९८,०९८)	(९६५,२४३)
५. कर्मचारी तालिम कोष	(१६,३१९,८८४)	-
६. अन्य	-	-
- लगानी समायोजन कोष	-	१,८००,०००
- अन्य कोष		२२,३७०,५८३
नियमनकारी समायोजन अधिको नाफा/नोक्सान	१,६८२,१८३,१२७	१,२६६,१५८,१४५
नियमनकारी समायोजन :		
१. व्याज वक्यौता (-)/अघिल्लो व्याज वक्यौता प्राप्ति (+)	२९,९५१,६४७	७५,२९९,९१६
२. कम कर्जा नोक्सानी व्यवस्थाको (-)/फिर्ता (+)	-	-
३. कम लगानीमा संभावित नोक्सानी व्यवस्थाको (-)/फिर्ता(+)	(८,१४५,७३०)	३४,०५३,१३०
४. कम गैर बैकिङ्ग सम्पतिको नोक्सानी व्यवस्थाको (-)/फिर्ता(+)	३,२८१,१४०	(२१,२०३,४९०)
५. स्थगन कर सम्पति लेखांकन (-)/फिर्ता(+)	-	१०,००१,६९७
६. ख्याती लेखांकन (-)/ ख्यातीमा हानी फिर्ता(+)	-	-
७. मोलतोल खरिद (Bargain Purchase) मा लाभ लेखांकन(-)/फिर्ता(+)	-	-
८. बिमाङ्किक (Actuarial) घाटाको लेखांकन (-)/फिर्ता(+)	३५,७२३,५०८	(१३२,४८०,१५५)
९. अन्य (+/-) जगेडा लगानी समायोजन		-
१०. अन्य (+/-) उचित मूल्य लाभ	२८,६१८,९७८	(२८,६१८,९७८)
११. अन्य (+/-) ब्याज पुँजीकरण	-	(३,६७३,०००)
बाँड्न योग्य नाफा/नोक्सान	१,८६६,७८७,०१७	१,१९९,५३७,२६५

KUMARI BANK LIMITED
Comparison Unaudited and Audited Financial Statements as of FY 2078/79

Statement of Financial Position	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for variance
			In amount	In %	
Assets					
Cash and Cash Equivalents	17,611,221,553	17,609,892,391	(1,329,162)	-0.01%	Reclassification of Cash and Cash Equivalents
Due from Nepal Rastra Bank	5,473,992,720	5,475,310,681	1,317,962	0.02%	Reclassification of Cash and Cash Equivalents
Placement with Bank and Financial Institutions	1,945,942,959	1,949,476,858	3,533,899	0.18%	Reclassification of Placements
Derivative Financial Instruments	-	-	-	-	
Other Trading Assets	-	-	-	0.00%	
Loans and Advances to BFIs	5,846,262,217	5,846,262,217	-	0.00%	
Loans and Advances to Customers	153,369,812,601	152,562,929,781	(806,882,820)	-0.53%	Due to Change in Loan Loss Provision and reclassification, Staff Loan Calculation as per NFRS
Investment Securities	22,806,827,861	22,815,085,583	8,257,722	0.04%	Due to consideration of Net Assets Value (NAV) for fair valuation of Mutual funds.
Current Tax Assets	338,614,688	454,701,292	116,086,604	34.28%	Due to Taxable Income calculation as per Income Tax Act.
Investment in Subsidiaries	420,000,000	420,000,000	-	0.00%	
Investment in Associates	185,017,596	185,017,596	-	0.00%	
Investment Property	144,491,994	144,491,994	-	0.00%	
Property and Equipment	1,179,928,661	1,179,754,479	(174,182)	-0.01%	Due to adjustments of depreciation
Goodwill and Intangible Assets	161,441,291	161,441,291	-	0.00%	Due to adjustments related to assets write off.
Deferred Tax Assets	-	-	-	-	
Other Assets	1,313,991,876	3,304,074,229	1,990,082,353	151.45%	Reclassification of Other Assets and Addition of NFRS 9 i.e. Lease
Total Assets	210,797,546,017	212,108,438,392	1,310,892,375	0.62%	
Liabilities					
Due to Bank and Financial Institutions	6,194,529,106	6,194,529,106	-	0.00%	
Due to Nepal Rastra Bank	1,345,585,620	1,345,585,620	-	0.00%	
Derivative Financial Instruments	152,433,555	39,334,195	(113,099,359)	0.00%	Reclassification of financial instruments
Deposits from Customers	176,767,665,556	176,767,665,556	0	0.00%	
Borrowings	-	-	-	0.00%	
Current Tax Liabilities	-	-	-	0.00%	
Provisions	2,500,000	2,500,000	-	0.00%	Due to reclassification of provision under accounts payable
Deferred Tax Liabilities	107,691,816	75,208,206	(32,483,609)	0.00%	Due to Calculation of Deffered tax
Other Liabilities	2,045,338,488	3,685,702,222	1,640,363,734	80.20%	Due to adjustment related to gratuity as per actuarial valuation report and other reclassification and offsetting.
Debt Securities Issued	2,995,623,137	2,995,797,489	174,352	0.00%	Adjustments
Subordinated Liabilities	-	-	-	0.00%	
Total Liabilities	189,611,367,278	191,106,322,395	1,494,955,118	0.79%	
Equity					
Share Capital	14,711,183,326	14,711,183,326	-	0.00%	
Share Premium	88,804,041	88,804,041	-	-	
Retained Earnings	1,773,917,680	1,872,567,427	98,649,747	5.56%	Impact of Changes in Statement of Profit or Loss

Reserves	4,612,273,693	4,329,561,203	(282,712,490)	-6.13%	Impact of Changes in Statement of Profit or Loss
Total Equity Attributable to Equity Holders	21,186,178,740	21,002,115,997	(184,062,743)	-0.87%	Impact of Changes in Statement of Profit or Loss
Non Controlling Interest	-	-	-	0.00%	
Total Equity	21,186,178,740	21,002,115,997	(184,062,743)	-0.87%	Impact of Changes in Statement of Profit or Loss
Total Liabilities and Equity	210,797,546,017	212,108,438,392	1,310,892,375	0.62%	Impact of Changes in Statement of Profit or Loss
Interest income	18,518,543,000	18,355,159,241	(163,383,758)	-0.9%	Due to recognition of interest income and amortisation related to prepaid staff cost.
Interest expense	12,137,818,892	12,137,993,244	174,352	0.0%	Due to Impact of NFRS Interest expense of Debenture
Net interest income	6,380,724,107	6,217,165,997	(163,558,110)	-2.6%	
Fee and commission income	962,316,043	962,856,296	540,253	0.1%	Income Adjustments
Fee and commission expense	143,513,346	144,683,738	1,170,392	0.8%	Reclassification of expenses pertaining to the year
Net fee and commission income	818,802,697	818,172,558	(630,139)	-0.1%	
Net interest, fee and commission Income	7,199,526,804	7,035,338,555	(164,188,249)	-2.3%	
Net trading income	379,883,986	377,867,068	(2,016,918)	-0.5%	Reclassification of FVTPL to FVOCI
Other operating income	545,549,380	527,950,068	(17,599,312)	-3.2%	Previous year NFRS Rent Payable reverse
Total operating income	8,124,960,171	7,941,155,691	(183,804,480)	-2.3%	
Impairment charge/ (reversal) for Loans and other losses	562,225,062	812,100,287	249,875,225	44.4%	Changes in the Loan Loss provision in line with circular issued and after audit remarks
Net operating income	7,562,735,109	7,129,055,404	(433,679,705)	-5.7%	
Operating expense			-	0.0%	
Personnel expenses	2,341,466,329	2,332,987,934	(8,478,395)	-0.4%	Bonus changes and expenses reclassification
Other operating expenses	940,667,588	683,386,361	(257,281,227)	-27.4%	Reversal of NFRS rent
Depreciation & Amortization	292,442,985	535,205,469	242,762,484	83.0%	Adjustment of Depreciation on Right of use of Asset as per NFRS 9
Operating Profit	3,988,158,207	3,577,475,641	(410,682,566)	-10.3%	
Non operating income	18,262,897	18,320,846	57,949	0.3%	Reclassification of non operating income
Non operating expense	31,949	1,981,949	1,950,000	6103.5%	Reclassification of non operating expense
Profit before income tax	4,006,389,155	3,593,814,538	(412,574,617)	-10.3%	
Income tax expense	1,171,155,100	1,014,004,706	(157,150,393)	-13.4%	
Current Tax	1,145,509,337	1,029,422,733	(116,086,604)	-10.1%	Due to Taxable Income calculation as per Income Tax Act.
Deferred Tax	25,645,763	(15,418,027)	(41,063,790)	-160.1%	Due to Taxable Income calculation as per Income Tax Act.
Profit/(loss) for the period	2,835,234,056	2,579,809,832	(255,424,224)	-9.0%	Due to above factors
Statement of Comprehensive Income					
Profit/(loss) for the period	2,835,234,056	2,579,809,832	(255,424,224)	-9.01%	
Other Comprehensive Income	(170,722,100)	(150,701,679)	20,020,421	-11.73%	Due to Change in FVTPL to Oci
Total Comprehensive Income for the period	2,664,511,956	2,429,108,153	(235,403,802)	-8.83%	
Basic earnings per share	19.27	17.54	(1.74)	-9.01%	
Diluted earnings per share	19.27	17.54	(1.74)	-9.01%	
Profit attributable to:			-		
Equity holders of the Bank	2,664,511,956	2,429,108,153	(235,403,802)	-8.83%	
Non-controlling interest		-	-	0.00%	

Interim Financial Statements of the FY 2078/79
Condensed Consolidated Statement of Financial Position
As at Fourth Quarter (16th July 2022) of the Fiscal Year 2021/22

Amount in NPR

Particulars	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending	This Quarter Ending	Immediate Previous Year Ending
Assets				
Cash and Cash Equivalents	17,614,124,823	7,591,048,102	17,611,221,553	7,580,241,082
Due from Nepal Rastra Bank	5,473,992,720	8,486,453,288	5,473,992,720	8,486,453,288
Placement with Bank and Financial Institutions	1,945,942,959	4,840,711,695	1,945,942,959	4,840,711,695
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to BFIs	5,846,262,217	5,123,681,172	5,846,262,217	5,123,681,172
Loans and Advances to Customers	153,369,812,601	137,897,925,002	153,369,812,601	137,897,925,002
Investment Securities	23,188,421,712	22,875,627,748	22,806,827,861	22,697,941,963
Current Tax Assets	345,164,953	257,142,529	338,614,688	257,142,529
Investment in Subsidiaries	-	-	420,000,000	220,000,000
Investment in Associates	514,550,183	369,233,513	185,017,596	155,017,596
Investment Property	144,491,994	128,112,878	144,491,994	128,112,878
Property and Equipment	1,194,671,653	1,269,227,483	1,179,928,661	1,258,559,299
Goodwill and Intangible Assets	163,212,113	198,985,021	161,441,291	197,573,361
Deferred Tax Assets	-	-	-	-
Other Assets	1,330,826,564	955,962,980	1,313,991,876	939,456,215
Total Assets	211,131,474,491	189,994,111,410	210,797,546,017	189,782,816,080
Liabilities				
Due to Bank and Financial Institutions	6,042,498,463	14,623,378,395	6,194,529,106	14,731,924,737
Due to Nepal Rastra Bank	1,345,585,620	5,088,973,668	1,345,585,620	5,088,973,668
Derivative Financial Instruments	152,433,555	3,267,738	152,433,555	3,267,738
Deposits from Customers	176,767,665,556	145,838,231,009	176,767,665,556	145,838,231,009
Borrowings	-	-	-	-
Current Tax Liabilities	-	-	-	-
Provisions	2,500,000	2,334,810	2,500,000	2,334,810
Deferred Tax Liabilities	108,346,980	146,241,319	107,691,816	145,625,275
Other Liabilities	2,174,199,641	2,166,943,538	2,045,338,488	2,084,796,958
Debt Securities Issued	2,995,623,137	2,995,439,829	2,995,623,137	2,995,439,826
Subordinated Liabilities	-	-	-	-
Total Liabilities	189,588,852,952	170,864,810,307	189,611,367,278	170,890,594,021
Equity				
Share Capital	14,711,183,326	13,878,474,836	14,711,183,326	13,878,474,836
Share Premium	88,804,041	88,804,041	88,804,041	88,804,041
Retained Earnings	2,099,716,780	1,480,948,035	1,748,917,680	1,247,097,056
Reserves	4,642,917,392	3,681,074,192	4,637,273,693	3,677,846,125
Total Equity Attributable to Equity Holders	21,542,621,539	19,129,301,103	21,186,178,740	18,892,222,058
Non Controlling Interest	-	-	-	-
Total Equity	21,542,621,539	19,129,301,103	21,186,178,740	18,892,222,058
Total Liabilities and Equity	211,131,474,491	189,994,111,410	210,797,546,017	189,782,816,080

**Condensed Consolidated Statement of Profit or Loss
For the Fourth Quarter Ended (16 July 2022) of the Fiscal Year 2021/22**

Amount in NPR

Particulars	Group			Bank		
	Current Year		Upto this Quarter (YTD)	Previous Year		Upto this Quarter (YTD)
	This Quarter	Previous Year This Quarter		This Quarter	Previous Year This Quarter	
Interest income	5,700,131,836	18,552,963,364	12,793,002,002	5,688,183,245	18,518,543,000	12,776,387,133
Interest expense	3,732,388,715	12,137,804,441	7,698,859,070	3,732,388,715	12,137,818,892	7,698,873,522
Net interest income	1,967,743,121	6,415,158,923	5,094,142,931	1,955,794,530	6,380,724,107	5,077,513,611
Fee and commission income	299,622,006	962,316,043	822,620,181	299,622,006	962,316,043	822,620,181
Fee and commission expense	87,725,256	143,513,346	38,901,965	87,725,256	143,513,346	38,901,965
Net fee and commission income	211,896,750	818,802,697	783,718,216	211,896,750	818,802,697	783,718,216
Net interest, fee and commission Income	2,179,639,871	7,233,961,620	5,877,861,148	2,167,691,280	7,199,526,804	5,861,231,827
Net trading income	78,981,062	379,883,986	420,833,394	78,981,062	379,883,986	420,833,394
Other operating income	251,037,436	694,565,301	514,374,560	211,590,471	545,549,380	390,328,416
Total operating income	2,509,658,369	8,308,410,907	6,813,069,102	2,458,262,813	8,124,960,171	6,672,393,638
Impairment charge/ (reversal) for Loans and other losses	302,636,044	562,225,062	475,280,357	302,636,044	562,225,062	475,280,357
Net operating income	2,207,022,325	7,746,185,845	6,337,788,745	2,155,626,769	7,562,735,109	6,197,113,281
Operating expense						
Personnel expenses	389,991,056	2,360,218,480	2,037,803,896	385,212,992	2,341,466,329	2,023,918,383
Other operating expenses	283,938,000	956,278,989	897,319,029	279,643,812	940,667,588	884,098,269
Depreciation & Amortization	80,024,286	294,549,297	284,533,640	79,423,121	292,442,985	283,304,555
Operating Profit	1,453,068,983	4,135,139,079	3,118,132,181	1,411,346,844	3,988,158,207	3,005,792,073
Non operating income	5,646,326	18,262,897	33,895,859	5,646,326	18,262,897	33,895,859
Non operating expense	27,399	31,949	290,729	27,399	31,949	290,729
Profit before income tax	1,458,687,910	4,153,370,027	3,151,737,310	1,416,965,771	4,006,389,155	3,039,397,203
Income tax expense	387,483,809	1,180,772,218	1,077,337,646	384,503,283	1,171,155,100	1,068,667,046
Current Tax	361,798,926	1,155,087,335	937,476,851	358,857,520	1,145,509,337	929,312,008
Deferred Tax	25,684,883	25,684,883	139,860,795	25,645,763	25,645,763	139,355,038
Profit/(loss) for the period	1,071,204,102	2,972,597,809	2,074,399,664	1,032,462,487	2,835,234,056	1,970,730,157
Condensed Consolidated Statement of Comprehensive Income						
Profit/(loss) for the period	1,071,204,102	2,972,597,809	2,074,399,664	1,032,462,487	2,835,234,056	1,970,730,157
Other Comprehensive Income	(96,245,691)	(170,722,100)	37,967,845	(96,245,691)	(170,722,100)	37,967,845
Total Comprehensive Income for the period	974,958,410	2,801,875,710	2,112,367,509	936,216,796	2,664,511,956	2,008,698,001
Basic earnings per share		20.21	14.95		19.27	14.20
Diluted earnings per share		20.21	14.95		19.27	14.20
Profit attributable to:						
Equity holders of the Bank	974,958,410	2,801,875,710	2,112,367,509	936,216,796	2,664,511,956	2,008,698,001
Non-controlling interest	-	-	-	-	-	-



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
सबैका लागि, सबैका लागि

Statement of Distributable Profit or Loss
For the Quarter end Ashad 2079

Amount in NPR

Opening Retained Earning	43,833,287
Net Profit for the period end Ashad 2079 quarter	2,835,234,056
1. Appropriations	
<i>1.1 Profit required to be appropriated to statutory reserve</i>	
a. General Reserve	(567,046,811)
b. Capital Redemption Reserve	(333,333,333)
c. Exchange Fluctuation Fund	(5,648,231)
d. Corporate Social Responsibility Fund	(18,122,453)
e. Employees Training Fund	(20,022,783)
f. Other	-
<i>1.2 Profit required to be transfer to Regulatory Reserve</i>	(160,976,057)
a. Transfer to Regulatory Reserve	(201,606,948)
b. Transfer from Regulatory Reserve	40,630,891
Distributable Profit / (Loss)	1,773,917,676

Ratios as per NRB

Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	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		12.98%		13.71%		12.98%		13.71%
Non-performing loan (NPL) to total loan		0.96%		0.96%		0.96%		0.96%
Total loan loss provision to Total NPL		241.09%		226.57%		241.09%		226.57%
Cost of Funds	7.76%		5.55%		7.76%		5.55%	
Credit to Deposit Ratio	85.12%		81.01%		85.12%		81.01%	
Base Rate (FTM) (As per NRB)	10.57%		7.90%		10.57%		7.90%	
Interest Rate Spread	4.36%		3.13%		4.36%		3.13%	

Notes to the Interim Financial Statements

- Above figures are prepared in accordance with Nepal Financial Reporting Standards, including the carve-outs as issued by the Institute of Chartered Accountants of Nepal; subject to change upon otherwise directions of Statutory Auditor and/or Regulatory Authorities.
- Group represents the Bank and its wholly owned subsidiary Kumari Capital Ltd and KBL Securities Ltd; National Microfinance Laghubitta Bittiya Sanstha Limited, First Microfinance Laghubitta Bittiya Sanstha Ltd, Mero Microfinance Laghubitta Bittiya Sanstha Ltd, General Insurance Co. Ltd, Aviyan Laghubitta Bittiya Sanstha Ltd and Solar Farm Pvt. Ltd as Associates.
- The NFRS reporting has been complied by adopting appropriate accounting judgment, those having potential material impact on the financial statements and had made appropriate judgment in making accounting estimates.
- Loan and Advances include interest receivables and are presented net of impairment charges where impairment has been computed as higher of amount derived as per the norms prescribed by Nepal Rastra Bank and as per para 63 of NAS 39 whichever is higher according to the carve out issued by Institute of Chartered Accountants of Nepal (ICAN).
- Loan Administration Fees that are integral part of effective interest rate (EIR) is treated immaterial and not considered while calculating the Effective Interest Rate
- Personnel Expenses include employment bonus provision calculated at 10 percent of profit and amortization of prepayment amount of subsidized loans provided to the employees of the bank.
- Interest income on loans and advances to customers are shown on accrual basis.
- Figures have been regrouped and rearranged wherever necessary.
- The detail Interim report has been published in the Bank's website www.kumaribank.com



प्रमुख सुचकाङ्कहरू

विवरण	सुचकाङ्क	आर्थिक वर्ष				
		२०७४/०७५	२०७५/०७६	२०७६/०७७	२०७७/०७८	२०७८/०७९
१. खुद नाफा/कुल आम्दानी प्रतिशत	%	३८.९०%	१२.४०%	१०.०८%	१३.६४%	१२.७४%
२. प्रति शेयर आम्दानी						
आधारभूत प्रति शेयर आम्दानी	रु.	१४.५४	१४.८१	१२.०८	१४.२०	१७.५४
डाइलुटेड प्रति शेयर आम्दानी	रु.	१४.५४	१४.८१	१२.०८	१४.२०	१७.५४
३. प्रति शेयर बजार मूल्य	रु.	१९९.००	२२०.००	१८६.००	३७१.००	१९९.००
४. मूल्य आम्दानी अनुपात	अनुपात	१३.६८	१४.८५	१५.३९	२६.१३	१०.८९
५. शेयर पूँजीमा लामांश (बोनस सहित)	%	८.५०%	१०.००%	१०.८५%	६.००%	०.००
६. शेयर पूँजीमा नगद लाभांश भुक्तानी	%	०.००%	०.५३%	३.१५%	२.६७%	१२.५०%
७. व्याज आम्दानी/कर्जा तथा सापट	%	१०.९१%	११.९६%	९.२३%	८.९३%	११.५९%
८. कर्मचारी खर्च/कुल सञ्चालन खर्च	%	५१.३७%	४७.२६%	५३.२३%	५२.८४%	५४.४५%
९. व्याज खर्च/कुल निक्षेप तथा सापटी	%	६.८५%	७.३०%	५.६४%	४.७९%	६.६३%
१०. सटही घटवढ आम्दानी/कुल आम्दानी	%	६.२१%	७.८१%	८.०४%	६.६८%	५.३३%
११. कर्मचारी बोनस/कुल कर्मचारी खर्च	%	२३.६८%	२५.२५%	१५.५९%	२०.०३%	२०.६५%
१२. खुद नाफा/कर्जा तथा सापट	%	१.६७%	१.६२%	१.०१%	१.३८%	१.६३%
१३. खुद नाफा/कुल सम्पत्ति	%	१.२६%	१.१७%	०.७६%	१.०४%	१.२२%
१४. कुल कर्जा/निक्षेप	%	८९.५५%	९०.११%	९२.१९%	९०.९९%	८६.५८%
१५. कुल सञ्चालन खर्च/कुल सम्पत्ति	%	०.५६%	१.५७%	१.४९%	१.६८%	१.६७%
१६. जोखिम भारित सम्पत्तिमा पूँजीकोषको पर्याप्तता						
क) प्राथमिक पूँजी	%	१२.४८%	१०.८९%	१२.०१%	१०.६४%	९.८३%
ख) पूरक पूँजी	%	०.८८%	०.८६%	३.३४%	३.०७%	२.८०%
ग) कुल पूँजीकोष	%	१३.३६%	११.७५%	१५.३५%	१३.७१%	१२.६३%
१७. तरलता (CRR)	%	६.८५%	४.५९%	३.७८%	३.७२%	३.७८%
१८. निष्क्रिय कर्जा/कुल कर्जा	%	१.०५%	१.०१%	१.३९%	०.९६%	१.११%
१९. आधार दर	%	११.६०%	१०.८२%	१०.०८%	७.९०%	१०.०८%
२०. जोखिम भारित व्याजदर अन्तर	%	३.१२%	३.५४%	४.०७%	३.१३%	४.०७%
२१. बुक नेटवर्थ प्रति शेयर (रु. लाखमा)	रु.	१०५,३९८	११७,१९१	१७२,६८२	१८८,९२२	२१०,०२१
२२. कुल शेयर	संख्या	८०,७६७,२७८	८६,८५५,७३१	१२५,२००,४९५	१३८,७८४,७४८	१४७,१११,८३३
२३. कुल कर्मचारी	संख्या	७९६	१०४३	१७८१	१८८१	१८४५
अन्य						
कर्जा प्रवाह प्रति कर्मचारी (रु. लाखमा)	रु.	७८३.६१	७२९.१८	६४२.९७	७६०.३५	८५८.५९
कर्मचारी खर्च/कुल आम्दानी	%	२४.१०%	७.८८%	१०.६०%	११.६७%	९.५५%

**सहायक कम्पनी
कुमारी क्यापिटल लिमिटेडको
वार्षिक विवरण**



G. PRAKASH & ASSOCIATES

Sankhamul-31, Kathmandu, Bagmati, Nepal

INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF KUMARI CAPITAL LIMITED

Report on the audit of the Financial Statements

Opinion

We have audited the financial statements of **Kumari Capital Limited** ('the Company'), which comprise the Statement of Financial Position as at Ashad 32, 2079 (corresponding to July 16, 2022), Statement of Profit or Loss and Other Comprehensive Income, Cash Flow Statement and Statement of Changes in Equity for the year then ended, and a summary of significant accounting policies and other explanatory notes.

