



**Corporate  
Development Bank Ltd.**

कर्पोरेट डेभलपमेन्ट बैंक लि.  
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**कर्पोरेट डेभलपमेन्ट बैंक लि.**

**CORPORATE DEVELOPMENT BANK LTD.**

नेपाल राष्ट्र बैंकबाट “ख” वर्गको इजाजतपत्र प्राप्त संस्था



**वार्षिक प्रतिवेदन**

**२०८१/०८२**



## कॉर्पोरेट डेभलपमेन्ट बैंक लिमिटेडको संचालक समिति

श्री डा. जैनुदीन अंसारी	-	अध्यक्ष
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श्री म. बसरुदीन अंसारी	-	संचालक
श्री पवन कुमार तुलस्यान	-	संचालक
श्री नासिरुदीन अंसारी	-	संचालक
श्रीमती प्रिति श्रीवास्तव	-	संचालक
श्री कृष्ण थापा	-	संचालक
श्री उदय कुमार कामती	-	कम्पनी सचिव

## कॉर्पोरेट डेभलपमेन्ट बैंक लिमिटेडको व्यवस्थापन

श्री लाल बहादुर थिङ्ग	-	प्रमुख कार्यकारी अधिकृत
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श्री अमर साह	-	प्रमुख जोखिम अधिकृत
श्री विज्ञान साह	-	प्रमुख कर्जा अधिकृत
श्री सज्जाद हुसैन अंसारी	-	प्रमुख सञ्चालन अधिकृत
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श्री कुणाल प्रसाद पाल	-	शाखा प्रबन्धक - बसपार्क शाखा, वीरगंज, पर्सा
श्री रंजित कुमार कर्ण	-	शाखा प्रबन्धक - बदन नगर, जीतपुर शाखा, वीरगंज-३२, पर्सा
श्री सुबोध कुमार यादव	-	शाखा प्रबन्धक - झाइपोर्ट शाखा, वीरगंज म.न.पा.-२५, पर्सा
श्री पप्पु कुमार यादव	-	शाखा प्रबन्धक - बरहथवा, सर्लाही
श्री दिवाकर पोखरेल	-	शाखा प्रबन्धक - बर्दिबास महोतरी

## कॉर्पोरेट डेभलपमेन्ट बैंक लिमिटेडको शाखाहरू

मुख्य शाखा कार्यालय	: जीता मन्दिर रोड, वीरगंज, पर्सा / फोन नं. : ०५१-५३१०३१, ५२७८४५, फ्याक्स : ००९७७-०५१-५२७८४३
झाईपोर्ट शाखा	: झाईपोर्ट जेट, सिर्सिया मेनरोड, वीरगंज म.न.पा.-२५, पर्सा फोन नं. : ०५१-५९०००७
बदननगर, जीतपुर शाखा	: वीरगंज-३२, पर्सा / फोन नं. : ०५३-५९०७००
बसपार्क-वीरगंज शाखा	: बसपार्क, वीरगंज, पर्सा / फोन नं. : ०५१-५३३४४१, ५३३४४२
बरहथवा शाखा	: बरहथवा-७, सर्लाही / फोन नं. : ०४६-५९०८०१
बर्दिबास शाखा	: बर्दिबास-१, महोतरी / फोन नं. : ०४४-५९०३७७

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कॉर्पोरेट डेभलपमेन्ट बैंक लिमिटेड  
प्रवेश-पत्र

शेयरधनीको नाम: .....  
शेयरधनी नं. .... शेयर प्रमाण-पत्र नं. ....  
शेयर संख्या .....  
शेयरधनीको दस्तखत: .....  
(मिति २०८२ फाल्गुन १० गते का दिन हुने कॉर्पोरेट डेभलपमेन्ट बैंक लिमिटेडको अठाह्रौं साधारण सभामा उपस्थित हुन जारी गरिएको प्रवेश-पत्र)

कम्पनी सचिव

**द्रष्टव्यः**

- १) शेयरधनीहरूले माथि उल्लेखित सम्पूर्ण विवरण अनिवार्य रूपमा भर्नुहोला ।
- २) सभा कक्षमा प्रवेश गर्न यो प्रवेश-पत्र प्रस्तुत गर्न अनिवार्य छ ।

साधारण सभामा मतदान गर्नु आफ्नो प्रतिनिधि नियुक्त गर्ने निवेदन  
(प्रोक्सी फारम)

श्री सञ्चालक समिति

कॉर्पोरेट डेभलपमेन्ट बैंक लिमिटेड

गीता मन्दिर रोड, वीरगञ्ज

**विषयः प्रतिनिधि नियुक्त गरेको बारे ।**

महाशय,

..... जिल्ला ..... न.पा./गा.पा. वडा नं. ....  
बस्ने म/हामी ..... ले कॉर्पोरेट डेभलपमेन्ट बैंक लिमिटेडको शेयरवालाको  
हैसियतले मिति २०८२ फाल्गुन १० गतेका दिन हुने अठाह्रौं वार्षिक साधारण सभामा स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने  
भएकोले उक्त सभामा भाग लिन तथा मतदान गर्नको लागि ..... जिल्ला .....  
..... न.पा./गा.पा. वडा नं. .... बस्ने त्यस बैंकका शेयरधनी  
श्री ..... लाई मेरो/हाम्रो प्रतिनिधि

मनोनित गरी पठाएको छु/छौं ।

निवेदक

दस्तखतः

नामः

ठेगानाः

जम्मा शेयर कित्ताः

शेयरधनी नं.:

प्रमाण-पत्र नं.:

कित्ता नं. .... देखि ..... सम्म

मिति:

द्रष्टव्यः

- १) यो निवेदन साधारण सभा हुनु भन्दा कम्तीमा ४८ घण्टा अगावै बैंकको रजिष्टर्ड कार्यालय वा कॉर्पोरेट अफिस, वीरगञ्जमा पेश गरी सक्नु पापर्नेछ ।



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**वार्षिक प्रतिवेदन  
२०८१/०८२**



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## कॉर्पोरेट डेभलपमेण्ट बैंक लिमिटेडको अठारहौं वार्षिक साधारण सभा सम्बन्धी सूचना

**श्री आदरणीय शेयरधनी महानुभावहरु,**

मिति २०८२ माघ १७ गते बसेको कॉर्पोरेट डेभलपमेण्ट बैंक लि.को सञ्चालक समितिको बैठकको निर्णयानुसार संस्थाको अठारहौं वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा देहायका विषयहरु उपर छलफल तथा निर्णय गर्न बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरुको जानकारी तथा उपस्थितिको लागि हार्दिक अनुरोध गर्दछु।

**सभा बस्ने मिति, समय र स्थान :**

मिति: २०८२ साल फाल्गुन १० गते आइतवार (फेब्रुअरी २२, २०२६)

समय: बिहान ८:०० वजे।

स्थान: बैंकको प्रधान कार्यालय, गीतामंदिर रोड, वीरगञ्ज, पर्सा।

**छलफल तथा निर्णयका लागि प्रस्तावित विषय सूची :**

**(क) सामान्य प्रस्तावहरु**

- १) अध्यक्षज्यूको प्रतिवेदन सहित प्रस्तुत आ.व.२०८१/०८२ को संचालक समितिको वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- २) लेखापरीक्षकको प्रतिवेदन सहितको आ.व.२०८१/०८२ को आषाढ मसान्तसम्मको वासलात तथा सोही मितिमा समाप्त आ.व.२०८१/०८२ को नाफा नोक्सान हिसाव तथा नगद प्रवाह विवरण उपर छलफल गरी स्वीकृत गर्ने।
- ३) बैंकको आर्थिक वर्ष २०८२/०८३ को लागि बैंकको लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने सम्बन्धमा।

**ख. विशेष प्रस्ताव**

- १) कॉर्पोरेट डेभलपमेण्ट बैंक र अन्य बैंक वा वित्तीय संस्थाहरूसंग एक आपसमा गाम्ने, गाभिने वा प्राप्त सम्बन्धमा।
- २) यस बैंकको हाल कायम रहेको जारी पूँजीको ७० प्रतिशत संस्थापक शेयरधनी समुहको र ३० प्रतिशत सर्वसाधारण शेयरधनीको स्वामित्व रहेकोमा संस्थापक शेयरधनीको पूँजीको संरचना परिवर्तन गरी संस्थापक समुहको शेयर स्वामित्व ६० प्रतिशत र सर्वसाधारण समुहको ४० प्रतिशत हुने गरी नेपाल राष्ट्र बैंकको मिति २०८१/०१/०७ गतेको पूर्व सहमति बमोजिम बैंकको प्रबन्धपत्रको दफा ५ ड (१) र (२) मा संसोधन गर्न प्रस्ताव स्वीकृत गर्ने सम्बन्धमा।
- ३) संचालकहरुको बैठक भत्ता तथा सञ्चार सुविधा थप गर्ने र सो अनुरूप संस्थाको नियमावलीको दफा २९ (ख) मा संसोधन गरी स्वीकृत गर्ने सम्बन्धमा।
- ४) यस बैंकको प्रबन्धपत्र र नियमावलीमा गरिने संसोधनमा नियमकारी निकायबाट कुनै संसोधन वा फेरबदल वा परिमार्जनको लागि निर्देशन वा सुझाव प्राप्त भएमा सोही बमोजिम गर्नका लागि संचालक समिति वा संचालक समितिले तोकेको पदाधिकारीलाई अख्तियारी दिने सम्बन्धमा।

**ग. विविध।**

संचालक समितीको आज्ञाले  
कम्पनी सचिव

## साधारण सभा सम्बन्धी थप जानकारी

- (१) बैंकको शेयरधनी दर्ता किताबमा नाम दर्ता भएका शेयरधनीहरूले आफै वा प्रतिनिधि मार्फत सभामा भाग लिन, छलफल गर्न र मतदान गर्न सक्नेछन्। वार्षिक साधारण सभा प्रयोजनको लागि मिति २०८२/१०/२८ गते नेपाल स्टक एक्सचेन्ज लिमिटेडमा नियमानुसार कारोबार भई सि.डि.एस. एण्ड क्लियरिङ लिमिटेडबाट राफसाफ समेत भई प्रचलित नियमानुसार यस विकास बैंकको शेयर रजिष्ट्रार श्री हिमालयन क्यापिटल लिमिटेड, आइटी प्लाजा, कमलादी, काठमाडौंमा रहेको शेयरधनी दर्ता किताबमा अद्यावधिक भई कायम हुन आएका शेयरधनीको सूचीलाई साधारण सभाको लागि आधिकारीक शेयरधनीको सूची मानिने छ र नीजहरूले मात्र साधारण सभामा भाग लिन, मतदान गर्न योग्य हुनुहुन्छ। नाबालक शेयरधनीहरूको तर्फबाट नाबालकको संरक्षक वा निजले नियुक्त गरेको प्रतिनिधिले सभामा भाग लिन, छलफल गर्न र मतदान गर्न सक्नेछन्।
- (२) सभामा भाग लिन, छलफल गर्न र मतदान गर्नको लागि प्रतिनिधि नियुक्त गर्न चाहने शेयरधनीले बैंकको अर्को कुनै शेयरधनीलाई मात्र प्रतिनिधि नियुक्त गर्न सक्नुहुनेछ।
- (३) प्रतिनिधि नियुक्त हुने शेयरधनीले सभा सुरु हुनु भन्दा ७२ घण्टा अगावै प्रतिनिधिपत्र (प्रोक्सी फारम) प्रचलित कम्पनी कानूनले तोकेको ढाँचामा यस बैंकको प्रधान कार्यालयमा कार्यालय समयभित्र बुझाई सक्नुपर्नेछ।
- (३) कुनै संगठित संस्था वा कम्पनीको प्रतिनिधिले नीज बैंकको शेयरधनी नभएपनि शेयरवालाको हैसियतले सभामा भाग लिन सक्नेछ। यसरी प्रतिनिधि पठाउंदा वा अधिको प्रतिनिधि बदर गर्दा सभा हुनु भन्दा कम्तीमा ७२ घण्टा अगाडी बैंकको रजिष्टर्ड कार्यालय, गीतामंदीर रोड, विरगंजमा लिखित रूपमा जानकारी गराई सक्नुपर्नेछ।
- (४) सभामा भाग लिन प्रतिनिधि (प्रोक्सी) प्राप्त गर्ने शेयरधनीले बैंकको कूल जारी भएको शेयरको १५ प्रतिशत भन्दा बढी प्रोक्सी दर्ता गरेको भएमा आफूले लिएको शेयर सहित १५ प्रतिशत भन्दा बढी मतको गन्ती गरिने छैन।
- (५) एक जना शेयरधनीले एक भन्दा बढीलाई प्रतिनिधि (प्रोक्सी) मुकरर गरेमा प्रतिनिधि (प्रोक्सी) स्वतः बदर हुनेछ। तर प्रतिनिधि (प्रोक्सी) दिने शेयरधनीले आफूले अघि दिएको प्रतिनिधि (प्रोक्सी) बदर गरेको व्यहोरा स्पष्ट उल्लेख गरी उल्लेखित ७२ घण्टा अघि नै सोही प्रक्रिया भित्र छुट्टै निवेदन दिई अर्को शेयरधनीलाई प्रतिनिधि (प्रोक्सी) नियुक्त गरेमा वा स्वयं उपस्थित हुन चाहेमा त्यसरी नियुक्त प्रतिनिधि (प्रोक्सी) वा स्वयंले सभामा भाग लिन पाउने छ, यस्तो अवस्थामा अघिल्लो प्रतिनिधि (प्रोक्सी) स्वतः बदर भएको मानिनेछ।
- (६) प्रतिनिधि मुकरर गर्दा केही शेयर आफैसंग बाँकी राखी आफू समेत साधारण सभामा उपस्थित हुन पाउने किसिमले आंशिक शेयरको प्रतिनिधि मुकरर गर्न पाइने छैन, सबै शेयरका लागि एकै व्यक्तिलाई प्रतिनिधि मुकरर गर्नुपर्दछ। प्रतिनिधि मुकरर गर्ने शेयरधनी स्वयम् सभामा उपस्थित भएमा प्रोक्सी स्वतः बदर हुनेछ। एक भन्दा बढी व्यक्तिलाई आधा-आधा वा अरु कुनै किसिमबाट छुट्याएर दिएमा समेत उक्त प्रोक्सी बदर हुनेछ।
- (७) एक भन्दा बढि व्यक्तिहरूको संयुक्त नाममा शेयर दर्ता भएको अवस्थामा सर्वसम्मतबाट चयन भएको एकजना प्रतिनिधिले मात्र र कसैलाई नियुक्त नगरेको अवस्थामा लगत किताबमा पहिलो नाम उल्लेख भएको व्यक्तिले सभामा भाग लिन पाउनेछ।
- (८) सभामा भाग लिने प्रत्येक शेयरधनी महानुभावले सभा हुने स्थानमा शेयर प्रमाणपत्र वा शेयरधनी नं. र परिचय खुल्ने कागजात वा बैंकको शेयर अभौतिकरण गरेको देखिने अभौतिकरण खाता (DMAT Account) को विवरण (BOID Statement) सहित परिचय खुल्ने कागजातलाई उपस्थित भई त्यहाँ रहेको हाजिरी पुस्तिकामा दस्तखत गर्नु पर्नेछ र यस्ता आधिकारीक प्रतिनिधिले मात्र सभा कक्ष भित्र प्रवेश गर्न पाइनेछ। शेयरधनी महानुभावहरूको सुविधाको लागि सभा हुनु भन्दा ४५ मिनेट अगाडी देखि हाजिर पुस्तिका खुल्ला रहनेछ।
- (९) शेयर प्रमाण-पत्र, प्रवेश पत्र वा शेयर परिचयपत्र प्राप्त गरी नसक्नु भएका शेयरधनीले यस बैंकको शेयर रजिष्ट्रार “हिमालयन क्यापिटल लि.”, आइटी प्लाजा, कमलादी, काठमाडौंबाट शेयर प्रमाण-पत्र/प्रवेश पत्र / शेयर परिचयपत्र प्राप्त गर्न सक्नुहुनेछ। सभाको दिन सभा कक्षमा शेयर प्रमाण-पत्र / प्रवेश पत्र / शेयर परिचयपत्र वितरण गरिने छैन।
- (१०) शेयरधनी महानुभावहरू सभास्थल आउंदा भोला, पोका, प्याकेट जस्ता वस्तुहरू नलिई आउनु हुन अनुरोध गरिन्छ। आवश्यक देखेमा सुरक्षाकर्मीले सुरक्षा जाँच गर्न सक्ने हुँदा सो कार्यमा सहयोग गरिदिनु हुन समेत अनुरोध गरिन्छ। (११) विविध शीर्षक अन्तर्गत प्रश्न गर्न चाहने शेयरधनीले आफूले प्रश्न गर्न चाहेको विषय बारे सभा हुनुभन्दा ७ दिन अगावै बैंकको गीतामंदी रोड, विरगंज, पर्सा स्थित केन्द्रीय कार्यालयमा लिखित जानकारी दिनुपर्नेछ। त्यसरी जानकारी नदिएको विषय उपर छलफल गर्न सकिने छैन। (१२) शेयरधनीहरूबाट उठेका प्रश्न, जिज्ञासा वा मन्तव्यहरूको सम्बन्धमा सञ्चालक समितिको तर्फबाट सभाका अध्यक्ष वा अध्यक्षबाट तोकिएको व्यक्तिले जवाफ दिनुहुनेछ। (१३) साधारण सभाको छलफलको विषय सहितको बैंकको वार्षिक प्रतिवेदन सम्पूर्ण शेयरधनीमहानुभावहरूलाई कुरियर मार्फत पठाईनेछ। कारणवश उक्त प्रतिवेदन प्राप्त हुन नसकेमा बैंकको गीतामंदी रोड, विरगंज, पर्सा स्थित केन्द्रीय कार्यालयबाट प्राप्त गर्न सक्नुहुनेछ। साथै साधारणसभासँग सम्बन्धित वार्षिक प्रतिवेदन र छलफलका विषयहरू यस बैंकको वेबसाइट: [www.corporatebank.com.np](http://www.corporatebank.com.np) मा पनि उपलब्ध रहेकोले त्यहाँबाट समेत हेर्न सकिनेछ।

कॉर्पोरेट डेभलपमेन्ट बैंक लिमिटेड

केन्द्रीय कार्यालय

गीतामंदीर रोड, विरगंज, पर्सा

फोन नं. ०५१-५३१०३१

## सञ्चालक समितिका अध्यक्षको मन्तव्य

कॉर्पोरेट डेभलपमेन्ट बैंक लिमिटेडको अठारहौं वार्षिक साधारण सभामा उपस्थित आदरणीय शेयरधनी महानुभावहरू, सञ्चालकज्यूहरू, नियमनकारी निकायका प्रतिनिधिज्यूहरू, बाह्य लेखापरीक्षकज्यू, आमन्त्रित अतिथीगण, पत्रकारज्यूहरू, कर्मचारी एवं उपस्थित सम्पूर्ण महानुभावहरूलाई यस बैंकको सञ्चालक समिति एवं मेरो व्यक्तिगत तर्फबाट यस गरिमामय सभामा हार्दिक स्वागत गर्दछु।

बैंकको अठारहौं वार्षिक साधारणसभामा तपाईंहरूलाई स्वागत गर्ने र आर्थिक वर्ष २०८१/०८२ को आर्थिक तथा वित्तीय विवरणहरू पारित गर्नका लागि ऐनले तोके अनुसार यहाँहरू समक्ष पेश गर्ने अवसर दिनु भएकोमा म अत्यन्तै गौरवान्वित महसुस गरिरहेको छु। विगत १८ वर्षदेखि यहाँहरूबाट निरन्तर रूपमा प्राप्त सहयोग तथा सद्भावको लागि हृदयदेखि आभार प्रकट गर्दछु।

बैंकको हालको कुल चुक्ता पुँजी रु ५२.५ करोड रहेको छ। कारोवारको हिसाबले गत आ.व. २०८०/०८१ मा निक्षेप रकम रु. १ अर्ब ८२ करोड रहेकोमा गत आर्थिक वर्षको तुलनामा समीक्षा वर्षमा यस बैंकको निक्षेपमा १७.०७ प्रतिशतले वृद्धि भई कुल निक्षेप रकम रु. २ अर्ब १३ करोड पुगेको छ। बैंक तथा वित्तीय संस्थाहरूमा पर्याप्त लगानीयोग्य रकम रहेको अवस्था विद्यमान रहँदा पनि देशको समग्र आर्थिक गतिविधिमा देखिएको शिथिलताको कारण बैंक तथा वित्तीय संस्थाहरूको कर्जा लगानी विस्तार अपेक्षित रूपमा वृद्धि हुन नसकेको साथै निष्क्रिय कर्जा अनुपात समेत वृद्धि भएको अवस्थामा यस बैंकले कर्जा लगानी गत आ.व.मा कुल कर्जा रकम रु. १ अर्ब ३२ करोड रहेकोमा १.६९ प्रतिशतको वृद्धि हासिल गरी २०८२ असार मसान्तमा कुल कर्जा लगानी रकम रु. १ अर्ब ३४ करोड पुगेको छ। त्यसैगरी २०८१ असार मसान्तमा ११.५६ प्रतिशत रहेको निष्क्रिय कर्जा अनुपात न्यून बिन्दुले बृद्धि भई २०८२ असार मसान्तमा १२.४३ प्रतिशत कायम रहेको छ। साथै गत आ.व. २०८०/८१ मा नियमनकारी निकायबाट तोकिएको निक्षेप कर्जाको अनुपात ७३% रहेकोमा आ.व. २०८१/८२ मा ६३% रहेको छ। त्यस्तै आ.व. २०८०/८१ मा बैंकको खुद नाफा २ करोड २ लाख रहेकोमा चालु आ.व. २०८१/८२ मा खराब कर्जाको प्रोभिजन बढेको हुनाले बैंकको खुद मुनाफा ३ करोड ७४ लाख ऋणात्मक भएको छ। साथै गत आ.व. २०८०/८१ मा बैंकको सञ्चित मुनाफा १ करोड ३८ लाख ऋणात्मक रहेको थियो भने यस आर्थिक वर्ष २०८१/८२ मा सञ्चित मुनाफा ४ करोड ८८ लाख ऋणात्मक रहेमा शेयरधनीहरूलाई बोनस शेयर तथा नगद लाभांश वितरण गर्न नसकिने यस गरिमामय सभा समक्ष जानकारी गराउन चाहन्छौं। तर संस्थापक शेयर धनीहरूलाई आफ्नो शेयरको १० प्रतिशत शेयर साधारण शेयरमा परिवर्तन गर्न पाउने गरि सूविधा प्रदान गर्न नेपाल राष्ट्र बैंकले सहमति प्रदान गरेको जानकारी गराउन चाहन्छु।

यस कर्पोरेट डेभलपमेन्ट बैंकले हालसम्म हासिल गरेका उपलब्धि, प्रगति तथा गतिविधिहरूका सम्बन्धमा बारेमा वार्षिक प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको व्यहोरा यहाँहरूसमक्ष जानकारी गराउँदछु।

- १) यस बैंकले हाल बैंकको लागि आवश्यक प्रधान कार्यालयको भूई तल्लामा उच्च स्तरिय कार्यालय बनाई कार्यालय संचालनमा ल्याई सकेको छ।
- २) बैंकले यसै आ.व. मा थप २ वटा शाखा महोत्तरीको बर्दीबास र सर्लाहीको बरहथवामा पूर्ण बैकिङ्ग सुविधा युक्त भएको शाखा कार्यालयहरू सञ्चालनमा ल्याई सकेको छ।
- ३) बैंकले Digital Transformation को लागि IPS, Connect IPS सेवा दिदै आएकोमा Mobile Banking सेवा समेत शुरु गरिसकेको अवस्था छ।
- ४) बैंकले प्रधान कार्यालय सँगै आफ्नै जग्गामा सुविधा युक्त पार्किङको समेत व्यवस्था गरिसकेको छ।
- ५) बैंकमा हाल सम्पूर्ण विभागमा दक्ष, अनुभवी तथा विशिष्ट श्रेणीका कर्मचारीहरूद्वारा कार्य व्यवस्थापन गर्दै आइरहेको छ।

यस बैंकले संस्थागत सुशासनलाई सधैं प्राथमिकतामा राखी कार्य गर्दै आएको छ। विकास बैंकको आन्तरिक संरचना नियमनकारी निकायहरूबाट विभिन्न समयमा जारी भएका नीति, नियम, निर्देशन तथा परिपत्रहरूको परिपालना गर्दै उच्च नैतिकता तथा व्यावसायिक सोच राखी कार्य गर्ने प्रणालीलाई थप सशक्त तथा प्रभावकारी बनाउने प्रयास गरिएको छ। आन्तरिक नियन्त्रण तथा निरन्तर अनुगमन कार्यलाई थप प्रभावकारी बनाउनका लागि केन्द्रीयका विभिन्न विभाग तथा शाखा कार्यालयमा अनुभवी तथा दक्ष विशिष्ट श्रेणीका कर्मचारीहरूद्वारा कार्यालयहरू सञ्चालनमा छन्। त्यसैगरी जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणालीलाई थप मजबुत बनाउने तथा सम्पूर्ण सरोकारवालाहरूको हित संरक्षणका लागि बैंक सधैं प्रतिबद्ध रहेको छ।

विगत केही वर्ष यता Digital Transformation ले बैंकिङ क्षेत्रको विकासमा निकै नै महत्वपूर्ण भूमिका खेलेको र हरेक बैंकिङ कारोबारहरू प्रविधिमैत्री बनाउनुपर्ने अपरिहार्यता भइसकेको छ। यस विकास बैंकले आफ्ना बैंकिङ सेवालाई आधुनिकीकरण तथा प्रविधिमैत्री बनाउने सन्दर्भमा ग्राहकहरूलाई प्रवाह गर्ने सेवा तथा विकास बैंकको आन्तरिक कार्य प्रणालीलाई यथासक्य छिटो स्वचालित Automation बनाउँदै लैजाने नीति अवलम्बन गरिएको छ।

बैंकले हाल पर्सा, बारा, रौतहट, सर्लाही र महोत्तरी गरी पाँच जिल्लाको कार्यक्षेत्रको अनुमति पाएकोमा महोत्तरीको बर्दीबास र सर्लाहीको बरहथवामा पूर्ण बैंकिङ सुविधा युक्त शाखा कार्यालयहरू सञ्चालनमा ल्याई सकेको छ भने बैंकले हाल मधेश प्रदेशका पर्सा, सर्लाही र महोत्तरीमा गरी १ केन्द्रीय कार्यालय र ५ शाखा कार्यालय गरी कुल ६ कार्यालय मार्फत ग्राहक महानुभावहरूलाई सेवा प्रवाह गरिरहेको छ र आगामी वर्षमा बारा र रौतहटमा समेत शाखा कार्यालय खोली बढी भन्दा बढी ग्राहकहरूमा बैंकिङ सेवा विस्तार गर्ने कार्यमा बैंक सधैं प्रतिबद्ध रहेको छ।

बैंकिङ व्यवसाय अनन्त कालसम्म सञ्चालन हुने व्यवसाय रहेको हुँदा व्यावसायिक यात्रामा आइपर्ने आन्तरिक तथा बाह्य चुनौतीहरूको सामना गर्दै प्रभावकारी रूपमा आफ्नो सेवा प्रवाह गर्नका लागि यस बैंकले सर्वशुलभ बैंकिङको अवधारणा अगाडि सारेको छ। समय र सन्दर्भहरू परिवर्तनशील हुन्छन्। कुनै पनि संस्थाको स्थिरता र सफलता उक्त संस्थाले परिवर्तनशील समय र सन्दर्भहरू अनुकूल स्वयंलाई निरन्तर परिमार्जन गर्दै अगाडि बढ्ने क्षमतामा निर्भर हुन्छ। नयाँ नयाँ अवधारणा, राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिअनुसार विकसित हुने अभ्यास, प्रविधिमैत्री, ग्राहकहरूको स्वभाव र आवश्यकतामा हुने परिवर्तन अनुसार वस्तु तथा सेवा प्रवाह गरी निरन्तर ग्राहकमैत्री अवस्था कायम राख्न सक्ने लचकता एवं क्षमता लगायतका आन्तरिक सुदृढताका साथ चुनौती सामना गर्न सक्ने नेतृत्व क्षमताको समग्रताले सर्वशुलभ अवधारणा हो। यस अवधारणा सहित कर्पोरेट डेभलपमेन्ट बैंक लिमिटेडले आगामी दिनमा प्रभावकारी जोखिम व्यवस्थापन, ग्राहकमैत्री प्रविधिको विकास, व्यावसायिक निरन्तरता तथा प्रभावकारी संस्थागत सुशासन, पारदर्शिता र समयानुकूल आवश्यक लचकता सहित संस्थागत सुदृढताको सुनिश्चितताको निरन्तर प्रयास गर्ने प्रतिबद्धता व्यक्त गर्न चाहन्छु।

यस बैंकले आन्तरिक नीति, नियमहरूसँगै नियमनकारी निकायले समय-समयमा जारी गर्ने निर्देशन तथा परिपत्रहरूको अनुपालना गरी कार्यहरू गर्दै आइरहेको छ। संस्थागत सुशासन सम्बन्धमा बैंक प्रतिबद्ध रहेको र सूचना प्रविधिको क्षेत्रमा भएको द्रुततर विकाससँगै सम्भावित जोखिमलाई व्यवस्थापन गर्नका लागि बैंक सधैं सक्रिय रहेको यहाँहरूलाई अवगत गराउन चाहन्छु।



अगामी आर्थिक वर्षको कार्ययोजनाहरु

- १) बैंकको बारा र रौतहटमा उपयुक्त व्यवसायिक स्थान पहिचान गरि २ वटा शाखा स्थापना गर्ने ।
- २) ग्राहकहरुलाई कारोबारमा छिटोछरितो र मोबाइलबाट बैंकिङ कारोबारको लागि मोबाइल बैंकिङ, क्यूआर आदि सुविधाहरु दिने ।
- ३) प्रधान कार्यालयलाई अझ बैंकिङ कार्यालयको रूपमा रुपान्तरण गर्न पहिलो र दोश्रो तल्लामा फिनिसिङ गरि कारोबार संचालन गर्ने ।
- ४) नेपाल राष्ट्र बैंकको निर्देशनानुसार बैंकिङ प्रणालीमा लागू गर्नु पर्ने Expected Credit Loss (ECL) प्रणालीलाई Automation तर्फ लैजाने ।
- ५) कर्मचारीहरुको सीप विकासको लागि तोकिएको क्षेत्रका तालिमहरु प्रदान गर्दै लैजाने ।
- ६) संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत तोकिएका क्षेत्रमा कामहरु गर्दै जाने ।
- ७) वित्तियसाक्षरताको कार्यक्रमहरु संचालन गरि दूरदराजमा जनता माझ बैंकिङ शिक्षा प्रदान गर्ने ।
- ८) रणनितिक कार्ययोजना तयार पारि सो बमोजिमको बैंकको व्यवसायमा बृद्धि तथा प्रतिफल प्राप्त उन्मुख योजना बनाई कार्यान्वयन गर्ने ।

अन्त्यमा, यस कर्पोरेट डेभलपमेन्ट बैंक लिमिटेडको अठारहौं वार्षिक साधारण सभामा उपस्थित शेयरधनी महानुभावहरु लगायत उपस्थित सम्पूर्ण अतिथि महानुभावहरुसमक्ष हार्दिक कृतज्ञता प्रकट गर्न चाहन्छु । हामीले प्राप्त गरेको निरन्तर सहयोग र प्रोत्साहनका लागि नेपाल राष्ट्र बैंक, धितो पत्र बोर्ड, कम्पनी रजिष्ट्रार, नेपाल स्टक एक्सचेञ्ज, सिडिएस एण्ड क्लियरिङ, बैंकको शेयर रजिष्ट्रार, तथा शेयर निष्काशनकर्ता हिमालयन क्यापिटल लि. लगायत अन्य सहयोगी संघ संस्था, निकाय र कर्पोरेट डेभलपमेन्ट बैंक प्रति देखाउनु भएको अगाध विश्वासका निमित्त आदरणीय शेयरधनीहरुलाई हार्दिक धन्यवाद ज्ञापन गर्दछौं । बैंकलाई आजको अवस्थामा ल्याउन सहयोग तथा सहकार्य प्रदान गर्ने हुने हाम्रा समस्त ग्राहकवर्गहरु अनि संस्थापक शेयरधनीहरु, सर्वसाधारण शेयरधनीहरु लगायत लगायत यस डेभलपमेन्ट बैंकलाई प्रत्यक्ष अप्रत्यक्ष रूपमा सहयोग गर्नुहुने सम्पूर्ण शुभेच्छुकहरुप्रति हार्दिक आभार व्यक्त गर्दछु । आगामी दिनहरूमा पनि सदा भैं यहाँहरूको साथ, सहयोग, शुभेच्छा र मार्गदर्शन प्राप्त भइरहने विश्वास लिएको छु । साथै बैंक व्यवस्थापन एवं कर्मचारीहरुले बैंकको निर्धारित लक्ष्य प्राप्तिका लागि देखाएको प्रतिबद्धता र अथक परिश्रमको सराहना गर्दछौं । आगामी दिनहरूमा हामी हाम्रो सेवालार्थ थप परिस्कृत गर्दै बैंकिङ सेवा प्रवाहमा दृढताका साथ अघि बढ्ने व्यहोरा यहाँहरूसमक्ष प्रतिबद्धता व्यक्त गर्न चाहन्छु ।

धन्यवाद ।

डा. जैनुद्वीन अंसारी

अध्यक्ष

संचालक समिति



## संस्थाको बारे संक्षिप्त जानकारी

देशका १७ वटा विकाश बैंक मध्ये एक कॉर्पोरेट डेभलपमेन्ट बैंक लिमिटेड नेपाल राष्ट्र बैंकबाट “ख” वर्गको इजाजतपत्र प्राप्त गरी वित्तीय कारोबार सञ्चालन गर्दै आएको १८ वर्ष पूरा गरी १९औं वर्षमा चलिरहेछ। मधेश प्रदेशमा प्रधान कार्यालय रहेको एक मात्र विकास बैंकको रूपमा ५ जिल्ला कार्यक्षेत्र भएको यस डेभलपमेन्ट बैंकले देशको आर्थिक सवलिकरण तथा आर्थिक वृद्धिमा निरन्तर टेवा पुर्याउँदै आएको छ।

रु. ५२ करोड ५० लाखको चुक्ता पूँजी रहेको यस डेभलपमेन्ट बैंकले बैंकले हाल पर्सा, बारा, रौतहट, सर्लाही र महोत्तरी गरी पाँच जिल्लाको कार्यक्षेत्रको अनुमति पाएकोमा हाल मधेश प्रदेशका पर्सा, सर्लाही र महोत्तरीमा गरी १ केन्द्रिय कार्यालय र ५ शाखा कार्यालय गरी कूल ६ कार्यालय मार्फत ग्राहक महानुभावहरूलाई प्रदेशमा वित्तीय सेवा प्रदान गर्दै आएको छ।

कम्पनीको नाम	: कॉर्पोरेट डेभलपमेन्ट बैंक लिमिटेड
कानुनी मान्यता	: पब्लिक लिमिटेड कम्पनी
कम्पनी रजिष्ट्रारको कार्यालयमा दर्ता मिति	: वि.स. २०६४ श्रावण ७ गते
कम्पनी दर्ता ठेगाना	: मधेश प्रदेश पर्सा जिल्ला, बिरगंज महानगरपालिका, वडा नं. ०६, गीतामंदीर रोड, पर्सा।
आयकर ऐन अन्तर्गत दर्ता मिति	: वि.स. २०६४/५/१९
स्थायी लेखा नं.	: ३०२६३७२१२
नेपाल राष्ट्र बैंकबाट वित्तीय कारोबार गर्ने इजाजतपत्र प्राप्त मिति	: वि.स. २०६४ भाद्र २४ गते
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नेपाल राष्ट्र बैंक इजाजतपत्र नं.	: ने.रा.बै./इ.प्रा./ख/५२/०६४/०६५

### सम्पर्क:

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## सञ्चालक समितिको आर्थिक वर्ष २०८१/८२ प्रतिवेदन

### आदरणीय शेयरधनी महानुभावहरु,

यस कर्पोरेट डेभलपमेन्ट बैंक लि.को गरिमामय १८ औं वार्षिक साधारण सभामा उपस्थित हुनुभएका आदरणीय शेयरधनी महानुभावहरु, सञ्चालकज्यूहरु, नियमनकारी निकायका प्रतिनिधिज्यूहरु, बाह्य लेखापरीक्षकज्यू, आमन्त्रित अतिथिगण, पत्रकारज्यूहरु, कर्मचारी एवं उपस्थित सम्पूर्ण महानुभावहरुलाई यस बैंकको सञ्चालक समिति एवं मेरो व्यक्तिगत तर्फबाट यस गरिमामय सभामा हार्दिक स्वागत गर्दछु। अन्य सबैलाई सञ्चालक समिति र मेरो आफ्नो तर्फबाट कर्पोरेट डेभलपमेन्ट बैंक मिमिटेडको यस १८ औं वार्षिक साधारण सभामा म हार्दिक स्वागत गर्दछु। बैंकको अहिले सम्मको यात्रामा प्राप्त सफलता प्रति शेयरधनीका रुपमा पुन्याउनु भएको सहयोग, योगदान तथा सद्भावका लागि हृदयदेखि नै आभार प्रकट गर्दछु। बैंक व्यवस्थापन प्रति यहाँहरूले दर्शाउनु भएको विश्वास र भरोसाकै कारण कर्पोरेट डेभलपमेन्ट बैंक आज अति कम संख्यामा रहेका विकास बैंकको रुपमा आफ्नो अलग पहिचान स्थापित गरी मधेश प्रदेशकै एक मात्र विकास बैंकको रुपमा चिरपरिचित छ। यहाँहरूको आशा एवं विश्वासलाई कायमै राख्न अझ बढी जिम्मेवार र कटिबद्धताका साथ सदा सर्वदा लागि रहने प्रतिबद्धता समेत व्यक्त गर्दै कम्पनी ऐन २०६३ को दफा १०९(४) मा व्यवस्था भए अनुरूप यसै साथ संलग्न सञ्चालक समितिबाट स्वीकृत भई नेपाल राष्ट्र बैंकबाट समेत स्वीकृत भएको र लेखापरिक्षण भएको २०८२ अषाढ मसान्तको वासलात, सोही मितिमा समाप्त आर्थिक वर्ष २०८१/८२ को नाफा नोक्सान तथा नगद प्रवाह विवरण र उक्त वित्तिय विवरणहरूसंग सम्बन्धित अनुसुचिहरु तथा उक्त दफामा उल्लेख भएको तथा नेपाल राष्ट्र बैंक आर्थिक अनुसन्धान विभागद्वारा प्रकाशित आर्थिक वर्ष २०८१/८२ को वार्षिक तथ्याङ्कमा आधारित देशको वर्तमान आर्थिक तथा वित्तीय स्थितिको सेरोफेरोमा रही आर्थिक वर्ष २०८१/८२ मा विद्यमान राष्ट्रिय तथा अन्तराष्ट्रिय परिस्थिति र सोबाट बैंकको कारोबारमा परेको असर र देशको समग्र आर्थिक अवस्थाको बारेमा संक्षेपमा समीक्षा सहितको सञ्चालक समितिको प्रतिवेदन प्रस्तुत गर्दछु।