In our opinion, and to the best of our information and according to the explanations given to us the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at Ashad 32, 2079 (16 July 2022), and of its financial performance and its cash flows for the year then ended in conformity with Nepal Financial Reporting Standards (NFRS) and the Companies Act 2063.

Basis for opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Those standards are further described in the Auditor's responsibilities for the audit of the financial statement section of our report. We are independent of the Company in accordance with the Institute of Chartered Accountants of Nepal (ICAN) Handbook of Code of Ethics for Professional Accountants together with the ethical requirement that are relevant to our audit of the financial statements and we have fulfilled our ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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 Nepal Financial Reporting Standards (NFRS) and for such internal control as management determines is necessary to enable preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the Company's ability to continue as going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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





Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting 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 internal controls of the Company.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company'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 company to cease to continue as a going concern.
- Evaluate overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent underlying transactions and event in a manner that achieves fair presentation.

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





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

Report on Other Legal and Regulatory Requirement

Based on our examination, we further report that:

- We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and found them to be satisfactory.
- In our opinion, the proper books of accounts as required by law have been maintained by the company and they are in agreement with the Statement of Financial Position, Statement of Profit or Loss and Other Comprehensive Income and Cash Flow Statement referred to in this report.
- To the best of our information and according to the explanation given to us and from our examination of books of account of the company we have not come across cases where board of directors, any director or employee of the company has acted contrary to the provision of law (except as referred in basis of qualified opinion section) or has committed any misappropriation or has caused loss or damage to the company.

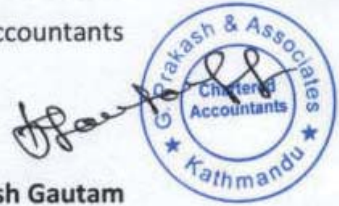
Place: Kathmandu

Date: 2022/08/10

UDIN: 220811CA01158FpbSJ

For G. Prakash and Associates

Chartered Accountants



CA Prakash Gautam

कुमारी क्यापिटल लिमिटेड
२०७९ साल आषाढ मसान्तको (१६ जुलाई २०२२)
वित्तीय अवस्थाको विवरण (तासलात)

विवरण	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
सम्पत्ति			
गैर चालू सम्पत्ति			
सम्पत्ति, प्लान्ट तथा उपकरण	४.१	१४,७४३,१४५	१०,६६८,१८४
लगानी सम्पत्ति		-	-
अमूर्त सम्पत्ति	४.२	१,७७०,८२२	१,४११,६६०
स्थगन कर सम्पत्ति	४.३	३,७३६,५६१	-
वित्तीय सम्पत्ति परिशोधित मूल्यमा	४.४	२१७,८८३,०००	७७,५२१,०००
वित्तीय सम्पत्ति नाफा वा नोक्सान मार्फत Fair Value मा	४.५	४८,७१०,८५१	२०,१६४,७८५
व्यापार र अन्य प्राप्य		-	-
कर्मचारी लाभहरू			
कूल गैर चालू सम्पत्ति		२८६,८४४,३७८	१०९,७६५,६२९
चालू सम्पत्ति			
वित्तीय सम्पत्ति परिशोधित मूल्यमा	४.४	११५,०००,०००	८०,०००,०००
स्टेशनरी मौज्दात	४.६	८८,११४	८९,७४८
नाफा वा हानि मार्फत उचित मूल्यमा राखिएको वित्तीय सम्पत्ति		-	-
व्यापारिक र अन्य आसामिक	४.७	१६,६८४,२९४	१६,००८,०१८
चालू कर सम्पत्ति	४.८	२,४२६,०३८	४०८,९९४
नगद तथा नगद समान	४.९	२५९,९९०,९५५	९९,३५३,३६२
कूल चालू सम्पत्ति		३९४,१८९,४०१	१९५,८६०,१२२
कूल सम्पत्ति		६८१,०३३,७८०	३०५,६२५,७५१
दायित्व र इक्विटी			
गैर चालू दायित्व			
स्थगन कर दायित्व	४.३	-	६८६,७९३
कर्मचारी लाभ दायित्व	४.१०	८०८,१२६	३७७,६८३
व्यवस्था		-	-
व्यापारिक र अन्य वक्यौता		-	-
कूल गैर चालू दायित्व		८०८,१२६	१,०६४,४७६
चालू दायित्व			
व्यापारिक र अन्य वक्यौता	४.११	२५३,१२३,६९६	८१,४२६,२१७
चालू कर दायित्व		-	-
कर्मचारी लाभ दायित्व	४.१०	५७,६२०	२६,५१०
व्यवस्था	४.१२	०	६,८११
स्थगन आम्दानी	४.१३	३२५,१६७	७३,५२६
कूल चालू दायित्व		२५३,५०६,४८३	८१,५३३,०६४
इक्विटी			
शेयर पूँजी	४.१४	४००,०००,०००	२००,०००,०००
संचित मुनाफा	४.१५	२६,७१९,१७०	२३,०२८,२१०
कूल इक्विटी		४२६,७१९,१७०	२२३,०२८,२१०
कूल दायित्व र इक्विटी		६८१,०३३,७८०	३०५,६२५,७५१

द. अश्विन बाबु श्रेष्ठ
प्रमुख कार्यकारी अधिकृत

द. पुष्प शर्मा
प्रमुख सञ्चालन अधिकृत

द. काजी थेबे
प्रमुख वित्त, प्रशासन र मानव संशोधन

मिति : २०७९/०४/२५
ठेगाना : काठमाडौं

द. विकास खनाल
अध्यक्ष

द. रोहित सिंह
सञ्चालक

द. हरि प्रसाद बाग्ले
सञ्चालक

द. चन्दन कार्की
सञ्चालक

द. अनिल जोशी
सञ्चालक

आजको मितिको संलग्न प्रतिवेदन अनुसार
द. जि. प्रकाश एण्ड एसोसिएट्स
चार्टर्ड एकाउण्टेण्ट्स
साम्भेदार
द. सि.ए. प्रकाश गौतम

कुमारी क्यापिटल लिमिटेड

नाफा नोक्सान विवरण

२०७९ साल आषाढ मसान्तको (१६ जुलाई २०२२)

विवरण	अनुसूची	यस वर्ष रु.	गत वर्ष रु.
आम्दानी			
मर्चेन्ट बैकिङ्ग सेवाबाट आम्दानी	४.१६	२८,३०१,८९१	२४,२०८,२६९
पोर्टफोलियो व्यवस्थापन सेवाबाट आम्दानी	४.१७	१,२६१,८९२	५५,५८१
म्युचुअल फण्ड संचालनबाट आम्दानी	४.१८	१९,८५०,८९७	५,८०८,६४७
व्याज आम्दानी	४.१९	३४,२२६,६९५	१६,६२९,३२०
वर्गिकरण गरिएका वित्तीय सम्पत्तिको नाफा/(नोक्सान)	४.२०	(२९३,९१३)	८,९०१,५२८
वर्गिकरण गरिएका वित्तीय सम्पत्तिको नाफा/(नोक्सान) प्राप्त हुन बाँकि	४.२१	(१५,२१७,६३९)	१,५२९,९२१
अन्य आम्दानी	४.२२	३८२,३७५	१४७,०४१
जम्मा सञ्चालन आम्दानी		६८,५१२,१९८	५७,२८०,३०७
मर्चेन्ट बैकिङ्ग सम्बन्धित खर्च	४.२३	६,५६२,७२४	५,३४१,९४३
म्युचुअल फण्ड सम्बन्धित खर्च	४.२४	८८१,५१६	१,११३,२५९
पोर्टफोलियो व्यवस्थापन सम्बन्धित खर्च	४.२५	५७,४३७	७,७९२
अन्य सञ्चालन खर्च	४.२६	४३८,१६२	७३८,६२७
सञ्चालन मुनाफा		६०,५७९,३५९	५०,०७८,६८६
गैर परिचालन आम्दानी/(खर्च)	४.२७	(३७७,७७२)	-
अन्य परिचालन खर्च			
कर्मचारी खर्च	४.२८	१९,२०६,३७०	१३,७९८,१९४
सामान्य प्रशासकिय खर्च	४.२९	७,८५८,२६८	६,१९०,८८८
सम्पत्ति र उपकरणको मूल्य ह्रास	४.१	१,६०९,९७४	९४०,७६६
अमूर्त सम्पत्तिको परिषेधन	४.२	४९६,१८४	२८८,३१९
आयकर अधिको मुनाफा		३१,०२३,७९१	२८,८६०,५१८
आयकर खर्च	४.३०	९,३३२,८२९	८,७०५,२७०
- चालु कर खर्च		१३,७५६,१८३	८,१६४,८४३
- स्थगन कर खर्च		(४,४२३,३५४)	५४०,४२६
वर्षको लागि मुनाफा		२१,६९०,९६१	२०,१५५,२४७
अन्य विस्तृत आय/(खर्च)			
फेयर मूल्य मुल्याङ्कन गरिएका वित्तीय सम्पत्तिमा कुल नाफा/नोक्सान		-	-
परिभाषित लाभ योजनाहरूबाट विमाङ्किक नाफा/नोक्सान		-	-
कुल अन्य विस्तृत आय/खर्च		-	-
कम : विस्तृत आय सम्बन्धी कर		-	-
यस वर्षको लागि कुल विस्तृत आय		२१,६९०,९६१	२०,१५५,२४७
नाफाको बाँडफाँड :			
इक्विटी होल्डर्सलाई		२१,६९०,९६१	२०,१५५,२४७
गैर नियन्त्रित स्वार्थलाई		-	-
यस अवधिको मुनाफा		२१,६९०,९६१	२०,१५५,२४७
प्रति शेयर आम्दानी		६.०४	१०.०८
डाइलुटेड प्रति शेयर आम्दानी		६.०४	१०.०८

द. अश्विन बाबु श्रेष्ठ
प्रमुख कार्यकारी अधिकृत

द. पुष्प शर्मा
प्रमुख सञ्चालन अधिकृत

द. काजी थेबे
प्रमुख वित्त, प्रशासन र मानव संशोधन

मिति : २०७९/०४/२५, ठेगाना : काठमाडौं

द. विकास खनाल
अध्यक्ष

द. रोहित सिंह
सञ्चालक

द. हरि प्रसाद वाग्ले
सञ्चालक

द. चन्दन कार्की
सञ्चालक

द. अनिल जोशी
सञ्चालक

आजको मितिको संलग्न प्रतिवेदन अनुसार
द. जि. प्रकाश एण्ड एसोसिएट्स
चार्टर्ड एकाउण्टेण्ट्स
साम्भेदार
द. सि.ए. प्रकाश गौतम

कुमारी क्यापिटल लिमिटेड नगद प्रवाह विवरण

२०७९ साल आषाढ मसान्तको (१६ जुलाई २०२२)

विवरण	आषाढ ३२ २०७९	आषाढ ३१ २०७८
क) कारोबार सञ्चालनबाट नगद प्रवाह		
१. नगद प्राप्ति	७७,४०५,६६५	३८,३८९,४०१
१.१ मर्चेन्ट बैकिङ्ग कारोबारबाट नगद प्राप्ति	२८,३०१,८९१	२४,२०८,२६९
१.२ म्युचुअल फण्ड सञ्चालनबाट आम्दानी	१९,८५०,८९७	५,८०८,६४७
१.३ पिएमएस सेवाबाट आम्दानी	१,२६१,८९२	५५,५८१
१.४ ब्याज आम्दानी	२७,६०८,६१०	८,१६९,८६३
१.५ अन्य आम्दानी	३८२,३७५	१४७,०४१
२. नगद भुक्तानी	३५,००४,४७७	२७,१९०,७०३
२.१ मर्चेन्ट बैकिङ्ग कारोबार सम्बन्धी खर्च	६,५६२,७२४	५,३४१,९४३
२.२ म्युचुअल फण्ड सम्बन्धी खर्च	८८१,५१६	१,११३,२५९
२.३ पिएमएस सम्बन्धित खर्च	५७,४३७	७,७९२
२.४ अन्य सञ्चालन खर्च	४३८,१६२	७३८,६२७
२.५ कर्मचारी खर्च	१९,२०६,३७०	१३,७९८,१९४
२.६ सामान्य प्रशासनिक खर्च	७,८५८,२६८	६,१९०,८८८
सञ्चालन सम्पत्ति तथा दायित्वको परिवर्तन अधिको सञ्चालन नगद प्रवाह	४२,४०१,१८८	११,१९८,६९८
सञ्चालन सम्बन्धी चालू सम्पत्तिमा कमी/(वृद्धि)	(३५,६७४,६४२)	१४,१०२,४००
१. अल्पकालीन लगानीमा कमी/(वृद्धि)	(३५,०००,०००)	३०,०००,०००
२. अन्य चालू सम्पत्तिमा कमी/(वृद्धि)	(६७४,६४२)	(१५,८९७,६००)
सञ्चालन सम्बन्धीमा चालू दायित्वमा कमी/(वृद्धि)	१७२,४०३,८६२	७७,२२४,१३९
१. अल्पकालीन दायित्वमा कमी/(वृद्धि)	-	-
२. अन्य चालू दायित्वमा कमी/(वृद्धि)	१७१,९४९,१२०	७८,५७९,५९१
३. व्यवस्थामा कमी/(वृद्धि)	४५४,७४२	(१,३५५,४५२)
आयकरको भुक्तानी	(१५,७७३,२२८)	(७,७४०,८६१)
ख) लगानी कारोबारबाट नगद प्रवाह	(१८४,७९९,२७७)	(४,४९७,०८०)
१. दीर्घकालीन लगानी खरिद	(२२९,३५३,३२८)	(७५,२४३,१६३)
२. दीर्घकालीन लगानीको विक्रीबाट प्राप्त	४२,७३३,६६४	६८,७९७,०९६
३. सम्पत्ति, उपकरण र अमूर्त सम्पत्ति खरिद	(८,९५५,२२३)	(६,८८३,७०२)
४. सम्पत्ति, उपकरण र अमूर्त सम्पत्तिको विक्रीबाट प्राप्त	२,०३७,४७९	-
५. दीर्घकालीन लगानीबाट ब्याज आम्दानी	६,६१८,०८५	८,४५९,४५८
६. लाभांश आम्दानी	२,२००,०४६	३७३,२३१
ग) वित्तीय कारोबारबाट नगद प्रवाह	१८२,०००,०००	(८,०००,०००)
१. दीर्घकालीन दायित्वमा कमी/(वृद्धि)	-	-
२. शेयर पूँजीमा कमी/(वृद्धि)	२००,०००,०००	-
३. लाभांशको भुक्तानी	(१८,०००,०००)	(८,०००,०००)
४. अन्य दायित्वमा कमी/(वृद्धि)	-	-
घ) विनिमय उतार-चढावबाट उत्पन्न हुने नगद प्रवाह	३१०	-
ङ) यस वर्षको सम्पूर्ण गतिविधिबाट नगद प्रवाह	१६०,६३७,५९३	८२,२८७,२९५
च) नगद तथा बैकमा रहेको शुरू मौज्दात	९९,३५३,३६२	१७,०६६,०६८
छ) नगद तथा बैकमा रहेको अन्तिम मौज्दात	२५९,९९०,९५५	९९,३५३,३६२

द. अश्विन बाबु श्रेष्ठ
प्रमुख कार्यकारी अधिकृत

द. पुष्प शर्मा
प्रमुख सञ्चालन अधिकृत

द. काजी थेबे
प्रमुख वित्त, प्रशासन र मानव संशोधन

मिति : २०७९/०४/२५, ठेगाना : काठमाडौं

द. विकास खनाल
अध्यक्ष

द. रोहित सिंह
सञ्चालक

द. हरि प्रसाद वाग्ले
सञ्चालक

द. चन्दन कार्की
सञ्चालक

द. अनिल जोशी
सञ्चालक

आजको मितिको संलग्न प्रतिवेदन अनुसार
द. जि. प्रकाश एण्ड एसोसिएट्स
चार्टर्ड एकाउण्टेण्ट्स
साम्भेदार
द. सि.ए. प्रकाश गौतम



कुमारी क्यापिटल लिमिटेड ईक्विटीमा भएको परिवर्तन सम्बन्धी विवरण

२०७९ साल आषाढ मसान्तको (१६ जुलाई २०२२)

विवरण	शेयर पुँजी	संचित नाफा/नोक्सान	साधारण जगेडा कोष	सामाजिक उत्तरदायित्व कोष	स्थगन कर कोष	अन्य जगेडा तथा कोष	कुल रकम (रु.)
सुरुको मौज्दात	२००,०००,०००	९,७४२,५७१	१,०१६,१०२	१०१,६१०			२१०,८६०,२८३
समायोजन		१२,६८०					
३१ आषाढ २०७७ मा समायोजित मौज्दात	२००,०००,०००	९,७५५,२५१	१,०१६,१०२	१०१,६१०	-	-	२१०,८७२,९६३
मुनाफा		२०,१५५,२४७					२०,१५५,२४७
यस वर्ष वितरण गरिएको लाभांश		(८,०००,०००)					(८,०००,०००)
स्थानान्तरण गरिएको आय		१००,०००		(१००,०००)			
साधारण जगेडा कोष		(२,००९,४१३)	२,००९,४१३				-
संस्थागत सामाजिक उत्तरदायित्व कोष		(२००,९४१)		२००,९४१			-
अन्य विस्तृत आय र खर्च (कर कट्टा गरी)							-
स्थगन कर							-
३१ आषाढ २०७८ को मौज्दात	२००,०००,०००	१९,८००,१४४	३,०२५,५१५	२०२,५५१	-	-	२२३,०२८,२१०
१ श्रावण २०७८ को रुपमा मौज्दात	२००,०००,०००	१९,८००,१४४	३,०२५,५१५	२०२,५५१	-	-	२२३,०२८,२१०
समायोजन							
१ श्रावण २०७८ अनुसार मा मौज्दात	२००,०००,०००	१९,८००,१४४	३,०२५,५१५	२०२,५५१	-	-	२२३,०२८,२१०
यस वर्षको शेयर पुँजी	२००,०००,०००						२००,०००,०००
मुनाफा		२१,६९०,९६१					२१,६९०,९६१
यस वर्ष वितरण गरिएको लाभांश		(१८,०००,०००)					(१८,०००,०००)
अन्य विस्तृत आय र खर्च (कर कट्टा गरी)							-
स्थानान्तरण गरिएको आय							-
साधारण जगेडा कोष		(२,१६९,०९६)	२,१६९,०९६				-
संस्थागत सामाजिक उत्तरदायित्व कोष		(२१६,९१०)		२१६,९१०			-
अन्तिम मौज्दात	४००,०००,०००	२१,१०५,०९८	५,१९४,६११	४१९,४६१	-	-	४२६,७१९,१७०

द. अश्विन बाबु श्रेष्ठ
प्रमुख कार्यकारी अधिकृत

द. विकास खनाल
अध्यक्ष

द. चन्दन कार्की
सञ्चालक

द. पुष्प शर्मा
प्रमुख सञ्चालन अधिकृत

द. रोहित सिंह
सञ्चालक

द. अनिल जोशी
सञ्चालक

द. काजी थेबे
प्रमुख वित्त, प्रशासन र मानव संशोधन

द. हरि प्रसाद वाग्ले
सञ्चालक

आजको मितिको संलग्न प्रतिवेदन अनुसार
द. जि. प्रकाश एण्ड एसोसिएट्स
चार्टर्ड एकाउण्टेण्ट्स
साम्भेदार
द. सि.ए. प्रकाश गौतम

मिति : २०७९/०४/२५
ठेगाना : काठमाडौं

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO THE ACCOUNTS

1. General Information

Kumari Capital Limited (KCL) is the subsidiary of Kumari Bank Limited (KBL) registered under Company Act, 2063, which holds 100 percent of the paid-up capital. The company has been working as Depository Participant (DP) under the license obtained by KBL which has delegated the authority to provide DP Service through an agreement signed on 2076/04/27 between KBL and KCL. The bank has received DP Registration Certificate from SEBON to operate as Depository Participants dated Ashwin 07, 2072 and membership license from the CDS and Clearing Ltd, dated Magh 15, 2072 as per the CDS Byelaws, 2058. MOU has been signed with KBL to use all of its branches as representative to provide DP services nationwide.

The company has received Merchant Banker License from SEBON on Poush 10, 2075. Under the license, the company is permitted to provide Issue Management and Underwriting Services, Registrar to Shares, Portfolio Management Services, and Corporate Advisory Services. Similarly, the company has received Fund Manager's License and Depository License from SEBON on Aswin 09, 2077. The company has also received permission from SEBON to work as Qualified Institutional Investor on Poush 23, 2077.

The company was registered at Company Registrar Office on Ashwin 06, 2074 with registration number of 176694/074/075 and registered office at Ward no: 01, Naxal, Kathmandu. It is also registered with Inland Revenue Office on Mangsir 05, 2074 with PAN registration number of 606868806.

The management of the company acknowledges the responsibility of preparation of financial statements of the company. The financial statements were authorized for issue by the Board of Directors on Shrawan 25, 2079 and have been recommended for approval by shareholders in the Annual General Meeting.

Kumari Capital Limited is a limited liability company, incorporated on Ashwin 06, 2074 and domiciled in Nepal. It is a licensed Merchant Entity as wholly owned subsidiary of Kumari Bank Limited, licensed under Securities Businessperson (Merchant Banker) Rules, 2064 from the Securities Board of Nepal (SEBON). The registered address of Kumari Capital is Kathmandu, Nepal.

Financial Statements

The Financial Statement of the company for the year ended July 16, 2022 comprises Statement of Financial Position, Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows, Summary of Significant Accounting Policies of the Company and Other Explanatory Notes.

Principal Activities and Operations

Kumari Capital Limited obtained license for commercial operation as a Securities Businessperson (Merchant Banker) from SEBON on Poush 10, 2075. The major activities of the company are issue management, portfolio management services, underwriting of securities, securities trustee, registrar to shares, depository participant services in a central depository services, corporate advisory services, mutual fund management service etc.

2. Basis of Preparation of Financial Statements

2.1 Statement of Compliance

The Financial Statement of the entity which comprises components mentioned above have been prepared in accordance with Nepal Financial Reporting Standards comprising of Nepal Financial Reporting Standards and Nepal Accounting Standards (hereafter referred as NFRS), laid down by the Institute of Chartered Accountants of Nepal and in compliance with the requirements of the Securities Act, 2063 and its regulation and in conformity with the Company Act 2063 and other relevant laws.

2.2 Reporting Period and Approval of Financial Statements

a. Reporting Dates

The company follows the Nepalese financial year based on the Nepalese calendar starting from first day of Shrawan (Mid July) of each year to the last day of Ashadh (Mid July) of the next year. The corresponding dates for the English calendar are as follows:

Relevant financial statements date / period	Nepalese calendar	English calendar
Reporting date	Ashadh 32, 2079	July 16, 2022
Comparative reporting date	Ashadh 31, 2078	July 15, 2021
Reporting period	Shrawan 01, 2078 to Ashadh 32, 2079	July 16, 2021 to July 16, 2022
Comparative reporting period	Shrawan 01, 2077 to Ashadh 31, 2078	July 16, 2020 to July 15, 2021

b) Responsibility for Financial Statements

The preparation and presentation of Financial Statements including consolidated financial statements is the responsibility of the management as per the governing provisions.

c) Approval of Financial Statements by Directors

The accompanied Financial Statements have been authorized to issue by the Board of Directors vide its resolution dated Shrawan 25, 2079 and recommended for its approval by the Annual General Meeting of the shareholders.

2.3 Functional & Presentation Currency

The Financial Statements of Entity are presented in Nepalese Rupees (Rs), which is the currency of the primary economic environment in which the Entity operates. Financial information is presented in Nepalese Rupees. There was no change in Entity's presentation and functional currency during the year under review.

2.4 Significant Accounting Judgments, Estimates and Assumptions

The preparation of Financial Statements in conformity with Nepal Accounting Standards requires the management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected. Disclosures of the accounting estimates have been included in the relevant section of the notes wherever the estimates have been applied along with the nature and effect of changes of accounting estimates, if any.

The most significant areas of estimation, uncertainty and critical judgments in applying accounting policies that have most significant effect in the Financial Statements are as follows:

2.4.1 Going Concern

The Directors have made an assessment of Entity's ability to continue as a going concern and satisfied that it has the resources to continue in business for the foreseeable future. Furthermore, Board is not aware of any material uncertainties that may cast significant doubt upon Entity's ability to continue as a going concern and they do not intend either to liquidate or to cease operations of it. Therefore, the Financial Statements continue to be prepared on the going concern basis.

2.4.2 Useful lives of Property Plant & Equipment

Useful life is the period over which an asset is expected to be available for use by an Entity. Various factors may limit the useful life of a vessel. These factors may be due to physical wear and tear, technological advancement, economic factors and legal factors. The entity assesses the remaining useful lives of its Property Plant & Equipment at each reporting date. An assessment is made to determine whether there is any indication of impairment in each asset.

2.5 Presentation of Financial Statements

The assets and liabilities of entity presented in the Statement of Financial Position are grouped in an order of liquidity. An analysis on recovery or settlement within 12 months after the reporting date (current) and more than 12 months after the reporting date (non-current) is presented in the Note.

The statement of profit or loss has been prepared using classification 'by nature' method.

The cash flows from operation within the statement of cash flows have been derived using the indirect method.

The accounting policies have been consistently applied by entity with those of the previous financial year in accordance with NAS 01 Presentation of Financial Statements, except those which had to be changed as a result of application of the new NFRS. Further, comparative information is reclassified wherever necessary to comply with the current presentation.

2.6 Materiality & Aggregation

In compliance with Nepal Accounting Standard - NAS 01 Presentation of Financial Statements, each material class of similar items is presented separately in the Financial Statements. Items of dissimilar nature or functions too are presented separately unless they are immaterial.

Financial Assets and Financial Liabilities are offset and the net amount reported in the Statement of Financial Position only when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liability simultaneously. Income and expenses are not offset in the Statement of Profit or Loss unless required or permitted by an Accounting Standard.

2.8 Discounting

When the realization of assets and settlement of obligations is for more than one year, the company considers discounting of such assets and liabilities where the impact is material.

2.7 Comparative Information

The comparative information is re-classified wherever necessary to conform with the current year's classification in order to provide a better presentation. The details of such re-classifications have been provided in Notes to the financial statements.

3. Summary of Significant Accounting Policies

3.1 Basis of Measurement

These are prepared under accrual basis of accounting in accordance with the historical cost convention, except for certain items as follows:

- Investment in equity instruments and units of mutual fund are measured at fair value.
- Liability for defined benefit obligations is recognised at present value of the defined benefit obligation as determined by actuary.

The principle accounting policies are adopted in preparation of financial statements, which have been consistently applied unless otherwise stated.

3.2 Revenue Recognition

Revenue is recognized on accrual basis and is measured at the fair value of the consideration received or receivable net of sales returns, trade discounts and revenue related taxes. The management of the Company determines the amount of revenue based on the applicable service agreement. Fees and commission arising from transactions are recognized on basis of completion of underlying transaction. Accounting policies, estimates and judgments used by management for each item of revenue is detailed below:

3.2.1 Issue Management Fees

The issue management fee is recognized when the related service as specified in the agreement is performed. The management also considers the degree of recoverability and probability that the economic benefit will flow into the company.

3.2.2 ASBA Fee and Other Collection Commission

The ASBA fee and other collection commission is recognized as revenue after the allotment is completed.

3.2.3 Underwriting Fee

The issue management fee is recognized when the related service as specified in the agreement is performed. The management also considers the degree of recoverability, non-refundability and probability that the economic benefit will flow into the company.

3.2.4 RTS/RTS Fee

The Registrar to Shares (RTS) fee is recognized as income on an accrual basis over the period covered by the related agreement.

3.2.5 Depository Participant (DP) Fee

The income related to DP service is recognized on cash basis. This is because of the high uncertainty on recoverability of DP income. The management estimates that the income when recognized on cash basis shall provide reliable and more relevant information about the effects of transactions, and conditions of financial performance of the company.

3.2.6 Annual Fee and Performance Fee from Portfolio Management Service

The annual fee and performance fee is recognized on cash basis. This is because of impracticability to reliably measure the amount of fees to be received. The fee is calculated based on the value of portfolio of the client as on the date of one-year completion after the execution of PMS agreement with the client. As the value of the portfolio for future date cannot be measured reliably, the fee cannot be measured reliably as on the financial statement date.

3.2.7 Dividend Income

Dividend income is recognized in profit or loss on an accrual basis when the Entity's right to receive the dividend is established.

Dividends are presented as net realized gain/ (loss) on Financial Assets held at fair value based on the underlying classification of the equity investment along with the trading gain/(loss) from financial assets measured at fair value through profit & loss account.

3.2.8 Interest Income

Interest income are recognized in profit or loss using the effective interest rate. The "effective interest rate" is the rate that exactly discounts the estimated future cash receipts through the expected life of the financial asset or financial liability (or, where appropriate, a shorter period) to the carrying amount of the financial asset. When calculating the effective interest rate, the Company estimates future cash flows considering all contractual terms of the financial instrument, but not future credit losses.

The calculation of the effective interest rate includes transaction costs and fees and points paid or received that are an integral part of the effective interest rate. Transaction costs include incremental costs that are directly attributable to the acquisition or issue of a financial asset.

Interest income on all trading assets are considered to be incidental to the Entity's trading operations and are presented together with all other changes in the fair value of trading assets in net trading income.

3.2.9 Gain on Disposal and Fair valuation of FVTPL Financial Instruments

Gain on disposal of "FVTPL Financial Investments" comprises realized trading gains on disposal of government securities, quoted shares and listed debentures, are presented in statement of profit and loss as net gain/(loss) from financial investments.

Fair valuation changes on "FVTPL Financial Investments" comprises unrealized gains on fair valuation (marked to market valuation) of government securities, quoted shares, investment in unit trust and listed debentures, are presented in profit or loss as Net Unrealized gain/(Loss) on Financial Assets held at fair value in the statement of profit or loss.

3.2.10 Other Income

Other incomes are recognized when it is probable that consideration associated with the transaction will flow to the company and the amount of revenue can be measured reliably.

3.3 Interest Expenses

The interest expense on financial liabilities measured at amortized cost is recognized using the effective interest rate. The “effective interest rate” is the rate that exactly discounts the estimated future cash payments through the expected life of the financial asset or financial liability (or, where appropriate, a shorter period) to the carrying amount of the financial liability.

3.4 Income Tax

Income tax expense comprises current and deferred tax. It is recognized in profit or loss except to the extent that it relates to items recognized directly in equity or in Other Comprehensive Income (OCI).

Current tax assets and liabilities and deferred tax assets and liabilities are offset only to the extent that they relate to income taxes imposed by the same taxation authority, there is a legal right and intentions to settle on a net basis and it is allowed under the tax law of the relevant jurisdiction.

Current Tax

Current tax is the expected tax payable on the taxable income for the year, using tax rates enacted or substantively enacted on the reporting date, and any adjustment to tax payable in respect of previous years.

Provision for taxation is based on the profit for the year adjusted for taxation purposes in accordance with the provisions of the Income Tax Act, 2058 and the amendments thereto.

Deferred Tax

Deferred taxation is computed for temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the tax base of assets and liabilities, which is the amount attributed to those assets and liabilities for tax purposes. The amount of deferred tax provided is based on the expected manner of realization or settlement of the carrying amount of assets and liabilities, using tax rates enacted or substantively enacted on the reporting date.

Deferred tax assets are recognized for unused tax losses, unused tax credits and deductible temporary differences to the extent that it is probable that future taxable profits will be available against which they can be used. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realized.

Deferred tax is measured at the tax rates that are expected to be applied to temporary differences when they reverse, using tax rates enacted or substantively enacted at the reporting date.

Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities and assets, and they relate to taxes levied by the same tax authority on the same taxable entity, or on different tax entities, but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities will be realized simultaneously.

3.5 Foreign Currency Transactions

Transactions in foreign currencies are translated into the respective functional currency of Entity at the spot exchange rates at the date of the transactions.

Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated into the functional currency at the spot exchange rate (Closing rate) at that date. The foreign currency gain or loss on monetary items is the difference between the amortized cost in the functional currency at the beginning of the year, adjusted for effective interest and payments during the year, and the amortized cost in the foreign currency translated at the spot exchange rate at the end of the year.

Non-monetary assets and liabilities that are measured at fair value in a foreign currency are translated into the functional currency at the spot exchange rate at the date on which the fair value is determined. Non-monetary items that are measured based on historical cost in a foreign currency are translated using the spot exchange rate at the date of the transaction.

Foreign currency differences arising on translation are generally recognized in profit or loss.

3.6 Financial Instrument

Recognition

The company initially recognizes a financial asset or a financial liability in its statement of financial position when, and only when, it becomes party to the contractual provisions of an instrument. The company initially recognizes loans and advances, deposits and debt securities/subordinated liabilities issued on the date that they are originated which is the date that the company becomes party to the contractual provisions of the instruments. The investments in equity instruments, units of mutual funds, bonds, debenture, government securities and NRB bond are recognized on trade date at which the company commits to purchase/acquire the financial assets. Regular purchase and sale of financial assets are recognized on trade date.

Classification

The company classifies its financial assets and financial liabilities as per NFRS 9 into the following measurement categories:

Financial assets

- Financial assets held at fair value through profit or loss;
- Financial assets held at fair value through other comprehensive income, and
- Financial assets held at amortized cost.

Financial liabilities

- Held at fair value through profit or loss, or
- Held at amortized cost.

Financial assets

The company classifies the financial assets as subsequently measured at amortized cost or fair value on the basis of the company's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets. Interest income from these financial assets is included in Interest Income using the effective interest rate method. The two classes of financial assets are as follows:

a. Financial assets recognized at amortized cost

The company classifies a financial asset 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.

b. Financial assets recognized at fair value

Financial assets other than those measured at amortized cost are measured at fair value. Financial assets measured at fair value are further classified into two categories as below:

i. Financial assets at fair value through profit or loss (FVTPL)

Financial assets are classified as FVTPL if they are held for trading or are designated at fair value through profit or loss. Upon initial recognition, transaction costs that are directly attributable to the acquisition are recognized in profit or loss as incurred. Such assets are subsequently measured at fair value and changes in fair value are recognized in statement of profit or loss.

ii. Financial assets at fair value through other comprehensive income (FVTOCI)

Investment in an equity instrument that is not held for trading and at the initial recognition, the company makes an irrevocable election that the subsequent changes in fair value of the instrument is to be recognized in other comprehensive income are classified as FVTOCI. Such assets are subsequently measured at fair value and changes in fair value are recognized in other comprehensive income.

Financial Liabilities

The company classifies financial liabilities as follows:

a. Financial liabilities recognized at fair value through profit or loss (FVTPL)

Financial liabilities are classified as FVTPL if they are held for trading or are designated at fair value through profit or loss. Upon initial recognition, transaction costs that are directly attributable to the acquisition are recognized in statement of profit or loss as incurred. Subsequent changes in fair value is recognized at statement of profit or loss.

b. Financial Liabilities recognized at amortized cost

All financial liabilities other than measured at fair value through statement of profit or loss are classified as subsequently measured at amortized cost using effective interest method.

Measurement

a. Initial Measurement

Financial assets and financial liabilities are recognized when the company becomes party to the contractual provisions of the relevant instrument and are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities are added to or deducted from the fair value on initial recognition of financial assets or financial liabilities unless the same is measured at fair value through profit or loss. The transaction cost of financial assets and financial liabilities measured at fair value through profit or loss are expensed in profit or loss.

b. 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 rate method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or non-collectability.

Further, 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 calculated by applying effective interest rate to the gross carrying amount of a financial asset. Interest income on financial assets which has been individually impaired are not recognized.

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.

De-recognition

a. De-recognition of Financial Assets

Financial assets are derecognized when the right to receive cash flows from the assets has expired, or has been transferred, and the company has transferred substantially all of the risks and rewards of ownership. Financial assets are also derecognized upon write off. Any gain or loss arising on the disposal or retirement of an item of financial asset is determined as the difference between the sales proceeds and its carrying amount and is recognized

in the statement of profit or loss. The cumulative gain or loss that was recognized in other comprehensive income, is recognized to statement of profit or loss except for investment in equity instruments measured at fair value through other comprehensive income.

b. De-recognition of Financial Liabilities

A financial liability is derecognized when, and only when it is extinguished (i.e. when the obligation specified in contract is discharged, cancelled or expired). If the liability is renegotiated with the original lender on substantially different contractual terms, the original liability is derecognized and new liability is recognized.

The difference between the carrying amount of a liability (or portion) extinguished or transferred to another party (including related unamortized cost) and the amount paid for it (including any non-cash assets transferred or liability assumed), are included in statement of profit or loss.

Determination of Fair Value

“Fair value” is the price that would be received to sell an asset or paid to transfer a liability (exit price) in an orderly transaction between market participants at the measurement date in the principal or, in its absence, the most advantageous market to which the company has access at that date.

The fair value of a liability reflects its non-performance risk. When available, the scheme measures the fair value of an instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

If there is no quoted price in an active market, then the company uses valuation techniques that maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction. The company uses

The fair value measurement hierarchy is as follows:

Level 1: These are quoted prices in active markets for identical assets or liabilities that the company can access at the measurement date. For the majority of its investments, the company relies on information provided by independent pricing services for the valuation of its investments.

A financial instrument is regarded as quoted in an active market if quoted prices are readily and regularly available from NEPSE and are traded frequently i.e. traded within 30 days.

Level 2: These are the inputs other than quoted prices that are observable for the assets or liabilities, either directly or indirectly. These would include prices for the similar, but not identical, assets or liabilities that were then adjusted to reflect the factors specific to the measured asset or liability.

Level 3: These are unobservable inputs for the assets or liability.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price i.e. the fair value of the consideration given or received. Where available, the company measures the fair value of an instrument using quoted prices in an active market for that instrument. If a market for a financial instrument is not active, the company, establishes fair value using an appropriate fair valuation technique.

For all unquoted investment in equity instruments, their cost has been considered as their fair value and accordingly these are recognized at cost, net of impairment if any.

Impairment

At each reporting date, the company assesses whether there is objective evidence that a financial asset or group of financial assets not carried at fair value through the Statement of Profit or Loss are impaired.

A financial asset or a group of financial assets is impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset(s), and that the loss event has an impact on the future cash flows of the asset(s) that can be estimated reliably.

Objective evidence that financial assets are impaired can include significant financial difficulty of the borrower or issuer, default or delinquency by a borrower, restructuring of a loan or advance by the company on terms that the company would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of an active market for a security, or other observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group, or economic conditions that correlate with defaults in the group.

In addition, for an investment in an equity security, a significant or prolonged decline in its fair value below its cost is objective evidence of impairment.

a. Impairment of financial assets measured at amortized cost

Impairment of financial assets measured at amortized cost is based on the judgments of past experience of the assets' behavior. In assessing collective impairment, the company uses historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for management's judgment as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical trends. Further, management has taken additional external risk (inflation, market risk and risk of data incompleteness) for the impairment of loans and advances.

Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate. Impairment losses on assets measured at amortized cost are calculated as the difference between the carrying amount and the present value of estimated future cash flows discounted at the asset's original effective interest rate. Loans together with the associated allowance are written off when there is no realistic prospect of future recovery and all collateral has been realized or has been transferred to the company.

If in a subsequent year, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the allowance account. If a write off is later recovered, the recovery is recognized in the 'recovery of loan written off'.

b. Impairment of investment in equity instrument classified as fair value through other comprehensive income

Objective evidence of impairment of investment in an equity instrument is a significant or prolonged decline in its fair value below its cost. Impairment losses are recognized by reclassifying the losses accumulated in the fair value reserve in equity to profit or loss. The cumulative loss that is reclassified from equity to profit or loss is the difference between the acquisition cost, net of any principal repayment and the current fair value, less any impairment loss recognized previously in profit or loss.

3.7 Derivative assets and derivative liabilities

The company does not have any derivative assets and liabilities.

3.8 Trade and Other Payables

Amounts payable to creditors, TDS Payable, amounts refundable to investors, RTS and custodial dividend payable, Advance received/ transfer from DP clients are categorized as trade and other payables.

3.9 Cash and Cash Equivalents

Cash and cash equivalents includes cash in hand, deposits held at call with banks and other short-term investments in an active market with original maturities of three months or less and bank overdrafts.

3.10 Property, Plant and Equipment

Property, plant and equipment are tangible items that are held for use in the production or supply of goods or services or for administrative purposes and are expected to be used during more than one period.

Recognition and Measurement

Items of property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses.

Purchased software that is integral to the functionality of the related equipment is capitalized as part of that equipment.

If significant parts of an item of property or equipment have different useful lives, then they are accounted for as separate items (major components) of property and equipment.

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

The low value minor equipment below NRs 5,000 are not booked as Property, Plant and Equipment to ease record keeping and is shown under Office Accessories & Equipment's under Other Administrative Expenses in Explanatory Notes 4.20 as the cumulative impact of such amount is considered immaterial.

Subsequent Costs

Subsequent expenditure is capitalized only when it is probable that the future economic benefits of the expenditure will flow to the Entity. Ongoing repairs and maintenance are expensed as incurred.

Depreciation

Depreciation is calculated to write off the cost of items of property and equipment less their estimated residual values using the straight-line method over their estimated useful lives, and is generally recognized in profit or loss. Leased assets are depreciated over the shorter of the lease term and their useful lives unless it is reasonably certain that the Entity will obtain ownership by the end of the lease term. Land is not depreciated.

The estimated useful lives of significant items of property and equipment lives for the current and comparative periods are as follows are as follows:

Asset Type	Useful Life Time (Years)
Laptop and Computers	8 Years
Furniture & Fixtures	8 Years
Office Equipment	8 Years
Motor Vehicles	10 Years
Other Office Equipment	8 Years
Leasehold Developments	As estimated by the management, or within the lease period where applicable. The lease period of current lease agreement is 10 years.

Derecognition

The carrying amount of an item of property, plant and equipment is derecognized on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from de-recognition of an item of property, plant and equipment is included in profit or loss when the item is derecognized.

3.11 Intangible Assets

Software

Software acquired by the Company is measured at cost less accumulated amortization and any accumulated impairment losses.

Subsequent expenditure on software assets is capitalized only when it increases the future economic benefits embodied in the specific asset to which it relates. All other expenditure is expensed as incurred.

Software is amortized on a straight-line basis in profit or loss over its estimated useful life, from the date on which it is available for use. The estimated useful lives for the current and comparative periods are as follows:

Asset Type	Useful Life Time (Years)
Software	5 years or license period whichever is earlier

Amortization methods, useful lives and residual values are reviewed at each reporting date and adjusted if appropriate.

3.12 Assets held for sale and discontinued operations

Non-current assets (such as property) and disposal groups (including both the assets and liabilities of the disposal groups) are classified as held for sale and measured at the lower of their carrying amount and fair value less cost to sell when:

- their carrying amounts will be recovered principally through sale;
- they are available-for-sale in their present condition; and
- their sale is highly probable.

Immediately before the initial classification as held for sale, the carrying amounts of the assets (or assets and liabilities in a disposal group) are measured in accordance with the applicable accounting policies described above.

There are no assets that meet the recognition criteria for assets held for sale and discontinued operation.

3.13 Provisions

A provision is recognized if, as a result of a past event, the Entity 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.

3.14 Commitments & Contingencies

All discernible risks are accounted for in determining the amount of all known liabilities.

Contingent liabilities are possible obligations whose existence will be confirmed only by uncertain future events or present obligations where the transfer of economic benefit is not probable or cannot be reliably measured. Contingent liabilities are not recognized in the Statement of Financial Position but are disclosed unless they are remote.

3.15 Employee Benefits

Short-term Employee Benefit

Short-term employee benefits are those expected to be settled wholly before twelve months after the end of the annual reporting period during which employee services are rendered, but do not include termination benefits. Salaries, leave benefits, bonus to be paid under Bonus Act, 2030 and non-monetary benefits paid to current employees.

The undiscounted amount of the benefits expected to be paid in respect of service rendered by employees in an accounting period is recognized in that period. The expected cost of short-term compensated absences is recognized as the employees render service that increases their entitlement or, in the case of non-accumulating absences, when the absences occur, and includes any additional amounts an entity expects to pay as a result of unused entitlements at the end of the period.

Defined Contribution Plan

A defined contribution plan is a post-employment plan under which an entity pays fixed contributions into a separate entity and will have no legal or constructive obligation to pay a further amount. Obligations for contributions to defined contribution plans are recognized as expense in the profit or loss as and when they are due.

a. Employee's Provident Fund

The company and employee contribute 10% of basic salary (including grade) of each employee to an approved retirement fund.

b. Gratuity

The company contributes 8.33% of basic salary (including grade) of each employee to an approved retirement fund.

Other Long-term Employee Benefits

Other long-term employee benefits are employee benefits other than short-term employee benefits and long-term employee benefits.

a. Leave Encashment

The company's liability towards the accumulated leave (Annual and Sick Leave) which is expected to be utilized beyond one year from the end of the reporting period is treated as other long-term employee benefits. The company's net obligation towards unutilized accumulated leave is calculated by discounting the amount of future benefit that employees have earned in return for their service in the current and prior periods to determine the present value of such benefits. The calculation is performed by a qualified actuary using the projected unit credit method.

The Company recognizes all re-measurement gains and losses including all service cost and interest cost related to other long term employee benefits are expensed in profit or loss account.

3.16 Statement of Cash flows

The Statement of Cash Flow has been prepared using the “Indirect Method” of preparing Cash Flows in accordance with the Nepal Accounting Standard - (NAS 7) “Statement of Cash Flows”.

Cash and cash equivalents comprise short term, highly liquid investments that are readily convertible to known amounts of cash and are subject to an insignificant risk of changes in value.

3.17 Events after Reporting Period

Events after the reporting period are those events, favorable and unfavorable, that occur between the reporting date and the date the Financial Statements are authorized for issue.

All material and important events that occurred after the reporting date have been considered and appropriate disclosures if any are made in Note to the Financial Statements.

3.18 Earnings per Share (EPS)

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

3.19 Segmental Reporting

The company is organized for management and reporting purposes into segments such as: Merchant Banking and Fund Management. The segmental information is disclosed in notes.

3.20 Leasehold Assets

The company holds Leasehold Developments on the building leased to it.