(क) आर्थिक वर्ष २०८१/८२ को बैंकको आर्थिक विवरण र प्रमुख सूचाङ्कहरु देहाय बमोजिम रहेका छन्। :

रु.हजारमा

विवरण	अषाढ मसान्त		कमी/बृद्धि	
	२०८१/०८२	२०८०/०८१	रकम	प्रतिशतमा
शीर्षक				
चुक्ता पूजा रु.	५२५,०००.००	५२५,०००.००	-	०.००%
कुल निक्षेप रु.	२,१३३,७६८.००	१,८२२,५३८.००	३११,२३०.००	१७.०८%
कुल कर्जा रु.	१,२०५,५६०.००	१,२६५,६००.००	(६०,०४०.००)	-४.७४%
कुल लगानी रु.	-	-	-	-
पूजाकोष %	३४.३१	३८.८१	(४.५०)	-११.५९%

विवरण	अषाढ मसान्त		कमी/बृद्धि	
	२०८१/०८२	२०८०/०८१	रकम	प्रतिशतमा
शीर्षक				
व्याज आमदानी	१६६,९०६.५५	१९५,११६.२८	(२८,२०९.७३)	-१४.४६%
व्याज खर्च	१३६,०७१.०३	११५,३६८.९२	२०,७०२.११	१७.९४%
खुद व्याज आमदानी	३०,८३५.५२	७९,७४७.३६	(४८,९११.८४)	-६१.३३%
अन्य संचालन आमदानी	६,२२९.००	५,३९९.००	८३०.००	१५.३७%
कर्मचारी खर्च	१९,८६६.२८	१८,६३१.८८	१,२३४.४०	६.६३%
अन्य संचालन खर्च	१७,१८४.९४	१३,५८७.००	३,५९७.९४	२६.४८%
संचालन मुनाफा (कर्जा जोखिम व्यवस्था अगाडि)	१३.३०	५२,९२७.४८	(५२,९१४.१८)	-९९.९७%
कर्जा जोखिम व्यवस्था	५१,५७५.८८	२३,४७५.२६	२८,१००.६२	११९.७०%
संचालन मुनाफा	(५१,५६२.५८)	२९,४५२.२२	(८१,०१४.८०)	-२७५.०७%
आयकर	(१४,१६७.५९)	९,२६१.३६	(२३,४२८.९५)	-२५२.९८%



सूचांकहरू	अषाढ मसान्त		कमी/वृद्धि
शीर्षक	२०८१/०८२	२०८०/०८१	प्रतिशतमा
पूँजी प्रयाप्तता (प्रतिशतमा)	५२५,०००।००	५२५,०००.००	०.००%
निष्क्रिय कर्जा/कुल कर्जा प्रतिशत	१२।४३	११.५६	७.५२%
प्रति शेयर आमदानी रु.	(७.१२)	३.८५	-२८४.९४%
मुनाफा खुद/नेटवर्थ प्रतिशत	(५.४६)	२.७९	-२९५.७०%
नेटवर्थ प्रति शेयर रु.	१३०.४२	१३७.४२	-५.०९%

१. चुक्ता पूँजी तथा पूँजी पर्याप्तता अनुपात :

समिक्षा अवधिमा संस्थाको चुक्ता पूँजी रु. ५२ करोड ५० लाख रहेको छ। आर्थिक वर्ष २०८१/८२ मा संस्थाको पूँजी पर्याप्तता अनुपात ३४.३१ प्रतिशत रहेको छ। समिक्षा अवधिमा संस्थाको न्यूनतम पूँजी पर्याप्तता अनुपात नियामक निकाय नेपाल राष्ट्र बैंकले तोकेको अनुपात १० प्रतिशत भन्दा २४.३१ प्रतिशतले बढी रहेको छ, जसबाट संस्थाको वित्तीय स्थिति मजबुत रहेको प्रमाणित हुन्छ।

साथै समिक्षा अवधिमा बैंकको प्राथमिक पूँजी ३२.६१ प्रतिशत रहेको छ। समिक्षा अवधिमा संस्थाको न्यूनतम प्राथमिक पूँजी अनुपात नियामक निकाय नेपाल राष्ट्र बैंकले तोकेको अनुपात ६ प्रतिशत भन्दा २६.६१ प्रतिशतले बढी रहेको छ, जसबाट पनि संस्थाको वित्तीय स्थिति मजबुत रहेको प्रमाणित हुन्छ।

२. निक्षेप संकलन:

आ.व. २०८१/८२ मा संस्थाको कुल निक्षेप रु. २ अर्ब १३ करोड रहेको छ, जुन गत आर्थिक वर्षको तुलनामा १७.०७ प्रतिशतले वृद्धि भएको छ। समिक्षा अवधिमा संस्थाको बचत निक्षेप १५.५९ प्रतिशत, मुद्दती निक्षेप ६४.६३ प्रतिशत र बाँकी १९.४८ प्रतिशत अन्य निक्षेप रहेको छ।

समिक्षा अवधिमा संस्थाले मुद्दती निक्षेपमा ७.२३ प्रतिशतले वृद्धि हासिल गरेको छ तथा बचत निक्षेपमा ६३.३९ प्रतिशत वृद्धि हासिल गरेको छ। संस्थाको रणनीतिक योजना अनुसार नै संस्थाले आर्थिक वर्ष २०८१/८२ मा आफ्नो बचत खातामा अघिल्लो वर्षको बचत खाताको निक्षेपमा ६३.३९ प्रतिशतले वृद्धि गर्न सफल भएको छ। आगामी वर्षहरुमा समेत बचत निक्षेप र बचत खाता वृद्धि गर्दै जाने रणनीतिलाई निरन्तरता दिने संस्थाको लक्ष्य छ।

नेपाल राष्ट्र बैंकको निर्देशन अनुसार संस्थाको कुल निक्षेपमा संस्थागत निक्षेपको अनुपात बढीमा ५० प्रतिशत सम्म कायम राख्नुपर्नेमा संस्थाले संस्थागत तथा व्यक्तिगत निक्षेप अनुपात तोकिएको सीमा भित्रै रहने गरी क्रमशः ३३.८९ प्रतिशत र ६६.११ प्रतिशतमा राख्न सफल भएको छ।

३. कर्जा तथा सापट:

समिक्षा अवधिमा विद्यमान चुनौतीका बावजूद संस्थाको कुल कर्जा रकम अघिल्लो वर्षको तुलनामा १.६९ प्रतिशतले वृद्धि भई रु. १ अर्ब ३४ करोड पुगेको छ। समिक्षा वर्षमा निजी क्षेत्रतर्फ प्रवाहित कर्जामध्ये वाणिज्य बैंकहरुको कर्जा प्रवाह ८.६ प्रतिशतले, विकास बैंकहरुको ६.९ प्रतिशतले र वित्त कम्पनीहरुको ८.५ प्रतिशतले बढेको छ।

संस्थाको बलियो कर्जा परिचालन, प्रभावकारी व्यवसाय कार्यान्वयन, र पोर्टफोलियो व्यवस्थापनमा निरन्तर सुधारलाई प्रतिबिम्बित गर्दछ। आगामी दिनहरुमा संस्थाले दिगो र गुणस्तरीय पोर्टफोलियो वृद्धिलाई प्राथमिकता दिने, जोखिम व्यवस्थापन अभ्यासहरुलाई सुदृढ गर्ने, लक्षित क्षेत्रमा ऋण पहुँच बढाउने, डिजिटल प्रक्रियाहरु मार्फत सेवा वितरणलाई मुख्यधारामा ल्याउने र दीर्घकालीन संस्थागत उद्देश्यहरुलाई समर्थन गर्ने निरन्तर कर्जा वृद्धि कायम राख्ने योजना बनाएको छ।



४. **लगानी :**

समिक्षा अवधिमा संस्थाको लगानी न/हे तापनि अगामी दिनमा संस्थाले लगानीयोग्य रकमको उचित सदुपयोग, लगानीमा विविधता अपनाउनु तथा खरिद/लगानीमा प्रतिस्पर्धात्मक दर लिनुका साथै उच्च सतर्कता अवलम्बन गरी लगानीको व्यवस्थापन प्रभावकारी बनाउँदै जानेछ। जसले संस्थाको समग्र आम्दानी तथा लाभक्षमतामा उल्लेखनीय योगदान गर्ने छ। सो नाफाले कम्पनीको वित्तीय स्थायित्वमा थप सुदृढता प्रदान गर्नुका साथै आगामी अवधिमा लगानी व्यवस्थापनलाई प्रभावकारी बनाउने आधार तयार पार्ने छ।

५. **ब्याज आम्दानी:**

आर्थिक वर्ष २०८१/८२ को वार्षिक अवधिमा तरलता अभावमा सहजता हुँदाहुँदै पनि विभिन्न चुनौतीहरूले गर्दा संस्थाको गत आर्थिक वर्षको तुलनामा कर्जा तथा सापटीबाट ब्याज आम्दानी समिक्षा अवधिको अन्त्यमा १४.४६ प्रतिशतले घटेर रु. १६ करोड ६९ लाख रहेको छ।

६. **ब्याज खर्च :**

आ.व. २०८१/८२ मा संस्थाले निक्षेप दायित्व र अन्तर-बैंक सापटीमा कूल रु. १३ करोड ६० लाख ब्याज खर्च रहेको छ। गत वर्षको तुलनामा सो खर्च १७.९४ प्रतिशतले बढेको छ। संस्थाले अवलम्बन गरेको दीर्घकालीन रणनीति अनुरूप संस्थाको कुल निक्षेपमा चल्ती तथा बचत खाताको अनुपातमा वृद्धि गर्दै जाने लक्ष्य अनुरूप संस्थाले विभिन्न आकर्षक बचत निक्षेप योजनाहरू समेत ग्राहक समक्ष ल्याउने योजना रहेको छ।

७. **खुद ब्याज आम्दानी:**

आ.व. २०८१/८२ मा संस्थाले कुल रु. ३ करोड ८ लाख खुद ब्याज आम्दानी गरेको र गत आ.व. २०८०/८१ मा सो रकम रु. ७ करोड ९७ लाख रहेको थियो। यसरी खुद ब्याज आम्दानी गत आ.व. भन्दा ६१.३३ प्रतिशतले घटेको देखिएको छ।

८. **अन्य सञ्चालन आम्दानी:**

आ.व. २०८०/८१ मा संस्थाले कुल रु. ५३ लाख ९९ हजार अन्य सञ्चालन आम्दानी गरेकोमा आ.व. २०८१/८२ मा सो रकम ०.३७ प्रतिशतले घटेर रु. ५३ लाख ६२ हजार रहेको छ।

९. **कर्मचारी खर्च:**

समिक्षा अवधिमा संस्थाको कुल कर्मचारी खर्च ६.६३ प्रतिशतले बढेर रु. १ करोड ९८ लाख पुगेको छ, गत आ.व. २०८०/८१ मा सो रकम रु. १ करोड ८६ लाख रहेको थियो।

१०. **अन्य सञ्चालन खर्च :**

समिक्षा अवधिमा संस्थाको अन्य सञ्चालन खर्च २७.२१ प्रतिशतले बढेर रु. १ करोड ४० लाख पुगेको छ, जुन अघिल्लो वर्ष रु. १ करोड १० लाख रहेको थियो।

११. **निष्क्रिय कर्जा अनुपात:**

विगत केही वर्षयता देशमा आर्थिक गतिविधिमा आएको शिथिलताका कारण ऋणीहरूको कर्जा तिर्न सक्ने क्षमतामा आएको हासको कारण समग्र बैंकिङ क्षेत्रको निष्क्रिय कर्जा अनुपात उल्लेख्य रूपमा वृद्धि हुन गएको देखिन्छ। तर, संस्थाको भने अघिल्लो आर्थिक वर्षमा ११.५६ प्रतिशत निष्क्रिय कर्जा अनुपात रहेको यस आर्थिक वर्ष २०८१/८२ मा अन्य अवस्थामा ७.५२ प्रतिशतले बढेर १२.४३ प्रतिशत पुगेको छ।

निष्क्रिय कर्जा अनुपातलाई कम गर्न गरिने आवश्यक रणनीति बनाई कार्य गर्न व्यवस्थापनलाई आवश्यक निर्देशन दिइएको व्यहोरा समेत जानकारी गराउन चाहन्छौं।

१२. सञ्चालन मुनाफा:

आर्थिक वर्ष २०८०/८१ मा संस्थाको सञ्चालन मुनाफा रु. २ करोड ९४ लाख रहेकोमा आर्थिक वर्ष २०८१/८२ मा संस्थाको सञ्चालन मुनाफा अघिल्लो आर्थिक वर्षको तुलनामा २७५.०८ प्रतिशतले ह्रास भई रु. ५ करोड १५ लाख घाटामा रहेको छ। यसको मुख्य कारण यस वर्ष खराब कर्जाको प्रोभिजन बृद्धि हुनु हो।

१३. सम्पूर्ण कारोबार पछिको खुद मुनाफा र सम्पत्तिको गुणस्तर:

संस्थाले आर्थिक वर्ष २०८०/८१ मा रु. २ करोड २ लाख खुद मुनाफा आर्जन गरेकोमा आर्थिक वर्ष २०८१/८२ मा अघिल्लो आर्थिक वर्षको तुलनामा २८५.२१ प्रतिशतले ह्रास भई रु. ३ करोड ७४ लाख घाटामा रहेको छ।

समिक्षा अवधिमा संस्थाको नेटवर्थ प्रति शेयर रु. १३०.४२ रहेको छ, जुन गत आ.व. मा रु. १३७.७२ थियो। यो गत आ.व. को तुलनामा प्रति शेयर रु. ७.३ ह्रास भएको छ।

समिक्षा अवधिमा संस्थाको प्रति शेयर आम्दानी रु. (७.१२) घाटामा रहेको छ, जुन गत आ.व. मा रु. ३.८५ थियो। यो गत आ.व. को तुलनामा प्रति शेयर रु. १०.९७ ले घाटा रहेको छ।

१४. नाफा नोक्सान बाँडफाँड विवरण:

संस्थाले यस आर्थिक वर्षको वासलात नोक्सानमा रहेको र हालसम्मको नाफा नोक्सान बाँडफाँड हुने रकम रु. ४ करोड ८८ लाख ऋणात्मक रहेकोले यो वर्ष मुनाफा बाँडफाँड गर्न नसकिने व्यहोरा जानकारी गराउँदछु।

**ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट वित्तीय संस्थाको व्यवसाय कारोबारमा परेको असर:**

देशको राजनीतिक एवं आर्थिक अवस्था, सरकार तथा नियामक निकायहरूको नीति, नियम तथा निर्देशनहरू, व्यावसायिक प्रतिस्पर्धा, अन्तर्राष्ट्रिय बजारसँगको देशको कूटनीतिक एवं आर्थिक सम्बन्ध, समग्र अर्थतन्त्रका परिस्थितिहरू आदिको प्रत्यक्ष/अप्रत्यक्ष असर बैंकिङ व्यवसायमा पर्दछ। आर्थिक वर्ष २०८१/८२ को राष्ट्रिय तथा अन्तर्राष्ट्रिय आर्थिक परिस्थितिको विवरण निम्नानुसार गरिएको छ।

**अन्तर्राष्ट्रिय आर्थिक स्थिति**

विश्वव्यापी अर्थतन्त्रका नियम र नीतिहरू परिवर्तनशील छन्। भर्खरै लागू गरिएका नीति नीतिगत उपायहरूको विवरणहरू विस्तारै ध्यानमा आउँदैछन् र तिनीहरू सँगै आर्थिक वृद्धि सम्भावनाहरू पनि परिवर्तन हुँदैछन्। संयुक्त राज्य अमेरिकाले उच्च शुल्कहरू लगू गरेपछि र त्यसपछिका सम्भौताहरू तथा रूस-युक्रेन संघर्षलगायत भूराजनीतिक घटनाहरूले विश्वव्यापी अर्थतन्त्रको स्थिरता र प्रक्षेपणको बारेमा अनिश्चितता तीव्र छ। यसैबीच केही विकसित अर्थतन्त्रहरूमा अन्तर्राष्ट्रिय विकास सहायतामा उल्लेखनीय कटौती र आप्रवासनमा नयाँ प्रतिबन्धहरू लागू गरिएका छन्।

कोभिड-१९ महामारी पश्चात क्रमशः सुधार हुँदै गएको विश्व अर्थतन्त्र बढ्दो भूराजनीतिक तनाव र पछिल्लो समय देखिएको आर्थिक अनिश्चितताबीच कठोर व्यापारिक नीतिले पुनः प्रभावित हुने आशंका अन्तर्राष्ट्रिय संस्थाहरूले व्यक्त गरेका छन्। अन्तर्राष्ट्रिय मुद्रा कोष (IMF) द्वारा सन २०२४ अक्टोबरमा प्रकाशित World Economic Outlook अनुसार सन २०२५ र २०२६ मा विश्व अर्थतन्त्रको वृद्धिदर क्रमशः ३.२ प्रतिशत र ३.१ प्रतिशत रहने प्रक्षेपण गरिएको छ। मूद्राकोषद्वारा जारी प्रतिवेदन अनुसार सन २०२४ मा विश्व आर्थिक वृद्धिदर ३.३ प्रतिशत रहेको थियो।

विकसित अर्थतन्त्रहरूको समग्र आर्थिक वृद्धिदर सन २०२४ मा १.८ प्रतिशत, सन २०२५ मा १.६ प्रतिशत र सन २०२६ मा १.६ प्रतिशत हुने अन्तर्राष्ट्रिय मुद्राकोषको प्रक्षेपण छ। उदीयमान तथा विकासशील अर्थतन्त्रहरूको आर्थिक वृद्धिदर सन २०२४ मा ४.३ प्रतिशत, सन २०२५ मा ४.२ प्रतिशत र सन २०२६ मा ४.० प्रतिशत रहने प्रक्षेपण छ। उदीयमान तथा विकासोन्मुख एसियाली अर्थतन्त्रको आर्थिक वृद्धिदर सन २०२४ मा ५.३ प्रतिशत रहेकोमा सन २०२५ मा ५.२ प्रतिशत र सन २०२६ मा ४.७ प्रतिशत हुने प्रक्षेपण छ। भारतको आर्थिक वृद्धिदर सन २०२४ मा ६.५ प्रतिशत रहेकोमा सन २०२५ मा ६.६ प्रतिशत र सन २०२६ मा ६.२ प्रतिशत रहने अनुमान छ। यसैगरी चीनको आर्थिक वृद्धिदर सन २०२४ मा ५.० प्रतिशत रहेकोमा सन २०२५ मा ४.८ प्रतिशत र सन २०२६ मा ४.२ प्रतिशत रहने प्रक्षेपण गरिएको छ।



सन २०२४ मा विकसित अर्थतन्त्रमा उपभोगता मुद्रास्फीति २.६ प्रतिशत र उदीयमान तथा विकासशील अर्थतन्त्रमा ७.९४ प्रतिशत कायम रहेको छ। सन २०२५ मा विकसित अर्थतन्त्रमा मुद्रास्फीति २.५ प्रतिशत र उदयमान तथा विकासशील अर्थतन्त्रमा ५.३ प्रतिशत रहने मूद्राकोषको प्रक्षेपण छ। सन २०२४ मा ३.५ प्रतिशतले विस्तार भएको वस्तु तथा सेवाको विश्व व्यापार सन २०२५ मा ३.६ प्रतिशतले रहने कोषको प्रक्षेपण छ।

### राष्ट्रिय आर्थिक स्थिति

आर्थिक वर्ष २०८१/८२ मा देशको कुल गार्हस्थ्य उत्पादन वृद्धि दर ४.६१ प्रतिशत हुने राष्ट्रिय तथ्यांक कार्यालयको प्रारम्भिक अनुमान छ। अघिल्लो वर्ष यस्तो वृद्धि दर ३.६७ प्रतिशत रहेको थियो। समीक्षा वर्षमा कृषि क्षेत्रको उत्पादन ३.२८ प्रतिशतले र गैर-कृषि क्षेत्रको उत्पादन ४.२८ प्रतिशतले वृद्धि भएको अनुमान छ। समीक्षा वर्षमा कुल गार्हस्थ्य उत्पादन वृद्धि दरमा कृषि, उद्योग तथा सेवा क्षेत्रको अंश क्रमशः २५.१६ प्रतिशत, १२.८३३ प्रतिशत र ६२.०१ प्रतिशत रहेको छ। अघिल्लो वर्ष कुल गार्हस्थ्य उत्पादन वृद्धिदरमा यी क्षेत्रहरूको अंश क्रमशः २४.७१ प्रतिशत, १२.९१ प्रतिशत र ६२.३८ प्रतिशत रहेको थियो। प्रदेशगत कूल गार्हस्थ्य उत्पादन वृद्धि तूलना गर्दा आर्थिक वर्ष २०८१/८२ मा मूलकको कूल गार्हस्थ्य उत्पादन वृद्धिदरमा सबैभन्दा धेरै हिंसा बागमति प्रदेशको २६.५२ प्रतिशत र सबै भन्दा कम कर्णाली प्रदेशको ४.१९ प्रतिशत रहेको अनुमान छ।

निर्माणाधीन राष्ट्रिय गौरवका तथा उच्च प्राथमिकता प्राप्त पूर्वाधार आयोजनाहरू मध्ये नागाढूंगा सुरुङ मार्ग, मध्यपहाडी लोकमार्ग, काठमाडौँ-तराई द्रुतमार्ग, मेलम्ची खानेपानी आयोजना, अपर तामाकोशी जलविद्युत आयोजना, सिद्धार्थ राजमार्ग विस्तारलगायतका आयोजनाहरू निर्माणाधीन रहेका छन्। यस्ता आयोजनाहरूले निर्माणाधीन उद्योग र सेवा क्षेत्रको क्षमता विस्तारमा सहयोग पुर्याई आर्थिक क्रियाकलाप विस्तार हुने अनुमान गरिएको छ।

यसै गरी अगामी आर्थिक वर्ष २०८२/८३ मा नेपाल सरकारले ६.० प्रतिशतको आर्थिक वृद्धिदर हासिल गर्ने लक्ष्य लिएको छ। आर्थिक वर्ष २०८२/८३ सा सामाजिक सञ्जालमा लगाइएको प्रतिबन्ध र भ्रष्टाचार विरुद्ध राष्ट्रव्यापी विरोध प्रदर्शन भएपछि नेपालले हालै दशकौँको सबैभन्दा खराब अशान्तिको सामना गर्नुपरेको छ। अशान्तिले ठूलो मानवीय र आर्थिक क्षति पुर्याएको छ। २१ फागुण २०८२ मा प्रतिनिधिसभा निर्वाचन हुने योजनासहित अहिले अन्तरिम प्रधानमन्त्रीले देशको नेतृत्व गरिरहेको छ। तीनै तहका सरकारको बजेटमा पुँजीगत खर्चको विनियोजन अघिल्लो वर्षको तुलनामा बढेको, वित्तीय प्रणालीमा न्यून व्याजदरसहित लगानीको लागि पर्याप्त तरलता रहेको र लगानीसम्बन्धी कानूनहरू सुधार भई लगानीको वातावरण थप अनुकूल हुँदै गएको सन्दर्भमा कृषि, सेवा र पूर्वाधार क्षेत्रको विकास तथा विस्तार भई लक्षित आर्थिक वृद्धिदर हासिल गर्न सहज हुने देखिन्छ।

### निक्षेप संकलन तथा कर्जा अवस्था

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको निक्षेप १२.६ प्रतिशत (रु. ८११ अर्ब ४९ करोड) ले बढेको छ। अघिल्लो वर्ष यस्तो निक्षेप १३ प्रतिशत रु. ७४२ अर्ब ३७ करोड) ले बढेको थियो।

२०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चलित, बचत र मुद्दती निक्षेपको अंश क्रमशः ७.१ प्रतिशत, ३६.८ प्रतिशत र ४८.३ प्रतिशत रहेका छन्। अघिल्लो वर्ष यस्तो अंश क्रमशः ५.८ प्रतिशत, ३०.३ प्रतिशत र ५६.४ प्रतिशत रहेको थियो। २०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाको कुल निक्षेपमा संस्थागत निक्षेपको अंश ३६.१ प्रतिशत रहेको छ भने अघिल्लो वर्ष यस्तो निक्षेपको अंश ३६.२ प्रतिशत रहेको थियो।

समीक्षा वर्षमा निजी क्षेत्रमा प्रवाहित कर्जामध्ये वाणिज्य बैंकहरूको कर्जा प्रवाह ८.६ प्रतिशतले, विकास बैंकहरूको ६.१ प्रतिशतले र वित्त कम्पनीहरूको ८.४ प्रतिशतले बढेको छ। समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जामध्ये गैर-वित्तीय संस्थागत क्षेत्रतर्फ प्रवाह भएको कर्जाको अंश ६२.८ प्रतिशत र व्यक्तिगत तथा घरपरिवार क्षेत्रतर्फ प्रवाह भएको कर्जाको अंश ३७.२ प्रतिशत रहेको छ। अघिल्लो वर्ष यस्तो अंश क्रमशः ६३.३ प्रतिशत र ३६.७ प्रतिशत रहेको थियो।

२०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको लगानीमा रहेका कर्जामध्ये ६४.७ प्रतिशत कर्जा घर जग्गाको धितोमा, १४.५ प्रतिशत कर्जा चालु सम्पत्ति -कृषि तथा गैर-कृषिजन्य वस्तु) को धितोमा प्रवाह भएको छ। २०८१ असार मसान्तमा यस्तो अनुपात क्रमशः ६६.५ प्रतिशत र १३.२९ प्रतिशत रहेको थियो।

आर्थिक वर्ष २०८१/८२ मा बैंक तथा वित्तीय संस्थाहरूको औद्योगिक उत्पादन क्षेत्रतर्फको कर्जा ७.९ प्रतिशतले, यातायात, सञ्चार तथा सार्वजनिक सेवा क्षेत्रतर्फको कर्जा १५.५ प्रतिशतले, थोक तथा खुद्रा व्यापार क्षेत्रतर्फको कर्जा ३.४ प्रतिशतले र सेवा उद्योग क्षेत्रतर्फको कर्जा १२.८ प्रतिशतले बरेको छ भने कृषि क्षेत्र तर्फको कर्जा ०.२ प्रतिशतले घटेको छ।

### आयात स्थिति

आर्थिक वर्ष २०८१/८२ मा कुल वस्तु आयात १३.३ प्रतिशतले वृद्धि भई रु. १,८०४ अर्ब १२ करोड पुगेको छ। अघिल्लो वर्ष यस्तो आयात १.२ प्रतिशतले कमी आएको थियो। वस्तु आयात गर्ने मूलुकको आधारमा भारत, चीन र अन्य मुलुकबाट भएको आयात क्रमशः ७.५ प्रतिशत, १४.२ प्रतिशत र ३१.७ प्रतिशतले वृद्धि भएको छ। वस्तुगत आधारमा भटमासको कच्चा तेल, यातायातका उपकरण, सवारी साधन तथा स्पेयर पार्ट्स, चामल र धान, खाने तेल, स्पन्ज, आइरण लगायतका वस्तुको आयात बढेको छ भने पेट्रोलियम पदार्थ, हवाईजहाजका स्पेयर पार्ट्स, सुन, रासायनिक मल, विद्युतीय उपकरणलगायतका वस्तुको आयात घटेको छ।

आर्थिक वर्ष २०८१/८२ मा कुल वस्तु निर्यात ८१.८ प्रतिशतले वृद्धि भई रु. २७७ अर्ब ३ करोड पुगेको छ। अघिल्लो वर्ष यस्तो निर्यात ३.० प्रतिशतले कमी आएको थियो। गन्तव्यका आधारमा भारत, चीन र अन्य मुलुकतर्फको निर्यात क्रमशः ११७.८ प्रतिशत, १.६ प्रतिशत र ६.७ प्रतिशतले वृद्धि भएको छ। वस्तुगत आधारमा भटमासको तेल, पोलिस्टरका धागो, जूटका सामान, चिया, जूता तथा चप्पल लगायतका वस्तुको निर्यात बढेको छ भने पाम तेल, जिङ्ग सिट, जूस, अदुवा, तयारी पोशाक लगायतका वस्तुको निर्यात घटेको छ।

आर्थिक वर्ष २०८१/८२ मा कुल वस्तु व्यापार घाटा ६.० प्रतिशतले वृद्धि भई रु. १५२७ अर्ब ९ करोड पुगेको छ। अघिल्लो वर्ष यस्तो घाटा १.० प्रतिशतले कमी आएको थियो। समीक्षा वर्षमा निर्यात-आयात अनुपात १५.४ प्रतिशत पुगेको छ। अघिल्लो वर्ष यस्तो अनुपात ९.६ प्रतिशत रहेको थियो।

### विदेशी विनिमय सञ्चिति

२०८२ असार मसान्तमा कुल विदेशी विनिमय सञ्चिति २०८१ असार मसान्तको तुलनामा ३१.२ प्रतिशतले वृद्धि भई रु. २,६७७ अर्ब ६८ करोड कायम भएको छ। अघिल्लो वर्ष यस्तो सञ्चिति ३२.६ प्रतिशतले वृद्धि भई रु. २,०४१ अर्ब १० करोड कायम भएको थियो। अमेरिकी डलरमा विदेशी विनिमय सञ्चिति २७.७ प्रतिशतले वृद्धि भई रु. १९ अर्ब ५० करोड डलर कायम भएको छ। अघिल्लो वर्ष यस्तो सञ्चिति ३०.४ प्रतिशतले बढेको थियो।

### विप्रेषण :

आर्थिक वर्ष २०८१/८२ मा विप्रेषण आप्रवाह १९.२ प्रतिशतले वृद्धि भई रु. १७२३ अर्ब २७ करोड पुगेको छ। अघिल्लो वर्ष विप्रेषण आप्रवाह १६.५ प्रतिशतले बढेको थियो। समीक्षा वर्षमा अमेरिकी डलरमा आप्रवाह १६.३ प्रतिशतले वृद्धि भई रु. १२ अर्ब ६४ करोड पुगेको छ। अघिल्लो वर्ष यस्तो आप्रवाह १४.५ प्रतिशतले बढेको थियो।

### चालु खाता तथा शोधान्तर स्थिति :

आर्थिक वर्ष २०८१/८२ मा चालु खाता रु. ४०९ अर्ब २० करोडले बचतमा रहेको छ। अघिल्लो वर्ष चालु खाता रु. २२१ अर्ब ७१ करोडले बचतमा रहेको थियो। समीक्षा वर्षमा खुद पुँजीगत ट्रान्स्फर रु. ९ अर्ब ८४ करोड रहेको छ। अघिल्लो वर्षमा यःतो ट्रान्स्फर रु= ५ अर्ब ८१ करोड रहेको थियो। समीक्षा वर्षमा शोधान्तर स्थिति रु= ५९४ अर्ब ५४ करोडले बचतमा रहेको छ। अघिल्लो वर्ष शोधान्तर स्थिति रु. ५०२ अर्ब ४९ करोडले बचतमा रहेको थियो।



### मुद्रास्फीति:

आर्थिक वर्ष २०८१/८२ मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.०६ प्रतिशत रहेको छ। अघिल्लो आर्थिक वर्ष यस्तो मुद्रास्फीति ५.४४ प्रतिशत रहेको थियो। २०८२ असारमा वार्षिक बिन्दुगत उपभोक्ता मुद्रास्फीति २.२० प्रतिशत रहेको छ। २०८१ असारमा यस्तो मुद्रास्फीति ३.५७ प्रतिशत रहेको थियो। अघिल्लो आर्थिक वर्षको तुलनामा आर्थिक वर्ष २०८१/८२ मा खाद्य तथा पेय पदार्थ समूहअन्तर्गत तरकारी उप-समूहको मुल्य बृद्धि १०.७१ प्रतिशत, तेल तथा घ्यूको ८.५२ प्रतिशत, दाल तथा गेडागुडीको ७.९० प्रतिशत र खाद्य तथा खाद्यजन्य पदार्थको ६.१३ प्रतिशत रहेको छ। खाद्य बाहेकका वस्तु तथा सेवाअन्तर्गत विविध वस्तु तथा सेवाहरू उप-समूहको मुल्य बृद्धि ९.३९ प्रतिशत, कपडाजन्य तथा जुता चप्पलको ६.०९ प्रतिशत, मदिरा जन्य पेय पदार्थको ५.६५ प्रतिशत, फर्निचर तथा घरायसी उपकरणहरूको ४.७८ प्रतिशत र सुर्तीजन्य पदार्थको ४.३७ प्रतिशत रहेको छ।

### तरलता व्यवस्थापन:

आर्थिक वर्ष २०८१/८२ मा स्थायी निक्षेप सुविधामार्फत रु. २१५०८ अर्ब ४० करोड र निक्षेप संकलन बोलकबोलमार्फत रु. ३१४२ अर्ब ९५ करोड गरी कुल रु. २४६५१ अर्ब ३५ करोड तरलता प्रशोचन गरिएको छ। समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाले पटक पटक गरी ओभरनाइट तरलता सुविधा मार्फत रु. २ अर्ब ७० करोड तरलता उपयोग गरेका छन्। फलस्वरूप समीक्षा वर्षमा खुद रु. २४६४८ अर्ब ६५ करोड तरलता प्रशोचन भएको छ। अघिल्लो आर्थिक वर्षमा खुला बजार कारोबार र स्थायी तरलता सुविधा लगायत विभिन्न उपकरण मार्फत रु. ३८६८ अर्ब ८४ करोड तरलता प्रशोचन गरिएको थियो।

### ब्याजदर

२०८१ असारमा ९१-दिन ट्रेजरी बिलको भारित औसत ब्याजदर ३.० प्रतिशत रहेकोमा २०८२ असारमा २.९५ प्रतिशत रहेको छ। बैंक तथा वित्तीय संस्थाहरूको अन्तर बैंक कारोबारको भारित औसत ब्याजदर २०८१ असारमा २.९९ प्रतिशत रहेकोमा २०८२ असारमा २.९६ प्रतिशत रहेको छ। २०८१ असारमा वाणिज्य बैंकहरूको औसत आधार दर ८.० प्रतिशत, विकास बैंकहरूको ९.७१ प्रतिशत र वित्त कम्पनीहरूको ११.२१ प्रतिशत रहेकोमा २०८२ असारमा औषत आधार दर क्रमशः ६.०२ प्रतिशत, ८.०३ प्रतिशत र ८.९७ प्रतिशत कायम भएको छ। २०८१ असारमा वाणिज्य बैंकहरूको निक्षेपको भारित औसत ब्याजदर ५.७७ प्रतिशत, विकास बैंकहरूको ६.६३ प्रतिशत र वित्त कम्पनीहरूको ७.९३ प्रतिशत रहेकोमा २०८२ असारमा निक्षेपको औसत भारित ब्याजदर क्रमशः ४.१९ प्रतिशत, ४.८८ प्रतिशत र ६.०१ प्रतिशत कायम भएको छ।

### वित्तीय पहुँच :

नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त बैंक तथा वित्तीय संस्थाहरूको संख्या २०८२ असार मसान्तमा १०७ रहेको छ। यसमध्ये २० वाणिज्य बैंक, १७ विकास बैंक, १७ वित्त कम्पनी, ५२ लघुवित्त वित्तीय संस्था र १ पूर्वाधार विकास बैंक रहेका छन्। बैंक तथा वित्तीय संस्थाहरूको शाखा संख्या २०८१ असार मसान्तमा ११,५३० रहेकोमा २०८२ असार मसान्तमा शाखा संख्या ११,५२६ कायम भएको छ। २०८१ असार मसान्तमा पाति शाखा जनसंख्या २५२९ रहेकोमा २०८२ असार मसान्तमा २५३० कायम भएको छ।

### पूँजी बजार:

२०८१ असार मसान्तमा २२४०.४१ रहेको नेप्से सूचकाङ्क २०८२ असार मसान्तमा २७९४.७९ कायम भएको छ। सूचीकृत कम्पनीहरू मध्ये बैंक तथा वित्तीय संस्था र बीमा कम्पनीको धितोपत्र बजार पूँजीकरणको हिस्सा ५४.१ प्रतिशत रहेको छ। त्यसैगरी जलविद्युत कम्पनीहरूको हिस्सा १५.३ प्रतिशत, लगानी कम्पनीको हिस्सा ७.७ प्रतिशत, उत्पादन तथा प्रशोधन उद्योगको हिस्सा ५.४ प्रतिशत, व्यापारिक संस्थाको हिस्सा ५.० प्रतिशत, होटलको हिस्सा २.७ प्रतिशत तथा अन्य समूहका कम्पनीहरूको हिस्सा ९.८ प्रतिशत रहेको छ। समीक्षा अवधिमा नेपाल धितोपत्र बोर्डले रु. १५ अर्ब ४१ करोड बराबरको हकप्रद शेयर, रु. १५ अर्ब २० करोड बराबरको म्युचुअल फन्ड, रु. १० अर्ब ६२ करोड बराबरको डिबेन्चर र रु. ३ अर्ब ९३ करोड बराबरको साधारण शेयर गरी कुल रु. ४५ अर्ब १६ करोड बराबरको धितोपत्र सार्वजनिक निष्कासनमा अनुमति दिइएको छ।

ग) प्रतिवेदन तयार भएको मितिसम्म चालु वर्षको उपलब्धि

यस आ.व. को २०८२/९/३० सम्ममा बैंकको कारोबारको स्थिति निम्न बमोजिम रहेको छ।

विवरण	पौष मसान्त	अषाढ मसान्त
शीर्षक	२०८२/०८३	२०८१/०८२
कर्जा	१४,५८,८५५.००	१३,४६,४८४.००
निक्षेप	२०,८१,९०४.००	२१,३३,६६९.००
ब्याज आम्दानी	१००,४६४.९६	१६६,९०६.५५
ब्याज खर्च	६४,७७४.२१	१३६,०७१.०३
खुद ब्याज आम्दानी	३५,६९०.७५	३०,८३५.५२
अन्य संचालन आम्दानी	३,४४७.४१	६,२२९.००
कर्मचारी खर्च	११,२६६.३६	१९,८६६.२८
अन्य संचालन खर्च	९,३८२.९२	१७,१८४.९४
संचालन मुनाफा (कर्जा जोखिम व्यवस्था अगाडि)	१९,१०१.२०	१३.३०
कर्जा जोखिम व्यवस्था	६१२.३२	५१,५७५.८८
संचालन मुनाफा	१८,४८८.८९	(५१,५६२.५८)
आयकर	५,५४६.६७	(१४,१६७.५९)
खुद मुनाफा	१२,९४२.२२	(३७,३९४.९९)