4. Other Explanatory Notes

4.1 Property, plant and equipment

Details of property, plant and equipment are presented as follows:

Amount in NPR

	Leasehold Development	Computers & Accessories	Office Equipment	Furniture & Fixture	Electric Equipment & ACs	Vehicles	Total
1. Cost							
a. Opening Balance	4,181,514	2,639,838	1,164,107	389,849	518,294	2,998,400	11,892,001
b. Addition during the year	312,784	475,250	159,605	102,770	351,500	6,697,969	8,099,877
c. Sales/Disposal	-	-	-	-	-	2,800,000	2,800,000
d. Revaluation / written back this year	-	-	-	-	-	-	-
e. Written off during the year	-	-	-	18,297	13,739	-	32,037
Total Cost (a + b - c + d - e)	4,494,298	3,115,088	1,323,712	474,322	856,055	6,896,369	17,159,841
2. Accumulated Depreciation							
a. Up to Previous Year	267,100	339,116	240,680	42,175	3,306	331,440	1,223,817
b. For this year	443,369	373,587	160,576	68,134	97,206	467,102	1,609,974
c. Depreciation on revaluation / written back	-	-	-	-	-	-	-
d. Depreciation on Assets sold / written off	-	-	-	18,276	2,152	396,667	417,095
Total Depreciation	710,471	712,702	401,256	92,033	98,360	401,875	2,416,696
3. Carrying Value (WDV) (1 - 2)	3,783,827	2,402,386	922,456	382,289	757,695	6,494,494	14,743,145

4.2 Intangibles

Intangibles comprises of Computer Software and Website Development cost. The details of the same is presented as follows:

Particulars	C-ASBA	Rigo: Accounts, HR, & FA	Shareplus	Windows Server & CAL	SQL Server & CAL	Website	Mutual Fund Management System	PBX-System	Wealth	Total
1. Cost Price:										
a. Opening Balance	50,000	259,900	339,000	142,945	254,250	169,500	678,000	-	-	1,893,595
b. Addition during the year							253,346	150,000	452,000	253,346
c. Sales/Disposal	-	-	-	-	-	-	-	-	-	-
d. Revaluation / written back this year	-	-	-	-	-	-	-	-	-	-
e. Written off during the year	-	-	-	-	-	-	-	-	-	-
Total Cost (a + b - c + d + e)	50,000	259,900	339,000	142,945	254,250	169,500	931,346	150,000	452,000	2,748,941
2. Accumulated Depreciation										
a. Up to Previous Year	15,000	95,297	129,950	52,413	93,225	50,850	45,200	-	-	481,935
b. For this year	10,000	51,980	67,800	28,589	50,850	33,900	186,269	14,062	52,733	496,184
c. Depreciation on revaluation / written back	-	-	-	-	-	-	-	-	-	-
d. Depreciation on Assets sold / written off	-	-	-	-	-	-	-	-	-	-
Total Depreciation	25,000	147,277	197,750	81,002	144,075	84,750	231,469	14,062	52,733	978,119
3. Carrying Value (WDV) (1 - 2)	25,000	112,623	141,250	61,943	110,175	84,750	699,877	135,938	399,267	1,770,822

4.3 Deferred Tax Asset/Liability

The details of Deferred Tax Asset/Liability is presented are as follows:

S.N.	Particulars	Carrying Amount	Tax Base	Temporary Difference
A. Assets				
1	Property and Equipment	14,743,145	13,267,722	1,475,424
2	Intangible Assets	1,770,822	1,622,514	148,307
3	Financial Assets Held at FVTPL	48,710,851	61,924,037	(13,213,187)
	Taxable/(Deductible) Temporary Difference on assets			(11,589,456)
B. Liabilities				
1	Provision for leave	865,746	-	(865,746)
	Taxable/(Deductible) Temporary Difference on liabilities			(865,746)
	Net Taxable/(Deductible) Temporary Difference			(12,455,202)
	Current Tax Rate			30%
	Deferred Tax Liability as of Ashadh 32, 2079			(3,736,561)
	Opening Deferred Tax (Assets)/Liability			686,793*
	Deferred Tax (Income)/Expenses			(4,423,354)

* Restated balance – refer to note: 4.33

4.4 Financial Assets measured at Amortized Cost

The financial assets measured at amortized cost include investment in fixed deposits and investment in bond and debentures. The details have been presented as below:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Fixed Deposits with Banks	175,000,000	140,000,000
2	Investment in Debentures	157,883,000	17,521,000
	Total	332,883,000	157,521,000

The investments have been classified to current and non-current assets as below:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Current Assets	115,000,000	80,000,000
2	Non-current Assets	217,883,000	77,521,000
	Total	332,883,000	157,521,000

4.5 Financial Assets measured at Fair Value through Profit and Loss (FVTPL)

The details of investment and analysis within the fair value hierarchy at reporting period end have been presented as below:

Investment in:	FY 2078/79				FY 2077/78			
	Fair Value as on Ashadh 32, 2079	L1	L2	L3	Fair Value as on Ashadh 31, 2078	L1	L2	L3
Mutual Fund Units	5,069,000	5,069,000	-	-	5,810,000	5,810,000	-	-
Equity Instruments	43,641,851	43,641,851	-	-	14,354,785	14,354,785	-	-
Total	48,710,851	48,710,851	-	-	20,164,785	20,164,785	-	-

The investment has been classified to non-current assets.

4.6 Inventories

Inventories include stock of stationery to be used in the ordinary course of business.

S.N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Inventories	88,114	89,748
	Total	88,114	89,748

4.7 Trade and Other Receivables

These current assets include the assets directly held for the ordinary purpose of business. Following is the details:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Account Receivable	6,925,450	10,535,389
2	Less: Impairment	-	-
3	Prepaid Expenses	1,817,322	462,220
4	Security Deposit	70,000	20,000
5	Staff Loan	7,848,159	4,990,409
6	Employee Advance	10,000	-
7	Other Receivable	13,364	-
	Total	16,684,294	16,008,018

4.8 Current Tax Assets/(Liabilities)

The current tax assets include advance tax paid by the company and the tax deducted from payment made to the company by various parties (withholding tax). Similarly, tax liabilities include tax payable by the company computed as per the provision of Income Tax Act, 2058.

The details of current tax assets are presented as follows:

Particulars	Ashadh 32, 2079	Ashadh 31, 2078
Current Tax Assets		
Opening Balance (Net offset with current tax liabilities)	408,994	832,976
Add: Tax Receivable during the year	15,694,490	7,740,861
Closing balance	16,103,484	8,573,837
Current Tax Liabilities		
Opening Balance (Net offset with current tax assets)	-	-
Add: Current tax payable during the year	13,677,446	8,164,843
Closing balance	13,677,446	8,164,843
Net Current Tax Assets / (Liabilities)	2,426,038	408,994

4.9 Cash and Cash equivalents

Cash and cash equivalents includes cash in hand, deposits held at call accounts with banks, other short-term investments in an active market with original maturities of three months or less and bank overdrafts. The details of cash and cash equivalents are presented as follows:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Cash in Hand	15,000	-
2	Cash at Bank	259,975,955	99,353,362
	Total	259,990,955	99,353,362

The cash and cash equivalents as presented above also includes restricted cash balances. Restricted cash balances are those which are not available for use by the company. Those includes amounts collected from investors during issue management, dividends uncollected by the investors, and right share amount yet to be refunded.

Following is the details of amount not available for use at reporting period end:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Uncollected Dividend	119,942,903	74,637,744
2	Right Share Refund Payable	289,800	289,800
3	IPO Refund Payable	125,306,433	160,488
	Total	245,539,136	75,088,032

4.10 Provision for Accumulated Leave Encashment

In order to fully provide for the liabilities against staff accumulated leave encashment, the company has made a provision of NPR. 865,746 up to July 16, 2022. The details have been presented as follows:

4.10.1 Amount Recognized in Profit and Loss Account

Particulars	FY 2078/79	FY 2077/78
Current Service Cost	320,534	95,523
Interest Cost	33,740	10,547
Expected Return on Plan Assets	-	-
Past Service Cost	-	-
Net Actuarial Losses/(Gains)	165,889	186,605
(Gain) / Loss due to Settlements / Curtailments / Acquisitions / Divestitures	-	-
Unrecognized Asset due to Limit in Para 58(b)	-	-
Total Expense/(Income) included in "Employee Benefit Expense"	520,163	292,675

4.10.2 Details of amount presented in Statement of Financial Position:

Particulars	FY 2078/79	FY 2077/78
Other Long-term Benefits	865,746	404,194
Fair Value of Plan Assets	-	-
Funded Status - (Surplus)/Deficit	865,746	404,194
Unrecognized Past Service Cost / (Credit)	-	-
Unrecognized Asset due to Limit in Para 58(b)	-	-
Liability/(Asset) recognized in Statement of Financial Position	865,746	404,194
- Current Liability/(Assets)	57,620	26,510
- Non-Current Liability/(Assets)	808,126	377,684

4.10.3 Change in Present Value of Benefit Obligation during the Period

Particulars	FY 2078/79	FY 2077/78
Other Long-term Benefit, Beginning of Period	404,194	122,852
Current Service Cost	320,534	95,523
Interest Cost	33,740	10,547
Actual Plan Participants' Contributions	-	-
Actuarial (Gains)/Losses	165,889	186,605
Acquisition/Business Combination / Divestiture	-	-
Actual Benefits Paid	(58,611)	(11,333)
Past Service Cost	-	-
Changes in Foreign Currency Exchange Rates	-	-
Loss / (Gains) on Curtailments	-	-
Liabilities Extinguished on Settlements	-	-
Other Long-term Benefits, End of Period	865,746	404,194

4.10.4 History of DBO, Asset values, Surplus / Deficit & Experience Gains / Losses

Particulars	FY 2078/79	FY 2077/78	FY 2076/77
Other Long-term Benefit	865,746	404,194	122,852
Plan Assets	-	-	-
(Surplus)/Deficit	865,746	404,194	122,852
Exp. Adj. - Plan Assets Gain/(Loss)	-	-	-
Assumptions (Gain)/Loss	-	-	-
Exp. Adj. - Plan Liabilities (Gains)/Loss	165,889	186,605	-
Total Actuarial (Gain)/Loss	165,889	186,605	-

4.10.5 Actuarial Assumptions

a. Financial Assumptions

Particulars	FY 2078/79	FY 2077/78
Discount Rate	9%	9%
Salary Escalation Rate	6%	6%
Expected Return on Assets	0%	0%

b. Demographic Assumptions

Particulars	FY 2078/79	FY 2077/78
Mortality Table *	Nepali Assured Lives Mortality (2009)	Nepali Assured Lives Mortality (2009)
Withdrawal Rate	4%	4%
Retirement Age	60 years	60 years

*Mortality Rates: Representative mortality rates from Nepali Assured Lives Mortality (2009) are given in the table below.

c. Timing Related Assumptions

Time of Retirement	Immediately on achieving normal retirement
Salary Increase frequency	Once a year

4.10.6 Other Disclosures

Recognition of Actuarial Gain / Loss	FY 2078/79	FY 2077/78
Actuarial (Gain)/Loss arising on DBO	165,889	186,605
Actuarial (Gain)/Loss arising on Plan Assets	-	-
Total (Gain)/Loss recognized during the period	165,889	186,605
Unrecognized Actuarial (Gain)/Loss, End of Year	-	-

4.11 Trade and other payables

Trade liabilities include the current liabilities directly related to the operating income or expenses.

Details of trade and other payable are presented as follows:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Accounts Payable	2,656,310	1,477,799
2	Employee Payable	2,937	11,392
3	Gratuity Payable	50	503,952
4	Provident Fund Payable	120	1,568
5	TDS Payable	325,117	369,496
6	Other Payables	1,137,688	765,407
7	Dividend Payable	119,942,903	74,637,744
8	Right Share Refund Payable	289,800	289,800
9	IPO Refund Payable	125,306,433	160,488
10	Advance Received	9,000	11,550
11	Staff Bonus Payable	3,447,088	3,197,022
12	VAT Payable	6,249	-
	Total	253,123,696	6,090,788

4.12 Provisions

The details of provision are as follows:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Provision for Expenses	-	6,811
	Total	-	6,811

4.13 Deferred Revenue

Deferred revenue is the revenue already received but related service is yet to be performed. The details are as follows:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	RTS Fee Received in Advance	123,500	71,860
2	Debenture Trusteeship Fee Received in Advance	201,667	1,667
	Total	325,167	73,526

4.14 Share Capital

The capital structure of the company is presented as follows:

Particulars	Value per Share	Ashadh 32, 2079		Ashadh 31, 2078	
		No. of Shares	Amount	No. of Shares	Amount
Authorized capital	100	5,000,000	500,000,000	5,000,000	500,000,000
Issued and subscribed capital	100	4,000,000	400,000,000	2,000,000	200,000,000
Paid-up capital	100	4,000,000	400,000,000	2,000,000	200,000,000

Following is the reconciliation of outstanding number of shares at the reporting period end.

Particulars	Ashadh 32, 2079	Ashadh 31, 2078
Number of paid-up outstanding shares at beginning	2,000,000	2,000,000
Add: Additional issue of equity instruments	2,000,000	-
Add: Issue of bonus shares	-	-
Number of paid-up shares outstanding at period end	4,000,000	2,000,000

4.15 Reserve and Surplus

All accumulated profit reduced by distribution is represented under Reserve and Surplus. Following is the details of Reserve and Surplus:

Particulars	Ashadh 32, 2079	Ashadh 31, 2078
Opening Balance	23,028,210	10,860,283
Add/(Less): Restatement/ Adjustment	-	12,680
Add: Net profit during the year	21,690,961	20,155,247
Less: Distribution during the year	(18,000,000)	(8,000,000)
Closing Balance	26,719,170	23,028,210

4.16 Income from Merchant Banking Activities

The income from merchant banking activities comprises income from RTS/RTS, income from depository participant (DP), income from issue management and underwriting and Income from Portfolio Management. The following table summarizes the income earn from each of these activities:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Income from Share Registrar	1,577,110	1,564,350
	Other Income from RTS	28,128	53,911
	RTS Fee	882,318	849,370
	Debenture Trusteeship Fee	10,000	10,000
	Bonus/Right Share Credit Charge	656,664	651,069
2	Income from DP	20,218,259	16,556,965
	Account Opening Fee	4,696,810	6,781,650
	Account Operation Annual Fee	7,209,800	3,086,300
	Mero Share Registration Fee	1,776,400	2,560,950
	Mero Share Renewal Fee	2,228,900	734,450
	Other Income from DP	10,774	3,715
	Securities Transfer Fee	3,966,125	2,818,025
	Pledge Acceptance Fee	276,450	494,400
	Pledge Set-up Fee	53,000	77,475
3	Income from Issue Management and Underwriting	6,506,522	6,086,954
	ASBA Fee	1,333,300	947,940
	Issue Management Fee	3,562,681	1,000,000
	Underwriting Fee	1,610,541	4,139,014
Grand Total		28,301,891	24,208,269

4.17 Income from Portfolio Management Services

It includes the income earned from portfolio management service which includes entry fee, exit fee, fixed annual management fee and performance based management fee. The details are presented as below:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	PMS Entry Fee	42,850	42,000
2	PMS Exit Charge	84,155	13,581
3	Performance Fee	399,538	-
4	Annual Fee	735,349	-
Total		1,261,892	55,581

4.18 Income from Mutual Fund Operations

It includes the income earned from mutual fund schemes managed by the company. The company also earns income for providing depository service to the schemes. The details are presented as below:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Fund Management Fee	17,515,497	5,125,277
	Fund Management Fee from Kumari Equity Fund	16,009,964	5,125,277
	Fund Management Fee from Kumari Dhanabridhi Yojana	1,505,533	-
2	Depository Fee	2,335,400	683,370
	Depository Fee from Kumari Equity Fund	2,134,662	683,370
	Depository Fee from Kumari Dhanabridhi Yojana	200,738	-
Total		19,850,897	5,808,647

4.19 Interest Income

It includes the interest income earned from Fixed Deposits, Bond and Debentures and Call Accounts maintained with various banks and financial institutions. The details are presented as below:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Interest Income from Fixed Deposits	20,676,201	14,411,269
2	Interest Income from Call Deposit	5,449,605	358,596
3	Interest Income from Bond and Debenture	8,100,889	1,859,455
Total		34,226,696	16,629,320

4.20 Net gain/ (loss) on Financial Assets held at fair value

It includes the capital gain/(loss) realized on disposal of investment made in equity instruments including mutual fund units and the dividend income earned from such investments:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Gain on Disposal of Financial Assets held at fair value	(2,493,959)	8,528,297
2	Dividend Income	2,200,046	373,231
Total		(293,913)	8,901,528

4.21 Net Unrealized gain/(Loss) on Financial Assets held at fair value

Following table summarizes the change in fair value of FVTPL Financial Assets:

Investment in:	Ashadh 32, 2079			Ashadh 31, 2078		
	Cost	Fair Value	Gain/(Loss)	Cost	Fair Value	Gain/(Loss)
Mutual fund units	7,373,900	5,069,000	(2,304,900)	3,660,500	5,810,000	2,149,500
Equity Investments	56,554,590	43,641,851	(12,912,739)	14,974,364	14,354,785	(619,579)
Total	63,928,490	48,710,851	(15,217,639)	18,565,864	20,164,785	1,529,921

4.22 Other Income

The details of other income are presented as below:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Miscellaneous Income	2,320	2,119
2	Interest on Staff Loan	380,055	144,922
Total		382,375	147,041

4.23 Merchant Banking Related Expenses

These expenses represent the expenses directly related to the merchant banking service of the company.

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Issue Management & Underwriting Expenses	-	100,000
2	Merchant Banking License Renewal Fee	710,000	710,000
3	SEBON Fee on Merchant Banking Income	1,410,455	1,068,065
4	CDS Service Fee	4,403,793	3,406,031

5	Data Migration Charge	-	13,673
6	Account Opening Related Expenses	31,976	30,624
7	BO Correction Charge	6,500	13,550
Total		6,562,724	5,341,943

4.24 Mutual Fund Related Expenses

These are the expenses directly related to the mutual fund operations. The details have been presented as follows:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Licensing/Renewal Fee	125,000	600,000
2	SEBON Fee on Fund Management and Depository Fee	595,527	174,259
3	Fund Management Quality Rating Fee	160,989	339,000
Total		881,516	1,113,259

4.25 Portfolio Management Related Expenses

These expense represent the expenses directly related to the portfolio management service. The details have been presented as follows:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	PMS Administrative Expenses	37,857	6,125
2	SEBON Fee on PMS Income	19,580	1,667
Total		57,437	7,792

4.26 Other Operating Expenses

The details of other operating expenses have been presented as below:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Brokerage, DP and SEBON Charges	438,162	638,627
2	Corporate Social Responsibility Expenses	-	100,000
Total		438,162	738,627

4.27 Non-Operating Income/(Expenses)

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Loss on Disposal of Property, and Equipment	377,462	-
2	Exchange Fluctuation Loss	310	-
Total		377,772	-

4.28 Staff Cost

The details of staff cost have been presented as below:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Festival Allowance	788,973	391,210
2	Forced Leave Allowances	555,768	373,410
3	Staff Insurance Premium	512,348	227,313
4	Intern Expenses	11,400	151,188
5	Leave Expenses	520,164	379,992



6	Gratuity Expenses	590,952	412,196
7	Overtime Allowance	6,820	15,881
8	Provident Fund Expenses	709,427	494,740
9	Salary and Allowance	11,299,574	7,392,536
10	Staff Bonus Expenses	3,447,088	3,197,022
11	Staff Refreshment and Recreation Expenses	330,570	254,243
12	Wages	275,655	595,780
13	Staff Welfare Expenses	33,753	-
14	Travelling Allowance and Daily Allowance	99,878	-
15	Uniform Expenses	24,001	-
Total		19,206,370	13,885,512

4.29 General Administrative Expenses

The details are as follows:

S. N.	Particulars	Ashadh 32, 2079	Ashadh 31, 2078
1	Annual General Meeting Expenses	26,935	10,490
2	Advertisement and Publicity Expenses	43,324	28,843
3	Annual Maintenance Charge	616,657	318,012
4	Audit Fees (External)	113,000	56,500
6	Audit Fees (Internal)	135,600	90,400
7	Audit Expenses	17,630	11,548
8	Business Development Expenses	9,871	2,191
9	Consultancy Fees	46,286	16,950
10	Electricity and Water	367,767	252,051
11	Fuel (Petrol)	482,707	171,236
12	Insurance Premium	92,471	45,521
13	Janitorial Expenses	100,601	73,043
14	Kitchen Expenses	158,653	96,202
15	Marketing Expenses	72,793	235,075
16	Meeting Allowance	307,500	327,500
17	Membership Fee	50,000	40,000
18	Miscellaneous Expenses	63,920	61,626
19	Notice Publication Charge	2,017	14,986
20	Office Upkeep Expenses	46,897	23,000
21	Office Relocation Expenses	-	24,860
22	Office Rent	2,977,200	2,243,406
23	Other Meeting related Expenses	47,727	2,959
24	Other Office Expenses	93,113	169,333
25	Periodicals and Books	8,978	11,441
26	Postage, Telephone, Email, Internet	667,895	378,453

27	Printing and Stationery	456,446	501,090
28	Rates, and Taxes	44,800	-
29	Repair and Maintenance	77,121	424,790
30	Security Expenses	400,380	361,983
31	Training Expenses	120,985	69,200
32	Traveling Allowance and Expenses	-	10,000
33	Travelling Expenses	169,946	-
34	Vehicle Renewal Charge	3,600	23,150
35	Business Registration and Renewal Charge	20,000	95,050
36	Website Redesigning Expenses	15,450	-
Total		7,858,268	6,190,888

4.30 Income Tax Expenses

Current year tax liability has been recognized on statement of profit or loss account at the rate of 30%, after required adjustment to arrive at taxable profit. Similarly, deferred tax is computed at 30% of the temporary differences between accounting base and tax base. Deferred tax assets/liabilities and the calculation of deferred taxes are given in Note 4.3.

Following is the details of tax expenses recognized in statement of profit or loss:

Particulars	Ashadh 32, 2079	Ashadh 31, 2078
Current Tax Expenses	13,756,183	8,164,843
- in respect of current year	13,677,446	8,164,843
- in respect of previous year	78,738	-
Deferred Tax (Income)/Expenses	(4,423,354)	514,231
- in respect of current year	(4,423,354)	514,231
Total Income Tax Expenses Recognized during the year	9,332,829	8,679,075

Following table shows the reconciliation of tax expenses with the product of accounting profit multiplied by applicable tax rate.

Particulars	Ashadh 32, 2079	Ashadh 31, 2078
Profit/ (loss) before tax for the year	31,023,791	28,773,200
Income tax expenses calculated at 30 %	9,307,137	8,631,960
Less: Effect of incomes that are not taxable for the year		
Net unrealized gain on financial asset at measured FTVTL	-	458,976
Dividend Income received from resident companies	54,014	-
Add: Effect of expenses that are not deductible for taxation		
Depreciation and Amortization	631,847	368,725
Repair & Improvement	23,136	127,437
Other Expenses	282,199	131,517*
Net unrealized loss on financial asset measured at FTVTL	4,565,292	-
Less: Effect of expenses that are deductible for taxation		
Depreciation and amortization as per tax law	903,830	591,155

Repair & Improvement as per tax law	23,136	70,860
Other Expenses	151,186	-
Tax credit (used)/carried forward	-	-
Current Tax Expenses in respect of current year	13,677,446	8,164,843
Effective Tax Rate	44.09%	28.38%

* Adjusted for tax effect arising for reduction in leave expenses due to change in accounting policy. Refer to note 4.33

4.31 Status of Tax Assessment

The self-assessment returns filed by the company for FY 2074/75 to 2077/78, has not yet been opened for reassessment by the inland revenue office.

4.32 Statutory Reserves and Funds

The reserve & surplus of the company includes statutory reserves and funds set aside for specific purpose pursuant to Securities Businessperson (Merchant Bankers) Regulation, 2064.

i. Corporate Social Responsibility (CSR) Fund

The company has not expensed on activities relating to CSR during the year. Hence, no amount has been transferred from CSR Fund created in previous year to Accumulated Profit/Loss in the current year.

The company has created additional amount of Rs. 216,910 to CSR Fund being 1% of net profit after tax pursuant to Section 30Ka(2) of Securities Businessperson (Merchant Bankers) Regulation, 2064. The fund so created shall be used for CSR activities in the next fiscal year.

The total movement of Corporate Social Responsibility Fund has been presented in the Statement of Changes in Equity.

4.33 Change in Accounting Policy

Effective Shrawan 1, 2078 the Company changed its accounting policy to measure the liability towards employee benefit other than short-term employee benefit using projected unit credit method. The calculation is performed by the certified actuary. Previously, the Company measured the liability as a product of number of unused leave outstanding at the end of fiscal year and the salary.

The change in the policy has been made because it is management's opinion that the actuarial valuation of the benefit provides reliable and more relevant information about the cost of employee benefit and the resulting obligation.

The following table summarizes the impact on the components of statement of financial position, and statement of profit and loss for previous years:

Particulars	FY 2076/77	FY 2077/78
Previously Reported Leave Expenses	140,966	379,992
Leave Expenses as per actuarial valuation	122,852	292,675
Increase/(Decrease) in leave expenses	(18,114)	(87,317)
Adjusted to:		
- Retained Earnings	12,680	61,122
- Deferred Tax (Assets)/Liabilities	5,434	26,195
- Leave Liability	(18,114)	(87,317)

The restated balance of Retained Earnings for the FY 2077/78 and FY 2078/79 is presented as follows:

Particulars	FY 2077/78	FY 2078/79
Retained Earnings as on beginning of the year	9,742,571	19,726,342
Add/(Less): Adjustment	12,680	73,802
Adjusted Retained Earnings as on beginning of the year	9,755,250	19,800,144

Similarly, the restated balance of Provision for Accumulated Leave, and Deferred Tax Assets / (Liabilities) for the previous year is presented as follows:

Particulars	FY 2077/78
Previously Reported Leave Liability	509,624
Add/(Less): Adjustment	(105,431)
Adjusted Leave Liability	404,193
Previously Reported Deferred Tax Assets/(Liability)	(655,164)
Add/(Less): Adjustment	(31,629)
Adjusted Deferred Tax Assets/(Liability)	(686,793)

4.34 Related Party

A person or entity is considered a related party if it:

- controls or has significant influence to the Company
- is subsidiary, joint venture, associates or in which the Company can have significant influence
- is member of key management personnel of the company or its parent.

Directors and other Key Management Personnel (KMP)

The key management personnel are those persons having authority and responsibility of planning, directing and controlling the activities of the entity, directly or indirectly including any director. The key management of the company includes members of its Board of Directors, Chief Executive Officer and other higher level employee(s) of the company. The name of the key management personnel who were holding various positions in the office during the year were as follows:

Member of Board of Directors:

Name	Designation
Mr. Bikas Khanal	Chairman
Mr. Chandan Karki	Director
Mr. Rohit Singh	Director
Mr. Anil Joshi	Independent Director
Mr. Hari Prasad Wagle	Independent Director
Mr. Anuj Mani Timilsina*	Former Chairman

*Resigned from the post of chairman and director w. e. f. 2078/12/17.

Other Key Management Personnel:

Name	Designation
Mr. Aswin Babu Shrestha	Chief Executive Officer
Mr. Puspa Sharma	Chief Operating Officer
Mr. Bikranta Koirala	Company Secretary

Holding Company

Kumari Bank Limited (KBL)

A. Key Management Personnel Compensation

As per the provision of Articles of Association of the company, the directors are entitled to meeting allowance at Rs. 5,000 per meeting and the company secretary is entitled to Rs. 2,500 per meeting. The details relating to compensation paid to the directors are as follows:

Particulars	Amount (Rs.)
Meeting Allowance	287,500
Total	287,500

B. Compensation to other Key Management Personnel

Chief Executive Officer has been deputed from Kumari Bank Limited who is not entitled to any compensation from the company.

The compensation paid to other member(s) of KMP is governed by Employee Service By laws of the company and the decisions made by the management from time to time.

The details relating to compensation paid to other key management personnel are as follows:

Particulars	Ashadh 32, 2079	Ashadh 31, 2078
Short term employee benefits		
Salary & Allowances	2,721,640	2,042,400
Employee Bonus*	941,380	1,069,802
Festival Allowance	191,040	170,200
Gratuity	152,909	124,150
Provident Fund	183,564	149,040
Forced Leave Allowance	161,040	124,200
Total Short Tern Employee Benefits (A)	4,351,573	3,679,792
Other Long-term Employee Benefits		
Payment against annual leave	-	-
Total Other Long-term Employee Benefits (B)	-	-
Post-Employment Benefits		
Total Post-Employment Benefits (C)	-	-
Total Benefits (A+B+C)	4,351,573	3,679,792

*Represents the bonus distributed out of profit of FY 2078/79.

C. Related Party Transactions

a. Related Party Transactions with Holding Company

The company has entered into the agreement with Kumari Bank Limited for providing Registrar to the Shares Service with respect the ordinary shares and 10.25% KBL Debenture 2086 for annual fee of Rs. 700,000 and Rs. 100,000 respectively. The provisions led in the agreements are in line with arms-length principle.

The following is the related party transactions with the Holding Company:

S. N.	Particulars	Transaction Amount	Nature of Transactions	Remarks
1	Deposit at KBL (Operating Account)	7,885,339	Bank Deposit	
2	Deposit at KBL (Other Bank Balances)	137,623,613	Bank Deposit	
3	Interest earned from accounts maintained at KBL	2,178,027	Interest Income	
4	RTS fee from KBL for ordinary shares and 10.25% KBL Debenture 2086	800,000	RTS Fee Income	Includes Rs. 51,230 received in FY 2077/78 and Rs. 51,230 received for FY 2079/80
5	Share/Debenture Credit Charge received from KBL	656,664	Share/Debenture Credit Charge Income	
6	ASBA Fee received from KBL	270	ASBA Fee Income	

4.35 Events after Reporting Period

There have been no events after reporting period that have come to our attention.

4.36 Operating Segment Information

A. General Information

The company has identified the reportable segment as the business activities from which it earns revenues and incurs expenses, whose operating results are reviewed by the management to make decision about the allocation of resources to each segment and assess its performance.

The following are the major business segments identified based on the nature of products and services:

- Mutual Fund Management
- Merchant Banking
- Portfolio Management
- Investment

The segment results that have been reported include items directly attributable to a segment as well as those that can be allocated on a reasonable basis.

Factors that management used to identify the entity's reportable segments

i. Mutual Fund Management

This segment includes fund management and depository service being provided to the mutual fund schemes operated under Kumari Samuhik Lagani Kosh. The segment generates revenue in the form of fund management fee and depository fee from the mutual fund schemes managed by it.

ii. Merchant Banking

This segment includes issue management and underwriting, registrar to the shares, depository services. The segment generates revenue from issue management and underwriting service, share/debenture registrar service, registration of demat account and meroshare account etc.

iii. Portfolio Management

This segment includes management of investment portfolio on behalf of the clients. This segment generates revenue from entry and exit fee, fixed annual management fee and management fee based on performance.

iv. Investment

This segment includes activities relating to investment/trading in equity instruments, investment in debentures and placement of fund in fixed deposits. The segment generates its revenue from the interest on debentures and fixed deposits, and gain on trading of equity instruments.

B. Information about profit or loss, assets and liabilities

Particulars	Mutual Fund Management	Merchant Banking	Portfolio Management	Investment	Total
Revenue from external customers	19,850,897	28,301,891	1,261,892	13,265,539	62,680,219
Expenses to external customers	881,516	6,562,724	57,437	438,162	7,939,839
Intersegment Revenue	-	-	-	-	-
Segment Profit	18,969,381	21,739,168	1,204,455	12,827,377	54,740,381
Segment Assets	47,293,494	248,912,766	-	381,593,851	677,800,110
Segment Liabilities	-	245,873,304	-	-	245,873,304

Notes having brief description for above items are provided below:

- Revenues from External Customers:** Revenue from external customers have been segregated according to the nature of segment.
- Expenses to External Customers:** Expenses to external customers have been segregated according to the nature of segment.
- Segment Profit:** Segment profit is revenue from external customers less expenses to external customers.

C. Reconciliations of reportable segment revenues, profit or loss, assets and liabilities

a. Revenue

Particulars	Amount
Total revenue for reportable segments	62,680,219
Other revenue	5,831,979
Elimination of intersegment revenue	-
Entity's Revenue	68,512,198

b. Profit and Loss

Particulars	Amount
Total profit and loss for reportable segments	54,740,381
Elimination of intersegment profit	-
Unallocated amounts	(23,716,590)
Entity's profit before tax	31,023,791

c. Assets

Particulars	Amount
Total assets for reportable segments	677,800,110
Unallocated amounts	3,292,987
Entity's Assets	681,093,097

d. Liabilities

Particulars	Amount
Total liabilities for reportable segments	245,873,304
Unallocated amounts	8,441,305
Entity's Liabilities	254,314,609

D. Information about products and services

Revenue from each type of product and services described in point no. B above:

Particulars	Amount
Mutual Fund Management	19,850,897
Merchant Banking	28,301,891
Portfolio Management	1,261,892
Investment	13,265,539
Total	62,680,219

4.37 Earnings per share (EPS)

i. Basic Earnings per Share (BEPS)

Particulars	FY 2078/79	FY 2077/78
From continuing operations attributable to the ordinary equity holders of the company	6.04	10.05
From discontinued operation	-	-
Total basic earnings per share attributable to the ordinary equity holders of the company	6.04	10.05

ii. Diluted Earnings per Share (DEPS)

Particulars	FY 2078/79	FY 2077/78
From continuing operations attributable to the ordinary equity holders of the company	6.04	10.05
From discontinued operation	-	-
Total basic earnings per share attributable to the ordinary equity holders of the company	6.04	10.05

iii. Reconciliations of earnings used in calculating earnings per share

For Basic Earnings per Share

Particulars	FY 2078/79	FY 2077/78
Profit attributable to the ordinary equity holders of the company used in calculating basic earnings per share:	21,690,961	20,094,125
- From continuing operations	-	-
- From discontinuing operations	-	-
Total	21,690,961	20,094,125

For Diluted Earnings per Share

Particulars	FY 2078/79	FY 2077/78
Profit attributable to the ordinary equity holders of the company used in calculating basic earnings per share:	21,690,961	20,094,125
- Used in calculating basic earnings per share	-	-
- Adjustments for income or expenses that would result from conversion of dilutive potential ordinary shares	-	-
Total	21,690,961	20,094,125

iv. Weighted average number of shares used as the denominator

Particulars	FY 2078/79	FY 2077/78
Weighted average number of ordinary shares used as the denominator in calculating basic earnings per share	3,590,164	2,000,000
Adjustments for calculation of diluted earnings per share	-	-
Weighted average number of ordinary shares and potential ordinary shares used as the denominator in calculating diluted earnings per share	3,590,164	2,000,000

4.38 Interim Financial Reporting

NAS 34, “Interim Financial Reporting” doesn’t mandate Kumari Capital Limited to publish interim financial reports. Since, the shares of KCL are not listed and is wholly owned by Kumari Bank Limited, KCL is not required by any regulatory or other bodies which may govern its operating activities to publish interim financial reports.

4.39 Risk Management

The Board of Directors has the overall responsibility for the establishment and oversight of the company’s risk management framework. The wide-ranging risk categories that includes Market, Liquidity, Credit, and Operational Risk are reviewed, measured, monitored and controlled.

A. Market Risk

Market risk is the risk that changes in market prices, interest rate, foreign exchange rate will affect the company’s income or the value of its holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimizing the return on risk.

B. Credit Risk

Credit risk refers to the risk that a counter party will default on its contractual obligations resulting in financial loss to the company. The company manages the credit quality of financial assets using internal credit ratings. The company’s exposure and the credit rating of its counterparties are continuously monitored.

C. Liquidity Risk

Liquidity risk is the risk that the Entity will not have adequate financial resources to meet Entity's obligations as when the fall due. This risk arises from mismatches in the timing of cash flows. The management of liquidity risk includes taking steps to ensure, as far as possible, that it will always have adequate financial resources to meet its liabilities when due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the company's reputation.

D. Operational Risk

Operational risk is the risk of direct or indirect loss arising from a wide variety of causes associated with the Entity's involvement with financial instruments, including processes, personnel, technology and infrastructure, and from external factors other than credit, market and liquidity risks such as those arising from legal and regulatory requirements and generally accepted standards of corporate behavior. The company's objective is to manage operational risk so as to balance the avoidance of financial losses and damage to the business reputation with overall cost effectiveness and to avoid control procedures that restrict initiative and creativity. The compliance with company's internal controls and procedures is supported by a program of periodic reviews undertaken by internal audit. The results of internal audit reviews are discussed with the management of the business units with summaries submitted to the Audit Committee.

4.40 Proposed Dividend

The Board of Directors meeting of Kumari Capital Limited held on Shrawan 25, 2079 has proposed cash dividend amounting to NPR 200,00,000 (5% of paid-up capital) including tax from retained earning including current year profit.

4.41 Reclassification, and Rounding Off

The previous year figure has been reclassified wherever found necessary for better presentation of Financial Statements. Certain reclassifications have been made to the prior year's financial statements to enhance comparability with the current year's financial statements.

As a result, certain line items have been amended in the statement of profit or loss and other comprehensive income, and the related notes to the financial statements. Comparative figures have been adjusted to conform to the current year's presentation.

The items were reclassified as follows:

Particulars	Previously Reported	After Reclassification
Provision for Staff Bonus	3,197,022	-
Staff Bonus Payable	-	3,197,022
Provision for Accumulated Leave	509,624	-
Employee Benefit Obligation*	-	404,193

* Re-measurement of accumulated leave liability as per actuarial valuation based on projected unit credit method.

The figures presented in financial statements have been rounded off to the nearest rupee.

Aswin Babu Shrestha
 Chief Executive Officer

Bikas Khanal
 Chairman

Chandan Karki
 Director

Puspa Sharma
 Chief Operating Officer

Rohit Singh
 Director

Anil Joshi
 Independent Director

Kaji Thebe
 Head - Finance, Admin & HR

Hari Prasad Wagle
 Independent Director

As per our attached report of even date
On behalf of G. Prakash & Associates
Chartered Accountants

CA Prakash Gautam
 Managing Partner

**सहायक कम्पनी
के.बि.एल. सेक्युरिटिज लिमिटेडको
वार्षिक विवरण**



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
सबैका लागि, सबैका लागि

S. Moktan & Associates

Chartered Accountants

COP No.: 892
Membership No.: 998

Firm No.: 789
PAN No.: 104370410

Independent Auditor's Report

To

The shareholders K.B.L. Securities Ltd.

Naxal, Kathmandu

We have audited the accompanying Statement of Financial Position of the M/s. K.B.L. Securities Ltd. as of Ashad 32, 2079 (July 16, 2022) and the related Statement of Income, Statement of Other Comprehensive Income, Statement of Cash Flow, Statement of Changes in Equity and Notes to Financial Statements for the year Ashad 32, 2079.

Directors and management's responsibilities for the Financial Statements:

The management of the Company is responsible for the preparation and fair presentation of these financial statements in accordance to relevant financial accounting standards and Acts. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's responsibility:

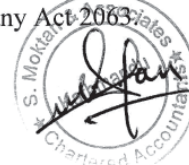
Our responsibility is to express an opinion on these financial statements based on our audit.

Basis for Opinion:

We have conducted our audit in accordance with the generally accepted auditing principles, circulars and directives issued under relevant Act. Our objective was to obtain reasonable assurance whether those guidelines and standards are followed and are free of material misstatement. An audit is based on test, sampling test, checking of supporting and disclosure in financial statements as we considered necessary in the circumstances.

Opinion:

1. 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.
2. The Statement of Financial Position, Statement of Income and the Statement of Cash Flow dealt with by this report are in the agreement with the books of account maintained and have been prepared as per the Company Act 2063.





कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
सबैका लागि, सधैका लागि

3. In our opinion and to the best of our information and according to the explanation given to us, members of the Board of Directors and any employees of the Company has not acted contrary to the legal provisions relating to accounts nor committed any misappropriation or cause loss or Damage to the Company.
4. In our opinion, except for the effects of the adjustments on the financial statements, if any, as mentioned in the preceding paragraph and notes to financial statements, the financial statement gives a true and fair view as at 32 Ashad 2079.

UDIN:220803CA00998iRUyP

Place: Kathmandu

Date: 2079.04.18



CA. Sunischit Moktan
For and on behalf of
S.Moktan & Associates,
Chartered Accountants



के.बि. एल. सेक्युरिटीज लिमिटेड वित्तीय अवस्थाको विवरण

२०७९ साल आषाढ मसान्तको (१६ जुलाई २०२२)

विवरण	नोट	यस वर्ष रु.	गत वर्ष रु.
सम्पत्ति			
नगद तथा नगद समान	४.१	२०,०७२,७२०	२०,०००,०००
चालु कर सम्पत्ति	४.२	१२,३६६	-
लगानी सम्पत्ति	४.३	-	-
सम्पत्ति तथा उपकरण	४.४	-	-
अमुक्त सम्पत्ति	४.५	-	-
स्थगन कर सम्पत्ति	४.६	-	३९,१२०
अन्य सम्पत्ति	४.७	-	-
कुल सम्पत्ति		२०,०८५,०८६	२०,०३९,१२०
दायित्व			
चालु कर दायित्व	४.२	-	-
व्यवस्था	४.८	-	-
स्थगित कर दायित्व	४.६	-	-
अन्य दायित्व	४.९	२८,२५०	१३०,४००
कुल दायित्व		२८,२५०	१३०,४००
पुँजी			
शेयर पुँजी	४.१०	२०,०००,०००	२०,०००,०००
संचित मुनाफा	SOCE	५६,८३६	(९१,२८०)
जगेडा तथा कोषहरु	४.११	-	-
शेयरधनीलाइ बाँडफाँड योग्य कुल पुँजी		२०,०५६,८३६	१९,९०८,७२०
गैर नियन्त्रित स्वार्थ			
कुल पुँजी		२०,०५६,८३६	१९,९०८,७२०
कुल पुँजी तथा दायित्व		२०,०८५,०८६	२०,०३९,१२०
संभावित दायित्व र प्रतिबद्धता	४.१२	-	-

द. अश्विन बाबु श्रेष्ठ
सञ्चालक

द. अनिष ताम्राकार
सञ्चालक

आजको मितिको संलग्न प्रतिवेदन अनुसार
द. एस. मोक्तान एण्ड एसोसिएट्स
चार्टर्ड एकाउन्टेन्ट्स
साम्झेदार
मिति : २०७८/०४/१७
ठेगाना : काठमाडौं, नेपाल

के.बि. एल. सेक्युरिटीज लिमिटेड नाफा नोक्सान विवरण

२०७९ साल आषाढ मसान्तको (१६ जुलाई २०२२)

विवरण	नोट	यस वर्ष रु.	गत वर्ष रु.
कमिसन आम्दानी	४.१३	-	-
अन्य व्यापार आय	४.१४	२४४,८४४	-
जम्मा सञ्चालन आम्दानी		२४४,८४४	-
सञ्चालन खर्च			
कर्मचारी खर्च	४.१५	-	-
अन्य सञ्चालन खर्च	४.१६	३३,२५०	२८,२५०
ह्रास कटौती तथा अपलेखन खर्च	४.१७	-	-
सञ्चालन मुनाफा		२११,५९४	(२८,२५०)
गैर सञ्चालन मुनाफा	४.१८	-	-
गैर सञ्चालन खर्च	४.१९	-	-
आयकर अघिको मुनाफा		२११,५९४	(२८,२५०)
आयकर	४.२०	६३,४७८	८,४७५
चालु आयकर		२४,३५८	-
स्थगित कर आय / (घाटा)		३९,१२०	८,४७५
यस अवधिको मुनाफा		१४८,११६	(१९,७७५)
नाफा/(नोक्सान) बाँडफाँड			
कम्पनीको शेयर धनी		१४८,११६	(१९,७७५)
गैर नियन्त्रित स्वार्थ		-	-
यस अवधिको मुनाफा		१४८,११६	(१९,७७५)

द. अश्विन बाबु श्रेष्ठ
सञ्चालक

द. अनिश ताम्राकार
सञ्चालक

आजको मितिको संलग्न प्रतिवेदन अनुसार
द. एस. मोक्तान एण्ड एसोसिएट्स
चार्टर्ड एकाउन्टेन्ट्स
साभेदार
मिति : २०७८/०४/१७
ठेगाना : काठमाडौं, नेपाल



के.बि. एल. सेक्युरिटीज लिमिटेड अन्य विस्तृत आयको विवरण

२०७९ साल आषाढ मसान्तको (१६ जुलाई २०२२)

विवरण	यस वर्ष रु.	गत वर्ष रु.
यस अवधीको मुनाफा	१४८,११६	(१९,७७५)
आयकर पछिको अन्य विस्तृत आम्दानी		
क) नाफा/नोक्सानमा पुनः वर्गीकरण नगरिने बुँदाहरु		
फेयर मुल्यमा मुल्यान गरिएका इक्विटी उपकरणका लगानीबाट भएका नाफा/(नोक्सान)		
पुनर्मूल्यांकनबाट भएको नाफा/(नोक्सान)	-	-
परिभाषित लाभ योजनाबाट विमाङ्कित नाफा/(नोक्सान)	-	-
माथि उल्लेखित बुँदाहरुको आयकर	-	-
अन्य विस्तृत नाफा/(नोक्सान)मा पुनः वर्गीकृत नगरिने बुँदाहरु	-	-
ख) नाफा/(नोक्सान)मा पुनः वर्गीकृत भएका वा हुन सक्ने बुँदाहरु		
नगद प्रवाह हेजिङ्गबाट भएको नाफा/(नोक्सान)	-	-
वैदेशिक संचालनको कारण वित्तीय सम्पत्तिको विनिमय परिवर्तन गर्दा हुने सटहि नाफा/(नोक्सान)	-	-
माथि उल्लेखित बुँदाहरुको आयकर	-	-
नाफा / नोक्सानीमा पुनः वर्गीकृत	-	-
नाफा/(नोक्सान)मा पुनः वर्गीकृत भएका वा हुन सकिने खुद अन्य विस्तृत आम्दानी	-	-
ग) इक्विटी विधि बाट लेखाङ्कन गरिएको सम्बद्ध संस्थाको अन्य विस्तृत आम्दानीको हिस्सा	-	-
आयकर पछिको यस वर्षको अन्य विस्तृत आम्दानी	-	-
कुल यस वर्षको विस्तृत आम्दानी	१४८,११६	(१९,७७५)
कुल विस्तृत आम्दानीको बाँडफाँड		
कम्पनीको शेयर धनी	१४८,११६	(१९,७७५)
गैर नियन्त्रित स्वार्थ	-	-
कुल विस्तृत आम्दानी	१४८,११६	(१९,७७५)

द. अश्विन बाबु श्रेष्ठ
सञ्चालक

द. अनिश ताम्राकार
सञ्चालक

आजको मितिको संलग्न प्रतिवेदन अनुसार
द. एस. मोक्तान एण्ड एसोसिएट्स
चार्टर्ड एकाउन्टेन्ट्स
साम्बन्धित
मिति : २०७८/०४/१७
ठेगाना : काठमाडौं, नेपाल

के.बि. एल. सेक्युरिटिज लिमिटेड

नगद प्रवाह विवरण

२०७९ साल आषाढ मसान्तको (१६ जुलाई २०२२)

विवरण	यस वर्ष रु.	गत वर्ष रु.
चालु गतिविधिबाट नगद प्रवाह		
ब्याज प्राप्ति	२०८,१२०	
शुल्क तथा अन्य आम्दानी प्राप्ति	-	
लाभांश प्राप्ति		
चालु गतिविधिबाट प्राप्ति		
ब्याज भुक्तानी		
कमिशन तथा शुल्क भुक्तानी		
कर्मचारी रकम भुक्तानी		
अन्य खर्च भुक्तानी	(३३,२५०)	-
चालु गतिविधिबाट खुद नगद प्रवाह	१७४,८७०	-
चालु सम्पत्तिमा घट र (बढ)	-	
चालु दायित्वमा घट र (बढ)	(१०२,१५०)	
कर भुक्तान गर्नु अघि सञ्चालन गतिविधिहरूबाट खुद नगद प्रवाह	७२,७२०	
आयकर भुक्तान	-	
सञ्चालन गतिविधिहरूबाट खुद नगद प्रवाह	७२,७२०	
लगानी गतिविधिहरूबाट नगद प्रवाह		
सम्पत्ति र उपकरणको खरीद	-	
सम्पत्ति र उपकरणको बिक्रीबाट प्राप्ति	-	-
अमूर्त सम्पत्तिहरूको खरीद	-	-
अमूर्त सम्पत्तिको बिक्रीबाट प्राप्ति	-	-
लगानी सम्पत्तिको खरीद	-	-
लगानी सम्पत्तिको बिक्रीबाट प्राप्ति	-	-
ब्याज प्राप्ति	-	-
लाभांश प्राप्ति	-	-
लगानी गतिविधिहरूमा खुद नगद प्रयोग	-	-
वित्तीय गतिविधिहरूबाट नगद प्रवाह		
ऋण धितोपत्र निस्कासनबाट प्राप्ति	-	-
ऋण धितोपत्रको भुक्तानी	-	-
सुरक्षण नराखिएका सहायक आवधिक दायित्व निष्काशनबाट प्राप्ति	-	-
सुरक्षण नराखिएका सहायक आवधिक दायित्वको भुक्तानी	-	-
शेयर निष्कासनबाट प्राप्ति	-	
लाभांश भुक्तानी		
ब्याज तिरेको	-	-
वित्तीय गतिविधिहरूबाट खुद नगद प्रवाह	-	-
नगद र नगद समान प्रवाहमा भएको खुद (कमी)/बृद्धि	७२,७२०	
नगद र नगद समानमा रहेको सुरुवाती मौज्दात	२०,०००,०००	२०,०००,०००
नगद र नगद समानमा विनिमय दर परिवर्तनको असर	-	-
नगद र नगद समानमा रहेको अन्तिम मौज्दात	२०,०७२,७२०	२०,०००,०००

द. अश्विन बाबु श्रेष्ठ
सञ्चालक

द. अनिश ताम्राकार
सञ्चालक

आजको मितिको संलग्न प्रतिवेदन अनुसार
द. एस. मोक्तान एण्ड एसोसिएट्स
चार्टर्ड एकाउन्टेन्ट्स
साम्भेदार
मिति : २०७८/०४/१७
ठेगाना : काठमाडौं, नेपाल

के.बि. एल. सेक्युरिटिज लिमिटेड
इक्विटीमा भएको परिवर्तन सम्बन्धी विवरण
२०७९ साल आषाढ मसान्तको (१६ जुलाई २०२२)



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
सबैका लागि, सधैंका लागि

आजको मितिको संलग्न प्रतिवेदन अनुसार
द. एस्. सीतान एण्ड एसोसिएट्स
चार्टर्ड एकाउन्टेन्ट्स
सामेदार
मिति : २०७८/०४/१७
ठेगाना : काठमाडौं, नेपाल

द. अनिश ताम्राकार
सञ्चालक

द. अश्विन बाबु श्रेष्ठ
सञ्चालक

Significant Accounting Policies

1 Reporting Entity

K.B.L Securities is incorporated on 2076/4/26, vide registration no 221079/076/077. under the Nepal Companies Act, 2063 having its registered Office at Naxal, Kathmandu. The company is registered at Inland revenue department with the PAN No 609514456 with the objective of dealing with brokerage of stock. K.B.L. securities Limited is fully owned subsidiary of Kumari Bank Limited.