चालु आ.व.को दोश्रो त्रैमासमा संस्थाले सञ्चालन मुनाफा रु १ करोड ९१ लाख तथा खुद मुनाफा रु. १ करोड २९ लाख आर्जन गर्न सफल भएको छ। आ.व. २०८१/८२ बाट लागु भएको Expected Credit Loss Related Guidelines, २०२४ अनुसार ९० दिन भन्दा बढी भुक्तानी अवधिमा नपुगेका कर्जाहरूको ब्याज आम्दानी पहिचान गर्न नमिल्ने भएको छ। आगामी दिनमा संस्थामा निहित विभिन्न जोखिमहरूलाई अनुशाशित रूपमा व्यवस्थापन गरि संतुलित वृद्धि कायम गर्ने हाम्रो प्रयास जारी नै रहने छ। व्यक्तिगत तथा अन्य निक्षेप संकलन, खुद्रा कर्जा, कृषि कर्जा, उत्पादनमुलक क्षेत्रमा कर्जा र साना तथा मझौला कर्जाको आकार वृद्धि गर्न विशेष ध्यान दिनेछ। डिजिटल बैंकिङमा ग्राहक महानुभावहरूको पहुँचलाई विस्तार गर्दै पूर्ण वित्तीय सेवा (Complete Financial Solution) प्रदान गर्दै अघि बढ्ने योजना रहेको छ। समयमै संस्थागत क्षमता अभिवृद्धि गर्ने, राष्ट्रिय अर्थतन्त्रलाई चलायमान बनाउने भूमिकामा योगदान पुर्याउने तथा लगानीकर्तालाई लाभांश प्रदान गर्ने उद्देश्य अनुरूप आफ्ना गतिविधिहरू सञ्चालन गर्दै लैजाने योजना बनाएको छ।

घ) भविष्यमा गर्नुपर्ने कार्यहरू सम्बन्धमा सञ्चालक समितिको धारणा

सेवा विस्तार

संस्थाले सधैं आफ्नो सेवा ग्राहीको माग बमोजिम नयाँ तथा परिमार्जित समय सापेक्ष सेवाहरू सहज सञ्चालनमा ल्याउँदै जानेछ। ग्राहकको चाहना अनुरूप ग्राहकवर्ग समक्ष छिटो, सरल तथा गुणस्तरीय सेवा प्रदान गर्दै आएको छ। पछिल्लो नियमन प्रणालीमा आएको परिवर्तन अनुरूप आफ्नो सेवा तथा प्रणालीमा आवश्यक सुधार गरिएको छ। संस्थाले ग्राहकहरूको आवश्यकतालाई मध्यनजर गर्दै नयाँ निक्षेप तथा कर्जा योजनाहरू सञ्चालन गर्ने, बजारमा आएको परिवर्तन अनुसार आवश्यक समायोजन गर्दै कृषि, घरेलु तथा साना उद्योग तथा विपन्न वर्गलाई कर्जामा प्राथमिकता दिँदै अघि बढ्ने नीति लिएको छ। आगामी वर्षहरूमा यस क्षेत्रमा अझ उच्च प्राथमिकता दिँदै कर्जा लगानी योजनाहरू सञ्चालन गरिनेछ।

प्रविधि विकास

यस संस्थाले डिजिटल प्रविधिमा आधारित सेवाहरूलाई समयानुकूल बनाउँदै अघि बढेको छ। प्रविधिमा आधारित सेवाहरू थप सुदृढ बनाउँदै आधुनिक बैंकिङ आवश्यकताअनुसार वित्तीय बजारमा उपलब्ध नवीनतम सेवाहरूको विश्लेषण गरी ग्राहकको चाहना बमोजिम सेवा तथा प्रविधिहरू संस्थाले अवलम्बन गर्दै आएको छ। ग्राहकलाई



प्रविधिसँग परिचित बनाउने विभिन्न माध्यमबाट जानकारी प्रदान गर्ने तथा सचेतना कार्यक्रम गर्दै जाने थप योजना रहेको छ। बैंकिङ क्षेत्रमा प्रचलित Trust-AML Software आदिको उपयोग गर्नुको साथै थप आधुनिक प्रविधिहरू थपिँदै जाने नीति बनाएको छ। साथै, प्रविधिमा आधारित वित्तीय सेवाहरूमा लागत कम गर्न Connect IPS, विभिन्न प्रयोगमा रहेकोमा निकट भविष्यमै थप भुक्तानी च्यानलहरू जस्तै Mobile Banking, eSewa, Khalti, QR Payment जस्ता माध्यमहरू थप प्रभावकारी बनाउँदै लगिने छ।

### शाखा विस्तार

बैंकले हाल पर्सा, बारा, रौतहट, सर्लाही र महोत्तरी गरी पाँच जिल्लाको कार्यक्षेत्रको अनुमति पाएकोमा यसै वर्ष महोत्तरीको बर्दीबास र सर्लाहीको बरहथवामा पूर्ण बैंकिङ सूविधा युक्त भएको शाखा कार्यालयहरू संचालनमा ल्याई सकेको छ। बैंकले हाल मधेश प्रदेशका पर्सा, सर्लाही र महोत्तरीमा गरी १ केन्द्रीय कार्यालय र ५ शाखा कार्यालय गरी कुल ६ कार्यालय मार्फत ग्राहक महानुभावहरूलाई सेवा प्रवाह गरिरहेको छ, र आगामी आ.व.मा बारा र रौतहटमा समेत शाखा कार्यालय खोली बढी भन्दा बढी ग्राहकहरूमा बैंकिङ सेवा विस्तार गर्ने कार्यमा बैंक सधैं प्रतिबद्ध रहेको छ।

### मानव संसाधन

बैंकका कर्मचारीको स्तर वृद्धिका लागि आवश्यक आन्तरिक प्रशिक्षणहरू दिने, बाह्य तालिममा सहभागी गराउने लगायतका कार्यलाई थप व्यवस्थित र मजबुत बनाईने छ।

### संस्थागत सामाजिक उत्तरदायित्व

यस संस्थाले आफ्नो कुल मुनाफाको १ प्रतिशत रकम संस्थागत सामाजिक उत्तरदायित्व वहन गर्न खर्च गर्ने कोषमा जम्मा गर्दै आएको छ। यस संस्थाले विभिन्न ठाउँमा रहेका विभिन्न समुदाय तथा क्षेत्रमा आधारित कार्यक्रमहरू सञ्चालन गर्दै यस बैंकले केन्द्रीय कार्यालय तथा विभिन्न शाखा कार्यालयहरूबाट सो अवधिमा विभिन्न परोपकारी कार्यहरू गरिएको छ। संस्थागत सामाजिक उत्तरदायित्व वहन अन्तर्गत नेपाल राष्ट्र बैंकबाट जारी भएको परिपत्र बमोजिम खर्च गर्ने सम्बन्धमा यस संस्थाले सामाजिक उत्तरदायित्व खर्च कार्यविधि संचालक समितिबाट पारित गरि सोही बमोजिम विभिन्न किसिमका कार्यक्रमहरू संचालन गरी संस्थागत सामाजिक उत्तरदायित्व वहन गर्ने नीति लिएको छ।

### ड) औद्योगिक तथा व्यवस्थापकीय सम्बन्धता

यस बैंकको औद्योगिक तथा व्यवस्थापकीय प्रतिष्ठानहरू, बैंक तथा वित्तीय संस्थाहरू, नेपाल राष्ट्र बैंक, धितोपत्र बोर्ड, नेपाल धितोपत्र विनिमय बजार तथा कम्पनी रजिस्ट्रारको कार्यालय लगायत नेपाल सरकारका निकायहरूसँग सूमधूर सम्बन्ध रहिआएको छ। ग्राहक सन्तुष्टि नै संस्थाको मूल लक्ष्य रहेकोले ग्राहक सम्बन्ध सुदृढीकरणमा संस्थाको व्यवस्थापन लगायत सबै कर्मचारीहरू सजग रहेका छन्। यस बैंकले आफ्ना ग्राहकहरू बीच विश्वास कायम राख्न सेवा गुणस्तर सुधार गर्दै संस्थागत विकासमा निरन्तर जोड दिँदै आएको छ।

### च) सञ्चालक समितिमा भएको हेरफेर र यसको कारण

समीक्षा अवधिमा सञ्चालक समितिमा भएको हेरफेर अनुसार कायम रहेको सञ्चालक समितिको संरचना निम्नानुसार रहेको छ।

१) श्री डा. जैनुद्दीन अंसारी	– अध्यक्ष	– संस्थापक समूह
२) श्री विनोद कुमार खण्डेलवाल	– संचालक	– संस्थापक समूह
३) श्री म. बसरुद्दीन अंसारी	– संचालक	– संस्थापक समूह
४) श्री पवन कुमार तुलसयान	– संचालक	– सर्वसाधारण समूह
५) श्री नासीरुद्दीन अंसारी	– संचालक	– संस्थापक समूह
६) श्रीमती प्रिती श्रीवास्तव	– संचालक	– सर्वसाधारण समूह
७) श्री कृष्ण थापा	– संचालक	– स्वतन्त्र संचालक



संस्थाको स्वतंत्र संचालक श्री श्याम कुमार ठाकूरको ४ वर्षे कार्यकाल समाप्त पश्चात उक्त रिक्त पदमा सञ्चालक समितिको मिति २०८१/१/२८ को १२ औं बैठकले श्री कृष्ण थापालाई स्वतन्त्र सञ्चालक पदमा नियुक्त गरेको छ। स्वतंत्र संचालकको नियुक्तीलाई यस गरिमामय साधारण सभाबाट अनुयोदनको लागि पेश सगरिएको व्यहोरा अनुरोध छ।

छ) कारोबारलाई असर पर्ने मुख्य कुराहरु

संस्थाको कारोबारलाई असर पार्ने सक्ने विभिन्न किसिमका जोखिमहरुलाई तल प्रस्तुत गरिएको छ।

१) निक्षेप तथा कर्जा लागतमा हुने परिवर्तनबाट असर गर्ने जोखिमहरु।

२) असुलीमा कर्जा असुली नभई उत्पन्न हुने जोखिमहरु।

३) देशको आर्थिक अवस्थामा आउने परिवर्तनले पार्ने जोखिमहरु।

४) अन्तर्राष्ट्रिय बजारमा हुने परिवर्तनले नेपाली बजारमा पर्ने असरबाट हुने आर्थिक जोखिमहरु।

५) पुंजीबजारमा आउने सक्ने उतारचढावबाट हुने जोखिमहरु।

यी चुनौती र अवसरहरुलाई ध्यानमा राख्दै संस्थाले आफ्नो सेवाको दायरा तथा गुणस्तर वृद्धि गर्दै लैजाने, थप सुविधाहरु प्रदान गर्ने र नयाँ बजारहरु तथा क्षेत्रहरुमा सेवा विस्तार गर्दै लैजाने रणनीति लिएको छ।

१५. लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया:

लेखापरीक्षण प्रतिवेदनमा औल्याईएका कैफियतहरु सुधारका क्रममा रहेका छन्।

१६. शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अडित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो बापत बैंकले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी बैंकले प्राप्त गरेको रकम तथा जफत भएको शेयर वापत रकम फिर्ता गरेको भए सो को विवरण :  
समिक्षा अवधिमा शेयर जफत सम्बन्धि कुनै कारोवार नरहेको।

१७. विगत आर्थिक वर्षमा बैंक र यसको सहायक कम्पनीको कारोवारको प्रगति र सो आर्थिक वर्षको अन्त्यमा रहेको स्थितिको पुनरावलोकन:  
सो नभएको।

१८. बैंक तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोवारहरु र सो अवधिमा बैंकको कारोवारमा आएको कुनै महत्वपूर्ण परिवर्तन :  
सो नभएको।

१९. विगत आर्थिक वर्षमा बैंकको आधारभूत शेयरधनीहरुले बैंकलाई उपलब्ध गराएको जानकारी :  
समिक्षा अवधिमा बैंकलाई आधारभूत शेयरधनीहरुबाट कुनै जानकारी उपलब्ध गराईएको छैन।

२०. विगत आर्थिक वर्षमा बैंकका सञ्चालक तथा पदाधिकारीहरुले लिएको शेयरको स्वामित्वको विवरण र बैंकको शेयर कारोवारमा निजहरु संलग्न भएको भए सो सम्बन्धमा निजहरुबाट बैंकले प्राप्त गरेको जानकारी:  
बैंकको सञ्चालक तथा पदाधिकारीहरु नेपाल राष्ट्र बैंकको निर्देशनको प्रतिकुल हुने गरी कुनै शेयर कारोवारमा संलग्न भएको कुनै विवरण प्राप्त भएको छैन।

२१. विगत आर्थिक वर्षमा बैंकसँग सम्बन्धित सम्भौताहरुमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराईएको जानकारीको व्यहोरा:  
नभएको।

२२. बैंकले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अडित मूल्य तथा त्यसरी शेयर खरिद गरे वापत बैंकले भुक्तानी गरेको रकम :  
हालसम्म यस बैंकले आफ्नो शेयर आफैले खरिद गरेको छैन।

**२१. आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सो को विस्तृत विवरण:**

बैंकले आन्तरिक नियन्त्रण प्रणालीलाई सशक्त बनाउन सञ्चालक स्तरीय जोखिम व्यवस्थापन समिति तथा जोखिम व्यवस्थापन ईकाई मार्फत प्रभावकारी ढंगले जोखिम व्यवस्थापन एवं आन्तरिक नियन्त्रण प्रणालीलाई अभू प्रभावकारी बनाईएको छ । यसको अतिरिक्त सञ्चालक स्तरीय लेखापरीक्षण समितिको मातहतमा आन्तरिक लेखापरीक्षण विभाग मार्फत आन्तरिक लेखापरीक्षणको कार्यलाई समेत निरन्तरता दिईएको छ । त्यसै गरी सञ्चालन, कर्जा तथा बजार जोखिमको लागि जोखिम अधिकृत तोकी पर्याप्त नीतिगत व्यवस्थाहरु सहित जोखिम व्यवस्थापन गर्न बैंक प्रयत्नशील छ । सोको लागि बैंक संचालक समितिले नेपाल राष्ट्र बैंकबाट जारी निर्देशन तथा कम्पनी ऐनको प्रावधानको अधिनमा रही लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति र सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरेको छ । यी समितिहरुको बैठक आवधिक रुपमा बस्ने गर्दछ र निर्देशनमा भएका व्यवस्था अनुसार समितिहरुले आफ्ना काम र जिम्मेवारी पुरा गर्दछन् । बैंकमा एक स्वतन्त्र आन्तरिक लेखापरीक्षण विभाग रहेको छ । यस विभागले लेखापरीक्षण समितिको प्रत्यक्ष निगरानी र रेखदेखमा काम गर्दछ र समिति समक्ष आफ्नो प्रतिवेदन पेश गर्दछ । आन्तरिक लेखापरीक्षणको कार्यलाई सघाउन बैंकले आवश्यकता अनुसार कुनै विषयमा थप समीक्षा गर्नु परेमा बाह्य लेखापरीक्षण फर्महरुको समेत सेवा लिने गरेको छ । यसको साथै बैंकमा एक छुट्टै अनुपालना विभाग पनि रहेको छ, जसले आन्तरिक नियम तथा विनियमावलीका साथै बाह्य नियम तथा विनियमावली पालना भईरहेको सुनिश्चित गर्दछ । बैंकले जोखिम पहिचान तथा न्यूनीकरण गर्न जोखिम व्यवस्थापन विभाग स्थापना गरेको छ । संस्थाभरि नै प्रभावकारी आन्तरिक नियन्त्रण कायम गर्नका लागि बैंकले विभिन्न नीति, निर्देशन तथा प्रक्रियाहरु तर्जुमा गरी अवलम्बन गरेको छ । प्रत्येकजसो जोखिमपूर्ण क्षेत्रहरु पहिचान गरी 'चेक एन्ड ब्यालेन्स' प्रणाली कार्यान्वयनमा ल्याउने प्रयास गरिएको छ । यस्ता नीति, निर्देशन तथा प्रक्रियाहरु अद्यावधिक हुने र जोखिम पहिचान र निराकरण हुने सुनिश्चित गर्न यिनीहरुको आवधिक समीक्षा तथा पुनरावलोकन गर्ने गरिएको छ । बैंकले नियमित रुपमा राष्ट्रिय तथा अन्तर्राष्ट्रिय मापदण्ड अनुसार आफ्ना कारोबार तथा वित्तीय विवरणहरु प्रकाशित गर्दै आएको छ । साथै, आगामी दिनहरूमा पनि बैंक संस्थागत सुशासन तथा पारदर्शिताका सन्दर्भमा अभू सुदृढ हुँदै जाने कुरामा यहाँहरूलाई विश्वस्त पार्न चाहन्छौं ।

**क) जोखिम व्यवस्थापन समिति :** यस समितिको संयोजकमा गैर-कार्यकारी संचालक श्री बसरुद्दीन अंसारी रहनुभएको छ । यसका अन्य सदस्यहरुमा सञ्चालक श्री कृष्ण थापा (संयोजक-लेखापरीक्षण समिति), सदस्य सचिवमा श्री अमर साह (संचालन तथा जोखिम व्यवस्थापन) रहनुभएको छ । यस समितिको बैंकको समग्र जोखिम व्यवस्थापन संरचना हेर्ने र जोखिम व्यवस्थापन प्रणालीको प्रभावकारिताको समीक्षा तथा अनुगमन गर्ने जिम्मेवारी छ ।

**ख) कर्मचारी सेवा सुविधा समिति :** बैंकको गैर-कार्यकारी संचालक श्री बिनोद कुमार खण्डेलवाल को संयोजकत्वमा बैंकका कर्मचारी सम्बन्धी नीति निर्माण तथा योजना तर्जुमा गर्ने उद्देश्यले कर्मचारी सेवा सुविधा समिति गठन गरिएको छ । यस समितिका अन्य सदस्यहरुमा संचालक श्री पवन कुमार तुलस्यान, सदस्यमा श्री लाल बहादुर थिङ (प्रमुख- कार्यकारी अधिकृत), मुस्कान अग्रवाल र श्री उदय कुमार कामती (प्रमुख-मानव संसाधन) रहनुभएको छ । समिति बैंकको लागि उपयुक्त मानव संसाधन नीति तर्जुमा गर्न र सोको समय समयमा पुनरावलोकन गरी यसलाई समयसापेक्ष तथा स्तरीय राख्न जिम्मेवार छ ।

**ग) लेखापरीक्षण समिति :** यस समितिको काम कारवाही र संरचना यस प्रतिवेदनको बूँदा नं. २३ मा उल्लेख गरिएको छ ।

**घ) सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति :** बैंकको गैर-कार्यकारी संचालक श्रीमती प्रिति श्रीवास्तवको संयोजकत्वमा मुद्रा निर्मलीकरण तथा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी क्षेत्रमा आवश्यक नीति नियम बनाई सोको अनुगमन गर्ने प्रमुख उद्देश्यका साथ सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरिएको छ । यस समितिका अन्य सदस्यहरुमा संचालक श्री बिनोद कुमार खण्डेलवाल, अमर साह (जोखिम व्यवस्थापन) र राजीव गिरी, प्रमुख सम्पत्ति शुद्धीकरण निवारण विभाग र सनी तिवारी रहनु भएको छ ।



**२२. विगत आर्थिक वर्षको कूल व्यवस्थापन खर्चको विवरण:**

गत आर्थिक वर्षमा यस बैंकको कूल व्यवस्थापन खर्च देहाय बमोजिम रहेको जानकारी गराउदछौं ।  
व्यवस्थापन खर्चको विवरण रकम (हजारमा)

शीर्षक	आ.ब. २०७७/०७८	आ.ब. २०७८/०७९	आ.ब. २०७९/०८०	आ.ब. २०८०/०८१	आ.ब. २०८१/०८२
कर्मचारी खर्च	१३,०८०	१८,१६२.९३	१९,१७७	१८,६३२	१९,८६६
कार्यालय संचालन खर्च	१२,८५७	१२,८०५.१०	८,५३८	११,०२९	१४,०३०
कूल व्यवस्थापन खर्च	२५,९३७	३०,९६८.०३	२७,७१५	२९,६६१	३३,८९६

**२३. लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सो को विवरण:**

समिक्षा वर्षमामा सञ्चालक समितिका सदस्यद्वय श्री कृष्ण थापा संयोजक र श्री नासिरुद्दीन अंसारी सदस्य सहित आन्तरिक लेखा परिक्षण विभागका प्रमुख सदस्य सचिव रहने गरी लेखा परीक्षण समिति रहेको छ । उक्त लेखापरीक्षण समितिले आफ्नो मातहतमा रहेको आन्तरिक लेखा परीक्षण विभाग मार्फत बैंकको सबै शाखा र विभागहरूको लेखापरीक्षण गरेको छ । लेखापरीक्षणलाई पारदर्शी बनाउनका लागि लेखापरीक्षण स्तर कायम गर्ने मापदण्डहरू कार्यान्वयनमा ल्याएको र नेपाल राष्ट्र बैंकको निरीक्षण पश्चात दिएका निर्देशनहरूको अध्ययन गरी यसलाई व्यवहारमा लागु गर्दै जाने लगायतका नियमित काम कारवाहीहरू गर्दै आएको छ । लेखापरीक्षण समितिका संयोजक तथा संचालक सदस्यलाई प्रति बैठक प्रति संचालक कर सहित रु.२,५००।०० प्रदान गर्ने गरीएको छ । उक्त समितिका अन्य सदस्यहरूलाई समेत बैठक भत्ताको व्यवस्था गरिएको छैन ।

**२४. सञ्चालक, कार्यकारी प्रमुख, बैंकका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले बैंकलाई कुनै रकम बुझाउन बाँकी भए सो कुरा:**

यस बैंकका सञ्चालकहरू, कार्यकारी प्रमुख, बैंकका आधारभूत शेयरधनीहरू तथा निजहरूका नजिकका नातेदार वा निजहरू संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कुनै रकम बुझाउन बाँकी रहेको छैन ।

**२५. सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम:**

सञ्चालकहरूलाई पारिश्रमिकको व्यवस्था गरिएको छैन । सञ्चालक समितिको बैठकमा भाग लिए वापत समिक्षा वर्षमा प्रति बैठक अध्यक्ष लाई रु.६,०००/- र संचालकलाई प्रति व्यक्ति प्रति बैठक रु.५,०००/- का दरले बैठक भत्ता उपलब्ध गराइएको छ ।

आ.ब. २०८१/०८२ मा कार्यकारी प्रमुख तथा मुख्य पदाधिकारीहरूको वार्षिक पारिश्रमिक तथा भत्ता निम्न बमोजिम रहेको छ । कार्यकारी प्रमुखलाई बैठक भत्ताको व्यवस्था गरिएको छैन ।

शीर्षक	रकम रु. हजारमा
प्रमुख कार्यकारी अधिकृत	२,०१२
अन्य प्रबन्धकहरू	३,४८६

यसका अतिरिक्त बैंकका कार्यकारी तथा कर्मचारीहरूले कर्मचारी सेवा विनियमावली र कर्मचारी सेवा र शर्तहरू अनुसार अन्य सुविधाहरू पाउँदछन् ।

**२६. शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम:**

यस्तो कुनै रकम नरहेको ।

**२७. दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण:**

अनुसूची ४.१४ मा उल्लेख भएको ।

**२८. दफा १७५ बमोजिम सम्बद्ध कम्पनीबीच भएको कारोबारको विवरण:**  
अनुसूची ४.३३ बुंदा नं. १५ मा उल्लेख भएको ।

**२९. कम्पनी ऐन, २०६३ तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुराहरु:**  
**शेयरधनी महानुभावहरुको लागि सूचना व्यवस्था:**

बैंकले कारोवार सम्बन्धी सूचना आदान प्रदान गर्ने प्रकृयालाई उच्च प्राथमिकता दिएको छ । यस सन्दर्भमा बैंकले वार्षिक प्रतिवेदन, त्रैमासिक प्रतिवेदन लगायत अन्य बैंकको प्रगति विवरणहरु विभिन्न समाचार माध्यम एवं बैंकको वेबसाइट [www.corporatebank.com.np](http://www.corporatebank.com.np) माफत जानकारी गराउने गरेको छ । बैंकमा समय समयमा लगानीकर्ता तथा व्यक्तिगत रुपमा [info@corporatebank.com.np](mailto:info@corporatebank.com.np) र अन्य माध्यमबाट आएका विभिन्न जिज्ञासाहरुको उचित जानकारी लिने उपयुक्त थलो वार्षिक साधारण सभा भएकोले सबै शेयरधनी महानुभावहरुलाई सभामा सहभागी भई बैंकको प्रगतिमा छलफल गर्न प्रोत्साहित गरेकाछौं ।

**अन्त्यमा,**

बैंकको उत्तरोत्तर प्रगति तथा समृद्धिको लागि प्रत्यक्ष वा अप्रत्यक्ष रूपले बैंकलाई बहुमूल्य सहयोग तथा सुझाव दिई बैंकको कार्यदक्षता तथा सेवामा अभिवृद्धि गर्न मद्दत गर्ने संचालक लगायत सम्पूर्ण शेयरधनी महानुभावहरु, समस्त आदरणीय ग्राहकवर्ग, लाभग्राही एवं समस्त सरोकारवालाहरु, बैंकको हित तथा प्रगतिको लागि मार्ग निर्देशन दिने नेपाल सरकार, अर्थ मन्त्रालय, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल धितोपत्र विनिमय बजार लि., बैंकका कानूनी तथा अन्य सल्लाहकार तथा विज्ञसेवादाता लगायतका अन्य सम्पूर्ण नियामक निकायहरु, बैंकको उन्नतिमा अनवरत रुपमा लागि पर्ने बैंकका सम्पूर्ण व्यवस्थापन तथा कर्मचारीहरु एवं संचार जगत एवं आन्तरिक तथा बाह्य लेखा परिक्षक, सुरक्षाकर्मीहरु लगायत सबै शुभचिन्तक तथा सरोकारवालाहरु प्रति हार्दिक आभार प्रकट गर्दै आगामी वर्षमा पनि सम्पूर्ण बैंकिङ्ग सेवाहरु अझ गुणस्तरीय रुपमा उपलब्ध गराई आदरणीय शेयरधनीहरुलाई उचित प्रतिफल दिने तर्फ क्रियाशील रहने प्रतिवद्धता व्यक्त गर्दछौं ।

धन्यवाद ।

सञ्चालक समितिको तर्फबाट,  
डा. जैनुद्दीन अंसारी  
अध्यक्ष

मिति: २०८२/११/१० गते



**Corporate Development Bank Limited**  
*Auditor's Report & Financial Statements,  
for the F/Y 2081-82 (2024-25)*

**Deoki Bijay & Co.**

**Deoki Bijay & Co.**  
*Chartered Accountants*

**"Kalyan Shree Kunj"**  
Pannahiti Marg, Sifal  
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email: info@dbcnepal.com  
www.dbcnepal.com

**Independent Auditors' Report  
to the Members of  
Corporate Development Bank Limited**

**Opinion**

We have audited the accompanying Financial Statements of M/s Corporate Development Bank Limited (hereinafter referred to as 'the Company') which comprise the Statement of Financial Position as at Ashad 32, 2082 (July 16, 2025), and the Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows attached thereto, for the year then ended and notes to the financial statements, including a summary of Significant Accounting Policies and other Explanatory Notes & information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statement read together with Notes forming part of the financial statement presents fairly, in all material respects, the Financial Position of the company as at Ashad 32, 2082 (July 16, 2025), and its Financial Performance, Changes in Equity, Cash Flow for the year then ended and a Summary of Significant Accounting Policies and Other Explanatory Information in accordance with Nepal Financial Reporting Standards (NFRS) and comply with Companies Act, 2063 and Bank and Financial Institutions Act, 2073.

**Basis of Opinion**

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statement* section of our report. We are independent of the Entity in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of Nepal together with the ethical requirements that are relevant to our audit of the Financial Statement, and we have fulfilled our other ethical responsibilities in accordance with those requirements and the Code of Ethics. We believe that the audit evidences 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 judgement, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon, we do 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.

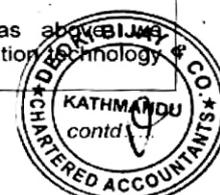
S.N.	Key Audit Matters	How the matters were addressed in our Audit
1.	<p><b>Impairment of Loans and Advances:</b></p> <p>As per NFRS 9, the Bank shall measure impairment loss on loans and advances, which is the higher of:</p> <p>a) Amount derived as per norms prescribed by NRB for loan loss provisioning or</p> <p>b) Amount determined as per NFRS adopting the Expected Credit Loss Model.</p>	<p><b>Our audit procedures on impairment of loans and advances including recognition of Interest Income included:</b></p> <ul style="list-style-type: none"> <li>Reviewing the overdue status of loans and advances by obtaining data from the system report.</li> <li>Sample credit files were reviewed for the purpose of assuring the utilization of loan advances for the intended purpose, and account turnover.</li> </ul>





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S.N.	Key Audit Matters	How the matters were addressed in our Audit
	<p>As per the norms prescribed by NRB, provision at the prescribed rate shall be created on the loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security etc. Hence, assessment of availability and accuracy of data for impairment under NRB provisioning norms is regarded as key audit matters.</p> <p>Loan loss provision on loans and advances measured at amortized cost which is higher of ECL Model and NRB regulatory provisions and the same has been disclosed in other disclosures. ECL model has been validated as per the NRB guidelines and ECL policy of the FI's.</p> <p>This is a key audit matter due to:</p> <ul style="list-style-type: none"> <li>The involvement of significant management judgements, assumptions and level of uncertainty associated with estimating future cash flows to recover such loans and advances; and</li> <li>The materiality of the reported amount of expected credit losses.</li> </ul> <p>Key areas of significant judgements, assumptions and estimates made by management in the assessment of expected credit losses for loans and advances include forward-looking macroeconomic scenarios, associated weightages and considerations that indicate significant increase in credit risk. These are subject to inherently heightened levels of estimation uncertainty.</p>	<ul style="list-style-type: none"> <li>Assessed the alignment of the FI's impairment for expected credit losses computations and underlying methodology including responses to current economic conditions with its accounting policies, based on the best available information up to the date of our report.</li> <li>Evaluated the design, implementation and operating effectiveness of controls over estimation of expected credit losses, which included assessing the level of oversight review and approval of impairment for expected credit losses, policies and procedures by the Board and Management.</li> <li>Tested the completeness, accuracy and reasonableness of the underlying data used in the expected credit loss computations by agreeing details to relevant source documents and accounting records.</li> <li>Evaluated the reasonableness of credit quality assessments and related stage classifications. In addition to the above, the following procedures were performed:</li> <li>Tested the arithmetical accuracy of the underlying individual impairment calculations.</li> <li>Evaluated the reasonableness of key inputs used in the impairment for expected credit losses made with economic conditions.</li> </ul> <p>For loans and advances assessed on a collective basis for impairment:</p> <ul style="list-style-type: none"> <li>Tested the key inputs and the calculations used in the impairment for expected credit losses.</li> <li>Assessed the reasonableness of judgements, estimates used by the Management in the underlying methodology and the management overlays.</li> </ul> <p><b>Our Results:</b></p> <ol style="list-style-type: none"> <li>Based on the work carried out as said above, we considered the impairment charge on loans and advances to be acceptable.</li> </ol>
2.	<p><b>Information Technology General Controls</b></p> <p>IT controls include recording of transactions, generating various reports in compliance with NRB guidelines and other compliances to regulations is an important part of the process. Such reporting is highly dependent on the effective working of Core Banking Software and other allied systems.</p> <p>We have considered this as key audit matter as any control lapses, validation failures, incorrect input data and wrong extraction of data may result in wrong reporting of data to the management, shareholders and regulators.</p>	<p><b>Our Audit procedures on Information Technology General Controls included:</b></p> <ol style="list-style-type: none"> <li>Understanding the Core Banking Software and other allied systems used by the company for accounting and reporting purposes and control.</li> <li>Understanding the process of feeding data in the system and conducting a walkthrough of the extraction of the financial information and statements from the IT systems existing in the company.</li> <li>Walkthrough of access control of the users.</li> <li>Reviewing the reports generated by the system on sample basis.</li> </ol> <p><b>Our Results:</b></p> <p>Based on the work carried out as above, we considered the controls in the Information Technology to be acceptable.</p>



Deoki Bijay & Co.  
Chartered Accountants

#### Information other than the Financial Statements and Auditor's Report Thereon

The company's management is responsible for the presentation of the other information. The other information comprises the information included in the company's Annual Report such as Report of Board of Directors/Chairman's Statement but does not include the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and accordingly, we do not express an audit opinion or, except as explicitly stated above, any form of assurance conclusion there on in view of non-receipt of such other information to be part of Annual Report. Our responsibility is to read the other information and, in doing so, consider whether, based on audit work done by us on financial statement, the other information therein is materially misstated or inconsistent with the financial statements

#### 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 Standard (NFRS), and for such internal control as management determines is necessary to enable the preparation of the Financial Statements that are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management is responsible for assessing the Company'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 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 high level of assurance, but it 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:

- i. Identify and assess the risks of material misstatement of the Financial Statements whether due to fraud, 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 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 the internal control.
- ii. 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 company's internal control.
- iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- iv. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidences 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 material uncertainty exists, we are required to draw attention in our Auditors' 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 evidences obtained up to the date of our auditors' report. However, future events or conditions may cause the company to cease to continue as a going concern.
- v. Evaluate the overall presentation, structure, and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.





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Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within Company to express an opinion on the Financial Statements. We are responsible for the direction, supervision, and performance of the audit. We remain solely responsible for our audit opinion.

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 the relevant ethical requirement regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### Report on Other Legal and Regulatory Requirements

To the best of our knowledge and according to explanations given to us and from our examination of the books of accounts of company, necessary for the purposes of our audit to the extent for the scope of our audit:

- i. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of audit.
- ii. In our opinion, the financial statements have been prepared in accordance with the provision of Companies Act, 2063 and confirm to the books of accounts of the Company.
- iii. The accounts and records of the Company have been maintained as required by law.
- iv. Financial statements are in agreement with the books of account maintained by the Company.
- v. The capital fund, risk bearing fund and the provision for possible impairment of assets of the Company are adequate as per the Directives issued by Nepal Rastra Bank.
- vi. The operations of the Company are within its jurisdiction.
- vii. The Company has not acted in a manner to jeopardize the interest and security of the depositors and investors.
- viii. The returns received from the branch offices of the Company, though the statements are independently not audited, were adequate for the purpose of the audit.
- ix. We have not come across any fraudulence in the accounts, so far as it appeared from our examination of the books of account.
- x. In our opinion and to the best of our information and according to the explanations given to us, the Board of Directors, the representative or any employee of the Company has not acted contrary to the provision of law relating to accounts nor caused direct loss or damage to the Company deliberately or acted in a manner that would jeopardize the interest and security of the Company.

Kathmandu  
Date: 2082.09.23

  
CA. Om Narayan Mahato  
Partner  
Deoki Bijay & Co.  
Chartered Accountants

UDIN: 260109CA01929RbATz



**Corporate Development Bank Limited**  
**Statement of Financial Position**  
**As on Ashad 32, 2082**

Particulars	Notes	Amount in NRs.	
		Ashad 32, 2082	Ashad 31, 2081
<b>ASSETS</b>			
Cash and cash equivalent	4.1	1,222,741,213.76	953,469,584.40
Due from Nepal Rastra Bank	4.2	103,783,601.33	73,645,425.40
Placement with Bank and Financial Institutions	4.3	-	-
Derivative financial instruments	4.4	-	-
Other trading assets	4.5	-	-
Loan and Advances to B/FIs	4.6	-	-
Loans and advances to customers	4.7	1,205,560,418.84	1,265,600,583.44
Investment securities	4.8	-	-
Current Tax Assets	4.9	15,422,024.91	10,171,089.35
Investment in subsidiaries	4.1	-	-
Investment in associates	4.11	-	-
Investment property	4.12	110,990,332.74	104,921,515.56
Property and equipment	4.13	143,435,439.56	141,395,588.53
Goodwill and Intangible assets	4.14	668,129.11	745,888.95
Deferred tax assets	4.15	27,237,138.34	12,672,265.83
Other assets	4.16	11,910,705.02	3,988,048.64
<b>Total Assets</b>		<b>2,841,749,003.61</b>	<b>2,566,609,990.10</b>
<b>Liabilities:</b>			
Due to Bank and Financial Institutions	4.17	-	-
Due to Nepal Rastra Bank	4.18	-	-
Derivative Financial instruments	4.19	-	-
Deposits from customers	4.2	2,133,767,941.96	1,822,538,235.68
Borrowings	4.21	-	-
Current Tax Liabilities	4.9	-	-
Provisions	4.22	-	-
Deferred tax liabilities	4.15	-	-
Other liabilities	4.23	23,272,586.41	21,041,508.49
Debt securities issued	4.24	-	-
Subordinated Liabilities	4.25	-	-
<b>Total Liabilities</b>		<b>2,157,040,528.37</b>	<b>1,843,579,744.17</b>
<b>Equity:</b>			
Share Capital	4.26	525,000,000.00	525,000,000.00
Share premium		23,921,253.76	23,921,253.76
Retained earning		-48,814,256.07	-13,758,935.93
Reserves	4.27	184,601,477.55	187,867,928.10
Total equity attributable to equity holders		<b>684,708,475.24</b>	<b>723,030,245.93</b>
Non-controlling interests		-	-
<b>Total equity</b>		<b>684,708,475.24</b>	<b>723,030,245.93</b>
<b>Total liabilities and equity</b>		<b>2,841,749,003.61</b>	<b>2,566,609,990.10</b>
Contingent Liabilities and Commitment	4.28	37,902,013.12	60,214,329.92
Net assets value per share		130.42	137.72

The notes to the financial statements as set out in Notes 01 to 05 form an integral part of these financial statements.

As per our attached report of even date

**Uday Kamati**  
Manager

**Lal Bahadur Thing**  
Chief Executive Officer

**Dr. Jainuddin Ansari**  
Chairman

**CA. Om Narayan Mahato**  
Partner  
Deoki Bijay & Co.  
Chartered Accountants

**Vinod Kumar Khandelwal**  
Director

**Md. Basiruddin Ansari**  
Director

**Pawan Kumar Tulsyan**  
Director

**Nasiruddin Ansari**  
Director

**Priti Shrivastav**  
Director

**Krishna Thapa**  
Director

Place: Birgunj, Nepal  
Date: 2082-9-23



Corporate Development Bank Limited  
Statement of Profit or Loss  
For the year ended Ashad 32, 2082

<i>Amount in NRs.</i>			
<u>Paticulars</u>	<u>Notes</u>	<u>FY 2081-82</u>	<u>FY 2080-81</u>
Interest Income	4.29	166,906,551.96	195,116,277.16
Interest Expense	4.30	136,071,030.33	115,368,921.93
Net interest income		<b>30,835,521.63</b>	79,747,355.23
Fees and Commission Income	4.31	5,362,639.11	5,399,074.53
Fees and Commission Expense	4.32	-	-
Net fee and Commission income		<b>5,362,639.11</b>	5,399,074.53
Net interest fee and commission income		<b>36,198,160.74</b>	85,146,429.76
Net Trading Income	4.33	-	-
Other Operating Income	4.34	866,364.36	-
Total operating income		<b>37,064,525.10</b>	85,146,429.76
Impairment charge/(reversal) for loans and other losses	4.35	(51,575,880.08)	23,475,260.93
Net Operating income		<b>(14,511,354.98)</b>	61,671,168.83
Operating Expenses			
Personnel Expense	4.36	19,866,275.74	18,631,876.03
Other Operating Expenses	4.37	14,029,942.19	11,028,660.05
Depreciation and Amortization	4.38	3,154,805.29	2,559,083.70
		<b>37,051,023.22</b>	32,219,619.78
Operating Profit		<b>(51,562,378.20)</b>	29,451,549.05
Non operating income	4.39	-	-
Non operating expense	4.40	-	-
Profit before income tax		<b>(51,562,378.20)</b>	29,451,549.05
Income tax expense	4.41	<b>(14,167,593.01)</b>	9,261,366.01
Current tax		-	13,839,798.00
Deferred Tax		(14,167,593.01)	(4,578,431.99)
Profit for the year		<b>(37,394,785.19)</b>	20,190,183.04
Profit attributable to:			
Equity holders of the Bank		(37,394,785.19)	20,190,183.04
Non-controlling interests		-	-
Profit for the year		<b>(37,394,785.19)</b>	20,190,183.04
Earnings per share			
Basic earnings per share	4.42	(7.12)	3.85
Diluted earnings per share	4.42	(7.12)	3.85

The notes to the financial statements as set out in Notes 01 to 05 form an integral part of these financial statements.

As per our attached report  
of even date

Uday Kamati  
Manager

Lal Bahadur Thing  
Chief Executive Officer

Dr. Jainuddin Ansari  
Chairman

**CA. Om Narayan Mahato**  
Partner  
**Deoki Bijay & Co.**  
Chartered Accountants

Vinod Kumar Khandelwal  
Director

Md. Basiruddin Ansari  
Director

Pawan Kumar Tulsyan  
Director

Nasiruddin Ansari  
Director

Priti Shriwastav  
Director

Krishna Thapa  
Director

Place: Birgunj, Nepal  
Date: 2082-9-23

**Corporate Development Bank Limited  
Statement of Other Comprehensive Income  
For the year ended Ashad 32, 2082**

Amount in NRs.

Particulars	FY 2081-82	FY 2080-81
Profit for the year	(37,394,785.19)	20,190,183.04
Other comprehensive income net of Income Tax:		
<b>a. Items that will not be reclassified to Profit or Loss</b>		
Gains/(Losses) from investments in equity instrument measured at Fair Value	-	-
Gains/(Losses) on revaluation	-	-
Actuarial Gains/(losses) on defined benefit plans	(1,324,265.00)	460,544.00
Income tax relating to above items	397,279.50	(138,163.20)
Net other comprehensive income that will not be reclassified to profit or loss	<b>(38,321,770.69)</b>	20,512,563.84
<b>b) Items that are or may be reclassified to profit or loss</b>	-	-
Gains/(losses) on cash flow hedge	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-
Income tax relating to above items	-	-
Reclassify to profit or loss	-	-
Net other comprehensive income that are or may be reclassified to profit or loss	-	-
<b>c) Share of other comprehensive income of associate accounted as per equited method Other comprehensive income for the year, net of income tax</b>	-	-
<b>Total comprehensive income for the year</b>	<b>(38,321,770.69)</b>	20,512,563.84
<b>Total comprehensive income attributable to:</b>	-	-
Equity holders of the Bank	(38,321,770.69)	20,512,563.84
Non-controlling interest	-	-
<b>Total comprehensive income for the period</b>	<b>(38,321,770.69)</b>	20,512,563.84

The notes to the financial statements as set out in Notes 01 to 05 form an integral part of these financial statements.

As per our attached report  
of even date

Uday Kamati  
Manager

Lal Bahadur Thing  
Chief Executive Officer

Dr. Jainuddin Ansari  
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Director

Pawan Kumar Tulsyan  
Director

Nasiruddin Ansari  
Director

Priti Shrivastav  
Director

Krishna Thapa  
Director

Place: Birgunj, Nepal  
Date: 2082-9-23



Corporate Development Bank Limited  
Statement of Cash Flows  
For the year ended Ashad 32, 2082

Particulars	Amount in NRs.	
	FY 2081-82	FY 2080-81
<b>A.</b>	<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>	
Interest received	197,760,442.23	176,185,226.43
Fees and other income received	5,362,639.11	5,399,074.53
Dividend received	-	-
Receipts from other operating activities	-	-
Interest paid	(135,348,511.57)	(114,598,512.68)
Commission and fees paid	-	-
Cash payment to employees	(24,462,935.08)	(17,031,108.39)
Other expense paid	(15,201,886.06)	(12,216,255.68)
<b>Operating cash flows before changes in operating Assets and Liabilities</b>	<b>28,109,748.63</b>	<b>37,738,424.21</b>
<b>(Increase)/Decrease in operating assets</b>	<b>(66,519,255.24)</b>	<b>(188,092,513.20)</b>
Due from Nepal Rastra Bank	(30,138,175.93)	(29,914,388.63)
Placement with bank and financial institutions	-	-
Other trading assets	-	-
Loan and advances to bank and financial institutions	-	-
Money at call & Short Notice	-	-
Loans and advances to customers	(28,458,422.93)	(158,147,366.63)
Other assets	(7,922,656.38)	(30,757.94)
<b>Increase/(Decrease) in operating liabilities</b>	<b>318,048,968.01</b>	<b>565,958,067.12</b>
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from customers	311,229,706.28	566,343,306.37
Borrowings	-	-
Other Liabilities	6,819,261.73	(385,239.25)
<b>Net cash flow from operating activities before tax paid</b>	<b>279,639,461.40</b>	<b>415,603,978.13</b>
Income taxes paid	(5,250,935.56)	(30,656,261.90)
<b>Net cash flow from operating activities</b>	<b>274,388,525.84</b>	<b>384,947,716.23</b>
<b>B.</b>	<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>	
Purchase of investment securities	-	-
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(4,890,896.48)	(37,608,235.60)
Receipt from the sale of property and equipment	-	66,219.87
Purchase of intangible assets	(226,000.00)	-
Receipt from the sale of intangible assets	-	-
Purchase of investment properties ( NBA transfer)	-	-
Receipt from the sale of investment properties	-	-
Interest received	-	-
Dividend received	-	-
<b>Net cash used in investing activities</b>	<b>(5,116,896.48)</b>	<b>(37,542,015.73)</b>
<b>C.</b>	<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>	
Receipt from issue of debt securities	-	-
Repayment of debt securities	-	-
Receipt from issue of subordinated liabilities	-	-
Repayment of subordinated liabilities	-	-
Receipt from issue of shares	-	-
Dividends paid	-	-
Interest paid	-	-
Other receipt/payment	-	-
<b>Net cash from financing activities</b>	<b>-</b>	<b>-</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>269,271,629.36</b>	<b>347,405,700.50</b>
Cash and cash equivalents at 1st Shrawan	953,469,584.40	606,063,883.91
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
<b>Cash and cash equivalents at Ashad end</b>	<b>1,222,741,213.76</b>	<b>953,469,584.40</b>

As per our attached report  
of even date

Uday Kamati  
Manager

Lal Bahadur Thing  
Chief Executive Officer

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Director

Nasiruddin Ansari  
Director

Priti Shriwastav  
Director

Krishna Thapa  
Director

Place: Birgunj, Nepal  
Date:



**Corporate Development Bank Limited**  
**Attributable to Equity Shareholder of the Company**  
**For the year ended Ashad 32, 2082**

Particulars	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earnings	Deferred Tax Reserve	Employee Capacity Enhancement Fund	Investment Adjustment Reserve	Institution CSR Fund	Actual Reserve	Capital Adjustment fund	Special Reserve	Total	Non-Controlling Interest	Total Equity
Balance as at Ashad end 2080	525,000,000.00	23,921,253.76	70,863,669.39	-	94,527,399.92	-	-	(15,076,862.44)	-	619,974.69	-	1,004,941.34	95,532.40	-	50,000.00	701,955,929.87	-	701,955,929.87
Balance at Shrawan 1, 2081	525,000,000.00	23,921,253.76	70,863,669.39	-	94,527,399.92	-	-	(15,076,862.44)	-	619,974.69	-	1,004,941.34	95,532.40	-	50,000.00	701,955,929.87	-	701,955,929.87
Adjustment (Reduction) - depreciation	-	-	-	-	-	-	-	631,732.20	-	-	-	-	-	-	-	631,732.20	-	631,732.20
Adjusted (Revised) balance at Shrawan 1, 2081	525,000,000.00	23,921,253.76	70,863,669.39	-	94,527,399.92	-	-	(14,445,130.24)	-	619,974.69	-	1,004,941.34	95,532.40	-	50,000.00	702,577,662.10	-	702,577,662.10
Comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	-	-	20,190,103.04	-	-	-	-	-	-	-	20,190,103.04	-	20,190,103.04
Other Comprehensive Income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gain/(loss) from investment in equity instrument measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gain/(loss) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gain/(loss) on other benefit plans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gain/(loss) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gain/(loss) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transferred to reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transferred from reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transaction with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share based Payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cost of interest paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Recognised in OCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Recognised in Profit or Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Institution CSR Fund	-	-	-	-	-	-	-	(20,701.83)	-	-	-	20,701.83	-	-	-	-	-	-
General Reserve	-	-	4,038,036.61	-	-	-	-	(4,038,036.61)	-	-	-	-	-	-	-	-	-	-
Employee Capacity Enhancement Fund	-	-	(380,064.52)	-	-	-	-	(380,064.52)	-	380,064.52	-	-	-	-	-	-	-	-
Share Premium	-	-	-	-	-	-	-	744,244.90	-	(194,877.25)	-	-	-	-	-	-	-	-
Utilization of Institution CSR Fund ECF	-	-	-	-	-	-	-	-	-	-	-	194,877.25	-	-	-	-	-	-
Less Equalization Fund Credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Regulatory Reserve	-	-	-	-	15,547,390.21	-	-	(15,547,390.21)	-	-	-	-	-	-	-	-	-	-
Capital Fund raised	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Corporate tax reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Utilization of capacity Enhancement Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total contribution by and distribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance as at Ashad end 2081	525,000,000.00	23,921,253.76	75,003,669.99	-	110,074,900.03	-	-	(13,738,636.99)	-	805,962.56	-	657,216.32	1,275,913.20	-	50,000.00	723,000,245.93	-	723,000,245.93
Adjusted (Revised) balance at Shrawan 1, 2081	525,000,000.00	23,921,253.76	75,003,669.99	-	110,074,900.03	-	-	(13,738,636.99)	-	805,962.56	-	657,216.32	1,275,913.20	-	50,000.00	723,000,245.93	-	723,000,245.93
Comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	-	-	(37,394,765.19)	-	-	-	-	-	-	-	(37,394,765.19)	-	(37,394,765.19)
Other Comprehensive Income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



**Corporate Development Bank Limited**  
**Statement of Distributable Profit or Loss**  
**(As per NRB Regulations)**  
**For the year ended Ashad 32, 2082**

Amount in NRs.

	FY 2081-82	FY 2080-81
<b>Net profit or (loss) as per statement of profit or loss</b>	(37,394,785.19)	20,190,183.04
<b>Appropriations:</b>		
a. General reserve	-	(4,038,036.61)
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	553,130.84	347,625.72
e. Employees' training fund	339,331.17	(185,987.67)
f. Other	-	-
<b>Profit or (loss) before regulatory adjustment</b>	<b>(36,502,323.18)</b>	<b>16,313,784.48</b>
<b>Regulatory Adjustment:</b>	<b>1,447,003.04</b>	<b>(15,547,580.21)</b>
a. Interest receivable (-)/previous accrued interest received (+)	19,437,950.87	(11,926,561.96)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	(3,823,354.82)	819,250.54
e. Deferred tax assets recognized (-)/ reversal (+)	(14,167,593.01)	(4,440,268.79)
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other (+/-)	-	-
<b>Net Profit For The Year Ended 2081 Available For Distribution</b>	<b>(35,055,320.14)</b>	<b>766,204.27</b>
Opening Retained Earning As on Shrawan 1, 2081	(13,758,935.92)	(15,076,892.42)
Adjustments(+/-)	-	551,752.23
<b>Distribution:</b>		
Bonus Shares Issued	-	-
Cash Dividend Paid	-	-
<b>Total Distributable profit or (loss) as on Year End Date</b>	<b>(48,814,256.06)</b>	<b>(13,758,935.92)</b>
Annualized Distributable Profit/Less Per Share	(9.30)	(2.62)

As per our attached report  
of even date

**Uday Kamati**  
Manager

**Lal Bahadur Thing**  
Chief Executive Officer

**Dr. Jainuddin Ansari**  
Chairman

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Partner  
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**Pawan Kumar Tulsyan**  
Director

**Nasiruddin Ansari**  
Director

**Priti Shrivastav**  
Director

**Krishna Thapa**  
Director

Place: Birgunj, Nepal  
Date:



## Corporate Development Bank Limited

### Notes to the Financial Statements as on Ashad 32, 2082

<b>1</b>	<b>About Corporate Development Bank Limited:</b>
	Corporate Development Bank Limited is one of the limited liability development bank, incorporated in Office of Company Registrar as on 2064/04/27 and obtained license from Nepal Rastra Bank as on 2064/06/24 and started its commercial operation from 2064 Kartik 21 <sup>st</sup> . It's registered (Central) office is situated at Gita Mandir Road, Birgunj. The Bank is operating with 3 branches. The Bank has obtained "Class B" license from Nepal Rastra Bank and carrying out banking activities. The Bank's share has been listed in Nepal Stock Exchange Limited.
<b>2</b>	<b>Basis of Preparation:</b>
	The financial statements of the Bank have been prepared on accrual basis of accounting in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in the format issued by Nepal Rastra Bank in Directive No. 4 of NRB Directives, 2081.
	The financial statements comprise of the Statement of Financial Position, the Statement of Profit or Loss and the Statement of Other Comprehensive Income shown in a single statement, the Statement of Changes in Equity, the Statement of Cash Flows and the Notes to the Accounts.
<b>2.1</b>	<b>Statement of Compliance:</b>
	The financial statements have been prepared and approved by the Board of Directors in accordance with Company Act 2063, Bank and Financial Institution Act 2073, Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in the format issued by Nepal Rastra Bank in Directive No. 4 of NRB Directives, 2081.
	These policies have been consistently applied to all the years presented except otherwise stated.
<b>2.2</b>	<b>Reporting period and approval of financial statements:</b>
	The Bank has adopted the NFRS for the preparation of financial statements, pronounced by ASB with effect from fiscal year 2018/19 (2075/76).
	The accompanied financial statements have been approved and authorized for issued by the Board of Directors in its meeting held on .....
<b>2.3</b>	<b>Responsibility For Financial Statements:</b>
	The Board of Directors of the Bank is responsible for the preparation of financial statements of the Bank which reflects a true and fair view of the financial position and performance of the Bank. The board is of the view that the financial statements have been prepared in conformity with the prevailing financial reporting standards, regulations of the Nepal Rastra Bank and the requirements of the Companies Act.
	The Board of Directors acknowledges their responsibility for financial statements as set out in the 'Statement of Director's Responsibility' and in the certification on the Statement of Financial Position.

	<b>These financial statements include the following components:</b>
	<ul style="list-style-type: none"> <li>• Statement of Financial Position [SoFP] providing the information on the financial position of the Bank as at the end of the reporting period;</li> </ul>
	<ul style="list-style-type: none"> <li>• Statement of Profit or Loss [SoPL] and Statement of Other Comprehensive Income [SoCI] providing the information on the financial performance of the Bank for the reporting period;</li> </ul>
	<ul style="list-style-type: none"> <li>• Statement of Changes in Equity [SoCE] reporting all changes in the shareholders' funds during the reporting period of the Bank;</li> </ul>
	<ul style="list-style-type: none"> <li>• Statement of Cash Flows [SoCF] providing the information to the users, on the ability of the Bank to generate cash and cash equivalents and utilization of those cash flows; and</li> </ul>
	<ul style="list-style-type: none"> <li>• Notes to the financial statements comprising significant accounting policies, other disclosures and other explanatory information relevant to the study of financial statements.</li> </ul>
<b>2.4</b>	<b>Functional and presentation currency:</b>
	The reporting currency of the Bank is Nepalese Rupees (NPR), which is also the functional currency of the bank.
<b>2.5</b>	<b>Use of Estimates, assumptions and judgments:</b>
	The preparation of financial information requires the use of estimates and judgments about future
	Management's selection of the accounting policies, which contain critical estimates and judgments, are listed below; it reflects the materiality of the items to which the policies are applied, the high degree of judgment and estimation uncertainty involved:
	<ul style="list-style-type: none"> <li>• Impairment of loans and advances</li> </ul>
	<ul style="list-style-type: none"> <li>• Valuation of financial instruments</li> </ul>
	<ul style="list-style-type: none"> <li>• Provisions</li> </ul>
	<ul style="list-style-type: none"> <li>• Estimation of useful life of property, equipment and intangible assets.</li> </ul>
<b>2.6</b>	<b>Changes in Accounting Policies:</b>
	NFRS requires the Bank to adopt accounting policies that are most appropriate to the Bank's
	Specific accounting policies have been included in the section 3 of the notes for each items of financial statements which requires disclosures of accounting policies or changes in accounting
<b>2.7</b>	<b>New Standards and Interpretations not adopted:</b>
	The standards and interpretations that were issued and have now become effective, up to the date
	New standards on revenue recognition, financial instrument accounting, leasing have been issued by NASB which could represent significant changes to accounting requirements in the future.
	NRB has issued Guidance Note on Interest Income Recognition, 2025 as per which Banks and financial institutions are required to maintain quarterly records of interest income starting from the beginning of fiscal year 2081/82, which involves staging financial assets and measuring expected credit losses from Asadh end 2081. To move towards full implementation of NFRS 9, the

<b>2.8</b>	<b>Carves out issued by ICAN adopted in Financial Statement:</b>
	<b>A. Impracticability to determine transaction cost of all previous years which is part of effective</b>
	In para 9, The Effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or when appropriate
	When calculating the effective interest rate, an entity shall estimate cash flows considering all contractual terms of the Financial Instrument( for example, prepayment, call and similar options) but shall not consider future credit losses. The calculation includes all fees and points paid or
	<b>B. Impracticability to determine transaction cost of all previous years which is part of credit adjusted effective interest rate:</b>
	The credit-adjusted effective interest rate is the rate that discounts the estimated future cash flows
	<b>C. Carves out relating to Amortised cost related to NFRS 9 - Financial Instruments:</b>
	Amortised cost is the amount at which the financial asset or financial liability is measured at initial
	Also as per Para 5.4 Interest revenue is recognised using the effective interest method by applying the effective interest rate to the gross carrying amount of a financial asset. Exceptions are:
	Purchased or originated credit-impaired financial assets: The credit-adjusted effective interest rate is applied to the amortised cost from initial recognition.
	Financial assets that become credit-impaired subsequently: The effective interest rate is applied to the amortised cost in subsequent periods.
	However, for banks or other financial institutions established or licensed by the appropriate government bodies, interest revenue may be recognised in accordance with the guidance issued by the respective regulators as given in the Guidance Note on Interest Income Recognition, 2025.
	<b>D. New Standards in issue that has become effective from this year: NFRS 9 Financial Instruments replaces NAS 39 Financial Instruments: Recognition and Measurement.</b>
	In para 5.5, An entity shall recognise a loss allowance for expected credit losses on a financial
	Previously, financial assets were classified under NAS 39(adopted from IAS 39). Under NFRS 9, financial assets are classified and measured based on the entity's business model and contractual cash flow characteristics as amortized cost, FVTOCI, or FVTPL. Reclassification is permitted only when the business model changes. The classification of financial liabilities remains largely unchanged, except that changes in fair value attributable to the entity's own credit risk (for
	In July 2014, the NASB issued NFRS 9 'Financial Instruments', which is the comprehensive standard to replace NAS 39 'Financial Instruments: Recognition and Measurement', and includes requirements for classification and measurement of financial assets and liabilities, impairment of financial assets and hedge accounting. (Effects and implications have been discussed above in 2.6).
	As per the NFRS 9 – Expected Credit Loss (ECL) Related Guidelines, 2024 (First Amendment), and with the expiry of the earlier carve-out/deferral period up to FY 2080/81, banks and financial institutions are required to adopt the ECL impairment model under NFRS 9. The ECL model applies a forward-looking approach, assessing significant changes in credit risk to determine impairment, in contrast to the earlier practice where loan loss provisions were recognized only after default. This shift is expected to enhance credit risk management and strengthen the resilience of banks and financial institutions.

	Previously, impairment was recognized under NAS 39 – Financial Instruments: Recognition and Measurement (equivalent to IAS 39, issued in 2013). NAS 39 applied an incurred loss model, whereby financial assets were assumed to be recoverable until objective evidence of impairment was identified. Impairment losses were recognized only when a loss event occurred. Assessments were carried out individually for significant exposures and collectively for other exposures. Expected future losses, regardless of their likelihood, were not recognized under this model.
	The Expected Credit Loss (ECL) is measured in accordance with the NRB Expected Credit Loss Related Guidelines, 2024 and NFRS 9 – Financial Instruments. The Bank has adopted and implemented the ECL methodology prescribed by the Guidelines, with provisioning determined based on prescribed credit risk parameters and subject to applicable regulatory backstop requirements.
	The NFRS 9 impairment model has three stages. Entities are required to recognize a 12-month expected loss allowance on initial recognition based on the basis of probability of default (PD) of the remaining maturity period of the instrument (Stage 1) and a lifetime expected loss allowance when there has been a significant increase in credit risk (Stage 2). The assessment of whether a significant increase in credit risk has occurred is a key aspect of the NFRS 9 methodology and involves quantitative measures, such as forward-looking probabilities of default, and qualitative factors and therefore requires considerable management judgment. Stage 3 requires objective evidence of impairment, which is similar to the guidance on incurred losses in previously existing NAS 39.
	NFRS 9 requires the use of more forward-looking information including reasonable and supportable forecasts of future economic conditions. The need to consider multiple economic scenarios and how they could impact the loss allowance is a very subjective feature of the NFRS 9 impairment model. Loan commitments and financial guarantees not measured at fair value through profit or loss are also in scope.
	The Bank prepares its financial statements in accordance with Nepal Financial Reporting, impairment of financial assets is assessed using the Expected Credit Loss (ECL) model under NFRS 9, in line with guidelines issued by Nepal Rastra Bank (NRB). This replaces the earlier incurred loss model under NAS 39.
	<b>(i) Scope</b>
	ECL provisions are recognized on the following financial instruments: n Financial assets measured at amortized cost n Financial assets measured at fair value through other comprehensive income (FVOCI) n Lease receivables n Contract assets n Loan commitments (except those measured at FVTPL) n Financial guarantee contracts.
	<b>ECL Measurement</b>
	ECL represents a probability-weighted estimate of credit losses (present value of expected cash shortfalls) and is determined using the following three key parameters:



	<b>Probability of Default (PD)</b> likelihood of default over a specified horizon; minimum prudential floor of 2.5% is applied.
	• Expressed as percentage (0% to 100%)
	• Time-Specific (12-month vs lifetime)
	• Minimum regulatory floor: 2.5% as per NRB
	• The Roll Rate method tracks how accounts "roll" or migrate from one delinquency bucket to another over time.
	• Roll rates measure the percentage of accounts that move from one delinquency stage to a worse stage in a given period
	<b>Loss Given Default (LGD)</b> proportion of exposure not expected to be recovered in case of default; minimum of 45% is applied where models are not available. Collateral valuations are adjusted for prescribed
	$LGD = [EAD - PV(\text{Cash Recoveries}) - PV(\text{Collateral Liquidation}) + \text{Direct Costs} + \text{Indirect Costs}] / EAD$
	LGD represents the percentage of EAD that cannot be recovered after a default event.
	<b>Exposure at Default (EAD)</b> expected exposure at the time of default, including on-balance and off-balance sheet exposures, with Credit Conversion Factors (CCFs) applied.
	EAD is the total amount the bank is exposed to when a borrower defaults. It includes both drawn and undrawn portions of credit facilities.
	$EAD = \text{Current Outstanding} + (\text{Undrawn Commitment} \times CCF)$
	$CCF = \text{Credit Conversion Factor}$ (portion of undrawn limit expected to be drawn before default)
	Current Outstanding = Outstanding Principal + Accrued Interest
	<b>DF = Discount Factor</b> (using Effective Interest Rate)
	$ECL = PD \times LGD \times EAD \times DF$
	<b>(ii) Staging of Financial Assets</b>
	The Bank classifies all financial instruments into three stages based on credit quality changes
	Stage 1: Performing
	Stage 1 Treatment:
	• ECL Calculation: 12-month PD $\times$ LGD $\times$ EAD
	• Interest Income: Recognized on gross carrying amount
	• Provisioning: Lowest level (2.5%)
	Stage 2: Underperforming
	Stage 2 Treatment:
	• ECL Calculation: Lifetime PD $\times$ LGD $\times$ EAD (entire remaining life)
	• Interest Income: Recognized on gross carrying amount
	Stage 3: Non-Performing /Credit -Impaired
	Days Past Due (Automatic Trigger)



Trigger	Notes
Contractual Payments past due	Any Principal or interest payment
Force Loans/Credit Cards	As per NRB Directive
Bills Discounted/Purchased	Non-payment on due date
<b>(iii) SCOPE OF ECL APPLICATION</b>	
Financial Instrument in Scope:	
<b>On Balance Sheet Items:</b>	<b>Remarks</b>
Cash & Cash Equivalent	No Credit Risk
Due From Nepal Rastra Bank	Amortized cost (but 0% Risk)
Placement with Banks and Fis	Amortized Cost
Loans and Advances to B/Fis	Amortized cost
Loans and Advances to Customers	Amortized cost
Investment Securities - Debt (AC)	Amortized cost
Investment Securities - Debt (FVTOCI)	FVTOCI (ECL through OCI)
Investment Securities - Equity	FVTPL / FVTOCI
Investment Securities (FVTPL)	Fair Value
Derivative Financial Instruments	FVTPL
Other Trading Assets	FVTPL
Lease Receivables	As per NFRS 17
Contract Assets	As per NFRS 15
Other Receivables	Amortized Cost
Current Tax Assets	Not financial instrument
Investment in Subsidiaries/Associates	Equity method
<b>(iv) Portfolio Segmentation</b>	
Assessment Basis:	
<b>Assessment Type</b>	<b>Criteria</b>
Individual Assessment	Customer -Specific PD,LGD,EAD
Collective Assessment	Product based PD Customer Based LGD, EAD



<b>2.9</b>	<b>Discounting:</b> When the realization of assets and settlement of obligation is after more than one year, the company considers the discounting of such assets and liabilities where the impact is material. Various internal and
<b>2.1</b>	<b>Going Concern:</b> The financial statements are prepared on a going concern basis, as the management of the Bank is satisfied that the Bank has the resources to continue in business for the foreseeable future. In making this
<b>2.11</b>	<b>Materiality:</b> The Bank for the preparation of financial statements determines materiality based on the nature or magnitude, or both. Materiality is a pervasive constraint in financial reporting because it is pertinent to all of the
<b>3</b>	<b>Significant Accounting Policies:</b>
<b>3.1</b>	<b>Basis of measurement:</b> The financial information has been prepared under the historical cost basis, except the following material items in the Statement of Financial Position: <ul style="list-style-type: none"> <li>• Financial assets at fair value through other comprehensive income are measured at fair value (FVTOIC).</li> <li>• Employee defined benefit obligations of Gratuity and Leave Encashment Eligibility are measured in accordance with provision contained in NAS 19 based on report of the Actuary.</li> </ul>
<b>3.2</b>	<b>Basis of consolidation:</b> The Bank does not have control over any entity requiring consolidation as per NFRS 10.
<b>3.3</b>	<b>Cash and cash Equivalent:</b> Cash and cash equivalent include highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of change in value. Such investments are normally For the purposes of the cash flow statement, cash and cash equivalent comprise cash and non-mandatory balances with Central Banks and amounts due from Banks with a maturity of less than three months.
	<b>Notes contd...</b>
<b>3.4</b>	<b>Instrument: Financial Assets and Financial Liabilities:</b> Financial asset is any asset that is: <ul style="list-style-type: none"> <li>(a) cash</li> <li>(b) an equity instrument of another entity;</li> <li>(c) a contractual right:  <ul style="list-style-type: none"> <li>(i) to receive cash or another financial asset from another entity; or</li> <li>(ii) to exchange financial assets or financial liabilities with another entity under conditions that are potentially favorable to the entity; or</li> </ul> </li> <li>(d) a contract that will or may be settled in the entity's own equity instruments and is:  <ul style="list-style-type: none"> <li>(i) a non-derivative for which the entity is or may be obliged to receive a variable number of the entity's own equity instruments; or</li> <li>(ii) a derivative that will or may be settled other than by the exchange of a fixed amount of cash or another financial asset for a fixed number of the entity's own equity instruments.</li> </ul> </li> </ul>



	Financial liability is any liability that is:
	(a) Contractual obligation:
	(i) to deliver cash or another financial asset to another entity, or
	(ii) to exchange financial assets or financial liabilities with another entity under conditions that are potentially unfavorable to the entity; or
	(b) a contract that will or may be settled in the entity's own equity instruments and is:
	(i) a non-derivative for which the entity is or may be obliged to deliver a variable number of the entity's own equity instruments; or
	(ii) a derivative that will or may be settled other than by the exchange of a fixed amount of cash or another financial asset for a fixed number of the entity's own equity instruments.
<b>3.4.1</b>	<b>Recognition:</b>
	Bank recognizes financial assets or financial liabilities in its statement of financial position when, and only when, it becomes a party to the contractual provisions of the instrument.
<b>3.4.2</b>	<b>Classification:</b>
	Financial assets are classified under three categories, namely,
	• Fair Value through Profit or Loss,
	• Fair Value Through Other Comprehensive Income
	• At Amortized Cost
	Financial liabilities are classified under two categories, namely,
	• Fair Value through Profit or Loss,
	• Held at amortized cost
<b>3.4.3</b>	<b>Measurement:</b>
	At initial recognition, the Bank measures financial instruments (financial assets and liabilities) at its fair value plus, in the case of a financial asset not at fair value through profit or loss, transaction costs that are
	<b>Subsequent measurement – financial assets</b>
	• Financial assets other than recognized at amortized cost are measured and reported at fair value.
	• Assets classified as held at amortized costs are carried at amortized costs using effective interest rate. (Bank has availed carve-out exemption for computation of effective interest)
	<b>Subsequent measurement – financial liabilities</b>
	• Financial liabilities carried at fair value are measured and reported at fair value. Other financial liabilities are carried at amortized cost.
	<b>Gain or loss</b>
	Gain or loss arising from changes in the fair value of a financial asset or financial liability are recognized, as follows.
	• A gain or loss on a financial asset or financial liability classified as at fair value through profit or loss shall be recognized in profit or loss.
	• A gain or loss on a financial asset or financial liability classified as at fair value through OCI shall be recognized in other comprehensive income.
	<b>Notes contd...</b>



<b>3.4.4</b>	<b>De-recognition:</b> Bank derecognizes financial assets when, and only when: <ul style="list-style-type: none"> <li>the contractual rights to the cash flows from the financial asset expire; or</li> <li>It transfers the financial asset and the transfer qualifies for de-recognition.</li> </ul> Bank removes financial liabilities (or a part of financial liabilities) from its statement of financial position when, and only when, it is extinguished: i.e. when the obligation specified in the contract is discharged or cancelled or expires.
<b>3.4.5</b>	<b>Determination of fair value:</b> Fair values of financial assets and liabilities are determined according to the following hierarchy: <ul style="list-style-type: none"> <li><b>Level 1</b> – valuation technique using quoted market price: financial instruments with quoted prices for identical instruments in active markets that the group can access at the measurement date.</li> <li><b>Level 2</b> – 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. For the listed securities where the company holds promoter shares which are priced and traded differently in the market than ordinary shares the Company has considered the valuation of similar promoters shares traded in the market which approximates to 50% of the price that the ordinary shares are traded.</li> <li><b>Level 3</b> – valuation technique with significant unobservable inputs: financial instruments valued using valuation techniques where one or more significant inputs are unobservable. Where market prices are not available then the Company considers the carrying value and future cash flows from the financial instruments.</li> </ul>
<b>3.4.6</b>	<b>Impairment:</b> <b>Impairment of financial assets held at amortized costs</b> Impairment of financial assets is considered when the carrying values of the assets are more than the recoverable amount from the assets. Impairment is tested for all financial assets except those measured at fair value. Impairment of loans and advances to customers and Bank for impaired loans are recognized immediately when there is objective evidence that impairment of a loan or portfolio of loans has occurred. Impairment of loan and advances has been computed as per NFRS -9 based on ECL guidelines issued by NRB and higher of impairment of Loan and advance and that of NRB Directives 2081 (clause 2) are recorded as charges. Policy Adopted The loan loss allowance as per NFRS amounts to Nrs 146,752,121.676/- the loan loss allowance as per the NRB amounts to Nrs 160,644,154.59/-. And as per the Carve out notice issued by ICAN, the Bank has measured impairment loss on loan and advances as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per ECL provision of NFRS 9 and NFRS 9- Expected Credit Loss Related Guidelines, 2024 issued by NRB.
	<b>Reversals of impairment:</b> 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 <b>Write-off of loans and advances:</b> Loans (and the related impairment allowance accounts) 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 net realizable value of any collateral has been determined and there is no reasonable expectation of further recovery, write-off may be earlier.
	<b>Carve out – Loans and Advances Impairment:</b> The regulators have provided a mandatory carve-out for charging impairment of loans and advances. The carve-out indicates that the Company needs to assess its impairment of loans and advances under NFRS and calculate impairment under rule based impairment model of Directive 2 of Nepal Rastra Bank Directives 2081. Then higher impairment of the two methods needs to be recognised in the financial statements, with additional disclosure of the loans and advances had the other methods been applied for comparison purpose. The Bank for the financial years 2081/82 has assessed the impairment under NFRS-9- ECL model and under NRB Directives 2081. Since the impairments under NRB directives are higher than under NFRS, the Bank has recognized impairment calculated under NRB directives.



<b>3.4.7</b>	<b>Offsetting of financial assets and financial liabilities:</b>	
	Financial assets and financial liabilities are offset and the net amount is reported in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a	
<b>3.5</b>	<b>Trading Assets:</b>	
	Financial assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified financial instruments that are	
		<i>Notes contd...</i>
<b>3.6</b>	<b>Derivative Assets and derivative liabilities:</b>	
	Derivatives are financial instruments that derive their value from the price of underlying items such as equities, bonds, interest rates, foreign exchange, credit spreads, commodities and equity or other indices.	
	Embedded derivatives are bifurcated from the host contract when their economic characteristics and risks are not clearly and closely related to those of the host non-derivative contract, their contractual terms would	
<b>3.7</b>	<b>Property, Plant and Equipment:</b>	
<b>3.7.1</b>	<b>Recognition of Property, Plant and Equipment:</b>	
	Property and equipment, including owner-occupied property, is stated at cost, excluding the costs. Cost include the purchase price other directly attributable cost of property and equipment, including import duty and	
	<b>Estimated rate of Depreciation:</b>	
	Depreciation is provided on useful life basis over the estimated life of the following nature of assets:	
	<b>Nature of Assets</b>	
	Building	
	Computer and Accessories	
	Vehicle	
	Furniture and Fixture	
	Equipment and Others	
	Leasehold improvement is amortized on the basis of straight-line basis using the rate determined with reference to lease period.	
	Depreciation of these assets commences when the assets are available for use, which is generally on commissioning (available for use) and not when it is put to use. Items of Property, Plant and Equipment are	
	The assets' residual values, and useful lives and method of depreciation are reviewed and adjusted, if appropriate, at each financial year end and adjusted prospectively.	
	An item of property and equipment is derecognized upon disposal or when no further future economic benefits are expected from its use or disposal. Any gain or loss arising on de-recognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the statement of profit or loss in the year the asset is derecognized	







3.14.1	<p><b>Current employee benefits costs:</b> Short-term employee benefits, such as salaries, paid absences, performance-based cash rewards, profit sharing bonus and social security costs such as PF are recognized over the period in which the employees provide the related services.</p>
3.14.2	<p><b>Post-employment benefits:</b> <b>Defined contribution plan</b> Payments to defined contribution plans where the Bank's obligations are equivalent to a contribution by employees to the defined contribution plan. These are charged as an expense as the employees render service. The Bank doesn't operate provident fund scheme under Defined contribution plan. A percentage of basic pay is paid on monthly basis to the plan. The Company has further obligation to pay after such contribution, if the plan assets may not be sufficient to pay out to the employees. The plan is managed by a separately registered retirement benefit plan managed by the Citizen Investment Trust. Any further income on such fund belongs to the bank.</p>
	<p><b>Defined benefit plan</b> The defined benefit plan includes gratuity and accumulated leave compensation payment at the time of retirement. The present value of defined benefit obligations are calculated at the reporting date by the The past service cost, which is charged immediately to the income statement, is the change in the present value of the defined benefit obligation for employee service in prior periods resulting from a plan amendment (the introduction or withdrawal of, or changes to, a defined benefit plan) or curtailment (a significant reduction by the entity in the number of employees covered by a plan). A settlement is a transaction that eliminates all further legal and constructive obligations for part or all of the benefits provided under a defined benefit plan, other than a payment of benefits to, or on behalf of, employees that is set out in the terms of the plan and included in the actuarial assumptions.</p>
	<p>Re-measurements of the net defined benefit liability, which comprise actuarial gains and losses, return on plan assets (excluding interest) and the effect of the asset ceiling (if any, excluding interest), are recognized</p>
	<p>The defined benefit asset or liability represents the present value of defined benefit obligations.</p>
	<p>Actuarial Valuation details and assumptions are in Note no.4.23 of Financial Statement.</p>
3.14.3	<p><b>Staff Bonus:</b> Since there is no net profit for the current financial year, no provision for staff bonus has been made.</p>
3.15	<p><b>Leases &amp; Right of Use Assets:</b> Lease is a contract in which one party provides an asset to the other party for some consideration usually a periodic payment. The Bank assesses whether a contract is or contains a lease, at inception of the lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted by using the rate implicit in the lease. If this rate cannot be readily determined, the Bank uses its incremental borrowing rate. Since the Bank apply NFRS-16; "Leases" to its leases in accordance with Para C5(b), retrospectively with the cumulative effect of initially applying the Standard recognized at the date of initial application, it uses incremental borrowing rate which is the cost of fund of the Bank.</p>
	<p>Notes conti....</p>
	<p>Lease payments included in the measurement of the lease liability comprise:</p>
	<ul style="list-style-type: none"> <li>• Fixed lease payments (including in-substance fixed payments), less any lease incentives receivable.</li> </ul>
	<ul style="list-style-type: none"> <li>• Variable lease payments that depend on an index or rate, initially measured using the index or rate at the commencement date.</li> </ul>
	<ul style="list-style-type: none"> <li>• The amount expected to be payable by the lessee under residual value guarantees.</li> </ul>
	<ul style="list-style-type: none"> <li>• The exercise price of purchase options, if the lessee is reasonably certain to exercise the options.</li> </ul>
	<ul style="list-style-type: none"> <li>• Payments of penalties for terminating the lease, if the lease term reflects the exercise of an option to terminate the lease</li> </ul>
	<p>The lease liability is presented within other Liabilities in the Statement of Financial Position. The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability (using the effective interest method) and by reducing the carrying amount to reflect the lease payments made.</p>
	<p>The Bank remeasures the lease liability (and makes a corresponding adjustment to the related right-of use asset) whenever:</p>



	<ul style="list-style-type: none"> <li>• The lease term has changed or there is a significant event or change in circumstances resulting in a change in the assessment of exercise of a purchase option, in which case the lease liability is remeasured by discounting the revised lease payments using a revised discount rate.</li> </ul>
	<ul style="list-style-type: none"> <li>• The lease payments change due to changes in an index or rate or a change in expected payment under a guaranteed residual value, in which cases the lease liability is re-measured by discounting the revised lease payments using an unchanged discount rate (unless the lease payments change is due to a change in a floating interest rate, in which case a revised discount rate is used).</li> </ul>
	<ul style="list-style-type: none"> <li>• A lease contract is modified and the lease modification is not accounted for as a separate lease, in which case the lease liability is re-measured based on the lease term of the modified lease by discounting the revised lease payments using a revised discount rate at the effective date of the modification.</li> </ul>
	The right-of-use assets comprise the initial measurement of the corresponding lease liability, lease payments made at or before the commencement day, less any lease incentives received and any initial direct costs. They are subsequently measured at cost less accumulated depreciation and impairment losses.
	Whenever the Bank incurs an obligation for costs to dismantle and remove a leased asset, restore the site on which it is located or restore the underlying asset to the condition required by the terms and conditions of the lease, a provision is recognized and measured under NAS 37. To the extent that the costs relate to a right-of-use asset, the costs are included in the related right-of-use asset, unless those costs are incurred to produce inventories.
	Right-of-use assets are depreciated over the shorter period of lease term and useful life of the right-of use asset. If a lease transfer ownership of the underlying asset or the cost of the right-of-use asset reflects that the Bank expects to exercise a purchase option, the related right-of-use asset is depreciated over the useful life of the underlying asset. The depreciation starts at the commencement date of the lease. The Bank depreciates Right-of-use assets from the commencement date on a straight-line basis over the shorter of the lease term and useful life of the underlying asset.
	The right-of-use assets are presented Within Property, plant and Equipment in the Statement of Financial Position.
	The Bank applies NAS 36 to determine whether a right-of-use asset is impaired and accounts for any identified impairment loss as described in the 'Property, Plant and Equipment' policy. Variable rents that do not depend on an index or rate are not included in the measurement the lease liability and the right-of-use asset. The related payments are recognized as an expense in the period in which the event or condition that triggers those payments occurs.
	<b>Notes contd...</b>
	As a practical expedient, NFRS 16 permits a lessee not to separate non-lease components, and instead account for any lease and associated non-lease components as a single arrangement. The Bank has not any non-lease component associated with the lease.