2 Basis of Preparation

The financial statements are prepared on accrual basis in accordance with Nepal Financial Reporting Standards (NFRS) pronounced by Accounting Standard Board of Nepal as effective on September, 13, 2013 and the manner required by the Nepal Companies Act.

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

2.1 Statement of Compliance

The financial statements of the company have been prepared in accordance with Nepal Financial Reporting Standards (NFRS), as pronounced by the Institute of Chartered Accountants of Nepal (legally delegated authority under Companies Act to do so) issued by the Accounting Standard Board of Nepal so far as applicable. The applicable laws; Company Act, 2063 and Nepal Accounting Standards issued by ICAN, Bonus Act, Labour Act and other applicable laws.

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

2.2 Reporting Period and Approval of Financial Statements

2.2.1 Reporting Period

The company follows the Nepalese financial year based on the Nepalese calendar. The reporting period for the financial statement is 2078.04.01 to 2079.03.32.

2.2.2 Responsibility for Financial Statements

The Board of Directors acknowledges the responsibility for the preparation and fair presentation of the financial statements of "K.B.L Securities Limited" in accordance with NFRS.

2.2.3 Approval of Financial Statements

The accompanied financial statements for the year ended on 16 July 2022 (Ashadh 32, 2079) have been adopted by the Board of Directors vide resolution passed through meeting held on 01/08/2022.

2.3 Functional and Presentation Currency

The financial statements are presented in Nepalese Rupees (Rs) which is the functional and presentation currency. All financial information presented in NPR has been rounded to the nearest rupee except where indicated otherwise.

2.4 Use of Estimates, Assumptions and Judgments

The company, under NFRS, is required to apply accounting policies to most appropriately suit its circumstances and operating environment. Further the company is required to make judgement in respect of items where the choice of specific policy, accounting estimate or assumption to be followed could materially affect the financial statements. This may later be determined that a different choice could have been more appropriate.

NFRS requires the company to make estimates and assumptions that will affect the assets, liabilities, disclosure of contingent assets and liabilities, and profit or loss as reported in the financial statements.

The company applies estimates in preparing and presenting the financial statements. The estimates and underlying assumptions are reviewed periodically. Revision to accounting estimates are recognized in the period in which the estimates are revised and are applied prospectively.

Disclosures of the accounting estimates have been included in the relevant sections of the notes wherever the estimates have been applied along with the nature and effect of changes of accounting estimates, if any.

2.5 Going Concern

The financial statements are prepared on a going concern basis, as the Board of the company is satisfied that the company has the resources to continue in business for the foreseeable future. In making this assessment, the Board of Directors have considered a wide range of information relating to present and future conditions, including future projections of profitability, cash flows and capital resources.

2.6 Changes in Accounting Policies

The company has applied uniform accounting policy as permitted by NFRS and applying NFRS in measurement of recognised assets and liabilities.

3. Significant Accounting Policies

3.1 Basis of Measurement

The company, while complying with the reporting standards, makes critical accounting judgement as having potentially material impact on the financial statements. The significant accounting policies that relate to the financial statements as a whole along with the judgements made are described herein.

Where an accounting policy is generally applicable to a specific item, the policy is described within that relevant note. NFRS requires the company to exercise judgement in making accounting estimates. Description of such estimates has been given in the relevant sections wherever they have been applied.

3.2 Cash and Cash Equivalent

Cash and cash equivalents include cash in hand, balances with BFIs, money at call & short notice and highly liquid financial assets with original maturities of three months or less from the acquisition dates that are subject to an insignificant risk of changes in their fair value and are used by the company in the management of its short-term commitments.

3.5 Income tax

Tax expenses comprises of current tax and deferred tax and are recognised in profit and loss except to the extent that they relate to items recognised directly in equity or in other comprehensive income.

A. Current Tax

Current tax is the expected tax payable or recoverable on the taxable income or loss for the year, using tax rates enacted or substantively enacted at the reporting date, and any adjustment to tax payable in respect of previous years. Current tax payable also includes any tax liability arising from the declaration of dividends.

B. Deferred Tax

Deferred income tax is provided in full on all temporary differences arising between the tax bases of assets and liabilities and their carrying values for financial reporting purposes. However, if the deferred income tax arises from the initial recognition of an asset or liability in a transaction other than a business combination that at the time of the transaction affects neither accounting nor taxable profit nor loss, it is not accounted for. Deferred income tax is determined using tax rates and laws that have been enacted or substantively enacted at the reporting date and are expected to apply when the related deferred income tax liability is settled. Deferred income tax assets are recognized only to the extent that it is probable that future taxable profits will be available against which the temporary differences can be utilized. Deferred income tax is provided on temporary differences arising on investments in subsidiaries and associates, except where the timing of the reversal of the

temporary difference is controlled by the company and it is probable that the temporary difference will not reverse in the foreseeable future.

The measurement of deferred tax reflects the tax consequences that would flow from the manner in which the company expects, at the reporting date, to recover or settle the carrying amount of its assets and liabilities. Deferred tax assets and liabilities are offset only if certain criteria are met.

3.6 Provisions

A provision is recognized when as a result of a past event, the licensed institution 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.

A) Provision for Redundancy

It shall include benefits payable as a result of employment being terminated or based on a dismissal plan of the licensed institution. It also includes provision for employees' termination benefits like voluntary retirement scheme.

B) Provision for Restructuring

Restructuring includes sale or termination of a line of business, closure of business locations or relocation in a region, changes in management structure, fundamental reorganizations that restructuring that is recognized as per the requirement of NFRSs. Provision for the same shall be done.

C) Pending Legal Issues and Tax Litigation

It includes provisions for pending legal issues and tax litigation.

3.7 Revenue Recognition:

Revenue are recognized on an accrual basis when the service has been provided or significant act performed whenever the benefit exceeds cost in determining such value.

3.8 Share capital and reserves

Financial instruments issued are classified as equity when there is no contractual obligation to transfer cash, other financial assets or issue available number of own equity instruments. Incremental costs directly attributable to the issue of new shares are shown in equity as deduction net of taxes from the proceeds.

Dividends on ordinary shares and preference shares classified as equity are recognised in equity in the period in which they are declared.

Incremental costs directly attributable to the issue of an equity instrument are deducted from the initial measurement of the equity instruments considering the tax benefits achieved thereon.

The reserves include retained earnings and other statutory reserves such as general reserve, assets revaluation reserve, capital reserve and other reserve etc.

Notes to the Financial Statements

4.1 Cash & Cash Equivalent

Cash & Cash Equivalent has been shown at carrying value which is fair value. Balance with B/FIs includes balance maintained at various banks and financials institutions. Highly Liquid financial assets with original maturities of three months or less from the date of acquisition that are subject to an insignificant risk of changes in their fair value, and are used by the licensed institution in the management of its short term commitments.

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Cash in Hand	-	-
Balances with B/FIs	20,072,720	20,000,000
Other	-	-
Total	20,072,720	20,000,000

4.2 Current Tax Assets/Liabilities

Current Income Tax Assets includes advance income tax paid under the self assesment tax returns by the bank as per Income Tax Act 2058 & tax deducted at source (TDS) on behalf of the Bank. Simialrly, the current income tax liabilities includes the tax payable to the Government computed as per the provision of the Income Tax Act 2058.

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Current tax assets	36,724	-
Current year income tax assets	36,724	-
Tax assets of prior periods	-	-
Current tax liabilities	24,358	-
Current year income tax liabilities	24,358	-
Tax liabilities of prior periods	-	-
Total	12,366	-

4.3 Investment Properties

KBL Securities Ltd. doesnot not own any investment properties as on reporting date.

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Investment Properties measured at Fair value		
Balance as on shrawan 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 shrawan 1,	-	-
Addition/disposal during the year	-	-
Adjustment/transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
Net amount	-	-
Total	-	-

4.4 Property & Equipment

KBL Securities Ltd does not own any Property & Equipment as on reporting date.

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Balance as on Ashad end 2078		
Addition during the Year	-	-
Acquisition		
Capitalization	-	-
Disposal during the year	-	-
Adjustment/Revaluation	-	-
Balance as on Ashad end 2079	-	-
Depreciation and Impairment	-	-
As on Shrawan 1, 2078		
Depreciation charge for the Year	-	
Impairment for the year	-	
Disposals	-	
Adjustment	-	
As on Ashad end 2079		
Capital Work in Progress	-	-
Net Book Value		
As on Ashad end 2078		
As on Ashad end 2079	-	-

4.5 Goodwill and Intangible Assets

KBL Securities Ltd does not have any Goodwill & Intangible Assets as on reporting date.

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Cost		
Balance as on Ashad end 2078		
Addition during the Year		
Acquisition	-	-
Capitalization	-	-
Disposal during the year	-	-
Adjustment/Revaluation	-	-
Balance as on Ashad end 2079	-	-
Amortization and Impairment		-
As on Ashad end 2078	-	-
Amortization charge for the Year	-	-
Impairment for the year	-	-
Disposals	-	-
Adjustment	-	-
As on Ashad end 2079	-	-
Capital Work in Progress	-	-
Net Book Value	-	-
As on Ashad end 2078	-	-
As on Ashad end 2079	-	-

4.6 Deferred Tax

Deferred Tax is recognised as per the provisions of NAS 12, Income Taxes.

As on Ashad 32, 2079			
Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Assets/(Liabilities)
Deferred tax on temporary differences on following items			
Property & equipment	-	-	-
Employees' defined benefit plan	-	-	-
Lease liabilities	-	-	-
Provisions	-	-	-
Other temporary differences	-	-	-
Carry forward losses	(39,120)	-	(39,120)
Deferred tax on temporary differences	(39,120)	-	(39,120)
Deferred tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
Net Deferred tax asset/(liabilities) as on Ashad end of 2078 (Closing F.Y 78-79)	(39,120)	-	(39,120)
Deferred tax (asset)/liabilities as on Shrawan 1, 2078.(Opening F.Y 78-79)	-	-	-
Origination/(Reversal) during the year	-	-	(39,120)
Deferred tax expense/(income) recognised in profit or loss	-	-	39,120
Deferred tax expense/(income) recognised in other comprehensive income	-	-	-
Deferred tax expense/(income) recognised in directly in equity	-	-	-

4.7 Other Assets

KBL Securities Ltd does not have other assets as on reporting date.

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Assets held for sale	-	-
Bills receivable	-	-
Accounts receivable	-	-
Accrued income	-	-
Prepayments and Deposit	-	-
Others	-	-
Total	-	-

4.8 Provisions

KBL Securities Ltd does not have provisions as on reporting date.

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contracts	-	-
Other	-	-
Total	-	-

4.9 Other Liabilities

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Liability for long-service leave	-	-
Short-term employee benefits	-	-
Bills payable	-	-
Creditors and accruals	-	-
Liabilities under Finance Lease	-	-
Provision for Audit Fee	27,875	27,875
Employee bonus payable	-	-
Other	-	-
Liabilities under Operating Lease	-	-
Employees Provident Fund Payable	-	-
TDS Payable	375	375
Other Payable-(Kumari Bank Ltd)	-	102,150
Total	28,250	130,400

4.10 Share capital

Ordinary shares	As on Ashad 32, 2079	As on Ashad 31, 2078
Ordinary Equity Share Capital	20,000,000	20,000,000
Convertible preference shares (equity component)	-	-
Irredeemable preference shares (equity component)	-	-
Perpetual debt (equity component only)	-	-
Total	20,000,000	20,000,000

Authorized Capital	As on Ashad 32, 2079	As on Ashad 31, 2078
a) 500,000 Ordinary Shares of Rs.100 each	50,000,000	50,000,000
b) Non- redeemable preference shares of Rs.each	-	-
c) Redeemable Preference Shares of Rs.each	-	-

Issued capital		
a) 200,000 Ordinary Shares of Rs.100 each	20,000,000	20,000,000
b) Non- redeemable preference shares of Rs.each	-	-
c) Redeemable Preference Shares of Rs.each	-	-
Subscribed and paid up capital		
a(i) 200,000 Ordinary Shares of Rs.100 each	20,000,000	20,000,000
b) Non- redeemable Preference Shares of Rs.each	-	-
c) Redeemable Preference Shares of Rs.each	-	-
Total	20,000,000	20,000,000

4.11 Reserves

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Capital Redemption Reserve	-	-
Capital Reserve	-	-
Assets Revaluation Reserve	-	-
Actuarial Gain	-	-
Special Reserve	-	-
Other Reserve	-	-
Total	-	-

4.12 Contingent Liability

Contingent liabilities are potential future cash out flows, where the likelihood of payment is considered more than remote, but is not considered probable or cannot be measured reliably. Where the entity undertakes to make a payment on behalf of its customers for guarantees issued 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

Where the company has confirmed its intention to provide funds to a customer or on behalf of a customer in the form of loans, overdrafts, future guarantees, whether cancellable or not and the company has not made payments at the reporting date, those instruments are included in these financial statement as commitments.

KBL Securities Ltd does not have contingent liability to be disclosed as on reporting date.

4.13 Commission Income

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Purchase Transaction Income	-	-
Sales Transaction Income	-	-
Total Commission Income	-	-

4.14 Other Business Income

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Interest Income	244,844	-
Other Miscellaneous Income	-	-
Total Other Business Income	244,844	-

4.15 Personnel Expense

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Salary	-	-
Allowance	-	-
Gratuity Expense	-	-
Provident fund	-	-
Uniform	-	-
Training & Development Expense	-	-
Leave Encashment	-	-
Medical	-	-
Insurance	-	-
Employees Incentive	-	-
Cash-settled share-based payments	-	-
Pension Expenses	-	-
Other expenses related to staff	-	-
Sub total	-	-
Employees Bonus	-	-
Grand Total	-	-

4.16 Other Operating Expense

All operating expenses other than those relating to personnel expense are recognized and presented under this account head.

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Directors' fee	-	-
Directors' expense	-	-
Auditors' remuneration	28,250	28,250
Other audit related expense	-	-
Registration Fee	5,000	-
Professional and legal expense	-	-
Office administration expense	-	-
Operating lease expense	-	-
Onerous lease provisions	-	-
Other	-	-
Total	33,250	28,250

4.17 Depreciation & Amortisation

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Depreciation on property and equipment	-	-
Depreciation on investment property	-	-
Amortisation of intangible assets	-	-
Total	-	-

4.18 Non operating income

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Other income	-	-
Total	-	-

4.19 Non operating expense

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Redundancy provision	-	-
Expense of restructuring	-	-
Other expense	-	-
Total	-	-

4.20 Income Tax Expense

Particulars	As on Ashad 32, 2079	As on Ashad 31, 2078
Current tax expense		
Current year	24,358	-
Adjustments for prior years		-
Net Current Tax	24,358	-
Deferred tax expense		
Origination and Reversal (TD)	39,120	8,475
Changes in tax rate	-	-
Recognition of previously unrecognized tax losses	-	-
Net Deferred Tax	39,120	8,475
Total income tax expense	63,478	8,475

4.21 Related parties disclosures

A related party transaction is a transfer of resources, services, or obligations between related parties, regardless of whether price is charged. Following are the related party and transactions occurred with them.

Following has been identified as Related Parties for company under NAS 24 Related Parties:

- Directors
- Key Management Personnel of the company
- Relatives of Directors and Key Managerial Personnel

Name	Relationship
Aswin Babu Shrestha	Director
Anish Tamrakar	Director

4.23 Events after reporting date:

Events after Reporting Period are those that occur between the end of the reporting period and when the financial statements are authorized for issue.



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
 सबैका लागि, सबैका लागि



नेपाल राष्ट्र बैंक
बैंक सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय
 बालुवाटार, काठमाडौं ।
 फोन नं.: ४४१९८०५, ७
 फ्याक्स नं.: ४४१०१५९
 Site: www.nrb.org.np
 Email: bsd@nrb.org.np
 पोष्ट बक्स: ७३

प.सं: बै.सु.वि./अफसाइट/६१/२०७९/०८०

मिति : २०७९/०६/२८

कुमारी बैंक लिमिटेड,
 टंगाल, काठमाडौं

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

महोदय

त्यस बैंकबाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातहरूका आधारमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ४७ को उपदफा (२) का प्रावधानहरू पालना गरेको देखिएको हुँदा, ऐ. ऐनको उपदफा (१) बमोजिम प्रस्तावित रु.१,८३,८८,९७,९१५।७५ (अक्षरेपि एक अर्ब त्रियासी करोड अठासी लाख सन्तानब्बे हजार नौ सय पन्ध्र र पच्छत्तर पैसा मात्र) (२०७९ असार मसान्तमा कायम चुक्ता पुँजी रु.१४,७१,११,८३,३२६।१६ को १२.५० प्रतिशत) बराबरको नगद लाभांश (नगद लाभांशमा लाग्ने करसमेत) वितरण गर्न अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्रै वितरण गर्न स्वीकृतिका साथै आ.व. २०७८/७९ 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 मिलाउनुहुन ।
 - बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को दफा ११ को उपदफा ३ मा बैंकको चुक्ता पुँजीको २ प्रतिशत भन्दा बढी शेयर धारण गरेका संस्थापकहरूले आफ्नै 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 वितरण रोक्का राख्ने व्यवस्था मिलाउनुहुन ।
 - यस बैंकबाट जारी गरिएको एकीकृत निर्देशनको निर्देशन नं. १० को बुँदा नं. ७ बमोजिम इजाजतपत्रप्राप्त कुनै एक बैंक तथा वित्तीय संस्थाको संस्थापक शेयरमा लगानी गर्दा चुक्ता पुँजीको बढीमा १५ प्रतिशत र अन्य बैंक तथा वित्तीय संस्थाहरूमा चुक्ता पुँजीको बढीमा १ प्रतिशतसम्म मात्र लगानी गर्न सकिने व्यवस्था रहेकोले उल्लिखित सीमाभन्दा बढी शेयर धारण गर्ने संस्थापक शेयरधनीहरू रहेमा ती संस्थापक शेयरधनीहरूले आफ्नो शेयर सो सीमाभित्र नल्याएसम्म प्रस्तावित नगद लाभांश वितरण रोक्का राख्ने व्यवस्था मिलाउनुहुन ।
 - यस बैंकबाट जारी गरिएको निर्देशन नं. ४ को बुँदा नं. ३(ड) बमोजिम Statement of Other Comprehensive Income मा लेखांकन भएको आय (Fair Value Reserve मा जम्मा भएको) बाट सञ्चित मुनाफामा रकमान्तर गर्दा उक्त रकमको २० प्रतिशत रकम साधारण जगेडा कोषमा जम्मा गरी बाँकि रकम मात्र सञ्चित मुनाफामा जम्मा गर्नुपर्ने व्यवस्था भएकोमा आ.व. २०७८/७९ मा Fair Value Reserve बाट रु.५७,८०,४०९।३७ सञ्चित मुनाफामा रकमान्तर गर्दा सो रकमको २० प्रतिशतले हुने रकम रु.११,५६,०८१।८७ साधारण जगेडा कोषमा नगरेकोले सञ्चित मुनाफा खाताबाट साधारण जगेडा कोषमा रकमान्तर गर्नुहुन ।
- उपरोक्त निर्देशनहरूलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्नुहुन ।

भवदीय,

 (सजन ढकाल)
 सहायक निर्देशक

बोधार्थ

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



This image shows a full page of blank white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page, providing a template for writing or drawing. There are no margins, text, or other markings present.