Particulars	NPR. in '000
	Previous Year
<b>Cost</b>	
<b>As 1 Shrawan 2078</b>	-
Additions	-
<b>As on 32 Ashad 2079</b>	-
Additions/Adjustments	14,420,899.05
<b>As on 31 Ashad 2080</b>	<b>14,420,899.05</b>
Changes for the year	(8,383,018.42)
<b>As on 31 Ashad 2081</b>	<b>6,037,880.63</b>
Changes for the year	(9,398.72)
<b>As on 32 Ashad 2082</b>	<b>6,028,481.91</b>
<b>Accumulated depreciation</b>	
<b>As 1 Shrawan 2078</b>	-
Charge for the year	-
<b>As on 32 Ashad 2079</b>	-
Charge for the year	1,968,772.99
<b>As on 31 Ashad 2080</b>	<b>1,968,772.99</b>
Changes for the year	(711,736.63)
<b>As on 31 Ashad 2081</b>	<b>1,257,036.36</b>
Changes for the year	628,364.68
<b>As on 32 Ashad 2082</b>	<b>1,885,401.04</b>
<b>Carrying amount</b>	
<b>As on 31 Ashad 2080</b>	<b>12,452,126.06</b>
<b>As on 31 Ashad 2081</b>	<b>4,780,844.27</b>
<b>As on 32 Ashad 2082</b>	<b>4,143,080.87</b>

The Bank leases including buildings, where lease term is for 10 years.

Particulars	NPR. in '000
	Previous Year
<b>Amounts recognized in Statement of Profit or Loss</b>	
Depreciation expense on right-of-use assets	628,364.68
Interest expense on lease liabilities	770,409.25
Expense relating to short-term leases	-
Expense relating to leases of low value assets	-
Expense relating to variable lease payments not included in the measurement of the lease liability	-
Income from sub-leasing right-of-use assets	-

The total cash outflow for leases amount to NPR 1,125,022.5/-

**Maturity Analysis of Lease:**

Particulars	NPR. in '000
	Current Year Finance Expenses
<b>Maturity analysis:</b>	
Year 1	1,969,710.41
Year 2	2,127,719.96
Year 3	770,409.25
Year 4	722,518.76
Year 5	657,309.40
Onwards	1,653,074.98
<b>Analyzed as:</b>	
Current	657,309.40
Non-current	1,653,074.98
<b>Total</b>	<b>2,310,384.38</b>



	<b>Transition</b>
	From 1st Shrawan 2078, the Bank has effectively adopted NFRS 16- "Leases", which requires any lease arrangement to be recognized in the Statement of Financial Position of the lessee as a 'right-of-use' asset with a corresponding lease liability. Accordingly, depreciation has been charged on such assets as against lease rental expenses in the previous year. Similarly interest expense has been recognized on lease liabilities under Interest Expenses. As permitted by the standard, the Bank has applied this standard w. e. f. 1st Shrawan 2078 and comparatives for the previous period/year have not been restated.
<b>3.16</b>	<b>Foreign currency translation:</b>
	Transactions in foreign currencies are recorded in the functional currency at the rate of exchange prevailing on the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into the functional currency at the buying rate of exchange at the balance sheet date. Any resulting exchange differences are included in the profit or loss. Non-monetary assets and liabilities that are measured at historical cost in a foreign currency are translated into the functional currency using the rate of exchange at the date of the initial transaction. Non-monetary assets and liabilities measured at fair value in a foreign currency are translated into the functional currency using the rate of exchange at the date the fair value was determined.
<b>3.17</b>	<b>Financial Guarantee and loan commitments:</b>
	<b>Financial guarantees:</b>
	They are the contingent liabilities, which include certain guarantees and letters of credit pledged as collateral security as well as contingent liabilities related to legal proceedings or regulatory matters are possible obligations that arise from past events whose existence will be confirmed only by the occurrence, or non-occurrence, of one or more uncertain future events not wholly within the control of the group; or are present obligations that have arisen from past events but are not recognized because it is not probable that settlement will require the outflow of economic benefits, or because the amount of the obligations cannot be reliably measured. Contingent liabilities are not recognized in the financial statements but are disclosed unless the probability of settlement is remote.
	<b>Loan Commitments:</b>
	These include the amount of loans approved by the Bank but are not yet disbursed/utilised. These include for example overdraft / crash credit limits given to the customers in excess of already utilised balances where customers can draw down credit facilities, within the limit, without going through any further approval process of the Bank.
<b>3.18</b>	<b>Share Capital and Reserves:</b>
<b>3.18.1</b>	<b>Share Capital:</b>
	Financial instruments issued are classified as equity when there is no contractual obligation to transfer cash, other financial assets or issue a variable number of own equity instruments. Incremental costs directly attributable to the issue of equity instruments are shown in equity as a deduction from the proceeds.
<b>3.18.2</b>	<b>Reserves:</b>
	<ul style="list-style-type: none"><li>• <b>Share Premium:</b> Any premium collected on issue of shares to the public is credited to this reserve. This reserve is utilised only for issue of the bonus share capital. The bank had collected Rs. 2.39 Crore of share premium when issuing right shares during the year 2078/79.</li><li>• <b>Retained Earnings:</b> The accumulated profits which has not been distributed to shareholders and is free for distribution of dividend to the shareholders is presented under this heading.</li></ul>
	<ul style="list-style-type: none"><li>• <b>General Reserve:</b> There is a regulatory requirement under Bank and Financial Institution Act, 2073 to set aside 20% of the net profit after tax every year as general reserve to build up the capital until the general reserve fund balance is twice the paid up share capital. This is the restricted reserve and cannot be freely used. The Bank appropriates 20% of the regulatory net profit every year and transfers to the general reserve fund.</li></ul>



Particulars		
<b>Balance as per NFRS as on 2080.03.31</b>		<i>Notes contd...</i>
Allocated During 2080.81		
Other Adjustment		
<b>Balance as per NFRS as on 2081.03.31</b>		
Allocated During 2081.82		
Other Adjustment		
<b>Balance as per NFRS as on 2082.03.32</b>		
<ul style="list-style-type: none"> <li>• <b>Exchange equalization reserve:</b> Central Bank's regulatory directives require Bank's to transfer 25% of the revaluation gain as at the year end to this reserve account.</li> </ul>		
<ul style="list-style-type: none"> <li>• <b>Fair value Reserve:</b> Net change in fair value of equity instruments that are measured at fair value and the changes in fair value is presented under this reserve.</li> </ul>		
<ul style="list-style-type: none"> <li>• <b>CSR Reserve:</b> Bank has regulatory requirement to set aside 1% of the net profit of current year for corporate social responsibility activities which amounts to Rs. ./- for the year since there is loss. The bank had expensed Rs. 553,130.84/- from CSR Reserve for CSR activities during the year 2081/82. The reserve as on the period end is Rs. 104,084.48/-.</li> </ul>		
<ul style="list-style-type: none"> <li>• <b>Staff Training Fund</b> Bank has regulatory requirement to set aside the shortfall between amount spent for training and amount calculated at 3% of the previous year's staff cost. Such shortfall amount if any is set aside in the reserves. In case where the amount spent exceeds 3%, the excess is written back from the fund.</li> </ul>		
<p><b>Regulatory reserves:</b> The amount that is allocated from retained earnings of the Bank as per the Directive of NRB for the purpose of implementation of NFRS is presented under this account head. The amount in this reserve is not free for distribution of dividend (cash as well as bonus shares). The amount allocated to this reserve include interest income recognized but not received in cash, difference of loan loss provision as per NRB directive and impairment on loan and advance as per NFRS (in case lower impairment is recognized under NFRS), amount equals to deferred tax assets, actual loss recognized in other comprehensive income, amount of goodwill recognized under NFRS, etc</p>		
Accrued Interest receivable and Investment properties (Non-Banking Assets) booked as income has been transferred to Regulatory Reserve after deducting the impact of staff bonus and income tax as per circular issued by Nepal Rastra Bank vide circular no 6/076/77 dated 2076.07.26		



	Particulars		
	Total Interest Income booked( reversed) under NFRS		
	Bonus Adjustment		
	Balance before Tax		
	Tax Adjustment	<b>NBA</b>	<b>Total</b>
	Net to be transfer to be Regulatory Reserve	6,068,817.18	<b>(24,785,073.09)</b>
		606,881.72	<b>(2,478,507.31)</b>
	<b>Other Reserve:</b> Any reserve created with specific or non-specific purpose (except stated above) are presented under this by disclosing accounting heads.	5,461,935.46	<b>(22,306,565.78)</b>
	<b>i.Actuarial Reserve:</b> Amount due to changes in liability amount of post-employment benefit obligations due to actuarial revaluation is included in this reserve.	1,638,580.64	<b>(6,691,969.73)</b>
		<b>3,823,354.82</b>	<b>(15,614,596.05)</b>
	<b>Particulars</b>		
	<b>Balance as per NFRS as on 2080.03.31</b>		
	Allocated During 2080.81		
	Other Adjustment		
	<b>Balance as per NFRS as on 2081.03.31</b>		
	Allocated During 2081.82		
	Other Adjustment		
	<b>Balance as per NFRS as on 2082.03.32</b>		
<b>3.19</b>	<b>Earning Per Share including diluted:</b>		
	Basic Earnings Per Share are calculated by dividing the net profit attributable to equity shareholders by the weighted average number of ordinary shares in issue during the year. For the calculation of diluted earnings per share the weighted average number of ordinary shares in issue is adjusted to assume conversion of all dilutive potential ordinary shares that arise in respect of convertible instruments, if any.		
			<i>Notes contd...</i>
<b>3.2</b>	<b>Upliftment of Problematic Situation of Bank:</b>		
	The Bank was declared as problematic on 4 <sup>th</sup> Poush, 2071 by Nepal Rastra Bank (NRB), which has been uplifted vide letter no. 2074/75/40 dated 25 <sup>th</sup> Magh, 2074 after it showed significant financial improvement.		
<b>3.21</b>	<b>Segment reporting:</b>		
	The Bank's segmental reporting is in accordance with NFRS 8- Operating Segments. Operating segments are reported in a manner consistent with the internal reporting provided to the bank's management, which is responsible for allocating resources and assessing performance of the operating segments. All the transaction between business segments are conducted on an arm's length basis, with intra-segment revenue and costs being eliminated in Head Office. Income and expenses directly associated with each segment are included in determining business segment performance. However, Bank has not identified any reportable segment.		
<b>3.22</b>	<b>Interim Financial Reporting:</b>		
	Interim reports corresponding to the financial statements had been reported in accordance with the regulatory reporting requirement. Those statements have been published quarterly in a national level newspaper.		



<b>Corporate Development Bank Limited</b>					
<b>Notes to the Financial Statements as on Ashad 32, 2082</b>					
<b>Regulatory Reserve</b>					
As per Directive No: 4 of NRB Directives 2081, bank is required to maintained statutory reserve in the transition to NFRS from previous GAAP. The bank is required to reclassify all amounts that are resultant of re-measurement adjustment and that are recognized in retained earning into this reserve heading.					
The amount reclassified to this reserve includes re-measurement adjustments such as interest income recognized against interest receivables, amount of deferred tax assets, Fair value reserve for investment, and amount of goodwill recognized under NFRS etc. The bank has compiled with this regulatory requirement.					
<b>Movement in Regulatory Reserve are as follows:</b>					
Particulars	Interest Receivable	Deferred Tax Recognized in SOPL	NBA	Fair Value Adj	Total
<b>Balance at Ashad 31, 2077</b>	3,118,528.64	57,366,358.84	123,458,408.20		- 183,943,295.68
Transfer from RE to Regulatory Reserve against NBA			(82,257,362.09)		(82,257,362.09)
Transfer from RE to Regulatory Reserve against Deferred Tax		(37,284,401.42)			(37,284,401.42)
Transfer from RE to Regulatory Reserve against Actuary Reserve					-
Transfer from RE to Regulatory Reserve against FV Reserve					-
Transfer from RE to Regulatory Reserve against Interest Receivable	5,508.40				5,508.40
<b>Balance at Ashad 31, 2078</b>	3,124,037.04	20,081,957.42	41,201,046.11		- 64,407,040.57
Transfer from RE to Regulatory Reserve against NBA			(4,885,650.00)		(4,885,650.00)
Transfer from RE to Regulatory Reserve against Deferred Tax		(6,067,552.47)			(6,067,552.47)
Transfer from RE to Regulatory Reserve against Actuary Reserve					-
Transfer from RE to Regulatory Reserve against FV Reserve					-
Transfer from RE to Regulatory Reserve against Interest Receivable	3,289,807.01				3,289,807.01
<b>Balance at Ashad 32, 2079</b>	6,413,844.05	14,014,404.95	36,315,396.11		- 56,743,645.11

Transfer from RE to Regulatory Reserve against NBA			30,604,409.25		30,604,409.25
Transfer from RE to Regulatory Reserve against Deferred Tax		(5,782,407.92)			(5,782,407.92)
Transfer from RE to Regulatory Reserve against Actuary Reserve					-
Transfer from RE to Regulatory Reserve against FV Reserve					-
Transfer from RE to Regulatory Reserve against Interest Receivable	12,961,753.38				12,961,753.38
<b>Balance at Ashad 31, 2080</b>	<b>19,375,597.43</b>	<b>8,231,997.03</b>	<b>66,919,805.36</b>	<b>-</b>	<b>94,527,399.82</b>
Transfer from RE to Regulatory Reserve against NBA			(819,250.54)		(819,250.54)
Transfer from RE to Regulatory Reserve against Deferred Tax		4,440,268.79			4,440,268.79
Transfer from RE to Regulatory Reserve against Actuary Reserve					-
Transfer from RE to Regulatory Reserve against FV Reserve					-
Transfer from RE to Regulatory Reserve against Interest Receivable	11,926,561.96				11,926,561.96
<b>Balance at Ashad 31, 2081</b>	<b>31,302,159.39</b>	<b>12,672,265.82</b>	<b>66,100,554.82</b>	<b>-</b>	<b>110,074,980.03</b>
Transfer from RE to Regulatory Reserve against NBA			3,823,354.82		3,823,354.82
Transfer from RE to Regulatory Reserve against Deferred Tax		14,167,593.01			14,167,593.01
Transfer from RE to Regulatory Reserve against Actuary Reserve					-
Transfer from RE to Regulatory Reserve against FV Reserve					-
Transfer from Regulatory Reserve to RE against Interest Receivable	(19,437,950.87)				(19,437,950.87)
<b>Balance at Ashad 32, 2082</b>	<b>11,864,208.52</b>	<b>26,839,858.83</b>	<b>69,923,909.64</b>	<b>-</b>	<b>108,627,976.99</b>
			(0.01)		



<b>Details relating to AIR and interest received are as follows:</b>			
Interest has been recognised as per accrual basis of accounting in accordance with NAS 18 subject to Guideline on Recognition of Interest Income, 2025 issued by NRB.			
As per NRB Directives 4, applicable for FY 81-82 accrued interest of 81-82 (not received up to Ashad end 2082 ) ,received up to Shrawan 32 can be accounted as interest income of 81-82. However, Bank has not opted for the same.			
			<i>Amount in NRs.</i>
<b>Particulars</b>			<b>Amount</b>
Total interest receivable including bad loans on Ashad end, 2082			87,238,568.64
Total interest receivable of Bad Loan as on Ashad end, 2082			68,406,491.61
<b>Net Interest Receivable excluding Bad Loan as on Ashad end, 2082</b>			18,832,077.03
Total interest receivable including bad loans on Ashad end, 2081			83,856,104.74
Total interest receivable of Bad Loan as on Ashad end, 2081			34,170,137.44
<b>Net Interest Receivable excluding Bad Loan as on Ashad end, 2081</b>			49,685,967.30
Net Interest Receivable for FY 2081-82			(30,853,890.27)
<b>Amount transferred from Regulatory Reserve</b>			(19,437,950.87)
<b>Corporate Social Responsibility Reserve</b>			
As per the NRB directive 2081 clause no. 6(17) on the Corporate Social Responsibility, the Bank shall allocate 1% of the net profit of current fiscal year to CSR activities.			
			<i>Amount in NRs.</i>
<b>Particulars</b>			<b>Amount</b>
<b>Balance As per NFRS as on 2080.03.31</b>			<b>1,004,841.04</b>
Other Adjustment			-
Expenses Off			(549,527.55)
Allocated During 2080.81			201,901.83
<b>Other Adjustment(Corona Relief)</b>			
<b>Balance As per NFRS as on 2081.03.31</b>			<b>657,215.32</b>
Other Adjustment			-
Expenses Off			(553,130.84)
Allocated During 2081.82			-
<b>Balance As per NFRS as on 2082.03.32</b>			<b>104,084.48</b>
<b>Employees Training and Development Fund</b>			
As per the NRB directive 2081, clause no. 6 the bank shall spend 3% of Employees salary and allowances of preceding year on employees training and development of staff. Further if such amount could not be spent, short amount shall be credited to employees training and development fund which shall be spent in the next year.			

		<u>Amount in NRs.</u>
<b>Particulars</b>		<b>Employee Training Fund</b>
<b>Balance As per NFRS as on 2080.03.31</b>		<b>619,974.89</b>
NFRS Adjustment		
Expensed off		(194,677.25)
Allocated During 2080.81		380,664.92
Other Adjustment		-
<b>Balance As per NFRS as on 2081.03.31</b>		<b>805,962.56</b>
NFRS Adjustment		
Expensed off		(685,074.45)
Allocated During 2081.82		345,743.28
Other Adjustment		-
<b>Balance As per NFRS as on 2082.03.32</b>		<b>466,631.39</b>

## Corporate Development Bank Limited

Notes forming part of the Financial Statements as on Ashad 32, 2082

			Amount in NRs.
<b>4.1 Cash and cash equivalent</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
Cash in Hand		13,445,051.00	5,592,760.00
Balances with B/FIs		1,209,296,162.76	947,876,824.40
Money at call and short notice		-	-
Other		-	-
<b>Total</b>		<b>1,222,741,213.76</b>	<b>953,469,584.40</b>
<b>4.2 Due from Nepal Rastra Bank</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
Statutory balances with NRB		103,783,601.33	73,645,425.40
Securities purchased under resale agreement		-	-
Other deposit and receivable from NRB		-	-
<b>Total</b>		<b>103,783,601.33</b>	<b>73,645,425.40</b>
<b>4.3 Placements with Bank and Financial Institutions</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
Placement with domestic B/FIs		-	-
Placement with Foreign B/FIs		-	-
Less: Allowances for Impairment		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>4.4 Derivative financial Instruments</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
Held for trading			
Interest rate swap		-	-
Currency swap		-	-
Forward exchange contract		-	-
Others		-	-
Held for risk management			
Interest rate swap		-	-
Currency swap		-	-
Forward exchange contract		-	-
Other		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>4.5 Other Trading assets</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
Treasury Bills		-	-
Government bond		-	-
NRB Bonds		-	-
Domestic Corporate bonds		-	-
Equities		-	-
Other		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
Pledged			
Non- Pledged			



<b>4.6 Loans and advances to B/FIs</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Loan to Microfinance Institutions	-	-
	Other	-	-
	Less: Allowances for Impairment	-	-
	<b>Total</b>	-	-
<b>4.6.1 Allowances for impairment</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Balance at Shrawan 1	-	-
	Impairment loss for the year:	-	-
	Charge for the year	-	-
	Recoveries/reversal	-	-
	Amount written off	-	-
	<b>Balance at Ashad end</b>	-	-
<b>4.7 Loans and advances to customers</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Loans and advances measured at amortized cost	1,366,204,573.43	1,374,668,857.95
	Less: Impairment allowances	-160,644,154.59	-109,068,274.51
	Collective impairment	-28,716,729.64	-29,064,059.67
	Individual Impairment	-131,927,424.95	-80,004,214.84
	<b>Net Amount</b>	<b>1,205,560,418.84</b>	<b>1,265,600,583.44</b>
	Loan and advances measured at FVTPL	-	-
	<b>Total</b>	<b>1,205,560,418.84</b>	<b>1,265,600,583.44</b>
<b>4.7.1 Analysis of loan and advances - By product</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	<b>Product</b>		
	Term Loans	397,755,818.71	418,142,813.56
	Overdraft	318,371,586.88	373,449,059.57
	Trust Receipt/Import Loans	-	-
	Demand and other working capital Loans	160,844,859.89	68,545,843.33
	Personal Residential Loans	265,329,356.66	231,599,397.85
	Real Estate Loans	-	-
	Margin Lending Loans	-	-
	Hire Purchase Loans	55,644,335.20	39,464,665.02
	Deprived Sector Loans	4,526,022.45	30,692,804.18
	Bills Purchased	-	-
	Staff Loans	2,233,350.83	1,136,413.19
	Other	142,667,165.78	161,951,893.95
	Sub total	1,347,372,496.40	1,324,982,890.65
	Interest Receivable	18,832,077.03	49,685,967.30
	<b>Grand Total</b>	<b>1,366,204,573.43</b>	<b>1,374,668,857.95</b>
<b>Gross Loans and Advances excluding Impairment has been considered above for analysis.</b>			



4.7.2	Analysis of loan and advances - By Currency		
		FY 2081-82	FY 2080-81
	Nepalese Rupee	1,366,204,573.43	1,374,668,857.95
	Indian Rupee	-	-
	United State dollar	-	-
	Great Britain pound	-	-
	Euro	-	-
	Japanese yen	-	-
	Chinese Yuan	-	-
	Other	-	-
	<b>Total</b>	<b>1,366,204,573.43</b>	<b>1,374,668,857.95</b>
4.7.3	Analysis of loan and advances - By Collateral		
	Loan & Advance to customer are backed by collateral securities to mitigate default risk. The types of collaterals corresponding to the loans and advances to customer are given below		
		FY 2081-82	FY 2080-81
	<b>A. Secured</b>		
	Movable/immovable assets	1,236,672,979.53	1,237,071,854.76
	Gold and silver	-	-
	Guarantee of domestic B/FIs	-	-
	Government guarantee	-	-
	Guarantee of international rated bank	-	-
	Collateral of export document	-	-
	Collateral of fixed deposit receipt	127,298,243.07	136,460,590.00
	Collateral of Government securities		
	Counter guarantee	-	-
	Personal guarantee	-	-
	Other collateral	-	-
	Subtotal	1,363,971,222.60	1,373,532,444.76
	b. Unsecured	2,233,350.83	1,136,413.19
	<b>Grand total</b>	<b>1,366,204,573.43</b>	<b>1,374,668,857.95</b>
4.7.4	Allowances for Impairment		
		FY 2081-82	FY 2080-81
	Specific allowances for impairment		
	Balance at Shrawan 1	80,004,214.84	63,157,023.63
	Impairment loss for the year:		
	Charge for the year	51,923,210.11	16,847,191.21
	Recoveries/reversal during the year		
	Write-offs	-	-
	Exchange rate variance on foreign currency impairment	-	-
	Other movement	-	-
	Balance at Ashad end	131,927,424.95	80,004,214.84
	Collective allowances for impairment		
	Balance at Shrawan 1	29,064,059.67	22,435,989.95
	Impairment loss for the year:		
	Charge/(reversal) for the year	-347,330.03	6,628,069.72
	Exchange rate variance on foreign currency impairment	-	-
	Other movement	-	-
	Balance at Ashad end	28,716,729.64	29,064,059.67
	<b>Total allowances for impairment</b>	<b>160,644,154.59</b>	<b>109,068,274.51</b>



4.7.5	<b>Impairment loss on Loans and Advances to customers are measured as the higher of amount Impairment loss on Loans and Advances to customers are measured as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loss provision and amount determined as per NFRS 9. The details of loan loss provision as per Nepal Rastra Bank and impairment loss as per NFRS 9 (based on ECL guidelines issued by NRB) effective from FY 81-82 are as follows:</b>			
			<b>FY 2081-82</b>	<b>Impairment Loss FY 2080-81</b>
	Loan and Advance to BFIs		-	-
	Loan and Advance to Customers		146,752,121.68	52,282,562.80
	Total Impairment as per NFRS 9		146,752,121.68	52,282,562.80
	Total Impairment as per NRB Norms		160,644,154.59	109,068,274.51
	<b>Higher of Impairment as per NFRS 9 or NRB Norms</b>		<b>160,644,154.59</b>	<b>109,068,274.51</b>
4.8	<b>Investment in securities</b>			
			<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Investment securities measured at amortized cost		-	-
	Investment in equity measured at FVTOCI		-	-
	<b>Total</b>		<b>-</b>	<b>-</b>
4.8.1	<b>Investment securities measured at amortized cost</b>			
			<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Debt Securities		-	-
	Government Bond		-	-
	Development Bond		-	-
	Government treasury bills		-	-
	Nepal Rastra Bank bonds		-	-
	Nepal Rastra Bank deposit instruments		-	-
	Other		-	-
	Less: Specific allowances for impairment		-	-
	<b>Total</b>		<b>-</b>	<b>-</b>
4.8.2	<b>Investment in equity measured at fair value through Other comprehensive income</b>			
			<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Equity Instrument		-	-
	Quoted equity securities		-	-
	Unquoted equity securities		-	-
	<b>Total</b>		<b>-</b>	<b>-</b>
4.8.3	<b>Information relating to investment in equities</b>			
			<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Investment in quoted equity			
	.....Ltd. ....shares of Rs. ....each		-	-
	Investment in unquoted equity			
	.....Ltd. ....shares of Rs. ....each		-	-
	<b>Total</b>		<b>-</b>	<b>-</b>



<b>4.9 Current tax Assets</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Current tax assets		
	Current Year income tax assets	15,422,024.91	24,010,887.35
	Tax assets of prior periods	-	-
	Sub Total	15,422,024.91	24,010,887.35
	Current tax liabilities		
	Current year income tax liabilities	-	13,839,798.00
	Tax liabilities of prior periods	-	-
	Sub Total	-	13,839,798.00
	<b>Total</b>	<b>15,422,024.91</b>	<b>10,171,089.35</b>



**Corporate Development Bank Limited**  
Notes forming part of the Financial Statements as on Ashad 32, 2082

						Amount in NRs.
<b>4.1</b>	<b>Investment in Subsidiaries</b>					
				<b>FY 2081-82</b>		<b>FY 2080-81</b>
	Investment in quoted subsidiaries			-		-
	Investment in unquoted subsidiaries			-		-
	<b>Total Investment</b>			-		-
	Less: Impairment allowances			-		-
	<b>Net carrying amount</b>			-		-
<b>4.10.1</b>	<b>Investment in quoted subsidiaries</b>					
				<b>FY 2081-82</b>		<b>FY 2080-81</b>
		Cost	Fair Value	Cost		Fair Value
	.....Ltd. ....shares of Rs. ....each-	-	-	-		-
	<b>Total</b>	-	-	-		-
<b>4.10.2</b>	<b>Investment in unquoted subsidiaries</b>					
				<b>FY 2081-82</b>		<b>FY 2080-81</b>
		Cost	Fair Value	Cost		Fair Value
	.....Ltd. ....shares of Rs. ....each-	-	-	-		-
	<b>Total</b>	-	-	-		-
<b>4.10.3</b>	<b>Information relating to subsidiaries of the Bank</b>					
				<b>FY 2081-82</b>		<b>FY 2080-81</b>
	Equity interest held by NCI (%)			-		-
	Profit/(Loss) during the year			-		-
	Accumulated balances of NCI as on Ashad end			-		-
	<b>Dividend paid to NCI</b>			-		-
	<b>Total</b>			-		-
<b>4.11</b>	<b>Investment in associates</b>					
				<b>FY 2081-82</b>		<b>FY 2080-81</b>
	Investment in quoted associates			-		-
	Investment in unquoted associates			-		-
	<b>Total investment</b>			-		-
	Less: Impairment allowances			-		-
	<b>Net carrying amount</b>			-		-
<b>4.11.1</b>	<b>Investment in quoted associates</b>					
				<b>FY 2081-82</b>		<b>FY 2080-81</b>
		Cost	Fair Value	Cost		Fair Value
	.....Ltd. ....shares of Rs. ....each-	-	-	-		-
	<b>Total</b>	-	-	-		-
<b>4.11.2</b>	<b>Investment in unquoted associates</b>					
				<b>FY 2081-82</b>		<b>FY 2080-81</b>
		Cost	Fair Value	Cost		Fair Value
	.....Ltd. ....shares of Rs. ....each	-	-	-		-
	<b>Total</b>	-	-	-		-





**Corporate Development Bank Limited**  
Notes forming part of the Financial Statements as on Ashad 32, 2082

4.13 Property and Equipment	Land	Buildings	Leasehold Properties	Computer & Accessories	Vehicles	Machinery	Equipment & Others	CWIP	Total Ashad End 2082	Total Ashad End 2081
<b>Particulars</b>										
Cost										
Balance as at 31 Ashad 2080	76,204,125.44	22,506,770.64	499,812.76	5,641,161.48	5,715,419.00	-	13,835,407.80	-	124,402,697.12	71,780,223.35
Addition during the year										
Acquisition	24,886,985.73	9,196,847.30	166,374.56	534,110.05	-	-	2,823,917.95	-	37,608,235.61	61,005,492.19
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-117,000.00	-	-	-	-	-117,000.00	-
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Adjustment /Revaluations	-	-9,398.72	-	-	-	-	-	-	-9,398.72	-8,383,018.42
Balance as at 31 Ashad 2081	101,091,111.17	31,694,219.22	666,187.34	6,058,271.53	5,715,419.00	-	16,659,325.75	-	161,884,534.01	124,402,697.12
Addition during the year										
Acquisition	-	-	-	991,511.00	-	-	2,014,463.43	1,884,922.05	4,890,896.48	37,608,235.61
Capitalization										-117,000.00
Disposal during the year										
Impairment for the year										
Adjustment /Revaluations										-9,398.72
Balance as at 32 Ashad 2082	101,091,111.17	31,694,219.22	666,187.34	7,049,782.53	5,715,419.00	-	18,673,789.18	1,884,922.05	166,775,430.49	161,884,534.01
Depreciation and Impairment										
As on 1 Shrawan 2075	-	-	592,204.56	1,487,564.36	3,011,999.36	-	10,275,441.41	-	15,367,209.69	-
Depreciation for the year	-	-	107,984.38	204,654.58	373,551.86	-	507,797.78	-	1,193,988.60	-
Impairment for the year	-	-	-442,150.42	-	-	-	-	-	-442,150.42	-
Disposals	-	-	-	-	-1,207,439.27	-	-	-	-1,207,439.27	-
Adjustment	-	-	-	-	-	-	-	-	-	-
Balance as at 31 Ashad 2080	-	1,498,506.15	453,689.50	2,932,723.43	2,176,485.46	-	12,292,704.50	-	19,354,109.04	18,464,880.63
Depreciation for the year	-	970,797.42	17,766.55	457,103.75	380,443.39	-	395,591.05	-	2,221,702.16	3,983,898.78
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-50,780.13	-	-	-	-	-50,780.13	-3,094,670.37
Adjustment (Charge to Reserve)	-	-88,688.34	-1,967.11	109,913.31	-196,802.79	-	-858,540.66	-	-1,036,085.59	-
Balance as at 31 Ashad 2081	-	2,380,615.22	469,488.94	3,448,960.36	2,360,126.06	-	11,829,754.89	-	20,488,945.48	19,354,109.04
Depreciation for the year	-	1,140,856.28	45,260.22	524,800.05	372,762.26	-	767,366.64	-	2,851,045.45	2,221,702.16
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-50,780.13
Adjustment (Charge to Reserve)	-	-	-	-	-	-	-	-	-	-1,036,085.59
Balance as at 32 Ashad 2082	-	3,521,471.50	514,749.16	3,973,760.41	2,732,888.32	-	12,597,121.53	-	23,339,990.93	20,488,945.48
AS Per TB	-	3,521,471.50	514,749.16	-	-	-	-	-	-	-
<b>Net Book Value</b>										
As on Ashad End 2080	76,204,125.44	21,008,264.49	46,123.26	2,708,438.05	3,538,933.54	-	1,542,703.30	-	105,048,588.08	53,315,342.72
As on Ashad End 2081	101,091,111.17	29,313,604.00	196,698.40	2,609,311.17	3,355,292.94	-	4,829,570.86	-	141,395,588.53	105,048,588.08
As on Ashad End 2082	101,091,111.17	28,172,747.72	151,438.18	3,076,022.12	2,982,530.68	-	6,076,667.65	1,884,922.05	143,435,439.56	141,395,588.53



Corporate Development Bank Limited  
Notes forming part of the Financial Statements as on Ashad 32, 2082

4.14 Goodwill and Intangible Assets		Goodwill		Software		Others		Total Ashad end 2082		Total Ashad end 2081	
Particulars		Purchased	Developed								
Cost											
Balance as on Ashad End 2080	-	2,648,525.30	-	-	-	-	-	2,648,525.30	-	-	2,576,205.30
Addition during the year	-	-	-	-	-	-	-	-	-	-	72,320.00
Acquisition	-	-	-	-	-	-	-	-	-	-	-
Capitalization	-	-	-	-	-	-	-	-	-	-	-
Disposal during the Year	-	-	-	-	-	-	-	-	-	-	-
Adjustment /Revaluations	-	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad End 2081	-	2,648,525.30	-	-	-	-	-	2,648,525.30	-	-	2,648,525.30
Addition during the year	-	226,000.00	-	-	-	-	-	226,000.00	-	-	-
Acquisition	-	-	-	-	-	-	-	-	-	-	-
Capitalization	-	-	-	-	-	-	-	-	-	-	-
Disposal during the Year	-	-	-	-	-	-	-	-	-	-	-
Adjustment /Revaluations	-	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad End 2082	-	2,874,525.30	-	-	-	-	-	2,874,525.30	-	-	2,648,525.30
Amortization and Impairment											
Balance as on Ashad End 2080	-	1,507,506.54	-	-	-	-	-	1,507,506.54	-	-	1,184,088.05
Amortization charge for the year	-	337,381.54	-	-	-	-	-	337,381.54	-	-	323,418.49
Impairment for the year	-	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-	-
Adjustment	-	57,748.27	-	-	-	-	-	57,748.27	-	-	-
Balance as on Ashad End 2081	-	1,902,636.35	-	-	-	-	-	1,902,636.35	-	-	1,507,506.54
Amortization charge for the year	-	303,759.84	-	-	-	-	-	303,759.84	-	-	337,381.54
Impairment for the year	-	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad End 2082	-	2,206,396.19	-	-	-	-	-	2,206,396.19	-	-	1,902,636.35
Capital Work in Progress											
Net Book Value	-	-	-	-	-	-	-	-	-	-	-
<b>Balance as on Ashad End 2080</b>	-	<b>1,141,018.76</b>	-	-	-	-	-	<b>1,141,018.76</b>	-	-	<b>1,392,117.25</b>
<b>Balance as on Ashad End 2081</b>	-	<b>745,888.95</b>	-	-	-	-	-	<b>745,888.95</b>	-	-	<b>1,141,018.76</b>
<b>Balance as on Ashad End 2082</b>	-	<b>668,129.11</b>	-	-	-	-	-	<b>668,129.11</b>	-	-	<b>745,888.95</b>



Corporate Development Bank Limited  
Notes forming part of the Financial Statements as on Ashad 32, 2082

4.15	Deferred Tax			Amount in NRs.
		FY 2081-82		
	Description	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
	Deferred tax on temporary differences on following items:			
	Loan and Advance to B/FIs	-	-	-
	Loans and advances to customers	28,016,159.19	-	28,016,159.19
	Investment properties	-	-	-
	Investment securities	-	-	-
	Property & equipment	-	2,722,148.99	-2,722,148.99
	Employees' defined benefit plan	1,519,389.30	-	1,519,389.30
	Lease liabilities	423,738.84	-	423,738.84
	Provisions	-	-	-
	Other temporary differences	-	-	-
	Deferred tax on temporary differences	29,959,287.33	2,722,148.99	27,237,138.34
	Deferred tax on carry forward of unused tax losses	-	-	-
	Deferred tax due to changes in tax rate	-	-	-
	Net Deferred tax asset/(liabilities) as on 32 Ashad, 2082	29,959,287.33	2,722,148.99	27,237,138.34
	Deferred tax expense/(income) recognized in profit or loss	29,562,007.83	2,722,148.99	26,839,858.84
	Deferred tax expense/(income) recognized in other comprehensive income	397,279.50	-	397,279.50
	Deferred tax expense/(income) recognized in profit or loss	29,094,940.23	2,722,148.99	26,372,791.24
	Deferred tax expense/(income) recognized in other comprehensive income	864,347.10	-	864,347.10
	Deferred tax expense/(income) recognized in directly in equity	-	-	-
	Deferred tax asset/liabilities as on Sharawan 1, 2081	14,678,845.67	2,006,579.84	12,672,265.83
	Origination/(Reversal) during the year	15,280,441.66	715,569.15	14,564,872.51
	Deferred tax expense/(income) recognized in profit or loss			14,167,593.01
	Deferred tax expense/(income) recognized in other comprehensive income			397,279.50
	Deferred tax expense/(income) recognized in directly in equity			-



FY 2080-81		Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)
Description	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)
Deferred tax on temporary differences on following items:				
Loan and Advance to B/FIs	-	-	-	-
Loans and advances to customers	12,862,785.19	-	-	12,862,785.19
Investment properties	-	-	-	-
Investment securities	-	-	-	-
Property & equipment	-	2,006,579.84	2,006,579.84	-2,006,579.84
Employees' defined benefit plan	1,459,938.60	-	-	1,459,938.60
Lease liabilities	356,121.88	-	-	356,121.88
Provisions	-	-	-	-
Other temporary differences	-	-	-	-
Deferred tax on temporary differences	14,678,845.67	2,006,579.84	2,006,579.84	12,672,265.83
Deferred tax on carry forward of unused tax losses	-	-	-	-
Deferred tax due to changes in tax rate	-	-	-	-
Net Deferred tax asset/(liabilities) as on 31 Ashad, 2081	14,678,845.67	2,006,579.84	2,006,579.84	12,672,265.83
Deferred tax expense/(income) recognized in profit or loss	13,885,802.27	2,006,579.84	2,006,579.84	11,879,222.43
Deferred tax expense/(income) recognized in other comprehensive income	793,043.40	-	-	793,043.40
Deferred tax expense/(income) recognized in directly in equity	-	-	-	-
Deferred tax (asset)/liabilities as on Sharawan 1, 2080	-	-	-	8,231,997.04
Origination/(Reversal) during the year	-	-	-	4,440,268.79
Deferred tax expense/(income) recognized in profit or loss	-	-	-	4,578,431.99
Deferred tax expense/(income) recognized in other comprehensive income	-	-	-	-138,163.20
Deferred tax expense/(income) recognized in directly in equity	-	-	-	-



**Corporate Development Bank Limited**  
Notes forming part of the Financial Statements as on Ashad 32, 2082

			Amount in NRs.
<b>4.16 Other Assets</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
Assets held for sale		-	-
Other non banking assets		-	-
Bills receivable		-	-
Accounts receivable	740,246.68		595,291.97
Accrued income		-	-
Prepayments and deposit	8,627,089.40		2,880,845.52
Income tax deposit		-	-
Deferred employee expenditure		-	-
Other	2,543,368.94		511,911.15
<b>Total</b>	<b>11,910,705.02</b>		<b>3,988,048.64</b>
<b>4.17 Due to Bank and Financial Institutions</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
Money market deposits		0	0
Interbank borrowing		0	0
Other deposits from BFIs		0	0
Settlement and clearing accounts		0	0
Other deposits from BFIs		0	0
<b>Total</b>		<b>0</b>	<b>0</b>
<b>4.18 Due to Nepal Rastra Bank</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
Refinance from NRB		0	0
Standing Liquidity Facility		0	0
Lender of last resort facility from NRB		0	0
Securities sold under repurchase agreements		0	0
Other payable to NRB		0	0
<b>Total</b>		<b>0</b>	<b>0</b>
<b>4.19 Derivative Financial instruments</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
Held for trading			
Interest rate swap		0	0
Currency swap		0	0
Forward exchange contract		0	0
Others		0	0
Held for risk management			
Interest rate swap		0	0
Currency swap		0	0
Forward exchange contract		0	0
Other		0	0
<b>Total</b>		<b>0</b>	<b>0</b>
<b>4.20 Deposits from customers</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
<b>Institutions Customers:</b>			
Term deposits	320,475,000.00		384,940,000.00
Call deposits	266,490,964.65		125,634,787.24
Current Deposit	133,720,618.85		189,968,605.69
Other Deposit	2,361,345.00		2,994,300.50
<b>Individual Customers:</b>			
Term deposits	1,058,506,321.21		901,078,610.60
Saving Deposits	339,026,568.70		207,495,526.92
Current Deposit	13,134,123.55		10,378,404.73
Other	53,000.00		48,000.00
<b>Total</b>	<b>2,133,767,941.96</b>		<b>1,822,538,235.68</b>
<b>4.20.1 Currency wise analysis of deposit form customers</b>			
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
Nepalese Rupee	2,133,767,941.96		1,822,538,235.68
Indian Rupee	-		-
United State dollar	-		-
Great Britain pound	-		-
Euro	-		-
Japanese Yen	-		-
Chinese Yuan	-		-
Others	-		-
<b>Total</b>	<b>2,133,767,941.96</b>		<b>1,822,538,235.68</b>



4.21	Borrowings		
		FY 2081-82	FY 2080-81
	Domestic Borrowing	-	-
	Nepal Government	-	-
	Other Institutions	-	-
	Other	-	-
	Sub Total	-	-
	Foreign Borrowing		
	Foreign Bank and Financial Institutions	-	-
	Multilateral Development Banks	-	-
	Other institutions	-	-
	Sub Total	-	-
	<b>Total</b>	-	-
4.22	Provisions		
		FY 2081-82	FY 2080-81
	Provisions for redundancy	-	-
	Provision for restructuring	-	-
	Pending legal issues and tax litigation	-	-
	Onerous contracts	-	-
	Other	-	-
	<b>Total</b>	-	-
4.22.1	Movement in provision		
		FY 2081-82	FY 2080-81
	Balance at Shrawan 1	-	-
	Provisions made during the year	-	-
	Provisions used during the year	-	-
	Provisions reversed during the year	-	-
	Unwind of discount	-	-
	<b>Total</b>	-	-
4.23	Other Liabilities		
		FY 2081-82	FY 2080-81
	Liability for employees defined benefit obligations	2881157	2643478
	Liability for long-service leave	2,183,474.00	2,222,984.00
	Short-term employee benefits	-	-
	Bills payable	-	-
	Creditors and accruals	10,673,443.52	4,096,859.04
	Interest payable on Deposits	888.27	-
	Interest payable on Borrowing	-	-
	Liabilities on deferred grant income	-	-
	Unpaid Dividend	-	-
	Liabilities under Finance Lease	4,927,650.06	5,330,153.80
	Employee bonus payable	-	3,272,394.34
	Lease Equalization fund	-	-
	Other	2,605,973.56	3,475,639.31
	<b>Total</b>	<b>23,272,586.41</b>	<b>21,041,508.49</b>
4.23.1	Defined Benefit Liabilities		
	The amount recognized in the statement of financial position are as follows:		
		FY 2081-82	FY 2080-81
	Present value of unfunded obligations	-	-
	Present value of funded obligations	5,064,631.00	4,866,462.00
	Total present value of obligations	5,064,631.00	4,866,462.00
	Fair value of plan assets	-	-
	Present value of net obligations	5,064,631.00	4,866,462.00
	Recognized liability for defined benefit obligations	5,064,631.00	4,866,462.00
4.23.2	Plan Assets comprises of		
		FY 2081-82	FY 2080-81
	Equity securities	-	-
	Government bonds	-	-
	Bank deposit	-	-
	Other	-	-
	<b>Total</b>	-	-
4.23.3	Movement in present value of Defined Obligations		
		FY 2081-82	FY 2080-81
	Defined benefit obligations at Shrawan 1	4,866,462.00	4,738,973.00
	Actuarial (Gain)/Loss	2,021,164.00	-321,937.00
	Benefit paid by the plan	-3,113,234.00	-794,782.00
	Current Service cost & Interest	1,290,239.00	1,244,208.00
	Defined benefit obligation at Ashad end	5,064,631.00	4,866,462.00



<b>4.23.4</b>	<b>Movement in the fair value of Plan Assets</b>		
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Fair value of Plan Assets at Shrawan 1	-	-
	Contribution paid into the plan	-	-
	Benefits paid during the year	-	-
	Actuarial (Gain) or Loss	-	-
	Expected return on plan assets	-	-
	Fair value of plan assets at asad end	-	-
<b>4.23.5</b>	<b>Amount recognized in profit or loss</b>		
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
		-	-
	Current Service Costs	1,603,172.00	961,048.00
	Interest on obligation	383,966.00	421,767.00
	Expected return on plan assets	0	0
	<b>Total</b>	<b>1987138</b>	<b>1382815</b>
<b>4.23.6</b>	<b>Amount recognized in other comprehensive income</b>		
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Actuarial (gain)/loss	1,324,265.00	-460,544.00
	<b>Total</b>	<b>1,324,265.00</b>	<b>-460,544.00</b>
<b>4.23.7</b>	<b>Actuarial assumptions</b>		
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Discount rate	0.09	0.10
	Expected return on plan asset	-	-
	Future salary increase	0.07	0.07
	Withdrawal rate	0.10	0.10
	Retirement Age	Earlier of 60 Years of Age or 30 Years of Service	Earlier of 60 Years of Age or 30 Years of Service
	Expected average remaining service	8.03	7.86
<b>4.24</b>	<b>Debt securities issued</b>		
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Debt securities issued designated as at fair value through profit or loss	-	-
	Debt securities issued at amortized cost	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>
<b>4.25</b>	<b>Subordinated Liabilities</b>		
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Redeemable preference shares	-	-
	Irredeemable cumulative preference shares (liabilities component)	-	-
	Other	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>



Corporate Development Bank Limited  
Notes forming part of the Financial Statements as on Ashad 32, 2082

		Amount in NRs.	
4.26	Share Capital	FY 2081-82	FY 2080-81
	Ordinary Shares	525000000	525000000
	Convertible Preference Share (Equity Component Only)	0	0
	Irredeemable Preference Share (Equity Component Only)	0	0
	Perpetual Debt (Equity Component Only)	0	0
	<b>Total</b>	<b>525000000</b>	<b>525000000</b>
4.26.1	Ordinary shares		
		FY 2081-82	FY 2080-81
	Authorized Capital		
	64,00,000 Ordinary shares of Rs.100 each	640000000	640000000
	Issued Capital		
	52,50,000 Ordinary shares of Rs.100 each	525000000	525000000
	Subscribed and paid up capital		
	52,50,000 Ordinary shares of Rs.100 each	525000000	525000000
	<b>Total</b>	<b>525000000</b>	<b>525000000</b>



<b>4.26.2 Ordinary share ownership</b>							
			<b>32/03/2082</b>		<b>31/03/2081</b>		
			<b>% of holding</b>	<b>Amount</b>	<b>% of holding</b>	<b>Amount</b>	
<b>Domestic Ownership</b>							
Nepal Government							
"A" Class Licensed Institutions							
Other Licensed Institutions							
Other Institutions							
Public							
		0.7	367,500,000.00	0.3	157,500,000.00		
Other							
		0.3	157,500,000.00	0.7	367,500,000.00		
Foreign Ownership							
-							
<b>Total</b>			<b>525,000,000.00</b>		<b>525,000,000.00</b>		
Shareholders Holding 0.5% or more of the total share capital							
Shareholder Category			<b>32/03/2082</b>		<b>31/03/2081</b>		
			<b>No. of Shares</b>	<b>% of holding</b>	<b>No. of Shares</b>	<b>% of holding</b>	
<b>Promoter</b>							
1	NIKAHAT YASMINE	263,025.00	0.05	263,025.00	0.05		
2	SHAHNAWAZ ANSARI	260,400.00	0.05	260,400.00	0.05		
3	JULI KUMARI MAHATO	249,900.00	0.05	249,900.00	0.05		
4	MD. BASRUDDIN ANSARI	215,775.00	0.04	215,775.00	0.04		
5	MD. JAINUDDIN ANSARI	210,525.00	0.04	210,525.00	0.04		
6	BINOD KUMAR KHANDELWAL	189,000.00	0.04	189,000.00	0.04		
7	SOMRAJ LAMICHHANE	189,000.00	0.04	189,000.00	0.04		
8	NASIRUDDIN ANSARI	163,222.00	0.03	163,222.50	0.03		
9	SABANA BANU	158,025.00	0.03	158,025.00	0.03		
10	BISHRUT RAJ POKHREL	126,000.00	0.02	126,000.00	0.02		
11	BISHU PRASAD SUBEDI	119,700.00	0.02	119,700.00	0.02		
12	SARIF AHMED	115,237.00	0.02	115,237.50	0.02		
13	NUSHRAT JAHAN ANSARI	105,525.00	0.02	105,525.00	0.02		
14	ISHRAT ZAHAN	105,525.00	0.02	105,525.00	0.02		
15	SABIHA YASMIN	105,525.00	0.02	105,525.00	0.02		
16	RUBAIKA BANU	105,525.00	0.02	105,525.00	0.02		
17	RABAB BANU	105,525.00	0.02	105,525.00	0.02		
18	JAHAGHIR ANSARI	99,750.00	0.02	99,750.00	0.02		
19	ABID HUSSAIN ANSARI	56,175.00	0.01	56,175.00	0.01		
20	KANAIYA PD DHAKAL	48,562.00	0.01	48,562.50	0.01		
21	MAHABIR PD RUNGATA	47,880.00	0.01	59,850.00	0.01		
22	RAM KUMAR LAMICHHANE	42,000.00	0.01	42,000.00	0.01		
23	NARAYAN PRASAD TULSYAN	42,000.00	0.01	42,000.00	0.01		
24	ANIL KUMAR TULSYAN	42000	0.008	42000	0.008		
25	SAJJAN KUMAR TULSYAN	42000	0.008	42000	0.008		
26	PRAMOD POKHREL	42000	0.008	42000	0.008		
27	Dev Narayan Bhadel	36750	0.007	36750	0.007		
28	SUJIT DHAKAL	31500	0.006	31500	0.006		
			<b>3318051</b>	<b>0.63</b>	<b>3330022.5</b>	<b>0.63</b>	
<b>General Public</b>							
1	SMART DOORS LIMITED	231,203.00	0.04	-	-		
2	JYOTI AGRAWAL	170,676.00	0.03	-	-		
3	SABITA AGRAWAL	111,631.00	0.02	-	-		
4	MITA MURARKA AGRAWAL	110,156.00	0.02	-	-		
5	DIPENDRA AGRAWAL	83,229.00	0.02	-	-		
6	JAY PRAKASH AGRAWAL	52,114.00	0.01	-	-		
7	JYOTI AGRAWAL	40,500.00	0.01	-	-		
8	JYOTI AGRAWAL	<b>28,420.00</b>	<b>0.01</b>	-	-		
			<b>827,929.00</b>	<b>0.16</b>	-	-	
<b>4.26.2 Equity Share Capital Movements</b>							
				<b>FY 2081-82</b>		<b>FY 2080-81</b>	
Opening Share Capital				525,000,000.00		525,000,000.00	
Share Issued				0		0	
Bonus Share issued				0		0	
Right Share issued				0		0	
				<b>525,000,000.00</b>		<b>525,000,000.00</b>	



Corporate Development Bank Limited  
Notes forming part of the Financial Statements as on Ashad 32, 2082

				Amount in NRs.
4.27	Reserves			
		FY 2081-82		FY 2080-81
	Statutory general reserve	75,003,856.99		75,003,856.99
	Exchange fluctuation reserve	-		-
	Corporate social responsibility reserve	104,084.48		657,215.32
	Capital redemption Reserve	-		-
	Regulatory reserve	108,627,976.99		110,074,980.03
	Investment adjustment reserve	-		-
	Capital reserve	-		-
	Asset revaluation reserve	-		-
	Fair value Reserve	-		-
	Dividend equalization reserve	-		-
	Debenture redemption reserve	-		-
	Actuarial gain	348,927.70		1,275,913.20
	Special reserve	50,000.00		50,000.00
	Employee Capacity Enhancement Fund	466,631.39		805,962.56
	<b>Total</b>	<b>184,601,477.55</b>		<b>187,867,928.10</b>
4.28	Contingent Liabilities and Commitments			
		FY 2081-82		FY 2080-81
	Contingent Liabilities	21,930,000.00		18,836,555.00
	Undrawn and undistributed facilities	15,972,013.12		41,377,774.92
	Capital commitments	-		-
	Lease Commitment	-		-
	Litigation	-		-
	<b>Total</b>	<b>37,902,013.12</b>		<b>60,214,329.92</b>
4.28.1	Contingent Liabilities			
		FY 2081-82		FY 2080-81
	Acceptance and documentary credit	-		-
	Bills for collection	-		-
	Forward exchange contracts	-		-
	Guarantees	21,930,000.00		18,836,555.00
	Underwriting commitment	-		-
	Other commitments	-		-
	<b>Total</b>	<b>21,930,000.00</b>		<b>18,836,555.00</b>
4.28.2	Undrawn and undisbursed facilities			
		FY 2081-82		FY 2080-81
	Undisbursed amount of loans	-		-
	Undrawn limits of overdrafts	15,972,013.12		41,377,774.92
	Undrawn limits of credit cards	-		-
	undrawn limits of letter of credit	-		-
	Undrawn limits of guarantee	-		-
	<b>Total</b>	<b>15,972,013.12</b>		<b>41,377,774.92</b>



<b>4.28.3</b>	<b>Capital commitments</b>			
	Capital expenditure approved by relevant authority of the bank but provision has not been made in financial statements			
		<b>FY 2081-82</b>		<b>FY 2080-81</b>
	Capital commitment in relation to Property & Equipment			
	Approved and contracted for	0		0
	Approved but not contracted for	0		0
	Sub - Total	0		0
	Capital commitments in relation to Intangible assets			
	Approved and contracted for	0		0
	Approved but not contracted for	0		0
	Sub - Total	0		0
	<b>Total</b>	<b>0</b>		<b>0</b>
<b>4.28.4</b>	<b>Lease Commitments</b>			
		<b>FY 2081-82</b>		<b>FY 2080-81</b>
	Operating Lease commitments	0		0
	Future minimum lease payments under non-cancellable operating lease, where the bank is lessee	0		0
	Not Later than 1 Year	0		0
	Later than 1 Year but not later than 5 Year	0		0
	Later than 5 Year	0		0
	Sub total	0		0
	Finance Lease Commitment	0		0
	Future minimum lease payments under non-cancellable operating lease, where the bank is lessee	0		0
	Not Later than 1 Year	0		0
	Later than 1 Year but not later than 5 Year			
	Later than 5 Year	0		0
	Sub total	0		0
	<b>Grand Total</b>	<b>0</b>		<b>0</b>
	<b>** All Operating lease are cancellable on providing information in advance to lessor.</b>			



## Corporate Development Bank Limited

### Notes forming part of the Financial Statements for the year ended Ashad 32, 2082

		<u>Amount in NRs.</u>	
		FY 2081-82	FY 2080-81
<b>4.29</b>	<b>Interest Income</b>		
	Cash and cash equivalent	12,779,748.19	14,821,736.95
	Due from Nepal Rastra Bank	-	-
	Placement with bank and financial institutions	-	-
	Loan and advances to bank and financial institutions	-	-
	Loans and advances to customers	154,126,803.77	180,294,540.21
	Investment securities	-	-
	Loan and advances to staff	-	-
	Other	-	-
	<b>Total interest income</b>	<b>166,906,551.96</b>	<b>195,116,277.16</b>
<b>4.30</b>	<b>Interest Expense</b>		
		FY 2081-82	FY 2080-81
	Due to bank and financial institutions	-	-
	Due to Nepal Rastra Bank	-	-
	Deposits from customers	135,348,511.57	114,598,512.68
	Borrowing	-	-
	Debt securities issued	-	-
	Subordinated liabilities	-	-
	Other	722,518.76	770,409.25
	<b>Total interest expense</b>	<b>136,071,030.33</b>	<b>115,368,921.93</b>
<b>4.31</b>	<b>Fees and commission income</b>		
		FY 2081-82	FY 2080-81
	Loan administration fees	4,177,091.23	4,745,289.55
	Service fees	102,951.76	33,114.10
	Consortium fees	-	-
	Commitment fees	-	-
	DD/TT/Swift fees	-	-
	Credit card/ATM issuance and renewal fees	-	-
	Prepayment and swap fees	-	-
	Investment banking fees	-	-
	Asset management fees	-	-
	Brokerage fees	-	-
	Remittance fees	6,423.17	-
	Commission on letter of credit	-	1,000.00
	Commission on guarantee contracts issued	-	307,790.83
	Commission on share underwriting/issue	-	-
	Locker rental	33,000.00	22,300.00
	Other fees and commission income	1,043,172.95	289,580.05
	<b>Total fees and Commission Income</b>	<b>5,362,639.11</b>	<b>5,399,074.53</b>
<b>4.32</b>	<b>Fees and commission Expense</b>		
		FY 2081-82	FY 2080-81
	ATM management fees	-	-
	VISA/Master card fees	-	-
	Guarantee commission	-	-
	Brokerage	-	-
	DD/TT/Swift fees	-	-
	Remittance fees and commission	-	-
	Other fees and commission expense	-	-
	<b>Total fees and Commission Expense</b>	<b>-</b>	<b>-</b>



<b>4.33</b>	<b>Net Trading Income</b>		
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Changes in fair value of trading assets	-	-
	Gain /Loss on disposal of trading assets	-	-
	Interest income on trading assets	-	-
	Dividend income on trading assets	-	-
	Gain/Loss foreign exchange translation	-	-
	Other	-	-
	<b>Total trading income</b>	-	-
<b>4.34</b>	<b>Other Operating Income</b>		
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Foreign exchange revaluation gain	-	-
	Gain/loss on sale of investment securities	-	-
	Fair value gain/loss on investment properties	-	-
	Dividend on equity instruments	-	-
	Gain/loss on sale of property and equipment	281,000.00	-
	Gain/loss on sale of investment property	585,364.36	-
	Operating lease income	-	-
	Gain/loss on sale of gold and silver	-	-
	Others	-	-
	<b>Total</b>	<b>866,364.36</b>	<b>-</b>
<b>4.35</b>	<b>Impairment charge/(reversal) for loan and other losses</b>		
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Impairment charge/(reversal) on loan and advances to B/FIs	-	-
	Impairment charge/(reversal) on loan and advances to customer	51,575,880.08	23,475,260.93
	Impairment charge/(reversal) on financial Investment	-	-
	Impairment charge/(reversal) on placement with banks and financial institutions	-	-
	Impairment charge/(reversal) on property and equipment	-	-
	Impairment charge/(reversal) on goodwill and intangible assets	-	-
	Impairment charge/(reversal) on investment properties	-	-
	<b>Total</b>	<b>51,575,880.08</b>	<b>23,475,260.93</b>
<b>4.36</b>	<b>Personnel Expenses</b>		
		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Salary	9,091,126.66	7,432,715.94
	Allowances	5,217,496.08	4,092,060.13
	Gratuity Expense	547,193.00	536,470.00
	Provident Fund	883,152.10	693,133.83
	Uniform	-	-
	Training & Development Expense	685,074.45	194,677.25
	Leave Encashment	1,439,945.00	846,344.77
	Leave Fare Allowance (LFA)	719,117.48	485,487.00
	Medical	-	-
	Insurance	-	-
	Employees Incentive	1,283,170.97	1,078,592.77
	Cash-Settled Share-Based Payments	-	-
	Pension Expenses	-	-
	Finance Expense under NFRSs Other Expenses Related to Staff	-	-
	<b>Subtotal</b>	<b>19,866,275.74</b>	<b>15,359,481.69</b>
	Employees Bonus	-	3,272,394.34
	<b>Grand Total</b>	<b>19,866,275.74</b>	<b>18,631,876.03</b>



4.37	Other Operating Expenses		
		FY 2081-82	FY 2080-81
	Directors' fee	532,000.00	531,000.00
	Directors' expense	40,041.98	38,000.00
	Auditors' remuneration ( including internal audit fee)	888,100.00	689,000.00
	Other audit related expense and Acturial Fee	1,147,548.92	213,257.82
	Tax Audit	-	28,250.00
	Professional and legal expense	25,950.00	9,500.00
	Office administration expense	10,843,170.45	8,970,124.68
	Operating lease expense	-	-
	Operating expense of investment properties	-	-
	Corporate social responsibility expense	553,130.84	549,527.55
	Onerous lease provisions	-	-
	Other	-	-
	<b>Total</b>	<b>14,029,942.19</b>	<b>11,028,660.05</b>
4.37.1	Office administration expense		
	<b>Repair and Maintenance</b>		
	Repair and Maintenance - Building	-	-
	Repair and Maintenance - Vehicle	305,659.81	185,170.91
	Repair and Maintenance - Computer & Accessories	51,550.00	26,525.00
	Repair and Maintenance - Office equipment	61,255.00	111,328.00
	Repair and Maintenance - Furniture & Fixtures	2,300.00	11,025.00
	Repair and Maintenance - Other	-	39,940.00
	Insurance	681,358.95	502,110.61
	Postage, Telex, Telephone, Fax	506,764.65	411,855.16
	Travelling Allowances and Expenses	223,529.43	124,661.11
	Stationery and Printing	513,104.68	563,403.23
	Periodicals and Books	-	13,130.00
	Advertisement	1,017,649.40	557,010.80
	Donations	-	-
	General Meeting Expenses	234,803.68	103,842.18
	Share Registration Expenses	621,324.94	377,863.60
	<b>Others</b>	-	-
	a. Transport	781,456.92	787,077.40
	b. Customer & Public Relation Expenses	53,485.00	137,229.94
	c. Banking and Corporate Expenses	589,313.72	563,313.72
	d. Fees and Charges	1,800,143.39	1,514,127.02
	e. Miscellaneous	-	-
	f. Others	3,399,470.88	2,940,511.00
	<b>Total</b>	<b>10,843,170.45</b>	<b>8,970,124.68</b>
4.38	Depreciation and Amortisation		
		FY 2081-82	FY 2080-81
	Depreciation on property and equipment	2,851,045.45	2,221,702.16
	Depreciation on investment property	-	-
	Amortization of intangible assets	303,759.84	337,381.54
	<b>Total</b>	<b>3,154,805.29</b>	<b>2,559,083.70</b>
4.39	Non-Operating Income		
		FY 2081-82	FY 2080-81
	Recovery of Loan written off	-	-
	Other Income	-	-
	Gain on sale of assets	-	-
	Gain on sale of Investment property	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>



4.4 Non-Operating Expense			
		FY 2081-82	FY 2080-81
	Loan written off	-	-
	Redundancy provision	-	-
	Expense of restructuring	-	-
	Other expense	-	-
	<b>Total</b>	-	-
4.41 Income Tax Expenses			
		FY 2081-82	FY 2080-81
	<b>Current tax expense</b>		
	Current Year	-	13,839,798.00
	Adjustment for Prior Years	-	-
	<b>Deferred tax Expense</b>		
	Origination and Reversal of Temporary Differences	(14,167,593.01)	(4,578,431.99)
	Change in tax rate	-	-
	Recognition of Previously unrecognized Tax Losses	-	-
	<b>Total income tax expense</b>	<b>(14,167,593.01)</b>	<b>9,261,366.01</b>
4.41.1 Reconciliation of Tax Expenses and Accounting Profit			
		FY 2081-82	FY 2080-81
	Profit Before Tax	(51,562,378.20)	29,451,549.05
	Tax Amount at the Rate of 30%	(15,468,713.46)	8,835,464.72
	Add: Tax Effect of the expenses that are not deductible for tax purpose	14,867,831.54	5,004,333.07
	Less: Tax Effect on Exempt Income	(84,300.00)	-
	Add/Less: Tax Effect on other Items		
	<b>Total Income Tax Expenses</b>	-	<b>13,839,797.79</b>
	<b>Effective Tax Rate</b>	0.00%	46.99%
4.42 Earning per share			
<b>Particulars</b>		<b>FY 2081-82</b>	<b>FY 2080-81</b>
	Earning attributable to equity shareholders	(37,394,785.19)	20,190,183.04
	Basic number of shares for BEPS	5,250,000.00	5,250,000.00
	Weighted average number of shares for the period for BEPS	5,250,000.00	5,250,000.00
	Basic Earning per share (BEPS)	(7.12)	3.85
	Weighted average number of shares for the period for BEPS	5,250,000.00	5,250,000.00
	Weighted average number of shares for the period for DEPS	<b>5,250,000.00</b>	<b>5,250,000.00</b>
	Diluted Earning per share (DEPS)	(7.12)	3.85
4.43 Weighted average interest rate spread			
		FY 2081-82	FY 2080-81
	Average interest rate spread	4.57%	4.57%

## Corporate Development Bank Limited

### Notes forming part of the Financial Statements for the year ended Ashad 32, 2082

<b>5</b>	<b>Disclosure &amp; Additional Information</b>			
<b>5.1</b>	<b>Risk Management:</b>			
	<b>Introduction and Overview:</b>			
	In Compliance with Nepal Rastra Bank Directive - 6 - "Corporate Governance", the Board of financial institution of CDBL has established a Risk Management Committee with clear terms of reference. As at the date of this report, the Risk Management Committee comprised of following:			
	<b>S.No.</b>	<b>Member of Risk Management Committee</b>	<b>Designation</b>	
	1	Md. Basruddin Ansari	Co-ordinator	
	5	Krishna Thapa	Member	
	The Committees meets at least four times annually. The committee oversees and reviews the fundamental prudential risks.			
	Risk is inherent in the financial institution's activities but is managed through a process of ongoing identification, measurement and monitoring, subject to risk limits and other controls. This process of risk management is critical to the financial institution's continuing profitability and each individual within the financial institution is accountable for the risk exposures relating to his or her responsibilities.			
	<b>Governance Framework:</b>			
	The Bank 's risk management framework are established to identify and analyse the risks faced by the Bank to set appropriate risk limits and controls and to monitor risks and adherence to limits. Through its , the Bank seeks to efficiently manage credit, market and liquidity risks which arise directly through the Bank's commercial activities as well as operational , regulatory and reputational risks which arise as a normal consequences of any business undertaking. As part of this framework, the Bank uses a set of principles that describes its risk management culture. The Bank, through its training and management standards and procedures, aims to develop a disciplined and constructive control environment in which all employees understand their roles and obligations.			
	The Major risk area and mitigation mechanism is as given below:			
<b>5.1.1</b>	<b>Credit Risk:</b>			
	Credit risk is the potential for loss due to failure of counterparty to meet its obligation to pay the financial institution in accordance with agreed term.			
	Risk is an inherent feature of any business and it drives an entity towards income generation. Likewise, Risk management objective of the financial institution is to strike balance between risk and return, and ensure optimum Risk-adjusted return on capital. A reasonable level of return is essential for sustainability of the business. However, taking higher risk in search of higher earnings may have chances to result in failure of business. Thus effective risk management is a must for business success. Towards this end CDBL has implemented robust risk management architecture as well as policies and processes approved by the Board of Directors. These encompass independent identification, measurement and management of risks across various facets of financial Bank's operation.			
	Board level risk management committee has been set up under NRB Directive for ensuring/reviewing financial institution's risk appetite are in line with the policies and CRO acts as member secretary. CRO closely monitors and report on credit related risks in ALCO & RMC meeting.			

## Corporate Development Bank Limited

### Notes forming part of the Financial Statements for the year ended Ashad 32, 2082

<b>5.1</b>	<b>Introduction and Overview contd.....</b>	
<b>5.1.2</b>	<b>Market Risk:</b>	
	<p>Market risk is the risk that the fair value or future cash flows of financial instruments will fluctuate due to changes in market variables such as interest rates, foreign exchange rates, commodity prices and equity prices. The Bank classifies exposures to market risk into either trading or non-trading portfolios and manages each of those portfolios separately.</p> <p>Market Risks are discussed at Asset Liability Committee (ALCO) of the Bank and even discussed at respective division level on open position on daily basis. The limits for open position are controlled, level wise which ensures in-depth knowledge of the market and movement before taking decision (by choice). The reports on such aspects are well discussed and dealt in ALCO. The Bank assesses the open position on daily basis and calculates risk exposure for allocation of required capital in line with Basel provisions</p> <p>The Bank has been working continuously towards risk diversification of its assets base so as to achieve better portfolio mix and to protect/enhance the overall risk on its loan book. The strategic focus of mapping business is gradually reducing high-risk assets and increasing low risk exposures.</p> <p>The Risk subject to this requirement are:</p>	
	<b>a) Interest Rate Risk</b>	
	Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.	
	<b>b) Currency Risk</b>	
	Foreign exchange risk is potential for the institution to experience volatility in the value of its assets, liabilities and solvency and to suffer actual financial losses as a result of changes in value between the currencies of its assets liabilities and its reporting currency	
	<b>c) Equity price risk</b>	
	The risk of fluctuation in fair values or future cash flows of a financial instrument due to a change in market prices, other than those occurring due to interest rate risk or currency risk, is referred to as equity price risk. Accordingly, the equity price risk affects the Institution's investments in equity instruments.	
<b>5.1.3</b>	<b>Liquidity Risk:</b>	
	Liquidity risk occurs when an institution cannot meet its short-term debt obligations. The investor or entity might be unable to convert an asset into cash without giving up capital and income due to a lack of buyers or an inefficient market. The Bank has developed internal control processes and contingency plans for managing liquidity risk. This incorporates an assessment of expected cash flows and the availability of high grade collateral which could be used to secure additional funding if required. The Liquidity Risk is managed by ALCO.	
<b>5.1.4</b>	<b>Additional Disclosure</b>	





As on Ashad 2081								Amount in NRs.	
S.No.	Particulars	1-90 Days	91-180 Days	181 - 270 Days	271 - 365 Days	Over 1 Year	No Stated maturity	Total Amount	
<b>Assets</b>									
1	Cash Balance	5,592,760.00	-	-	-	-	-	5,592,760.00	
2	Balance with Banks & FIs	1,021,522,249.80	-	-	-	-	-	1,021,522,249.80	
3	Investment in Foreign Banks	-	-	-	-	-	-	-	
4	Call Money	-	-	-	-	-	-	-	
5	Government Securities	-	-	-	-	-	-	-	
6	Nepal Rastra Bank Bonds	-	-	-	-	-	-	-	
7	Inter Bank & FI Lending	-	-	-	-	-	-	-	
8	Loans & Advances	270,384,638.80	93,530,698.36	128,012,149.31	51,598,729.75	781,456,674.42	-	1,324,982,890.65	
9	Interest Receivable	49,685,967.30	-	-	-	-	-	49,685,967.30	
	Accrued Interest	-	-	-	-	-	-	-	
10	Others	3,988,048.64	-	-	-	-	-	3,988,048.64	
	<b>Total Assets (A)</b>	<b>1,351,173,664.54</b>	<b>93,530,698.36</b>	<b>128,012,149.31</b>	<b>51,598,729.75</b>	<b>781,456,674.42</b>	<b>-</b>	<b>2,405,771,916.39</b>	
<b>Liabilities</b>									
11	Current Deposits	200,347,010.42	-	-	-	-	-	200,347,010.42	
12	Saving Deposits	207,495,526.92	-	-	-	-	-	207,495,526.92	
13	Fixed Deposits	279,691,434.10	453,080,500.00	353,085,000.00	27,580,000.00	175,623,977.00	-	1,289,060,911.10	
15	Call Deposits	125,634,787.24	-	-	-	-	-	125,634,787.24	
14	Debentures	-	-	-	-	-	-	-	
15	Borrowings:	-	-	-	-	-	-	-	
16	Other Liabilities and Provisions	-	-	-	-	-	-	-	
	(a) Sundry Creditors	4,096,859.04	-	-	-	-	-	4,096,859.04	
	(b) Employees bonus Payable	3,272,394.34	-	-	-	-	-	3,272,394.34	
	(c) Bills Payable	-	-	-	-	-	-	-	
	(d) Provisions	-	-	-	-	-	-	-	
	(e) Unpaid dividend	-	-	-	-	-	-	-	
	(f) Interest payable on deposits	-	-	-	-	-	-	-	
17	Others	13,672,255.11	-	-	-	-	-	13,672,255.11	
	<b>Total Liabilities (B)</b>	<b>834,210,267.17</b>	<b>453,080,500.00</b>	<b>353,085,000.00</b>	<b>27,580,000.00</b>	<b>175,623,977.00</b>	<b>-</b>	<b>1,843,579,744.17</b>	
	<b>Net Financial Assets (A-B)</b>	<b>516,963,397.37</b>	<b>(359,549,801.64)</b>	<b>(225,072,850.69)</b>	<b>24,018,729.75</b>	<b>605,832,697.42</b>	<b>-</b>	<b>562,192,172.22</b>	





<b>1.2 Capital</b>		<b>25.38</b>	<b>25.68</b>
<b>Tier 1 Capital (Core Capital) (CET1 +AT1)</b>			
		<b>575,110.85</b>	<b>597,493.91</b>
<b>Common Equity Tier 1 (CET 1)</b>			
a	Paid up Equity Share Capital	<b>575,110.85</b>	<b>597,493.91</b>
b	Irredeemable Non-cumulative preference shares	525,000.00	525,000.00
c	Equity Share Premium	23,921.25	23,921.25
d	Proposed Bonus Equity Shares		
e	Statutory General Reserve	75,003.86	75,003.86
f	Retained Earnings	(48,814.26)	(13,758.94)
g	Un-audited current year cumulative profit/(Loss)	-	-
h	Capital Redemption Reserve	-	-
i	Capital Adjustment Reserve	-	-
j	Debtore Redemption Reserve	-	-
k	Dividend Equalization Reserves	-	-
l	Other Free Reserve	-	-
m	Less: Goodwill	-	-
n	Less: Fictitious Assets	-	-
o	Less: Deferred Tax Assets	-	(12,672.27)
p	Less: Investment in equity in licensed Financial Institutions	-	-
q	Less: Investment in equity of institutions with financial interests	-	-
r	Less: Investment in equity of institutions in excess of limits	-	-
s	Less: Investments arising out of underwriting commitments	-	-
t	Less: Reciprocal crossholdings	-	-
u	Less: Purchase of land & building in excess of limit & unutilized	-	-
v	Less: Other Deductions	-	-
<i>Adjustments under Pillar II</i>			
	Less: Shortfall in Provision (6.4 a 1)	-	-
	Less: Loans and Facilities extended to Related Parties and Restricted lending	-	-
<b>(B) Supplementary capital (Tier II)</b>		<b>29,898.92</b>	<b>37,982.60</b>
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	-	-
c	Hybrid capital instruments	-	-
d	General loan loss provision	18,385.75	21,637.57
e	Exchange Equalization Fund	-	-
f	Investment Adjustment Reserve	-	-
g	Accrued Interest Receivable on pass loan included in Regulatory Reserve	11,513.17	16,345.04
h	Interest Capitalized Reserve included in Regulatory Reserve	-	-
i	Other Reserves	-	-
<b>(C) Total Capital Fund (Tier I and Tier II) (A+B)</b>		<b>605,009.78</b>	<b>635,476.51</b>
<b>1.3 CAPITAL ADEQUACY RATIOS</b>			
Capital Adequacy (10%)- Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		<b>25.38</b>	<b>25.68</b>
Core Capital (6%)- Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		34.31%	38.81%
		32.61%	36.49%