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

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प्रदेश नं १

आँपगाछी शाखा

इटहरी उपमहानगरपालिका, सुनसरी
सुजन श्रेष्ठ
शाखा प्रबन्धक
मोबाइल नं : ९८५२०४९२७०

बरगाछी शाखा

विराटनगर महानगरपालिका, मोरङ
फोन नं : ०२१-४६१३८८
नितेश अग्रवाल
शाखा प्रबन्धक

बेलका शाखा

बेलका- ९, रामपुर, उदयपुर
अमित कुमार भ्ना
शाखा प्रबन्धक
मोबाइल नं : ९८५२८४४०४३

बेलवारी शाखा

बेलवारी नगरपालिका, मोरङ
फोन नं : ०२१-४३४४२१/२२
अम्बिका प्रसाद खतिवडा
शाखा प्रबन्धक

विराटनगर शाखा

गोश्वारा रोड, विराटनगर-९,
व्यापार संघ भवन, मोरङ
फोन नं : ०२१-५७७०१/०२/०३/०४/०५
अंकित पाण्डे
शाखा प्रबन्धक

विर्तामोड शाखा

भद्रपुर रोड, विर्तामोड नगरपालिका, भ्नापा
फोन नं : ०२३- ५३१०२८/५३४०८०/५३३८२२
देवराज नेपाल
शाखा प्रबन्धक

चन्द्रगढी शाखा

भद्रपुर नगरपालिका, चन्द्रगढी, भ्नापा
फोन नं : ०२३ -४५३०२६/२७
उशितपा पाण्डे
शाखा प्रबन्धक

चिशंखुगढी शाखा

चिशंखुगढी नगरपालिका-०५ सेर्ना,
ओखलढुङ्गा
विजय पाण्डे
शाखा प्रबन्धक
मोबाइल नं : ९८४५२७९२२५

दमक शाखा

दमक नगरपालिका, दमक, भ्नापा
फोन नं : ०२३-५८२५८०
युवराज दाहाल
शाखा प्रबन्धक

फिक्कल शाखा

सूर्यदय नगरपालिका, वार्ड नं १०, फिक्कल,
इलाम
फोन नं : ०२७ -५४०६३२/३३
केशव गौतम
शाखा प्रबन्धक

इनरूवा शाखा

इनरूवा नगरपालिका, इनरूवा, सुनसरी
फोन नं : ०२५-५९०१२० / २१
प्रकाश राज पाण्डे
शाखा प्रबन्धक

इटहरी शाखा

पाथीभरा मार्केट, इटहरी, सुनसरी
फोन नं : ०२५-५८६६५९/६१
दुण्डी राज भट्टराई
शाखा प्रबन्धक

लुक्ला शाखा

खुम्बु पासाङ्ग ल्हामु गाउँपालिका, सोलुखुम्बु
गणेश लामा
शाखा प्रबन्धक
मोबाइल नं : ९८१३०३६०९७

नाम्चे शाखा

नाम्चे बजार, सोलुखुम्बु
फोन नं : ०३८-५४०४१४
नविन रावल
शाखा प्रबन्धक

ओखलढुंगा शाखा

रामबजार-४, ओखलढुंगा
फोन नं : ०३७-५२०६२६
धन बहादुर भट्ट
शाखा प्रबन्धक

पथरी शाखा

पथरी शनिश्चरे नगरपालिका १, मोरङ
फोन नं : ०२१ -५५६१२७/१३७
माधव प्रसाद खरेल
शाखा प्रबन्धक

उर्लावारी शाखा

ईटहरा रोड, उर्लावारी ४, मोरङ
फोन नं : ०२१-५४१९०१/०२
टंक प्रसाद न्यौपाने
शाखा प्रबन्धक

मधेश प्रदेश

बरहथवा शाखा

बरहथवा नगरपालिका, वडा नं -०७, सर्लाही
फोन नं : ०४६-५४०३८७
मोहम्मद कासिम रेजा
शाखा प्रबन्धक

बर्दिबास शाखा

बर्दिबास नगरपालिका, महोत्तरी
फोन नं : ०४४-५४०५५८/५८०/६८०
हेमन्त कार्की
शाखा प्रबन्धक

भंगाहा शाखा

भंगाहा- ५, महोत्तरी
रंघिर कुमार मण्डल
शाखा प्रबन्धक
मोबाइल नं : ९८५४०५५०६०

बीरगञ्ज शाखा

बीरगञ्ज नगरपालिका, आदर्शनगर, पर्सा
फोन नं : ०५१-५२४८१२/१३
सुजन ढुंगाना
शाखा प्रबन्धक

चन्द्रपुर शाखा

चन्द्रपुर नगरपालिका, रौतहट
फोन नं : ०५५-५४०००६/०७
खिल नारायण श्रेष्ठ
शाखा प्रबन्धक

हरिवन शाखा

हरिवन नगरपालिका, सर्लाही
धुन्डी राज सुवेदी
शाखा प्रबन्धक
मोबाइल नं : ९८५११४७१००

जनकपुर शाखा

जनकपुरधाम उपमहानगरपालिका, धनुषा
फोन नं : ०४१-५९००९२/०९३
संजय कुमार कर्ण
शाखा प्रबन्धक

**जीतपुर शाखा (बारा)**

जीतपुर, सिमरा उपमहानगरपालिका, बारा
फोन नं : ०५३-४९२२७५/७६
कृष्ण प्रसाद पौडेल
शाखा प्रबन्धक

लाहान शाखा

लाहान नगरपालिका, लाहान, सिराहा
फोन नं : ०३३-५६४७५८/५९
देव शरण रावत
शाखा प्रबन्धक

महेन्द्रनगर शाखा

क्षिरेश्वरनाथ नगरपालिका, धनुषा
फोन नं : ०४९-५४०३५९
बासु देव भट्टराई
शाखा प्रबन्धक

मलंगवा शाखा

मलंगवा नगरपालिका, मलंगवा, सर्लाही
दिपेश राज अमात्य
शाखा प्रबन्धक
मोबाइल नं : ९८०९६६००२५

निजगढ शाखा

निजगढ नगरपालिका- ७, बारा
फोन नं : ०५३-५४०४८३
उमेश लामिछाने के.सी
शाखा प्रबन्धक

प्रतिमाचोक शाखा

बीरगञ्ज नगरपालिका, पर्सा
संजय प्रसाद शाह
शाखा प्रबन्धक
मोबाइल नं : ९८५५०२६३७८

राजबिराज शाखा

राजबिराज नगरपालिका, वार्ड नं ७,
राजबिराज, सप्तरी
फोन नं : ०३९-५३०२७२/७३
राहुल कुमार गुप्ता
शाखा प्रबन्धक

सिरसिया शाखा

बीरगञ्ज नगरपालिका, ड्राइपोर्ट, पर्सा
फोन नं : ०५९-५९०४९७/४३२
विकास डंगोल
शाखा प्रबन्धक

ड्राइपोर्ट शाखा

सिरसिया, पर्सा
फोन नं : ०५९-५९००२२
शशिभुशन कुमार कुशावाहा
शाखा प्रबन्धक

बागमती प्रदेश**आलापोट शाखा**

कागेश्वरी मनहरा नगरपालिका, काठमाण्डौ
फोन नं : ०९-४९५६७७९/७९८
अनिल ढकाल
शाखा प्रबन्धक

आमाछोदिङमो शाखा

आमाछोदिङमो गाउँपालिका, चिलिमे, रसुवा
जंग बहादुर तामाङ्ग
शाखा प्रबन्धक
मोबाइल नं : ९८६३६५२६७९

इमाडोल शाखा

महालक्ष्मी नगरपालिका, ललितपुर
फोन नं : ०९-५२०२९५७/९७७
श्रद्धा राई
शाखा प्रबन्धक

कलंकी शाखा

पुरानो कालीमाटी, कलंकी, काठमाण्डौ
फोन नं : ०९-५२२५३९४/४००
सुजन जोशी
शाखा प्रबन्धक

कालीमाटी शाखा

कालीमाटी, काठमाण्डौ
फोन नं : ०९-४३७०३०३/०४
मनिषा सुवाल
शाखा प्रबन्धक

कीर्तिपुर शाखा

कीर्तिपुर नगरपालिका, नयाँबजार, कीर्तिपुर
फोन नं : ०९-४३३०७२६/३९६४
अन्जना जोशी
शाखा प्रबन्धक

कुन्ताबेसी शाखा

मन्दव्यूँ नगरपालिका ७, कुन्ताबेसी, काभ्रे
पलान्चोक
फोन नं : ०९९-४९२०४४
विष्णु प्रसाद पौडेल
शाखा प्रबन्धक

कुमारीपाटी शाखा

कुमारीपाटी, ललितपुर
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विज्ञान राना
शाखा प्रबन्धक

कुशादेवी शाखा

पनौती-६, कुशादेवी बजार
फोन नं : ०९९-४०५९०४/०५/०६
देव बहादुर खत्री
शाखा प्रबन्धक

कोटेश्वर शाखा

तीनकुने, कोटेश्वर, काठमाण्डौ
फोन नं : ०९-५९९९४२५/४२६
कृपा श्रेष्ठ
शाखा प्रबन्धक

खुसिबू शाखा

खुसिबू, काठमाण्डौ
फोन नं : ०९-४३६०५७९/७२
मनोज पोखरेल
शाखा प्रबन्धक

खोलेसिमल शाखा

कालीका-६, खोलेसिमल बजार, नारायणघाट,
चितवन
फोन नं : ०५६-४९३००४/०५
हरि कृष्ण रेग्मी
शाखा प्रबन्धक

गङ्गाधर शाखा

मध्यपुर ठिमी नगरपालिका, भक्तपुर
फोन नं : ०९-५९०३९४९/४२
प्रिती पाण्डे
शाखा प्रबन्धक

गीतानगर शाखा

भरतपुर-०६, चोक बजार, चितवन
फोन नं : ०५६-४०००४८
रंगनाथ अधिकारी
शाखा प्रबन्धक

गुर्जुधारा शाखा

चन्द्रागिरी नगरपालिका-९२, काठमाण्डौ
विनय महर्जन
शाखा प्रबन्धक
मोबाइल नं : ९८५९२९३९३४

**गोंगबु शाखा**

लहोत्से मल, गोंगबु, काठमाण्डौ
फोन नं : ०१-४३८५४५६/८०७/८०९
राजु राज पाण्डे
शाखा प्रबन्धक

गोल्फुटार शाखा

गोल्फुटार, काठमाण्डौ
फोन नं : ०१-४३७८८७३
युगल कुमार श्रेष्ठ
शाखा प्रबन्धक

चनौली शाखा

गुंजनगर-४, चितवन
फोन नं : ०५६-५९२४८६
विकास आचार्य
शाखा प्रबन्धक

चावहिल शाखा

चावहिल प्लाजा, चावहिल, काठमाण्डौ
फोन नं : ०१-४४७४२९९
विभा श्रेष्ठ
शाखा प्रबन्धक

जगाती शाखा

जगाती चोक, भक्तपुर
फोन नं : ०१-६६९६००६/०७
कृष्ण लक्ष्मी किसि
शाखा प्रबन्धक

जलबिरे शाखा

जलबिरे गा.वि.स-४, सिन्धुपाल्चोक
फोन नं : ०१-४०३०५१
इश्वर पौडेल खत्री
शाखा प्रबन्धक

भूमिसखेल शाखा

भूमिसखेल, ललितपुर महानगरपालिका-३,
ललितपुर
फोन नं : ०१-५४२२०८०/०८१
कुमार उप्रेती
शाखा प्रबन्धक

टंगाल, ललितपुर शाखा

ललितपुर-१९, टंगाल
फोन नं : ०१-५५३८०११, ५५४८३०१
सुरज बज्राचार्य
शाखा प्रबन्धक

टाँडी शाखा

रत्ननगर-२, टाँडी, चितवन
फोन नं : ०५६-५६३०६६/६७
शंकर शरण जैसवाल
शाखा प्रबन्धक

टिमुरे शाखा

गोसाईकुण्ड नगरपालिका, टिमुरे, रसुवा
फोन नं : ०१०-५४३९१९
ग्याल्बो घले
शाखा प्रबन्धक

टोखा शाखा

टोखा, ग्राण्डी अस्पताल रोड, काठमाण्डौ
फोन नं : ०१-४९८६८२७
प्रमोद उप्रेती
शाखा प्रबन्धक

ठमेल शाखा

छाँयादेवी कम्प्लेक्स, तेस्रो तल्ला त्रिदेवी मार्ग-ठमेल,
काठमाण्डौ
फोन नं : ०१-५२५२०२२ / २३
रोसिता शाह
शाखा प्रबन्धक

ठहिटी शाखा

ठहिटी, काठमाण्डौ
फोन नं : ०१-५३५८४००/५००५/७१४१
श्रृष्टि अमात्य
शाखा प्रबन्धक

ठिमी शाखा

मध्यपुर ठिमी-७, मिलरोड, भक्तपुर
फोन नं : ०१-६६३४०९८/५२०२
प्रविना छुन्जु
शाखा प्रबन्धक

थली शाखा

थली चोक, काठमाण्डौ
फोन नं : ०१-४४५१२८५/४८६
सन्दिप श्रेष्ठ
शाखा प्रबन्धक

धादिङ बेसी शाखा

निलकण्ठ नगरपालिका-३, धादिङबेसी बजार, धादिङ
फोन नं : ०१०-५२९०६५/६७
धन बहादुर श्रेष्ठ
शाखा प्रबन्धक

धार्के शाखा

धुनिवेशी नगरपालिका-६, धार्के बजार, धादिङ
फोन नं : ०१०-४९४०२७
रुद्र प्रसाद अधिकारी
शाखा प्रबन्धक

धुलिखेल शाखा

धुलिखेल नगरपालिका -३, धुलिखेल, काभ्रे
पालानचोक
फोन नं : ०११-४९०६१४
रविन पाण्डे
शाखा प्रबन्धक

नक्साल शाखा

सी एंड दि ब्लक, पहिलो तल्ला, फौर स्कुआर
कम्प्लेक्स, नारायणचौर, नक्साल, काठमाण्डौ
फोन नं : ०१-४४२७०९१/९३३७/४६५४
सुरेश राज पाण्डे
शाखा प्रबन्धक

नयाँ पर्सा शाखा

खैरहनी नगरपालिका, नयाँ पर्सा, चितवन
फोन नं : ०५६-५८३३२६/२७
गंगाराम महतो
शाखा प्रबन्धक

नयाँ बानेश्वर शाखा

नयाँ बानेश्वर, काठमाण्डौ
फोन नं : ०१-४७९५६५४
सम्भना राणा
शाखा प्रबन्धक

नयाँपाटी शाखा

गोकर्णेश्वोर, नयाँपाटी, काठमाण्डौ
फोन नं : ०१-४८०९३०४/३०५
सचिन क्षेत्री
शाखा प्रबन्धक

नरेफाँट शाखा

नरेफाँट, काठमाण्डौ
फोन नं : ०१-५१४९५०८/९३३४
अनन्त भण्डारी
शाखा प्रबन्धक

नारायणगढ शाखा

कमलनगर चोक, भरतपुर, चितवन
फोन नं : ०५६-५९५२४१/२४२/२५२
कृष्ण शर्मा
शाखा प्रबन्धक

**न्यूरोड शाखा**

न्यूरोड, काठमाण्डौ

फोन नं : ०१-५७३३२३/७५/७९/८८/९२ एंड

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दीपक महत

शाखा प्रबन्धक

न्यूरोड, धर्मपथ शाखा

फ्रेस हाउस बिल्डीङ, धर्मपथ, न्यूरोड, काठमाण्डौ

फोन नं : ०१-४२२९९९२/४२२९९९५

शिव पाठक

शाखा प्रबन्धक

पाँचखाल शाखा

पाँचखाल नगरपालिका - ४, पाँचखाल, काभ्रे
पालानचोक

फोन नं : ०११-४९९०४८

बिष्णुमणि नेपाल

शाखा प्रबन्धक

पानीपोखरी शाखा

पानीपोखरी, काठमाण्डौ

फोन नं : ०१-४४४३६५७/५८

रीजेन्द्र भक्त प्रधानांग

शाखा प्रबन्धक

पुतलीसडक शाखा

काठमाण्डौ नगरपालिका, काठमाण्डौ

फोन नं : ०१-४२३२९९२/९९३

स्मृति जोशी

शाखा प्रबन्धक

पुरानो पर्सा शाखा

खैरहनी नगरपालिका, पुरानो पर्सा, चितवन

फोन नं : ०५६-५८२६३९/६४९

रीता ढकाल लामिछाने

शाखा प्रबन्धक

फुटुङ शाखा

तारकेश्वर नगरपालिका, काठमाण्डौ

फोन नं : ०१-५९८९०२०/२९

सन्तोष मान सिंह

शाखा प्रबन्धक

बट्टार शाखा

बिदुर नगरपालिका-४, बट्टार बजार, नुवाकोट

फोन नं : ०१०-५६९७३९/४०

उद्धव कँडेल

शाखा प्रबन्धक

बनेपा शाखा

सूर्य भवन, बनेपा नगरपालिका - ८,

काभ्रेपालानचोक

फोन नं : ०११-६६९२९८/३०९

नविना वैद्य

शाखा प्रबन्धक

बसुन्धारा शाखा

काठमाडौं महानगरपालिका-३, बसुन्धारा चौकी

चोक, काठमाण्डौ

फोन नं : ०१-४९५३६०९/६७०८

सुरेश पौडेल

शाखा प्रबन्धक

बागमती शाखा

बागमती नगरपालिका, ललितपुर

फोन नं : ०१-६२२७४९९

अनिल महर्जन

शाखा प्रबन्धक

बानेश्वर शाखा

पुरानो बानेश्वर, भिमसेनगोला, काठमाण्डौ

फोन नं : ०१-४४९९३२२, ४४६२६०९/७९

इरोज भण्डारी

शाखा प्रबन्धक

बाफल शाखा

बाफल, काठमाण्डौ

फोन नं : ०१-५३९४५०६/५०७

विद्या रंजित

शाखा प्रबन्धक

बालाजु शाखा

बालाजु बाईपास, काठमाण्डौ

फोन नं : ०१-४३८२९८०

नारायण श्रेष्ठ

शाखा प्रबन्धक

बुढानिलकण्ठ शाखा

नारायणथान, मिलनचोक बुढानिलकण्ठ, काठमाण्डौ

फोन नं : ०१-४३७७७९८

प्रियंका खतिवडा दाहाल

शाखा प्रबन्धक

बौद्ध शाखा

बौद्ध, काठमाण्डौ

फोन नं : ०१-४९९३०७५/७६

अनुपमा श्रेष्ठ

शाखा प्रबन्धक

भक्तपुर शाखा

भक्तपुर नगरपालिका, दूधपाटी-०९, भक्तपुर

फोन नं : ०१-६६२००४५

रोशन प्रसाद लवाजु

शाखा प्रबन्धक

भरतपुर शाखा

भरतपुर महानगरपालिका-१०, सिनर्जी रोड,

चितवन

फोन नं : ०५६-५३२३०८/५३२३२८/५३२३२९

दिलीप घिमिरे

शाखा प्रबन्धक

मंगलबजार शाखा

महापाल, मंगलबजार, ललितपुर

फोन नं : ०१-५५२९७०९

पद्मा प्रधान

शाखा प्रबन्धक

मंगलपुर शाखा

मंगलपुरचोक, भरतपुर, चितवन

फोन नं : ०५६-५९९७९३

ज्योती रिजाल

शाखा प्रबन्धक

मलेखु शाखा

बेनीघाट-९, मलेखु, बैकुण्ठपुरी, धादिङ

फोन नं : ०१०-४०००२९/४०००२२

शिव कँडेल

शाखा प्रबन्धक

महादेववेशी शाखा

महादेववेशी, धादिङ

फोन नं : ०१०-४९५००३

नेत्र लाल धिताल

शाखा प्रबन्धक

माडी शाखा

माडी-३, बसन्तौर, चितवन

फोन नं : ०५६-५०९०८२

कमल बहादुर भण्डारी

शाखा प्रबन्धक

मालीगाउँ शाखा

मालीगाउँ, काठमाण्डौ

फोन नं : ०१-४५४५४९५

सुयोग श्रेष्ठ

शाखा प्रबन्धक

**मेलम्ची शाखा**

मेलम्ची नगरपालिका, मेलम्ची, सिन्धुपाल्चोक
फोन नं : ०११-४०१०८७/९७
किरण महर्जन
शाखा प्रबन्धक

मैतीदेवी शाखा

मैतीदेवी, काठमाण्डौ
फोन नं : ०१-५९०९३२२/२३
नविन थापा
शाखा प्रबन्धक

लंकु शाखा

धर्मचोक, भरतपुर, चितवन
फोन नं : ०५६-५९०६५०/७५०/८५०
दिलीप प्रधान
शाखा प्रबन्धक

लालदरबार शाखा

१२५ बिना मार्ग, लालदरबार, काठमाण्डौ
फोन नं : ०१-४२४२२७२/४२४२५५३/४२५६६३३
नविन मुनि बज्राचार्य
शाखा प्रबन्धक

व्यासी शाखा

भक्तपुर नगरपालिका, व्यासी, भक्तपुर
फोन नं : ०१-६६१२२५७/२६१
कृष्ण प्रसाद डुमरू
शाखा प्रबन्धक

सातदोबाटो शाखा

खुमलटार, सातदोबाटो, ललितपुर
फोन नं : ०१-५२३००१६/१४६
जेम्स हमाल
शाखा प्रबन्धक

सानो भन्याङ्ग शाखा

सानो भन्याङ्ग, काठमाण्डौ
फोन नं : ०१-५२४९४७९/८०
मनोज गौतम
शाखा प्रबन्धक

सिद्धलेक शाखा

सिद्धलेक गाउँपालिका-४, धादिङ
जीवन सिंह ठगुन्ना
शाखा प्रबन्धक
मोबाइल नं : ९८५१२४९६०५

सिफल शाखा

सिफल, काठमाडौं महानगरपालिका - ७,
काठमाण्डौ
महेश ढकाल
शाखा प्रबन्धक
फोन नं : ०१-५९०१९०९/९०८
मोबाइल नं : ९८५१२५९६५८

सौराहा शाखा

हात्ती चौक, रत्ननगर-६, चितवन
फोन नं : ०५६-५८०४९१
विवेक भण्डारी
शाखा प्रबन्धक

हाकिमचोक शाखा

भरतपुर महानगरपालिका, हाकिमचोक,
चितवन
फोन नं : ०५६-५९५४३०/६३७
धनपति लामिछाने
शाखा प्रबन्धक

हेटौडा शाखा

नयाँ सडक, हेटौडा, मकवानपुर
उप.म.न.पा.- ४, मकवानपुर
फोन नं : ०५७-५२४१४३/२४३
विष्णु प्रसाद अधिकारी
शाखा प्रबन्धक

गण्डकी प्रदेश**अमरसिंह चोक शाखा**

पोखरा महानगरपालिका, अमरसिंह चोक,
कास्की
फोन नं : ०६१-४३३५२३/२४
नारायण थापा
शाखा प्रबन्धक

अरुङ्खोला शाखा

नयाँबेलहानी-८, नवलपरासी, नवलपुर
फोन नं : ०७८-५५५२९६/२९७
ज्ञान प्रसाद भुसाल
शाखा प्रबन्धक

काउँखोला शाखा

काउँखोला-१३, पोखरा, कास्की
फोन नं : ०६१ -५८४२५५/६६
प्रतिक्षा पोखरेल
शाखा प्रबन्धक

कावासोती शाखा

सभापति चोक, कावासोती-५, नवलपुर
फोन नं : ०७८-५४११६६/६७
सुर्य बहादुर श्रेष्ठ
शाखा प्रबन्धक

कुश्मा शाखा

मेलमिलाप चोक, पर्वत
फोन नं : ०६७-४२११४५
दिपक राज पौडेल
शाखा प्रबन्धक

गैडाकोट शाखा

गैडाकोट-०२, नवलपरासी
फोन नं : ०७८-५०१८५०/०७८, ५०२५००
रमेश पौडेल
शाखा प्रबन्धक

गोर्खा शाखा

गोर्खा नगरपालिका, गोर्खाबजार, गोरखा
फोन नं : ०६-४४२०७८१
संजीव कोइराला
शाखा प्रबन्धक

धिरिङ्ग शाखा

धिरिङ्ग गाउँपालिका- ३, मानपूर, तनहुँ
फोन नं : ०६५-६२०००३
रमेश तिवारी
शाखा प्रबन्धक

चुम्नुम्बी शाखा

चुम्नुम्बी गाउँपालिका- ३, फीलीम,
गोरखा
फोन नं : ०१-६२२७४१०
कृष्ण पोखरेल
शाखा प्रबन्धक

दमौली शाखा

व्यासनगर २, श्रीटोल, तनहुँ
फोन नं : ०६५-५६४७८७
चिरन्जिवी शर्मा
शाखा प्रबन्धक

दलदले शाखा

देवचुली-१३, दलदले, नवलपुर
फोन नं : ०७८-५७५४६/४८
टिका बहादुर बकावल
शाखा प्रबन्धक

**दुलेगौडा शाखा**

शुक्लागण्डकी नगरपालिका- ४ यूनिट
चोक, दुलेगौडा, तनहुँ
फोन नं : ०६५-४१४३०४/३२५
धनन्जय वाग्ले
शाखा प्रबन्धक