<p><b>i) Capital Adequacy Ratio</b></p>	<p>Capital Adequacy Ratio of the bank as on 16th July 2025 stood at 34.31%.</p>
<p><b>ii) Summary of Bank's internal approach to assess the adequacy of capital to support current and future activities, if applicable</b></p>	<p>The Bank prepares a long term 5 year's Strategy Plan and to achieve the long term plans the Bank prepares annual Budgets/Operating/ Tactical plans as stipulated in the Budget Policy and strategy Document of the Bank. To ensure that the Bank's capital adequacy commensurate to demand of the Bank's capital required by the business planning, the Management and the Board prudently and proactively engage on ongoing process of capital and risk assessment, stress testing and scenarios testing, monitoring and reporting as per the ICAAP 2018.</p> <p>The Bank has also formulated and implemented "Stress Testing Guidelines 2015" in order to assess of the vulnerability of the Bank under various stress situations typically, application of "what if" scenarios, especially in the problematic identification of low frequency but high severity events and identifying expected and unexpected losses. It focuses on capturing the impact of large, but still plausible events and understanding the overall risk profile in a coherent and consistent framework, including impact analysis on earnings, solvency and liquidity.</p> <p>A formal monitoring and reporting mechanism have been established to provide the senior management necessary information on the risk profile, trends, and the capital requirements as per ICAAP 2018 and Stress Testing Guidelines. Such reports are being prepared on a monthly and quarterly basis and circulated to relevant business units/departments, Integrated Risk Department (RMD), and tabled in Assets Liability Committee (ALCO) meeting.</p> <p>Further quarterly reports are presented to the Risk Management Committee and the Board for review and discussions.</p>



Quantitative disclosures contd... FORM NO. 2: RISK WEIGHTED EXPOSURE FOR CREDIT RISK	2081/82					2080/81			
	Financial Year 2081/82	Book Value a	Specific Provision b	Eligible CRM c	Net Value d=a-b-c	Weight e	Risk Weight Assets f=d*e	Amount	Risk Weight Assets
<b>Balance Sheet Exposures</b>									
<b>(A) On balance-sheet Assets</b>									
Cash Balance	13,445.05	-	-	13,445.05	0%	-	5,592.76	-	-
Balance with Nepal Rastra Bank	103,783.60	-	-	103,783.60	0%	-	73,645.43	-	-
Gold	-	-	-	-	0%	-	-	-	-
Investment in Nepalese Government Securities	-	-	-	-	0%	-	-	-	-
All Claims on Government of Nepal	-	-	-	-	0%	-	-	-	-
Investment in Nepal Rastra Bank securities	-	-	-	-	0%	-	-	-	-
All claims on Nepal Rastra Bank	-	-	-	-	0%	-	-	-	-
Claims on Foreign Government and Central Bank (ECA 0-1)	-	-	-	-	0%	-	-	-	-
Claims on Foreign Government and Central Bank (ECA -2)	-	-	-	-	20%	-	-	-	-
Claims on Foreign Government and Central Bank (ECA -3)	-	-	-	-	50%	-	-	-	-
Claims on Foreign Government and Central Bank (ECA-4-6)	-	-	-	-	100%	-	-	-	-
Claims on Foreign Government and Central Bank (ECA -7)	-	-	-	-	150%	-	-	-	-
Claims On BIS, IMF, ECB, EC and MDB's recognized by the framework	-	-	-	-	0%	-	-	-	-
Claims on Other Multilateral Development Banks	-	-	-	-	100%	-	-	-	-
Claims on Domestic Public Sector Entities	-	-	-	-	100%	-	-	-	-
Claims on Public Sector Entity (ECA 0-1)	-	-	-	-	20%	-	-	-	-
Claims on Public Sector Entity (ECA 2)	-	-	-	-	50%	-	-	-	-
Claims on Public Sector Entity (ECA 3-6)	-	-	-	-	100%	-	-	-	-
Claims on Public Sector Entity (ECA 7)	-	-	-	-	150%	-	-	-	-
Claims on domestic banks that meet capital adequacy requirements	1,209,296.16	-	-	1,209,296.16	20%	241,859.23	947,676.70	189,535.34	
Claims on domestic banks that do not meet capital adequacy requirements	-	-	-	-	100%	-	200.13	200.13	
Claims on foreign bank (ECA Rating 0-1)	-	-	-	-	20%	-	-	-	
Claims on foreign bank (ECA Rating 2)	-	-	-	-	50%	-	-	-	
Claims on foreign bank (ECA Rating 3-6)	-	-	-	-	100%	-	-	-	
Claims on foreign bank (ECA Rating 7)	-	-	-	-	150%	-	-	-	
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement	-	-	-	-	20%	-	-	-	
Claims on Domestic Corporate (Credit rating Score equivalent to AAA)	-	-	-	-	50%	-	88,678.21	44,339.11	







## Corporate Development Bank Limited Notes forming part of the Financial Statements for the year ended Ashad 32, 2082

<b>5.3</b>	<b>Classification of Financial Asset and Liabilities</b>	
	Fair value is the amount for which an asset could be exchanged, or a liability settled, between knowledgeable, willing parties in an arm's length transaction on the measurement date. The fair value 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	
	In the absence of the principal market, in the most advantageous market for the asset or liability.	
	Fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest. When available, the institution measures the fair value of an instrument using quoted prices in an active market for that instrument. A market is regarded as active if quoted prices are readily and regularly available and represent actual and regularly occurring market transactions on an arm's length basis. For units in unit trusts, fair value is determined by reference to published bid-values. If a market for a financial instrument is not active, then the institution establishes fair value using a valuation technique.	
	Valuation techniques include using recent arm's length transactions between knowledgeable, willing parties (if available), reference to the current fair value of other instruments that are substantially the same, discounted cash flow analyses and option pricing models. The chosen valuation technique makes maximum use of market inputs, relies as little as possible on estimates specific to the institution, incorporates all factors that market participants would consider in setting a price, and is consistent with accepted economic methodologies for pricing financial instruments. Inputs to valuation techniques reasonably represent market expectations and measures of the risk-return factors inherent in the financial instrument. The Bank calibrates valuation techniques and tests them for validity using prices from observable current market transactions in the same instrument or based on other available observable market data.	
	When transaction price provides the best evidence of fair value at initial recognition, the financial instrument is initially measured at the transaction price and any difference between this price and the value initially obtained from a valuation model is subsequently recognised in the statement of profit or loss on an appropriate basis over the life of the instrument but not later than when the valuation is supported wholly by observable market data or the transaction is closed out.	
	Any difference between the fair value at initial recognition and the amount that would be determined at that date using a valuation technique in a situation in which the valuation is dependent on unobservable is not recognised in the statement of profit or loss immediately, but is recognised over the life of the instrument on an appropriate basis or when the instrument is redeemed, transferred or sold, or the fair value becomes observable. Assets and long positions are measured at a bid price; liabilities and short positions are measured at an asking price. Fair values reflect the credit risk of the instrument and include adjustments to take account of the credit risk of the institution and the counter party where appropriate. Fair value estimates obtained from models are adjusted for any other factors, such as liquidity risk or model uncertainties; to the extent that the Bank believes a third-party market participant would take them into accounting pricing a transaction.	
	Financial assets and liabilities based on the accounting classification with their carrying values and fair values are tabulated below.	



**Corporate Development Bank Limited**

**Notes forming part of the Financial Statements for the year ended Ashad 32, 2082**

<b>5.3</b>	<b>Classification of Financial Asset and Liabilities</b> <i>contd....</i>				
<b>5.3.1</b>	<b>Fair Value of Financial Instruments:</b>				
	Financial instruments recorded at fair value				
	<b>Financial investments – Available- For- Sale</b>				
	Available - for - sale financial assets, primarily consist of quoted equities and Quoted Mutual Fund units ,are valued using the quoted market price in active markets as at the reporting date. For unquotes securities those are carried at cost.				
	<b>Determination of fair value hierarchy</b>				
	For all financial instruments where fair values are determined by referring to externally quoted prices or observable pricing inputs to models, independent price determination or validation is obtained. In an inactive market, direct observation of a traded price may not be possible. In these circumstances, the financial institution uses alternative market information to validate the financial instrument's fair value, with greater weight given to information that is considered to be more relevant and reliable.				
	Fair values are determined according to the following hierarchy:				
	<b>Level 1:</b>				
	Quoted market price (unadjusted): financial instruments with quoted prices in active markets.				
	<b>Level 2:</b>				
	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 are valued using models where all significant inputs are observable.				
	<b>Level 3:</b>				
	Valuation technique with significant unobservable inputs: financial instruments are valued using valuation techniques where one or more significant inputs are unobservable.				

<b>- Hierarchy of fair value measurement of financial assets at fair value</b>				
				<i>Amount in NRs.</i>
		<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
<b>FY 2081-82</b>				
<b>Assets</b>				
Quoted Equities	-	-	-	-
Quoted Mutual Fund	-	-	-	-
Unquoted Equities	-	-	-	-
	-	-	-	-
<b>FY 2080-81</b>				
<b>Assets</b>				
Quoted Equities	-	-	-	-
Quoted Mutual Fund	-	-	-	-
Unquoted Equities	-	-	-	-
	-	-	-	-



## Corporate Development Bank Limited

### Notes forming part of the Financial Statements for the year ended Ashad 32, 2082

<b>5.4</b>	<b>Share Option and Share Based Payment:</b>					
	Not Applicable					
<b>5.5</b>	<b>Contingent Liabilities and Commitment:</b>					
	Contingent liabilities: Where the Bank undertake to make a payment on behalf of its customers for guarantees issued, such as for performance bonds or as irrecoverable letters of credit as part of the Bank's transaction Bank's business for which an obligation to make a payment has not arisen at the reporting date, those are included in these financial statement as contingent liabilities.					
	Other contingent liabilities primarily include irrecoverable 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 institution has not made payments at the reporting date, those instruments are included in these financial statement as commitments.					
<b>5.6</b>	<b>Related Parties Disclosures:</b>					
<b>5.6.1</b>	<b>Identification of Related Parties</b>					
	A related party is a person or entity that is related to the entity that is preparing its financial statements					
	<b>a. A person or a close member of that person's family is related to a reporting entity if that person:</b>					
	(i) has control or joint control of the reporting entity					
	(ii) has significant influence over the reporting entity or					
	(iii) is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.					
	<b>b. An entity is related to a reporting entity if any of the following conditions applies:</b>					
	(i) The entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).					
	(ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).					
	(iii) Both entities are joint ventures of the same third party.					
	(iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity.					
	(v) The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity.					
	(vi) The entity is controlled or jointly controlled by a person identified in (a).					
	(vii) A person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).					
	<b>The Company Identifies the following as the related parties under the requirement of NAS 24:</b>					

<b>1) Directors</b>		
<b>FY 2081-82</b>	<b>FY 2080-81</b>	
Mr. Dr. Jainuddin Ansari	Mr. Dr. Jainuddin Ansari	
Mr. Vinod Kumar Khandelwal	Mr. Vinod Kumar Khandelwal	
Mr. Md. Basruddin Ansari	Mr. Md. Basruddin Ansari	
Mr. Pawan Kumar Tulsyan	Mr. Pawan Kumar Tulsyan	
Mr. Nasiruddin Ansari	Mr. Nasiruddin Ansari	
Ms. Priti Shrivastav	Ms. Priti Shrivastav	
Mr. Krishna Thapa	Mr. Shyam Kumar Thakur	
<b>2) Key Management Personnel of the institution</b>		
<b>FY 2081-82</b>	<b>FY 2080-81</b>	
Mr. Lal Bahadur Thing, CEO	Mr. Lal Bahadur Thing, CEO (Present)	
Mr. Bipin Raj Pokhrel, Ex-DCEO	Mr. Bipin Raj Pokhrel, Ex-DCEO	
Mr. Uday Kumar Kamati, CBO	Mr. Uday Kumar Kamati, DM	



<b>5.6.2</b>	<b>Transaction during the year:</b>						
	The Bank has carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with parties who are defined as related parties as per the Nepal Accounting Standard - NAS 24 - 'Related Party Disclosures', except for the transactions that Key Management Personnel (KMPs) have availed under schemes uniformly applicable to all staff at concessionary rates. Those transactions include lending activities, acceptance of deposits, Off-Balance Sheet transactions and provision of other Bank 's and finance services.						
	<b>Particulars</b>	<b>FY 2081-82</b>		<b>FY 2080-81</b>			
	<b>Directors</b>						
	Director sitting Fees	532,000.00		531,000.00			
	Other Director allowance	-		-			
	<b>Total</b>	<b>532,000.00</b>		<b>531,000.00</b>			
	<b>Key Management personnel</b>						
	Remuneration and Benefit Paid	5,452,369.72		5,094,967.80			
	Post Retirement Benefits	2,753,879.24		-			
	Other Long Term Benefits	-		-			
	Other transaction Benefits if any	-		-			
	<b>Total</b>	<b>8,206,248.96</b>		<b>5,094,967.80</b>			
<b>5.7</b>	<b>Merger and Acquisition</b>						
	The Bank has neither entered into Merger or nor acquired any bank and financial institution during the reporting period.						
<b>5.8</b>	<b>Events after reporting date</b>						
	Events after the reporting date are those events, favorable and unfavorable, that occur between the reporting date and the date when the financial statements are authorized for issue.						
	Appropriate adjustments in the financial statements and disclosures in notes to accounts have been made for all material and significant events that have occurred between the balance sheet date and date when the financial statements have been authorized for issue.						
	Where necessary all material events after reporting date have been considered and appropriate adjustments or disclosures have been made in the Financial Statements as per NAS 10. There are no material events that have occurred subsequent to 16 July 2025 till the signing of this financial statement.						
<b>5.8.1</b>	<b>Declaration of Dividend and Bonus:</b>						
	Provision for final dividend is recognized at the time the dividend is recommended and declared by the Board of Directors, and is approved by the shareholders. Interim dividend payable is recognised when the Board approves such dividend in accordance with the Companies Act.						
	The details of dividend recommended and declared by the board and approved by the shareholders for FY 2080/81 are as follows:						
	<b>Particulars</b>	<b>FY 2081-82</b>	<b>%</b>	<b>FY 2080-81</b>	<b>%</b>		
	Cash Dividend Proposed	-	0.00%	-	0.00%		
	Proposed Bonus Shares	-	0.00%	-	0.00%		
	<b>Total</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>		
	<b>Unpaid Dividend</b>						
	As at the reporting date, unpaid dividend over years amounts to as follows						
	<b>Particulars</b>	<b>FY 2081-82</b>		<b>FY 2080-81</b>			
	Dividend Payable	-		-			
	<b>Total</b>	<b>-</b>		<b>-</b>			
<b>5.9</b>	<b>Non-Banking Assets</b>						
	Non-Banking Assets are the assets obtained as security for loans & advances and subsequently taken over by the Bank in the course of loan recovery. The following are the list of properties assumed by by the Bank as Non-Banking asset during the course of debt recovery.						



	<u>Name of Borrower</u>	<u>Year of Assuming Non Banking Assets</u>	<u>FY 2081-82</u>	<u>FY 2080-81</u>	
	Shree Jor Ganesh Dhunga Crusher Udyog	15.07.2020	31,050,468.90	31,050,468.90	
	Siddhi Vinayak Aggregate Ind.	15.07.2020	25,731,287.98	25,731,287.98	
	Nir Kumar Pandy	10.11.2020	861,729.00	861,729.00	
	Sailon International Pvt. Ltd.	16.07.2023	29,682,369.68	38,002,369.68	
	Ma Baudhimai Krishi Firm	16.07.2023	2,340,129.36	2,340,129.36	
	Rajesh Gupta & Babita Gupta	16.07.2023	-	1,192,885.64	
	Dhani lal Prasad Yadav	19.05.2024	5,742,645.00	5,742,645.00	
	Anjali Bag Group	15.07.2024	15,581,702.82	-	
			<b>110,990,332.74</b>	<b>104,921,515.56</b>	
<b>5.10</b>	<b>Subsidized Loan</b>				
	During the fiscal year the Financial institution has not provided any subsidized loan.				
	<b>Particulars</b>	<b>No. of customers</b>	<b>Amount (Rs.)</b>		
	Subsized OD Loan	-	-		
	Subsized Loan	-	-		
	<b>Total</b>	<b>-</b>	<b>-</b>		
<b>5.11</b>	Previous year figures have been regrouped and reclassified wherever necessary to conform to the current year's presentation.				
<b>5.12</b>	<b>Bank Balance :</b>				
	Bank balances have been reconciled with the confirmations received from the respective banks. However, confirmations from certain banks are yet to be obtained and are in the process of being received. Accordingly, the balances as per the books are considered correct and are subject to adjustment, if any, upon receipt of the remaining bank confirmations.				

**Corporate Development Bank Limited**  
**Additional Disclosures for the year ended Ashad 32, 2082**

<b>6</b>	<b>IMPAIRMENT CALCULATION AS PER NFRS 9 (EXPECTED CREDIT LOSS CALCULATION)</b>		
	NFRS 9 also replaces the existing incurred loss impairment approach with an expected credit loss approach,		
<b>a)</b>	<b>MORE DISCLOSURES RELATED TO EXPECTED CREDIT LOSS:</b>		
	<u>Credit Risk Management Practice</u>		
	Credit risk represents the potential loss that may arise from a customer or counterparty's failure to meet its		
<b>b)</b>	<b>IMPAIRMENT OF FINANCIAL ASSETS – ADOPTION OF NFRS 9-</b>		
	The Bank has adopted NFRS 9: Financial Instruments, which introduces a forward-looking Expected Credit Loss		
	NFRS 9 mandates an impairment model that requires the recognition of Expected Credit Losses (ECL) on all		
	Although NFRS 9 was originally announced by the Institute of Chartered Accountants of Nepal (ICAN) to be effective		
	Accordingly, the provisions of NFRS 9, including the ECL impairment model, have been made fully applicable from		
	To facilitate a consistent and robust implementation of the ECL framework, the Nepal Rastra Bank (NRB) has		
<b>c)</b>	<b>SIGNIFICANT INCREASE IN CREDIT RISK</b>		
	When determining whether the risk of default on a financial instrument has increased significantly since initial		
	→ More than 30 days past dues		
	The bank is determined to develop mechanisms for implementation of all SICR criteria in near future, however for		
	<u>1. Qualitative Factor</u>		
	The bank uses the Asset Classification as per the Directive issued by Nepal Rastra Bank for determining the		
	<u>2. Quantitative Factor</u>		
	The bank uses the backstop measure for determining the quantitative factor for determining the increase in credit		
<b>d)</b>	<b>DEFAULT DEFINITION:</b>		
	The bank considers loan to be in default when it is unlikely that the borrower will repay its credit obligations in full		
	The bank may consider other qualitative factors, such as management's assessment of the borrower's		
<b>e)</b>	<b>PORTFOLIO SEGREGATION OF CREDIT RISK EXPOSURES:</b>		
	For measurement of ECL, portfolio segmentation is based on similar credit risk characteristics. In performing the		
<b>f)</b>	<b>STAGING OF FINANCIAL INSTRUMENTS</b>		
	NFRS 9: Financial Instruments, the bank classifies financial assets into three stages based on the change in credit		
	Financial instruments that are not already credit- impaired are originated into stage 1 and a 12 month expected		
	Instrument will remain in stage 1 until they experience significant credit deterioration (Stage 2) or they become credit		
	Instruments will transfer to stage 2 and a lifetime expected credit loss provision is recognized when there has been		
	The framework used to determine a significant increase in credit risk is set out below:		
	<b>PARTICULARS</b>	<b>FINANCIAL INSTRUMENT</b>	<b>ECL</b>
	Stage 1	Performing	12 months
	Stage 2	Performing but has exhibited	Lifetime
	Stage 3	Non-Performing	Lifetime
	Purchased or Originated Credit Impaired (POCI) financial assets	Credit Impaired	Lifetime
<b>g)</b>	<b>PARAMETER OF ESTIMATING EXPECTED CREDIT LOSS:</b>		
	Expected credit losses are a probability weighted estimate of credit losses (i.e. Present Value of all cash shortfalls)		
	The relevant parameters of ECL measurement include Probability of Default (PD), Loss Given Default (LGD) and		



Component	Definition
Probability of Default (PD)	The Probability of Default (PD) represents the likelihood that the counterparty will not be able to meet its contractual obligation. For Stage 1 assets, PD is calculated over the next 12 months; for Stage 2, PD reflects the lifetime of the asset. Stage 3 exposures are assumed to have a PD of 100% (Since already in default).
Loss Given Default (LGD)	Loss Given Default (LGD) represents the proportion of exposure not expected to be recovered in the event of default, after considering the present value of expected cash flows from recoveries and collateral realizations, net of costs. The LGD is determined based on the historical recovery rates and takes into accounts the recovery of
Exposure at Default (EAD)	The Exposure at Default (EAD) represents the potential exposure to the lender in the event of a default by the borrower. It reflects the total amount the lender is at risk of losing if the borrower defaults, considering both the outstanding balance and any potential increases in exposure due to undrawn
	To determine the expected credit loss, these components are multiplied together. PD for the reference period (up to For stage 3 loans, the Probability of Default is already 100% (since already defaulted) so the Expected Credit Loss
<b>h)</b>	<b>CREDIT IMPAIRED FINANCIAL ASSETS:</b> A financial instrument is credit-impaired when one or more events that have a detrimental impact on the estimated i. Significant financial difficulty of the issuer or the borrower. The credit impairment of a financial asset may be caused by the combined effect of multiple events rather than any
<b>i)</b>	<b>ESTIMATION OF EXPECTED CREDIT LOSS FOR CREDIT IMPAIRED FINANCIAL ASSETS:</b> For credit-impaired exposures, the Probability of Default (PD) is assumed to be 100%, as these loans have already The Exposure at Default (EAD) for credit-impaired exposures is measured as the total outstanding balance of the Purchased or originated credit impaired financial assets are those financial assets that are credit-impaired on initial <b>(i) INVESTMENT</b> The bank applies the NFRS 9 Expected Credit Loss (ECL) model on investments in debt instruments measured at <b>(ii) STAFF LOANS</b> Staff loans are classified at amortised cost in accordance with NFRS 9. In the absence of historical default events, <b>(iii) OFF BALANCE SHEET ITEMS</b> Off-balance sheet items such as letters of credit, guarantees, and unutilised loan commitments are not recognized <b>(iv) WRITE OFF:</b> Financial assets are written off (either partially or fully) when recovery is no longer considered realistic. A write-off is <b>ENFORCEMENT ACTIVITY AFTER WRITE OFF:</b> The bank conducts the following enforcement activity after the write off of a financial instrument:
<b>j)</b>	<b>TRANSFER BETWEEN STAGES</b> Financial assets can be transferred between the different categories (other than POCL) depending on their relative <b>TRANSFER FROM STAGE 2 TO STAGE 1:</b> If all due contractual payments associated with such credit facility as at the date of upgrading are fully settled. <b>TRANSFER OUT OF STAGE 3:</b> Though the conditions for an exposure to be classified in Stage 3 no longer exist, the Bank continues to monitor for <b>FOR RESTRUCTURED/RESCHEDULED EXPOSURES:</b> Restructured and rescheduled facilities are gradually upgraded upon satisfactory repayment for a stipulated period The transfer of the loans among different stages are shown in disclosure if any.
<b>k)</b>	<b>KEY INPUTS, ASSUMPTIONS AND ESTIMATION</b> i. General Approach The bank applies the general approach for recognition of Expected Credit Losses loans and advances to ii. Simplified Approach The Bank's policy is to apply the simplified approach to trade receivables without a significant financing component,
<b>l)</b>	<b>METHODOLOGY AND DATA SOURCE:</b> The Bank's Expected Credit Loss (ECL) estimates are based on a combination of internal historical data, regulatory Where internal history is insufficient to produce statistically reliable estimates- particularly for certain loan products n Parameters and indicative ratios provided in the Nepal Rastra Bank's ECL Implementation Guidelines (eg, Credit Forward looking adjustments are applied to historical rates to reflect expected changes in the economic

<b>m)</b>	<b>INCORPORATION OF FORWARD LOOKING INFORMATION:</b>					
	It is a fundamental principal of NFRS 9 that the provisions bank hold against the potential future Credit Risk losses					
	To capture the effect of changes to the economic environment, the Probability of Default (PD) used to calculate ECL					
<b>n)</b>	<b>VARIABLE SELECTION:</b>					
	The bank initially considered a broad range of macroeconomic variables sourced from the International Monetary					
	Different portfolios may use different subsets of these variables, depending on their relevance to the credit behavior.					
<b>o)</b>	<b>MACROECONOMIC SCENERIO:</b>					
	Para 5.5.17 (a) requires the estimate of expected credit losses to reflect an unbiased and probability weighted					
	The base line forecasts are used to create the upturn and downturn scenarios. The bank determines the upturn and					
		<b>PARTICULARS</b>	<b>WEIGHTS</b>	<b>PROBABILITY</b>		
		Baseline	40%			
		Upturn	30%			
		Downturn	30%			
	These weights reflect management's assessment of the relative likelihood of each scenario over the forecast horizon.					
<b>p)</b>	<b>MACROECONOMIC VARIABLES USED IN THE MODEL:</b>					
	The table below presents the variables to be incorporated in the ECL model for the next 12 months. These variables					
	The quarterly macroeconomic forecasts will apply in the bank's ECL models to adjust Probability of Default (PD)					
	<b>VARIABLES</b>	<b>UNITS</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>
	General government total expenditure	Percent of GDP	24.64	24.815	24.967	25.06
	Inflation, average consumer prices	Percent change	6.007	5.81	5.689	5.613
	General government revenue	Percent of GDP	0.29	0.257	0.23	0.209
	General government revenue	Percent of GDP	0.29	0.257	0.23	0.209
	General government gross debt	General government gross debt				
			0.325	0.186	0.143	0.175
	<b>Upturn</b>					
	<b>VARIABLES</b>	<b>UNITS</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>
	General government total expenditure	Percent of GDP	23.445	23.62	23.772	23.865
	Inflation, average consumer prices	Percent change	4.698	4.5	4.379	4.304
	General government revenue	Percent of GDP	0.767	0.733	0.706	0.686
	General government revenue	Percent of GDP	-0.186	-0.22	-0.247	-0.267
	General government gross debt	General government gross debt				
			-0.679	-0.818	-0.861	-0.829



<b>Downturn</b>					
<b>VARIABLES</b>	<b>UNITS</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>
General government total expenditure	Percent of GDP	25.83424	26.00916	26.16153	26.2542
Inflation, average consumer prices	Percent change	7.316162	7.118819	6.997934	6.922235
General government revenue	Percent of GDP	-0.185924	-0.219682	-0.246657	-0.267301
General government revenue	Percent of GDP	0.766899	0.733141	0.706166	0.685522
General government gross debt	General government gross debt	1.329802	1.190842	1.14757	1.179678
<b>Probability Weighted:</b>					
<b>VARIABLES</b>	<b>UNITS</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>
General government total expenditure	Percent of GDP	26.506	26.541	26.566	26.586
Inflation, average consumer prices	Percent change	6.715	6.709	6.707	6.706
General government revenue	Percent of GDP	-0.317	-0.319	-0.323	-0.328
General government revenue	Percent of GDP	0.636	0.634	0.63	0.625
General government gross debt	General government gross debt	1.011	0.981	0.953	0.926
<b>COLLATERAL VALUATION</b>					
The Bank seeks to use collateral, where possible, to mitigate its risks on financial assets. The collateral comes in					
While determining loss rate or recovery rate for the purpose of calculation of loss allowance, expected cash flows					
Collateral values are excluded from the loss allowance calculation for loans that have defaulted and where the					
The Bank determines the Net Realizable value of collateral as the current fair value reduced by estimated realization					



S.No	Collateral Details	Realization Cost	Haircut		
1	Cash	0%	5%		
2	Fixed Deposit	5%	25%		
3	Vehicle	5%	25%		
4	Inventory	5%	25%		
5	Land, Building, Other Assets	5%	25%		
6	Equipment	5%	25%		
7	No Collateral	0%	100%		
r)	<b>QUANTITATIVE INFORMATION:</b>				
	<b>i. Impairment Charges as per staging</b>				
	Impairment charges as per staging is shown in the table:				
	<b>EXPECTED CREDIT LOSS (ECL)</b>				
	FOR THE YEAR ENDING ON 2082				
	<b>PARTICULARS</b>	<b>STAGE 1</b>	<b>STAGE 2</b>	<b>STAGE 3</b>	<b>TOTAL</b>
	Loans & Advances to	40,478,086.84	21,366,308.02	84,907,726.80	146,752,121.60
	Loans and Advances to BFs (B)		-	-	-
	<b>Total</b>	<b>40,478,086.84</b>	<b>21,366,308.02</b>	<b>84,907,726.80</b>	<b>146,752,121.60</b>
	Loans to Staffs (C)		-	-	-
	Off Balance Sheet Items (D)		-	-	-
	Investment (E)		-	-	-
	<b>Total (A+B+C+D+E)</b>	<b>40,478,086.84</b>	<b>21,366,308.02</b>	<b>84,907,726.80</b>	<b>146,752,121.60</b>
	<b>ii. Recognition of impairment charges on loans and advances:</b>				
	The Bank, following regulatory backstop as mentioned in Clause 16 of "NFRS 9- Expected Credit Loss Related				
	Following is the details of impairment under both methods:				
	<b>PARTICULARS</b>	<b>AMOUNT</b>			
	Total Impairment as per NRB	160,644,154.59			
	Total Impairment as per ECL	146,752,121.68			
	The higher of two above, i.e. 160,644,145.59 as been taken in account for impairment loss on loan and advances				

**Corporate Development Bank Limited**  
**Notes forming part of the Financial Statements for the year ended Ashad 32, 2082**  
**FORM NO.3 ELIGIBLE CREDIT RISK MITIGANTS**

Credit exposures	Deposits with Bank	Deposits with other banks/FI	Gold	Govt. & NRB Securities	G'tee of Govt. of Nepal	(Amounts in NPR '000)	
						Others	Total
	a	b	c	d	e	f	
<b>Balance Sheet Exposures</b>							
Claims on Foreign Government and Central Bank (ECA -2)	-	-	-	-	-	-	-
Claims on Foreign Government and Central Bank (ECA -3)	-	-	-	-	-	-	-
Claims on Foreign Government and Central Bank (ECA-4-6)	-	-	-	-	-	-	-
Claims on Foreign Government and Central Bank (ECA -7)	-	-	-	-	-	-	-
Claims on Other Multilateral Development Banks	-	-	-	-	-	-	-
Claims on Domestic Public Sector Entities	-	-	-	-	-	-	-
Claims on Public Sector Entity (ECA 0-1)	-	-	-	-	-	-	-
Claims on Public Sector Entity (ECA 2)	-	-	-	-	-	-	-
Claims on Public Sector Entity (ECA 3-6)	-	-	-	-	-	-	-
Claims on Public Sector Entity (ECA 7)	-	-	-	-	-	-	-
Claims on domestic banks that meet capital adequacy requirements	-	-	-	-	-	-	-
Claims on domestic banks that do not meet capital adequacy requirements	-	-	-	-	-	-	-
Claims on foreign bank (ECA Rating 0-1)	-	-	-	-	-	-	-
Claims on foreign bank (ECA Rating 2)	-	-	-	-	-	-	-
Claims on foreign bank (ECA Rating 3-6)	-	-	-	-	-	-	-
Claims on foreign bank (ECA Rating 7)	-	-	-	-	-	-	-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement	-	-	-	-	-	-	-
Claims on Domestic Corporate (Unrated)	-	-	-	-	-	-	-
Claims on Foreign Corporates (ECA 0-1)	-	-	-	-	-	-	-
Claims on Foreign Corporates (ECA 2)	-	-	-	-	-	-	-
Claims on Foreign Corporates (ECA 3-6)	-	-	-	-	-	-	-
Claims on Foreign Corporates (ECA 7)	-	-	-	-	-	-	-
Regulatory Retail Portfolio (Not Overdue)	54,443.31	-	-	-	-	-	54,443.31
Claims fulfilling all criterion of regularity retail except granularity	47,066.23	-	-	-	-	-	47,066.23



Claims secured by residential properties	-	-	-	-	-	-	-
Claims not fully secured by residential properties	-	-	-	-	-	-	-
Claims secured by residential properties (Overdue)	-	-	-	-	-	-	-
Claims secured by Commercial real estate	-	-	-	-	-	-	-
Past due claims (except for claims secured by residential properties)	-	-	-	-	-	-	-
High Risk claims	25,788.71	-	-	-	-	-	25,788.71
Lending Against Securities (Bonds)	-	-	-	-	-	-	-
Lending Against Shares (Upto Rs. 5 Million)	-	-	-	-	-	-	-
Lending Against Shares (Above Rs. 5 Million)	-	-	-	-	-	-	-
Real estate loans for Land Acquisition and Development (For Institutions registered/Licensed and approved by Government of Nepal for Land Acquisition and Development Purposes)	-	-	-	-	-	-	-
Real estate loans for Land Acquisition and Development (For Others)	-	-	-	-	-	-	-
Personal Hirepurchase/Personal Auto Loans	-	-	-	-	-	-	-
Investments in equity and other capital instruments of institutions listed in the stock exchange	-	-	-	-	-	-	-
Investments in equity and other capital instruments of institutions not listed in the stock exchange	-	-	-	-	-	-	-
Other Assets (as per attachment)	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>127,298.24</b>	-	-	-	-	-	<b>127,298.24</b>
<b>Off Balance Sheet Exposures</b>							
Forward Exchange Contract Liabilities	-	-	-	-	-	-	-
<u>LC Commitments With Original Maturity Upto 6 months</u>	-	-	-	-	-	-	-
Domestic counterparty	-	-	-	-	-	-	-
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	-	-	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	-	-	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	-	-	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	-	-	-
<u>LC Commitments With Original Maturity Over 6 months</u>	-	-	-	-	-	-	-
Domestic counterparty	-	-	-	-	-	-	-
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	-	-	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	-	-	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	-	-	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	-	-	-
<u>Bid Bond, Performance Bond and Counter guarantee</u>	-	-	-	-	-	-	-
Domestic counterparty	-	-	-	-	-	-	-
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	-	-	-



Foreign counterparty (ECA Rating 2)	-	-	-	-	-	-	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	-	-	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	-	-	-
Underwriting commitments	-	-	-	-	-	-	-
Lending of Bank's Securities or Posting of Securities as collateral	-	-	-	-	-	-	-
Repurchase Agreements, Assets sale with recourse	-	-	-	-	-	-	-
Advance Payment Guarantee	-	-	-	-	-	-	-
Financial Guarantee	-	-	-	-	-	-	-
Acceptances and Endorsements	-	-	-	-	-	-	-
Unpaid portion of Partly paid shares and Securities	-	-	-	-	-	-	-
Irrevocable Credit commitments (short term)	-	-	-	-	-	-	-
Irrevocable Credit commitments (long term)	-	-	-	-	-	-	-
Other Contingent Liabilities	-	-	-	-	-	-	-
<b>Sub Total</b>	-	-	-	-	-	-	-
<b>Grand Total</b>	<b>127,298.24</b>	-	-	-	-	-	<b>127,298.24</b>



Corporate Development Bank Limited  
Notes forming part of the Financial Statements for the year ended Ashad 32, 2082  
FORM NO.4 EXHIBIT OF CLAIMS WITH CREDIT RISK MITIGANTS