पोखरा शाखा

बिबिसी भवन, विपी चोक, चिप्लेढुंगा, पोखरा, कास्की
फोन नं : ०६१-५४०२६६/६७
भुपेन्द्र खड्का
शाखा प्रबन्धक

प्रगतिनगर शाखा

देवचुली नगरपालिका-नवलपूर पूर्व, प्रगतिनगर,
नवलपुर
फोन नं : ०७८-५७५००५
गोविन्द अधिकारी
शाखा प्रबन्धक

बाग्लुङ्ग शाखा

महेन्द्रपथ, बाग्लुङ्ग
फोन नं : ०६८-५२२४७२/७३
रामु पाण्डे
शाखा प्रबन्धक

बिरौटा शाखा

बिरौटा, पोखरा-१७, कास्की
फोन नं : ०६१-४५७७६०/६१
महेश ढुंगाना
शाखा प्रबन्धक

बेनी शाखा

बेनी बजार, म्याग्दी
फोन नं : ०६९-५२०१५१/९६३, ०६९-५२१०२०
मिलन कुमार श्रेष्ठ
शाखा प्रबन्धक

भिमाद शाखा

भिमाद नगरपालिका, तनहुँ
फोन नं : ०६५-५७२४८०
नरेन्द्र कुमार कार्की
शाखा प्रबन्धक

ऋषिङ्ग शाखा

ऋषिङ्ग गाउँपालिका- २, पोखरा, तनहुँ
फोन नं : ०६५-६२०००२
चन्द्र बहादुर थापा
शाखा प्रबन्धक

लेकसाईड शाखा

लेकसाईड, पोखरा, कास्की
फोन नं : ०६१-४६८१२३ / २४/२५
ऋषिराम ज्ञवाली
शाखा प्रबन्धक

लेखनाथ शाखा

पोखरा महानगरपालिका, कास्की
फोन नं : ०६१-५६२०१४/१५
महेश पोखरेल
शाखा प्रबन्धक

वालिक शाखा

वालिक नगरपालिका, स्याङ्जा
फोन नं : ०६३-४४०३१०
विकल कार्की
शाखा प्रबन्धक

स्याङ्जा शाखा

पुतलीबजार नगरपालिका -१, स्याङ्जा
फोन नं : ०६३-४२४३७०/७१
अमर मान श्रेष्ठ
शाखा प्रबन्धक

हरिनाथ शाखा

हरिनाथ गाउँपालिका-४, चित्रे भञ्ज्याङ्ग,
स्याङ्जा
फोन नं : ०६३-६२००४
प्रकाश डाँगी
शाखा प्रबन्धक

लुम्बिनी प्रदेश क**कालीगण्डकी शाखा**

कालीगण्डकी गाउँपालिका-४, पूर्तिघाट, गुल्मी
फोन नं : ०७५-६२००२१
सन्तोष रायमाझी
शाखा प्रबन्धक

खैरेनी शाखा

देवदह नगरपालिका-७, रूपन्देही
फोन नं : ०७१-५७२३०/२३१
कृष्ण बहादुर नेपाली
शाखा प्रबन्धक

चन्द्रौटा शाखा

मेन चोक, चन्द्रौटा, कपिलवस्तु
फोन नं : ०७६-५४०४३३
विकास कुमार लाल कर्ण
शाखा प्रबन्धक

जितपुर (कपिलवस्तु) शाखा

बंगंगा नगरपालिका, जितपुर, कपिलवस्तु
फोन नं : ०७६-५५४४६/४४७
अरुण पौडेल
शाखा प्रबन्धक

झाङ्गभरटोल शाखा

तिलोत्तमा-४, झाङ्गभर टोल, रूपन्देही
फोन नं : ०७१-४१४३५०
मोहन पोखरेल
शाखा प्रबन्धक

परासी शाखा

रामग्राम नगरपालिका, परासीबजार-नवलपरासी
पश्चिम, परासी
फोन नं : ०७८-५२०३९१/९२
राम प्रसाद बस्याल
शाखा प्रबन्धक

पाल्पा शाखा

तानसेन नगरपालिका-४, मकखन टोल, पाल्पा
फोन नं : ०७५-५२२६९०
अम्बिका प्रसाद बस्याल
शाखा प्रबन्धक

बर्दाघाट शाखा

बर्दाघाट न.पा.-नवलपरासी पश्चिम, परासी
फोन नं : ०७८-५९०९७४/७५
किशोर चौधरी
शाखा प्रबन्धक

बहादुरगञ्ज शाखा

कृष्णनगर -८, कपिलवस्तु
फोन नं : ०७६-५३०१९०
बाबु राम खनाल
शाखा प्रबन्धक

बुटवल शाखा

राममन्दिर लाइन, बुटवल-६, रूपन्देही
फोन नं : ०७१-५५१५४६/४७
सुदन खत्री
शाखा प्रबन्धक

भूमही शाखा

सुनुवल नगरपालिका-१२, नवलपरासी पश्चिम,
भूमही, परासी जिल्ला
फोन नं : ०७८-४१५४२५
तोप बहादुर खत्री
शाखा प्रबन्धक

**भैरहवा शाखा**

नारायणपथ, सिद्धार्थनगर-८, रूपन्देही
फोन नं : ०७९-५२९००८/०९
सुजित पाठक
शाखा प्रबन्धक

मुर्गीया शाखा

सैनामैना नगरपालिका, मुर्गीया, रूपन्देही
फोन नं : ०७९-४४०३९२/३९६
सुमन ज्ञवाली
शाखा प्रबन्धक

रिडी शाखा

रिडी बजार, गुल्मी
फोन नं : ०७९-४०००९८
भिष्म ज्ञवाली
शाखा प्रबन्धक

शुक्रपथ शाखा

शुक्रपथ, बुटवल-१०, रूपन्देही
फोन नं : ०७९-५४३९२४
किरण खड्का
शाखा प्रबन्धक

लुम्बिनी प्रदेश स**कोहलपुर शाखा**

कोहलपुर नगरपालिका-वडा ११, बाँके
फोन नं : ०८१-५४९२६४
श्रीधर चालिसे
शाखा प्रबन्धक

खजुरा शाखा

खजुरा-३, बाँके
फोन नं : ०८१-५६०४५६
प्रकाश बयलकोटी
शाखा प्रबन्धक

गढवा शाखा

मुख्य सडक, गढवा, दाङ देउखुरी
फोन नं : ०८२-४९०००२/०७
शरद सिंह पाण्डे
शाखा प्रबन्धक

घोराही शाखा

सहिद गेट मार्ग, घोराही, दाङ देउखुरी
फोन नं : ०८२-५६०७३२/५६१५७९
सुशील पोखरेल
शाखा प्रबन्धक

चिसापानी शाखा

बैदनाथ-१, चिसापानी, बाँके
फोन नं : ०८१-४०९०५०
युवराज शाही
शाखा प्रबन्धक

ठाकुरबाबा शाखा

ठाकुरबाबा नगरपालिका वडा नं-१, बर्दिया
फोन नं : ०८४-४०३२०३/०४
भिम धामी
शाखा प्रबन्धक

ताराताल शाखा

ताराताल-६, सानोश्री, बर्दिया
फोन नं : ०८४-४४०२६९/३०४
मोहन थापा
शाखा प्रबन्धक

तुल्सीपुर शाखा

“क” लाइन तुल्सीपुर ५, दाङ
फोन नं : ०८२-५२९७७५/७६
विनय बानिया
शाखा प्रबन्धक

नारायणपुर शाखा

नारायणपुर, घोराही, दाङ देउखुरी
फोन नं : ०८२-५३०२५८/५९
धरम बहादुर ओली
शाखा प्रबन्धक

नेपालगञ्ज शाखा

धम्बोजी चोक, नेपालगञ्ज १, बाँके
फोन नं : ०८१-५३८०६९/६२/६३
तोयानाथ कँडेल
शाखा प्रबन्धक

नेपालगञ्ज कारकाँदो शाखा

पुष्पलाल चौक, नेपालगञ्ज, बाँके
फोन नं : ०८१-५२९३८०/५२०९७६
बिष्णु नाथ योगी
शाखा प्रबन्धक

बाँसगढी शाखा

बाँसगढी नगरपालिका, बर्दिया
फोन नं : ०८४-४००९७९/९८१
श्रीधर अधिकारी
शाखा प्रबन्धक

बिजौरी शाखा

मुख्य सडक, बिजौरी, दाङ देउखुरी
फोन नं : ०८२-४९९९४६
मधुसुदन घर्ती
शाखा प्रबन्धक

भालुवाङ शाखा

भालुवाङ, दाङ देउखुरी
फोन नं : ०८२-४९५९४५
कृष्ण प्रसाद भट्टराई
शाखा प्रबन्धक

मगरगढी शाखा

मगरगढी-०६, बर्दिया
फोन नं : ०८४-४०४९९९/९२०
चक्र खनाल
शाखा प्रबन्धक

रिमभीम शाखा

खजुरा गाउँपालिका-२, रिमभीम बजार, बाँके
प्रज्ञान जंग राणा
शाखा प्रबन्धक
मोबाइल नं : ९७४२५७७८५०

लमही शाखा

मुख्य सडक, लमही, दाङ देउखुरी
फोन नं : ०८२-५४०४३२
विजय थापा
शाखा प्रबन्धक

शमशेरगञ्ज शाखा

राप्ती सोनारी-८, शम्सेरगञ्ज, बाँके
फोन नं : ०८१-४०००६२
प्रकाश श्रेष्ठ
शाखा प्रबन्धक

सम्भरना बजार शाखा

वैजनाथ-६, सम्भरना बजार, बाँके
फोन नं : ०८१-४९३०८०/८१
मनोज अधिकारी
शाखा प्रबन्धक

सिसनिया शाखा

सिसनिया, दाङ देउखुरी
फोन नं : ०८२-४०२०५५
ओम प्रकाश चौधरी
शाखा प्रबन्धक

**हस्पिटल रोड शाखा**

घोराही उपमहानगरपालिका, हस्पिटल रोड,
दाङ देउखुरी
फोन नं : ०८२-५६१५५९
अंजु पोखरेल
शाखा प्रबन्धक

हापुरे शाखा

बाबै-४, हापुरे, दाङ देउखुरी
फोन नं : ०८२-४०३०३२/३३
बसन्त प्रसाद भण्डारी
शाखा प्रबन्धक

कर्णाली प्रदेश**कनकासुन्दरी शाखा**

कनकासुन्दरी गाउँपालिका-६, गोथीजुला,
जुम्ला
रंधिर थापा मगर
शाखा प्रबन्धक
मोबाइल नं : ९८५८०५१४६४

कपुरकोट शाखा

न्यूरोड, कपुरकोट-३, सल्यान
फोन नं : ०८८-४१००११
धर्मेन्द्र राउत क्षेत्री
शाखा प्रबन्धक

बाबियाचौर शाखा

बाबियाचौर शाखा बाबियाचौर-१, सुर्खेत
फोन नं : ०८३-४१६०३१/३२
राम बहादुर गुरुङ्ग
शाखा प्रबन्धक

मुसीकोट शाखा

तल्लोबजार, मुसीकोट-१, खलङ्गा, रुकुम,
पश्चिमी रुकुम जिल्ला
फोन नं : ०८८-५३०३०८
नविन कडायत
शाखा प्रबन्धक

मेहेलकुना शाखा

मेहेलकुना-१, सुर्खेत
फोन नं : ०८३-४१०००३
खिम बहादुर थापा
शाखा प्रबन्धक

वीरेन्द्रनगर शाखा

वीरेन्द्रनगर नगरपालिका-४, अरीचोक, सुर्खेत
फोन नं : ०८३-५२२४७४/५२२३१०/५२१५५७
यज्ञ राज बुधा
शाखा प्रबन्धक

सल्यान शाखा

खलङ्गा-५, पुरानो बसपार्क, सल्यान
फोन नं : ०८८-५२०३१७/१८
बिरेन्द्र घर्ति
शाखा प्रबन्धक

सुर्खेत शाखा

तल्लोबजार, वीरेन्द्रनगर, सुर्खेत
फोन नं : ०८३-५२१२५६/२२५६
खगेन्द्र कुमार साउद
शाखा प्रबन्धक

सुदूरपश्चिम प्रदेश**अत्तरिया शाखा**

गोदावरी-२, महेन्द्रनगर रोड, अत्तरिया, कैलाली
फोन नं : ०९१-५५१३३४/०८८
कृष्ण बहादुर पाल
शाखा प्रबन्धक

आई.बि.आर.डी शाखा

बजार लाईन, आई.बि.आर.डी कञ्चनपुर
फोन नं : ०९९-४२००१०
कृष्ण राज जोशी
शाखा प्रबन्धक

कञ्चनपुर शाखा

क्याम्पस रोड ४, महेन्द्रनगर, कञ्चनपुर
फोन नं : ०९९-५२१३६५
मदन राज पण्डित
शाखा प्रबन्धक

क्याम्पस चोक शाखा

धनगढी-८, कैलाली
फोन नं : ०९१-५२२८६९
नर राज गिरि
शाखा प्रबन्धक

गौमुल शाखा

गौमुल गाउँपालिका, घाटमुना, बाजुरा
नरेन्द्र सिंह साउद
शाखा प्रबन्धक
मोबाइल नं : ९८५८७५०३१२

चाँदनी दोधारा शाखा

दोधारा चाँदनी ५, कञ्चनपुर
फोन नं : ०९९-४००००१
सुरेन्द्र बहादुर चन्द
शाखा प्रबन्धक

छबिसपाथीभरा शाखा

छबिसपाथीभरा गाउँपालिका बयासि, बभाङ्ग
क्षत्र राज तिमिल्सेना
शाखा प्रबन्धक
मोबाइल नं : ९८४८७२१८९३

जोशीपुर शाखा

गाविासा कार्यालय क्षेत्र, जोशीपुर, कैलाली
फोन नं : ०९१-४०१०७२
जगत बहादुर बोहरा
शाखा प्रबन्धक

भलारी शाखा

भलारी बजार ७, कञ्चनपुर
फोन नं : ०९९-५४०१७१
भोज राज अवस्थी
शाखा प्रबन्धक

टिकापुर शाखा

हस्पिटल लाइन, टिकापुर, कैलाली
फोन नं : ०९१-५६०००६
सुशील ओझा
शाखा प्रबन्धक

डडेल्धुरा शाखा

अमरगढी न.पा. ५, बागबजार, डडेल्धुरा
फोन नं : ०९६-४२०४२४
जनक राज छत्तौट
शाखा प्रबन्धक

डिलासैनी शाखा

डीलासैनी गाउँपालिका-६, गोकुलेश्वर, बैतडी
फोन नं : ०९३-४०००१५
निरज खरेल
शाखा प्रबन्धक

थलारा शाखा

थलारा गाउँपालिका, वार्ड नं ५, खोली बभाङ्ग
रविन्द्र प्रसाद ढुंगाना
शाखा प्रबन्धक
मोबाइल नं : ९८५११९४४०५

**दुर्गाथली शाखा**

दुर्गाथली, गाँउपालिका चौधरी बभाङ्ग
राम प्रसाद पन्त
शाखा प्रबन्धक
मोबाइल नं : ९८५८७८५०७७

धनगढी शाखा

रातोपुल, धनगढी ७, कैलाली
फोन नं : ०९१-५२६०३६/३७
नारायण दत्त भण्डारी
शाखा प्रबन्धक

पहलमानपुर शाखा

मुख्य सडक, पहलमानपुर, कैलाली
फोन नं : ०९१-४०००८०
धर्मानन्द भट्ट
शाखा प्रबन्धक

बुडार शाखा

क्षतिवन गा.वि.स, बुडार, डोटी
फोन नं : ०९४-४१००३९/४०
बम बहादुर कठायत
शाखा प्रबन्धक

बेलौरी शाखा

बेलौरी न.पा. ६, कञ्चनपुर
फोन नं : ०९९-५८००९९
पुष्कर बहादुर विष्ट
शाखा प्रबन्धक

लम्की शाखा

मेनरोड, लम्की, कैलाली
फोन नं : ०९१-५४०२०१
पवन आचार्य
शाखा प्रबन्धक

विस्तारीत काउण्टर**खयरमारा विस्तारित काउण्टर**

खयरमारा सी.टी.इ.भी.टी., बर्दिबास नगर
पालिका वडा नं. ११, खयरमारा महोत्तरी
निर्माण श्रेष्ठ
फोन नं. : ९८६०६४४३२१

सामाखुँसी विस्तारित काउण्टर

आशिर्वाद कालेज, काठमाण्डौ, महानगर
पालिका वडा नं. २६, सामाखुँसी,
काठमाण्डौ
एनी श्रेष्ठ
फोन नं.: ९८४१३५९५६४

बल्खु विस्तारित काउण्टर

काठमाण्डौ महानगरपालिका वडा नं. १४, बल्खु, काठमाण्डौ
सोनी भण्डारी
फोन नं. : ९८४१९३०८६१

ईन्द्रायणी विस्तारित काउण्टर

शंखारापुर नगरपालिका वडा नं. ९, ईन्द्रायणी, काठमाण्डौ
किरण भट्टराई
फोन नं.: ९८६०२३२४६६

गैरीगाँउ विस्तारित काउण्टर

नागार्जुन नगरपालिका वडा नं. ३, गैरीगाँउ, काठमाण्डौ
प्रतिभा दाहाल (ढकल)
फोन नं.: ९८४१५४९८०

भोर विस्तारित काउण्टर

टोखा नगरपालिका वडा नं. १, भोर, काठमाण्डौ
सुनैना मानन्धर
फोन नं.: ९८४१७४६०८६

आरुवारी विस्तारित काउण्टर

गोकर्णेश्वर नगरपालिका वडा नं. ९, आरुवारी,
काठमाण्डौ
ज्योति सापकोटा
फोन नं.: ९८५१३१००९९

नेकोसेरा विस्तारित काउण्टर

मध्यपुर थिमी नगरपालिका वडा नं. ९ निर्पुर्, नेकोसेरा, भक्तपुर
अन्जना कुतुवाजु
फोन नं.: ९८४९७२०६०१

जैसिदेवल विस्तारित काउण्टर

काठमाण्डौ महानगरपालिका वडा नं. २३, जैसिदेवल, काठमाण्डौ
जेन बज्राचार्य
फोन नं.: ०१-४२५०३६३

आर.आर.एम. क्याम्पस विस्तारित काउण्टर

जनकपुरधाम उपमहानगरपालिका वार्ड नं. १२
जनकपुरधाम, धनुषा
रंजन कुमार यादव
फोन नं.: ९८५४०२५५२३

महाराजगञ्ज विस्तारित काउण्टर

काठमाण्डौ महानगरपालिका वडा नं. ३, महाराजगञ्ज, काठमाण्डौ
सुनिता अधिकारी
फोन नं.: ९८४१४७०५१८

छाउनी विस्तारित काउण्टर

काठमाण्डौ, महानगरपालिका वडा नं. १५, छाउनी, काठमाण्डौ
रोशी श्रेष्ठ
फोन नं.: ९८४१४६८५१२

शंखमुल विस्तारित काउण्टर

ललिगुरास राष्ट्रिय माध्यमिक विद्यालय,
काठमाण्डौ महानगरीय, शंखमुल, काठमाण्डौ
रोजिन थापा
फोन नं.: ०१ - ५९११३६७

क्षेत्रपाटी विस्तारित काउण्टर

पब्लिक युथ क्याम्पस, काठमाण्डौ महानगर
पालिका, क्षेत्रपाटी, काठमाण्डौ
सरिता राणाभट्ट
फोन नं.: ९८५११४०९१८

कुलेश्वर विस्तारित काउण्टर

कुलेश्वर माध्यमिक विद्यालय, कुलेश्वर
काठमाण्डौ
सबन्म प्रधान
फोन नं.: ९८४१२१८६५५

ताहाचल विस्तारित काउण्टर

महेन्द्ररत्न क्याम्पस, काठमाण्डौ
महानगरपालिका, ताहाचल काठमाण्डौ
वर्षा वन
फोन नं.: ९८६७८१३०२५

ताथली विस्तारित काउण्टर

काठमाण्डौ क्यान्सर सेन्टर प्रा लि,
चाँगुनारायण नगरपालिका, ताथली भक्तपुर
सुनिल कृष्ण कर्माचार्य
फोन नं.: ०१-५०९१८१०

बालकुमारी विस्तारित काउण्टर

बालकुमारी कलेज, भरतपुर महानगरपालिका
नारायणगढ चितवन
कल्पना श्रेष्ठ
फोन नं.: ९८४७११३४७०

सुकुटे एल.बि.ओ. विस्तारित काउण्टर

साँगाचोक-१ सुकुटे
कृष्ण सापकोटा
फोन नं.: ०११-४०००३५

**बर्तुङ्ग विस्तारित काउण्टर**

तानसेन नगरपालिका बर्तुङ्ग पाल्पा, प्रदेश ५
सुरज कुँवर छेत्री
फोन नं.: ९८५७०१४९९२

चाबहिल विस्तारित काउण्टर

चाबहिल काठमाण्डौ बागमती प्रदेश
विभा श्रेष्ठ
फोन नं.: ०१-४४९००७४

चरौदी एल.बि.ओ. विस्तारित काउण्टर

चरौदी, धादिङ्ग बागमती प्रदेश
राधिका रिजाल
फोन नं.: ०१-०४२००१३

चिसापानी हटिया विस्तारित काउण्टर

हेटौडा उपमहानगरपालिका, चिसापानी हटिया
मकवानपुर, बागमती प्रदेश
अर्पण ढकाल
फोन नं.: ०५७-५३०३७७

फलेबास एल.बि.ओ. विस्तारित काउण्टर

फलेबास, पर्वत, कुश्मा गण्डकी प्रदेश
लक्ष्मी ढकाल
फोन नं.: ०६७-४३०१३०

जगाती विस्तारित काउण्टर

सुर्यविनायक नगरपालिका ८, भक्तपुर, बागमती प्रदेश
कृष्ण लक्ष्मी किरी
फोन नं.: ०१-६६९६००७

काडाघारी विस्तारित काउण्टर

काडाघारी काठमाण्डौ, बागमती प्रदेश
गीता खनाल
फोन नं.: ०१-४९९०२७४

मजुवा विस्तारित काउण्टर

मजुवा बजार मलेखु धादिङ्ग बागमती प्रदेश
शिव कडेल
फोन नं.: ०१०-४०००२५

नेसनल मेडिकल कलेज विस्तारित काउण्टर

बीरगञ्ज पर्सा, मधेश प्रदेश
फोन नं.: ०५१-६२९८९०

रिलायन्स स्पिनिंग मिल्स विस्तारित काउण्टर

ईटहरी उपमहानगरपालिका खनार इटहरी
फोन नं.: ०२५-४२०१३६

स्वस्तिक जुट मिल विस्तारित काउण्टर

विजन काकी
बुढीगंगा गाउँपालिका नेमुवा मोरंग
फोन नं.: ९८०७०४८९१४

नोबेल मेडिकल कलेज विस्तारित काउण्टर

विराटनगर महानगरपालिका
वडा नं. ४ कञ्चनबारी मोरंग
राशेष श्रेष्ठ
फोन नं.: ९८९९३९९८२

श्रीनगर विस्तारित काउण्टर

शारदा नगरपालिका सल्यान
केशव ओली
फोन नं.: ०८८-५९०२९४ /१५

बरहथवा मालपोत विस्तारित काउण्टर

बरहथवा नगरपालिका, बरहथवा, सर्लाही
मोहम्मद कसिफ रेजा
फोन नं.: ९८५४०३३७८६

कास्की जिल्ला अदालत विस्तारित काउण्टर

पोखरा महानगरपालिका बैदाम कास्की

व्यवस्थापन समूह

कार्यकारी व्यावस्थापन समूह

राम चन्द्र खनाल
प्रमुख कार्यकारी अधिकृत

विकास खनाल
प्रमुख सञ्चालन अधिकृत

अनिष ताम्राकार
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सन्तोष कुमार महता
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