S.No	Counterparty	Category	Facility	Outstanding (a)	Eligible CRM		(Amounts in NPR '000)		Eligible CRM Lower of (a) & (d)
					Nature	Gross Amount (b)	Haircut (c)	Net Amount (d=b-c)	
1	KRIPA NIRLAULA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	709.41	Deposits with Bank	1,000.00	0	1,000.00	709.41
2	ANJU KUMARI SHRIVASTAV	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	717.44	Deposits with Bank	1,000.00	0	1,000.00	717.44
3	GITA DEVI VERMA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	747.33	Deposits with Bank	1,000.00	0	1,000.00	747.33
4	KAVANA NIRLAULA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	709.41	Deposits with Bank	1,000.00	0	1,000.00	709.41
5	KUSUM NIRLAULA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	709.41	Deposits with Bank	1,000.00	0	1,000.00	709.41
6	SHREEMATI SAROI DEVI	Claims fulfilling all criterion of regularity retail except granularity	Loan Ag. Corporat FDR	4,000.00	Deposits with Bank	5,000.00	0	5,000.00	4,000.00
7	MONA POKHAREL	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	1,001.91	Deposits with Bank	1,500.00	0	1,500.00	1,001.91
8	BABY SHRIVASTVA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	728.70	Deposits with Bank	1,000.00	0	1,000.00	728.70
9	BINDWASNI DEVI	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	200.00	Deposits with Bank	250.00	0	250.00	200.00
10	SAPNA SAH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	730.81	Deposits with Bank	1,000.00	0	1,000.00	730.81
11	SANDHYA SINGH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	721.13	Deposits with Bank	1,062.50	0	1,062.50	721.13
12	PRATIMA KUMARI SHAH	Claims fulfilling all criterion of regularity retail except granularity	Loan Ag. Corporat FDR	3,817.75	Deposits with Bank	5,000.00	0	5,000.00	3,817.75
13	MIRA DEVI SAH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	762.58	Deposits with Bank	1,000.00	0	1,000.00	762.58
14	MIRA DEVI SAH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	762.58	Deposits with Bank	1,000.00	0	1,000.00	762.58
15	MIRA DEVI SAH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	762.58	Deposits with Bank	1,000.00	0	1,000.00	762.58
16	MIRA DEVI SAH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	762.58	Deposits with Bank	1,000.00	0	1,000.00	762.58
17	RINKU KUMARI/ PRAMOD PRASAD SHA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	900.00	Deposits with Bank	1,000.00	0	1,000.00	900.00
18	HARI PRASAD GAUTAM	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	490.00	Deposits with Bank	687.50	0	687.50	490.00
19	AMBAR KUMAR KEVAL	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	2,430.00	Deposits with Bank	2,700.00	0	2,700.00	2,430.00
20	KISHOR KUMAR GUPTA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	3,085.18	Deposits with Bank	3,500.00	0	3,500.00	3,085.18
21	SHIVJEE PRASAD SHAH KALWAR	Claims fulfilling all criterion of regularity retail except granularity	Loan Ag. Corporat FDR	6,235.27	Deposits with Bank	10,000.00	0	10,000.00	6,235.27
22	SHIVJEE PRASAD SHAH KALWAR	Claims fulfilling all criterion of regularity retail except granularity	Loan Ag. Corporat FDR	8,409.79	Deposits with Bank	11,000.00	0	11,000.00	8,409.79
23	SHIVJEE PRASAD SHAH KALWAR	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	3,700.00	Deposits with Bank	4,625.00	0	4,625.00	3,700.00
24	SUSHIL KUMAR KADMIYA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	758.44	Deposits with Bank	1,000.00	0	1,000.00	758.44
25	BIJESHWAR PRASAD GAURO	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	1,500.00	Deposits with Bank	3,700.00	0	3,700.00	1,500.00
26	ANIL KUMAR GUPTA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	800.00	Deposits with Bank	1,500.00	0	1,500.00	800.00
27	PRAMOD KUMAR SAH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	1,800.00	Deposits with Bank	2,000.00	0	2,000.00	1,800.00
28	JADO LAL DAS TATWA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	300.00	Deposits with Bank	4,000.00	0	4,000.00	300.00
29	SANJEEV DHAKAL	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	1,001.91	Deposits with Bank	1,500.00	0	1,500.00	1,001.91
30	KUNAL PRASAD PAL	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	382.26	Deposits with Bank	500.00	0	500.00	382.26
31	BRU KISHOR CHAUBEY	Claims fulfilling all criterion of regularity retail except granularity	Loan Ag. Corporat FDR	5,500.01	Deposits with Bank	6,200.00	0	6,200.00	5,500.01
32	RAM BHAROS HAJARA DUSAD	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	500.00	Deposits with Bank	7,700.00	0	7,700.00	500.00
33	MOHAN LAL AGRAWAL	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	55.29	Deposits with Bank	5,000.00	0	5,000.00	55.29
34	RANJIT KUMAR MISHRA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	774.88	Deposits with Bank	1,000.00	0	1,000.00	774.88
35	SHREKANT PRASAD KANU	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	726.50	Deposits with Bank	1,000.00	0	1,000.00	726.50
36	AJIT KUMAR SAH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	730.81	Deposits with Bank	1,000.00	0	1,000.00	730.81
37	JITENDRA KUMAR SAH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	741.23	Deposits with Bank	1,000.00	0	1,000.00	741.23
38	SHIV KUMAR IHA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	968.25	Deposits with Bank	1,500.00	0	1,500.00	968.25
39	SUNDRAM PATEL	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	384.96	Deposits with Bank	500.00	0	500.00	384.96
40	SAILES TIWARI	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	101.83	Deposits with Bank	400.00	0	400.00	101.83
41	PRAMOD KUMAR SHAH	Claims fulfilling all criterion of regularity retail except granularity	Loan Ag. Corporat FDR	11,467.90	Deposits with Bank	15,000.00	0	15,000.00	11,467.90



42	JAGAT NARAYAN PRASAD GUPTA	Claims fulfilling all criterion of regularity retail except granularity	Loan Ag. Corporat FDR	7,635.51	Deposits with Bank	10,000.00	0	10,000.00	7,635.51
43	NABIN KUMAR CHAURASIYA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	763.55	Deposits with Bank	1,000.00	0	1,000.00	763.55
44	NARESH KUMAR SAH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	571.00	Deposits with Bank	1,000.00	0	1,000.00	571.00
45	SANTOSH SHAH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	588.07	Deposits with Bank	2,000.00	0	2,000.00	588.07
46	SUNAINI MIYA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	1,100.03	Deposits with Bank	6,000.00	0	6,000.00	1,100.03
47	MD. BASRUDDIN ANSARI	High Risk claims	Loan Ag. Corporat FDR	25,788.71	Deposits with Bank	50,000.00	0	50,000.00	25,788.71
48	RAMANA JHA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	3,400.00	Deposits with Bank	3,830.00	0	3,830.00	3,400.00
49	RAM BABU CHAURASIYA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	200.00	Deposits with Bank	1,200.00	0	1,200.00	200.00
50	SIMA DEVI	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	900.00	Deposits with Bank	1,000.00	0	1,000.00	900.00
51	SHABNAM KHATOON	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	384.24	Deposits with Bank	500.00	0	500.00	384.24
52	PREMCHANDRA PRASAD	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	730.10	Deposits with Bank	1,000.00	0	1,000.00	730.10
53	ABDUL KALAM	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	384.48	Deposits with Bank	500.00	0	500.00	384.48
54	JASVIYA KURMIN	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	200.00	Deposits with Bank	250.00	0	250.00	200.00
55	NIRWALA JASWAL	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	1,076.30	Deposits with Bank	1,500.00	0	1,500.00	1,076.30
56	SANJAY PRASAD KALWAR	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	769.93	Deposits with Bank	1,000.00	0	1,000.00	769.93
57	RADHA DEVI GUPTA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	492.94	Deposits with Bank	625.00	0	625.00	492.94
58	JIMS SINGH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	406.71	Deposits with Bank	1,000.00	0	1,000.00	406.71
59	AMRITA KUMARI CHAURASIYA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	731.36	Deposits with Bank	1,000.00	0	1,000.00	731.36
60	LALSA KUMARI SAH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	758.24	Deposits with Bank	1,000.00	0	1,000.00	758.24
61	KEDAR SINGH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	741.67	Deposits with Bank	1,000.00	0	1,000.00	741.67
62	PUSHKAR LAL SHILPAKAR	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	1,800.00	Deposits with Bank	2,000.00	0	2,000.00	1,800.00
63	BIKASH KUMAR CHAUDHARY	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	719.67	Deposits with Bank	1,000.00	0	1,000.00	719.67
64	AMIT KUMAR PATEL	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	727.91	Deposits with Bank	1,000.00	0	1,000.00	727.91
65	AKRAMUL HAQUE MANSURI	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	715.84	Deposits with Bank	1,000.00	0	1,000.00	715.84
66	AKRAMUL HAQUE MANSURI	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	735.96	Deposits with Bank	1,000.00	0	1,000.00	735.96
67	KARAN KUMAR CHAUDHARY	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	719.67	Deposits with Bank	1,000.00	0	1,000.00	719.67
68	KUNADAN SAH TELI	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	374.85	Deposits with Bank	500.00	0	500.00	374.85
69	KUNADAN SAH TELI	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	478.23	Deposits with Bank	1,000.00	0	1,000.00	478.23
70	ARJUN PRASAD KURMI	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	768.93	Deposits with Bank	1,000.00	0	1,000.00	768.93
71	SAROJ KUMAR SAH	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	281.68	Deposits with Bank	500.00	0	500.00	281.68
72	PRITHVI KUMAR CHAURASIYA	Regulatory Retail Portfolio (Not Overdue)	Loan Ag. Corporat FDR	764.54	Deposits with Bank	1,000.00	0	1,000.00	764.54
		<b>Total</b>		<b>127,298.24</b>		<b>208,230.00</b>		<b>208,230.00</b>	<b>127,298.24</b>



<b>Corporate Development Bank Limited</b>				
<b>Notes forming part of the financial statements(Continued...)</b>				
<b>Risk Weighted Exposure for Operational Risk As on 32nd Ashadh 2082 (16 July 2025)</b>				
(Rs. in '000)				
S.N.	Particulars	Fiscal Year		
		2078/079	2079/080	2080/081
1	Net Interest Income	56,158.15	89,741.24	79,747.36
2	Commission and Discount Income	7,480.32	3,158.41	5,399.07
3	Other Operating Income	0.00	0.00	0.00
4	Exchange Fluctuation Income	-	-	-
5	Addition/Deduction in Interest Suspense during the period			
6	<b>Gross income (a)</b>	<b>63,638.47</b>	<b>92,899.65</b>	<b>85,146.43</b>
7	<b>Alfa (b)</b>	15%	15%	15%
8	<b>Fixed Percentage of Gross Income [c=(a×b)]</b>	9,545.77	13,934.95	12,771.96
9	<b>Capital Requirement for operational risk (d) (average of c)</b>			12,084.227
10	<b>Risk Weight (reciprocal of capital requirement of 10%) in times (e)</b>			10.00
11	<b>Equivalent Risk Weighted Exposure [f=(d×e)]</b>			<b>120,842.27</b>



**Corporate Development Bank Limited**  
**Notes forming part of the financial**  
**statements(Continued...)**

**Risk Weighted Exposure for Market Risk As on 32nd Ashadh  
2082 (16 July 2025)**

(Rs. in '000)

S.No.	Currency	Open Position (FCY)	Exchange Rate	Open Position (NPR)	Relevant Open Position
1	INR				
2	USD				
3	GBP				
4	EUR				
5	THB				
6	CHF				
7	AUD				
8	CAD				
9	SGD				
10	JPY				
11	HKD				
12	DKK				
13	SEK				
14	SAR				
15	QAR				
16	AED				
17	MYR				
18	KRW				
19	CNY				
20	KWD				
21	BHD				
<b>(a) Total Open Position</b>				<b>0.00</b>	<b>0.00</b>
<b>(b) Fixed Percentage</b>					<b>5%</b>
<b>(c) Capital Charge for Market Risk (=a×b)</b>					<b>0.00</b>
<b>(d) Risk Weight (reciprocal of capital requirement of 10%) in times</b>					<b>10.00</b>
<b>(e) Equivalent Risk Weighted Exposure (=c×d)</b>					<b>0.00</b>

<b>Corporate Development Bank Limited</b>		
(Rs. in '000)		
	Particulars	Amount
<b>A</b>	<b>Total Deposit &amp; Borrowing</b>	<b>2,133,767.94</b>
	1. Total Deposits	2,133,767.94
	2. Total Borrowings	-
<b>B</b>	<b>Liquid Assets</b>	<b>1,326,524.82</b>
	1. Cash	13,445.05
	2. Bank Balance	1,313,079.76
	3. Money at call and short notice	-
	4. Investments in government securities	-
	5. Placements upto 90 days	-
<b>C</b>	<b>Borrowings payable upto 90 days</b>	<b>-</b>
<b>D</b>	<b>Net Liquid Assets (B-C)</b>	<b>1,326,524.82</b>
<b>E</b>	<b>Net Liquid Assets to Total deposit (D/A1)</b>	<b>62.17%</b>
<b>F</b>	<b>Shortfall in Ratio</b>	<b>No Shortfall</b>
<b>G</b>	<b>Percentage of deposit to be added to RWE</b>	<b>-</b>
<b>H</b>	<b>Amount to be added to risk weighted exposures</b>	<b>-</b>





**Corporate Development Bank Limited**  
**COMPARISON OF UNAUDITED AND AUDITED FINANCIAL STATEMENTS AS OF FY 2081/82**

Particulars	As per unaudited Financial	As per audited Financial	Variance		NPR in '000 Reasons for Variance
			In amount	In %	
<b>Statement of Financial Position</b>					
<b>Assets</b>					
Cash and cash equivalent	1,222,290.02	1,222,741.21	451.20	0.04%	Due to Interest Income booked previously missed till Ashad end
Due from Nepal Rastra Bank	104,783.60	103,783.60	-1,000.00	-0.95%	Due to Fine related to AML/CFT deducted by NRB directly in due bal from NRB
Placement with Bank and Financial Institutions	-	-	-	-	
Derivative financial instruments	-	-	-	-	
Other trading assets	-	-	-	-	
Loan and Advances to B/FIs	-	-	-	-	
Loans and advances to customers	1,189,142.03	1,205,560.42	16,418.39	1.38%	Due to Changes in Impairment provision.
Investment in securities	-	-	-	-	
Current Tax Assets	15,422.02	15,422.02	-	0.00%	
Investment in subsidiaries	-	-	-	-	
Investment in Associates	-	-	-	-	
Investment property	110,990.33	110,990.33	-	0.00%	
Property and equipment	140,317.00	143,435.44	3,118.44	2.22%	Due to changes in CWIP, ROU entry and other Audit adjustment
Goodwill and Intangible Assets	615.21	668.13	52.92	8.60%	Due to Revenue vs capitalization and CWIP adjustments
Deferred tax assets	12,672.27	27,237.14	14,564.87	114.94%	Due to changes in computation of deferred tax on loan and advance, FA, Actuarial Valuation etc.
Other assets	70,279.55	11,910.71	-58,368.85	-83.05%	Due to reclassification and previous year rectifications as well.
<b>Total Assets</b>	<b>2,866,512.03</b>	<b>2,841,749.00</b>	<b>-24,763.03</b>		
<b>Liabilities and Equity</b>					
<b>Liabilities:</b>					
Due to Bank and Financial Institutions	-	-	-	-	
Due to Nepal Rastra Bank	-	-	-	-	
Derivative Financial instruments	-	-	-	-	
Deposit from customers	2,133,769.19	2,133,767.94	-1.25	0.00%	Due to Previous year rectification done via audit adj
Borrowings	-	-	-	-	
Current Tax Liabilities	-	-	-	-	
Provisions	-	-	-	-	
Deferred tax liabilities	-	-	-	-	
Other liabilities	17,466.47	23,272.59	5,806.11	33.24%	Due to addition for Employee Bonus & Benefit, recognition of actuarial gain/loss and addition in sundry creditor.
Debt securities issued	-	-	-	-	
Subordinated Liabilities	-	-	-	-	
<b>Total Liabilities</b>	<b>2,151,235.66</b>	<b>2,157,040.53</b>	<b>5,804.86</b>		
<b>Equity:</b>					
Share Capital	525,000.00	525,000.00	-	0.00%	
Share premium	23,921.25	23,921.25	-	0.00%	
Retained earning	-34,546.73	-48,814.26	-14,267.53	41.30%	Due to Effect of Regulatory reserve & change in Profits, transfer to sundry creditor and various Audit adjustments.
Reserves	200,901.85	184,601.48	-16,300.37	-8.11%	Effect of change in profit due to audit findings of current year as well as of previous year not recorded.
<b>Total equity attributable to equity holders</b>	<b>715,276.37</b>	<b>684,708.48</b>	<b>-30,567.89</b>		
Non-controlling interests	-	-	-	-	
<b>Total equity</b>	<b>715,276.37</b>	<b>684,708.48</b>	<b>-30,567.89</b>		
<b>Total Equity &amp; Liabilities</b>	<b>2,866,512.03</b>	<b>2,841,749.00</b>	<b>-24,763.03</b>		



<b>Statement of Profit or Loss</b>					
Interest Income	197,714.81	166,906.55	-30,808.26	-15.58%	Due to changes in accrued interest via audit entries and Addition of Call accounts interest.
Interest Expense	135,348.51	136,071.03	722.52	0.53%	Due to Interest exp related to Lease liability added via audiot entries.
<b>Net interest income</b>	<b>62,366.30</b>	<b>30,835.52</b>	<b>-31,530.78</b>		
Fees and Commission Income	419.08	5,362.64	4,943.56	1179.62%	Due to Income related to gratuity retirement recorded via audit entries.
Fees and Commission Expense	-	-	-	0.00%	
<b>Net fee and Commission income</b>	<b>419.08</b>	<b>5,362.64</b>	<b>4,943.56</b>		
<b>Net interest fee and commission income</b>	<b>62,785.38</b>	<b>36,198.16</b>	<b>-26,587.22</b>		
Net Trading Income	-	-	-		
Other Operating Income	4,537.99	866.36	-3,671.62	-80.91%	Due to Reclassification of income to other heads.
<b>Total operating income</b>	<b>67,323.37</b>	<b>37,064.53</b>	<b>-30,258.85</b>		
Impairment charge/(reversal) for loans and other losses	49,162.19	51,575.88	2,413.69	4.91%	Due to change in Loan loss Provisions.
<b>Net Operating income</b>	<b>18,161.18</b>	<b>-14,511.35</b>	<b>-32,672.54</b>		
Personnel Expense	19,286.07	19,866.28	580.21	3.01%	Due to Gratuity related exp recorded via audit entry and etc.
Other Operating Expenses	13,577.61	14,029.94	452.33	3.33%	Due to CSR and othe exp recorded via audit entries.
Depreciation and Amortisation	2,549.72	3,154.81	605.09	23.73%	Due to changes in PPE and depreciation recalculation via audit adjustments.
<b>Operating expenses</b>	<b>35,413.40</b>	<b>37,051.02</b>	<b>1,637.62</b>		
<b>Net operating Profit</b>	<b>-17,252.22</b>	<b>-51,562.38</b>	<b>-34,310.16</b>		
Non operating income	866.36	-	-866.36	-100.00%	Due to Reclassification of income to other heads.
Non operating expense	-	-	-		
<b>Profit before income tax</b>	<b>-16,385.85</b>	<b>-51,562.38</b>	<b>-35,176.52</b>		
Income tax expense	-	-14,167.59	-14,167.59	100.00%	Due to audit entries and above impacts.
Current tax	-	-	-		
Deferred tax	-	-14,167.59	-14,167.59	100.00%	Impact of Deferred Tax Calculation
<b>Profit for the year</b>	<b>-16,385.85</b>	<b>-37,394.79</b>	<b>-21,008.93</b>		
<b>Statement of Other Comprehensive Income</b>					
<b>Profit for the year</b>	<b>-16,385.85</b>	<b>-37,394.79</b>	<b>-21,008.93</b>	<b>128.21%</b>	Due to PL impacts
Other comprehensive income net of Income Tax:					
<b>a. Items that will not be reclassified to Profit or Loss</b>					
Gains/(Losses) from investments in equity instrument measured at Fair Value	-	-	-	0.00%	
Gains/(Losses) on revaluation	-	-	-	0.00%	
Actuarial Gains/(losses) on defined benefit plans	-	-1,324.27	-1,324.27	100.00%	Due to Change in Actuarial Valuation on gratuity.
Income tax relating to above items	-	397.28	397.28	100.00%	
Net other comprehensive income that will not be reclassified to profit or loss	-16,385.85	-38,321.77	-21,935.92	133.87%	
<b>b) Items that are or may be reclassified to profit or loss</b>					
Gains/(losses) on cash flow hedge	-	-	-	0.00%	
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	0.00%	
Income tax relating to above items	-	-	-	0.00%	
Reclassify to profit or loss	-	-	-	0.00%	
<b>Net other comprehensive income that are or may be reclassified to profit or loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00%</b>	
<b>c) Share of other comprehensive income of associate accounted as per equited method Other comprehensive income for the year, net of income tax</b>					
<b>Total comprehensive income for the year</b>	<b>-16,385.85</b>	<b>-38,321.77</b>	<b>-21,935.92</b>	<b>133.87%</b>	As Above
<b>Total comprehensive income attributable to:</b>					
Equity holders of the Bank	-16,385.85	-38,321.77	-21,935.92	133.87%	As Above
Non-controlling interest	-	-	-	0.00%	
<b>Total comprehensive income for the period</b>	<b>-16,385.85</b>	<b>-38,321.77</b>	<b>-21,935.92</b>	<b>133.87%</b>	As Above



Statement of Distributable Profit or Loss					
<b>Net profit or (loss) as per statement of profit or loss</b>	<b>-16,385.85</b>	<b>-37,394.79</b>	<b>-21,008.93</b>	<b>128.21%</b>	<b>Due to PL Impacts</b>
<b>Appropriations:</b>					
a. General reserve	-	-	-	0.00%	
b. Foreign exchange fluctuation fund	-	-	-	0.00%	
c. Capital redemption reserve	-	-	-	0.00%	
d. Corporate social responsibility fund	-	553.13	553.13	100.00%	Due to CSR calculation via audit entries.
e. Employees' training fund	-578.58	339.33	917.91	100.00%	Due to PL impacts and recalculation via audit entries.
f. Bonus Share Issued	-	-	-	0.00%	
g. Cash Dividend Paid	-	-	-	0.00%	
f. Other	-	-	-	0.00%	
<b>Profit or (loss) before regulatory adjustment</b>	<b>-16,964.44</b>	<b>-36,502.32</b>	<b>-19,537.89</b>	<b>115.17%</b>	<b>As Above</b>
<b>Regulatory Adjustment:</b>					
	<b>-3,823.35</b>	<b>1,447.00</b>	<b>5,270.35</b>	<b>-137.85%</b>	
a. Interest receivable (-)/previous accrued interest received (+)	-	19,437.95	19,437.95	100.00%	Due to increase in Interest income transferred to regulatory reserve.
b. Short loan loss provision in accounts (-)/reversal (+)	-	-	-	0.00%	
c. Short provision for possible losses on investment (-)/reversal (+)	-	-	-	0.00%	
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	-3,823.35	-3,823.35	-	0.00%	
e. Deferred tax assets recognized (-)/ reversal (+)	-	-14,167.59	-14,167.59	100.00%	Impact of Deferred Tax Calculation
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-	-	0.00%	
g. Bargain purchase gain recognized (-)/reversal (+)	-	-	-	0.00%	
i. Other (+/-)	-	-	-	0.00%	
<b>Net Profit For The Year Ended 2081 Available For Distribution</b>	<b>-20,787.79</b>	<b>-35,055.32</b>	<b>-14,267.53</b>	<b>68.63%</b>	<b>As above</b>
Opening Retained Earning As on Shrawan 1, 2081	-13,758.94	-13,758.94	-	0.00%	
Adjustments(+/-)	-	-	-	0.00%	
<b>Distribution:</b>					
Bonus Shares Issued	-	-	-	0.00%	
Cash Dividend Paid	-	-	-	0.00%	
<b>Total Distributable profit or (loss) as on Year End Date</b>	<b>-34,546.73</b>	<b>-48,814.26</b>	<b>-14,267.53</b>	<b>41.30%</b>	
Annualized Distributable Profit/Less Per Share	-6.58	-9.30	-2.72	41.30%	As Above
<b>CAR</b>					
<b>1. 1 Risk Weighted Exposures</b>					
Risk Weighted Exposure for Credit Risk	1,676,019.91	1,549,438.13	-126,581.78	-7.55%	Changes made in Eligible CRM calculation
Risk Weighted Exposure for Operational Risk	120,842.27	120,842.27	-	0.00%	
Risk Weighted Exposure for Market Risk	-	-	-	-	
<b>Total Risk Weighted Exposures (Before adjustments of Pillar II)</b>	<b>1,796,862.18</b>	<b>1,670,280.41</b>	<b>-126,581.78</b>	<b>-7.04%</b>	<b>As Above</b>
<b>Adjustments under Pillar II</b>					
SRP 6.4a (5) ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	797.47	797.47	-	0.00%	
SRP 6.4a (6) Add 1 to 5% of the total deposit due to insufficient Liquid Assets	-	-	-	0.00%	
SRP 6.4a (7) Add RWE equivalent to reciprocal of capital charge of 3 % of gross income of Prev FY due to no proper management of Operational Risk	25,543.93	25,543.93	-	0.00%	
SRP 6.4a (9) Overall risk management policies and procedures are not satisfactory. Add 3% of RWE	53,905.87	50,108.41	-3,797.45	-7.04%	Due to Change in Total Risk Weight Exposure
SRP 6.4a (10) If desired level of disclosure requirement has not been achieved, Add 1% of RWE	17,968.62	16,702.80	-1,265.82	-7.04%	Due to Change in Total Risk Weight Exposure



<b>Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>	<b>1,895,078.07</b>	<b>1,763,433.03</b>	<b>-131,645.05</b>	<b>-6.95%</b>	
	0				
<b>1.2 Capital</b>					
<b>Tier 1 Capital (Core Capital) (CET1 +AT1)</b>	<b>580,968.99</b>	<b>575,110.85</b>	<b>-5,858.14</b>	<b>-1.01%</b>	Changes in PL after Audit entries and other adjustment
<b>Common Equity Tier 1 (CET 1)</b>	<b>580,968.99</b>	<b>575,110.85</b>	<b>-5,858.14</b>	<b>-1.01%</b>	Changes in PL after Audit entries and other adjustment
Paid up Equity Share Capital	525,000.00	525,000.00	-	0.00%	
Irredeemable Non-cumulative preference shares	-	-	-	0.00%	
Equity Share Premium	23,921.25	23,921.25	-	0.00%	
Proposed Bonus Equity Shares	-	-	-	0.00%	
Statutory General Reserve	75,003.86	75,003.86	-	0.00%	
Retained Earnings	-42,956.12	-48,814.26	-5,858.14	13.64%	Changes in PL after Audit entries and other adjustment
Un-audited current year cumulative profit/(Loss)	-	-	-	0.00%	
Capital Redemption Reserve	-	-	-	0.00%	
Capital Adjustment Reserve	-	-	-	0.00%	
Debenture Redemption Reserve	-	-	-	0.00%	
Dividend Equalization Reserves	-	-	-	0.00%	
Other Free Reserve	-	-	-	0.00%	
Less: Goodwill	-	-	-	0.00%	
Less: Fictitious Assets	-	-	-	0.00%	
Less: Deferred Tax Assets	-	-	-	0.00%	
Less: Investment in equity in licensed Financial Institutions	-	-	-	0.00%	
Less: Investment in equity of institutions with financial interests	-	-	-	0.00%	
Less: Investment in equity of institutions in excess of limits	-	-	-	0.00%	
Less: Investments arising out of underwriting commitments	-	-	-	0.00%	
Less: Reciprocal crossholdings	-	-	-	0.00%	
Less: Purchase of land & building in excess of limit & unutilized	-	-	-	0.00%	
Less: Other Deductions	-	-	-	0.00%	
Adjustments under Pillar II	-	-	-	0.00%	
Less: Shortfall in Provision (6.4 a 1)	-	-	-	0.00%	
Less: Loans and Facilities extended to Related Parties and Restricted lending	-	-	-	0.00%	
<b>(B) Supplementary capital (Tier II)</b>	<b>16,470.53</b>	<b>29,898.92</b>	<b>13,428.39</b>	<b>81.53%</b>	
Cumulative and/or Redeemable Preference Share	-	-	-	0.00%	
Subordinated Term Debt	-	-	-	0.00%	
Hybrid capital instruments	-	-	-	0.00%	
General loan loss provision	16,470.53	18,385.75	1,915.22	11.63%	Due to change in Loan loss Provisions.
Exchange Equalization Fund	-	-	-	0.00%	
Investment Adjustment Reserve	-	-	-	0.00%	
Accrued Interest Receivable on pass loan included in Regulatory Reserve	-	11,513.17	11,513.17	100.00%	Due to addition made in Supplementary capital TIER II related to accrued interest receivable on pass loan
Interest Capitalized Reserve included in Regulatory Reserve	-	-	-	0.00%	
Other Reserves	-	-	-	0.00%	
<b>(C) Total Capital Fund (Tier I and Tier II) (A+B)</b>	<b>597,439.52</b>	<b>605,009.78</b>	<b>7,570.25</b>	<b>1.27%</b>	<b>As above</b>
<b>1.3 CAPITAL ADEQUACY RATIOS</b>					
Capital Adequacy (10%)- Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	<b>31.53%</b>	<b>34.31%</b>	<b>0.03</b>	<b>8.83%</b>	<b>As Above</b>
Core Capital (6%)- Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	<b>30.66%</b>	<b>32.61%</b>	<b>0.02</b>	<b>6.38%</b>	<b>As Above</b>



SOFP					
Particulars	Notes	Ashad 31, 2082	Ashad 31, 2081	Increase/Decrease	NRS '000' Growth (%)
<b>ASSETS</b>					
Cash and cash equivalent	4.1	1,222,741.21	953,469.58	269,271.63	28.24%
Due from Nepal Rastra Bank	4.2	103,783.60	73,645.43	30,138.18	40.92%
Placement with Bank and Financial Institutions	4.3	-	-	-	0.00%
Derivative financial instruments	4.4	-	-	-	0.00%
Other trading assets	4.5	-	-	-	0.00%
Loan and Advances to B/FIs	4.6	-	-	-	0.00%
Loans and advances to customers	4.7	1,205,560.42	1,265,600.58	(60,040.16)	-4.74%
Investment securities	4.8	-	-	-	0.00%
Current Tax Assets	4.9	15,422.02	10,171.09	5,250.94	51.63%
Investment in subsidiaries	4.10	-	-	-	0.00%
Investment in associates	4.11	-	-	-	0.00%
Investment property	4.12	110,990.33	104,921.52	6,068.82	5.78%
Property and equipment	4.13	143,435.44	141,395.59	2,039.85	1.44%
Goodwill and Intangible assets	4.14	668.13	745.89	(77.76)	-10.43%
Deferred tax assets	4.15	27,237.14	12,672.27	14,564.87	114.94%
Other assets	4.16	11,910.71	3,988.05	7,922.66	198.66%
<b>Total Assets</b>		<b>2,841,749.00</b>	<b>2,566,609.99</b>	<b>275,139.01</b>	<b>10.72%</b>
<b>Liabilities:</b>					
Due to Bank and Financial Institutions	4.17	-	-	-	0.00%
Due to Nepal Rastra Bank	4.18	-	-	-	0.00%
Derivative Financial instruments	4.19	-	-	-	0.00%
Deposit from customers	4.20	2,133,767.94	1,822,538.24	311,229.71	17.08%
Borrowings	4.21	-	-	-	0.00%
Current Tax Liabilities	4.9	-	-	-	0.00%
Provisions	4.22	-	-	-	0.00%
Deferred tax liabilities	4.15	-	-	-	0.00%
Other liabilities	4.23	23,272.59	21,041.51	2,231.08	10.60%
Debt securities issued	4.24	-	-	-	0.00%
Subordinated Liabilities	4.25	-	-	-	0.00%
<b>Total Liabilities</b>		<b>2,157,040.53</b>	<b>1,843,579.74</b>	<b>313,460.78</b>	<b>17.00%</b>
<b>Equity:</b>					
Share Capital	4.26	525,000.00	525,000.00	-	0.00%
Share premium		23,921.25	23,921.25	-	0.00%
Retained earning		(48,814.26)	(13,758.94)	(35,055.32)	-254.78%
Reserves	4	184,601.48	187,867.93	(3,266.45)	-1.74%
Total equity attributable to equity holders		<b>684,708.48</b>	<b>723,030.25</b>	<b>(38,321.77)</b>	<b>-5.30%</b>
<b>Non-controlling interests</b>					
<b>Total equity</b>		<b>684,708.48</b>	<b>723,030.25</b>	<b>(38,321.77)</b>	<b>-5.30%</b>
<b>Total liabilities and equity</b>		<b>2,841,749.00</b>	<b>2,566,609.99</b>	<b>275,139.01</b>	<b>10.72%</b>

SOPL					
					<i>NRS '00'000</i>
Particulars	Notes	Ashad 31, 2082	Ashad 31, 2081	Increase/Decrease	Growth (%)
Interest Income	4.29	166,906.55	195,116.28	(28,209.73)	-14.46%
Interest Expense	4.30	136,071.03	115,368.92	20,702.11	17.94%
<b>Net interest income</b>		<b>30,835.52</b>	<b>79,747.36</b>	<b>(48,911.83)</b>	<b>-61.33%</b>
Fees and Commission Income	4.31	5,362.64	5,399.07	(36.44)	-0.67%
Fees and Commission Expense	4.32	-	-	-	0.00%
<b>Net fee and Commission income</b>		<b>5,362.64</b>	<b>5,399.07</b>	<b>(36.44)</b>	<b>-0.67%</b>
<b>Net interest fee and commission income</b>		<b>36,198.16</b>	<b>85,146.43</b>	<b>(48,948.27)</b>	<b>-57.49%</b>
Net Trading Income	4.33	-	-	-	0.00%
Other Operating Income	4.34	866.36	-	866.36	0.00%
<b>Total operating income</b>		<b>37,064.53</b>	<b>85,146.43</b>	<b>(48,081.90)</b>	<b>-56.47%</b>
Impairment charge/(reversal) for loans and other losses	4.35	51,575.88	23,475.26	28,100.62	119.70%
<b>Net Operating income</b>		<b>(14,511.35)</b>	<b>61,671.17</b>	<b>(76,182.52)</b>	<b>-123.53%</b>
<b>Operating Expenses</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00%</b>
Personnel Expense	4.36	19,866.28	18,631.88	1,234.40	6.63%
Other Operating Expenses	4.37	14,029.94	11,028.66	3,001.28	27.21%
Depreciation and Amortization	4.38	3,154.81	2,559.08	595.72	23.28%
		<b>37,051.02</b>	<b>32,219.62</b>	<b>4,831.40</b>	<b>15.00%</b>
<b>Operating Profit</b>		<b>(51,562.38)</b>	<b>29,451.55</b>	<b>(81,013.93)</b>	<b>-275.08%</b>
Non operating income	4.39	-	-	-	0.00%
Non operating expense	4.40	-	-	-	0.00%
<b>Profit before income tax</b>		<b>(51,562.38)</b>	<b>29,451.55</b>	<b>(81,013.93)</b>	<b>-275.08%</b>
Income tax expense	4.41	(14,167.59)	9,261.37	(23,428.96)	-252.98%
Current tax		-	13,839.80	(13,839.80)	-100.00%
Deferred Tax		(14,167.59)	(4,578.43)	(9,589.16)	209.44%
<b>Profit for the year</b>		<b>(37,394.79)</b>	<b>20,190.18</b>	<b>(57,584.97)</b>	<b>-285.21%</b>
<b>Profit attributable to:</b>					
Equity holders of the Bank		(37,394.79)	20,190.18	(57,584.97)	-285.21%
Non-controlling interests		-	-	-	0.00%
<b>Profit for the year</b>		<b>(37,394.79)</b>	<b>20,190.18</b>	<b>(57,584.97)</b>	<b>-285.21%</b>



नेपाल राष्ट्र बैंक  
वित्तीय संस्था सुपरिवेक्षण विभाग



पत्रसंख्या: वि.सं.सु.वि./गैरस्थलगत/कर्पोरेट/०८२/८३  
च.नं.: १३७

केन्द्रीय कार्यालय  
वालुवाटार, काठमाडौं  
फोन: ०१-५७९९६४९  
Email: nrbfsd@nrb.org.np  
Web: www.nrb.org.np  
पोस्ट बक्स नं. ७३

मिति: २०८२/१०/११

श्री कर्पोरेट डेभलपमेन्ट बैंक लिमिटेड,  
वीरगंज, पर्सा ।

**विषय: वार्षिक वित्तीय विवरण प्रकाशन सम्बन्धमा ।**

महाशय,

त्वस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वित्तीय विवरण तथा अन्य प्रतिवेदनहरूका आधारमा गैरस्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा देहाय बर्माजिमका निर्देशनहरू शेयरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्ने गरी संस्थाको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वार्षिक वित्तीय विवरण साधारणसभा प्रयोजनको लागि प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

१. निष्कृत कर्जा न्यूनीकरण गर्ने कार्ययोजना बनाई कार्यान्वयन गर्नु हुन ।
२. नेपाल राष्ट्र बैंकबाट जारी भएको NFRS 9 Expected Credit Loss Related Guidelines, 2024 मा रहेको व्यवस्थाको पूर्णरूपमा पालना हुने गरी ECL Model लाई थप सुधार गर्नुहुन ।
३. आन्तरिक लेखापरीक्षक, वाह्य लेखापरीक्षक तथा यस बैंकबाट औल्याइएका कैफियतहरू पुनः नदोहोरिने व्यवस्था गर्नुहुन ।

भवदीय,

(निकिता कायष्ठ)  
उप-निर्देशक

**बोधार्थ:**

श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।  
श्री नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभाग, कार्यान्वयन इकाइ-२ ।  
श्री IBS (Individual Bank Supervisor) Officer

## नेपाल राष्ट्र बैंकले वित्तीय विवरण प्रकाशनको लागि दिईएको निर्देशन सम्बन्धमा

नेपाल राष्ट्र बैंकले आर्थिक वर्ष २०८१/८२ को वित्तीय विवरण प्रकाशन गर्न स्वीकृती प्रदान गर्दा दिईएको निर्देशनको कार्यान्वयन तथा प्रगति विवरण

क्र.सं.	नेपाल राष्ट्र बैंकले दिएका निर्देशनहरू	निर्देशनको कार्यान्वयन तथा प्रगति विवरणको प्रतिउत्तर
१.	निष्क्रिय कर्जा न्यूनीकरण गर्ने कार्ययोजना बनाई कार्यान्वयन गर्नु हुन ।	निर्देशन बमोजिम प्रभावकारी कार्ययोजना बनाई प्रभावकारी रूपमा कार्य योजना बनाई कार्यान्वयन गरिएको तथा निष्क्रिय कर्जा अनुपात क्रमिक रूपमा घटाउदै जाने बैंक प्रतिबद्ध रहने व्यहोरा जानकारी गराउँदछौं ।
२.	नेपाल राष्ट्र बैंकबाट जारी भएको NFRS 9 Expected Credit Loss Related Guidelines, 2024 मा रहेको व्यवस्थाको पूर्णरूपमा पालना हुने गरी ECL Model लाई थप सुधार गर्नुहुन ।	नेपाल राष्ट्र बैंकबाट जारी भएको NFRS 9 Expected Credit Loss Related Guidelines, 2024 मा रहेको व्यवस्था बमोजिम ECL Model लागु गरिसकेको तथा उल्लेखित निर्देशन बमोजिम यसलाई थप सुधार गरिदै लगिने बैंक प्रतिबद्ध रहने व्यहोरा जानकारी गराउँदछौं ।
३.	आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा यस बैंकबाट औल्याइएका कैफियतहरू पुनः नदोहरिने व्यवस्था गर्नुहुन ।	तेश्रो बुदाँमा उल्लेखित निर्देशनको पुर्ण पालना गर्न प्रतिबद्ध रहेको र औल्याइएका कैफियतहरू नदोहोरिनेमा बैंक प्रतिबद्ध रहने व्यहोरा जानकारी गराउँदछौं ।

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को अनुसूची -१५ (नियम २६ को उपनियम (२) संग सम्बन्धित) अन्य विवरणहरु

१. संचालक समितिको प्रतिवेदन: वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
२. लेखापरीक्षकको प्रतिवेदन: वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
३. लेखापरीक्षण भएको वित्तीय विवरणहरु : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
४. कानुनी कारवाही सम्बन्धि विवरण:

- (क) यस आ.ब. २०८१/०८२ मा बैंकको विरुद्ध कर्जा तथा दैनिक कार्य सम्बन्धमा ग्राहक तथा बैंक बीच हुने सामान्य मुद्दा बाहेक तात्त्विक असर हुने अन्य कुनै पनि मुद्दा दायर गरेको छैन ।
- (ख) यस आ.ब. २०८१/०८२ मा संस्थापक वा संचालकले वा संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध सम्बन्धमा कुनै मुद्दा दायर भएको जानकारी प्राप्त भएको छैन ।
- (ग) यस आ.ब. २०८१/०८२ मा संस्थाको कुनै पनि संस्थापक वा संचालक विरुद्ध आर्थिक अपराध सम्बन्धी कुनै मुद्दा दायर भएको जानकारी प्राप्त भएको छैन ।

५. संगठित संस्थाको शेयर कारोबार सम्बन्धी विवरण :

- (क) यस संस्थाका शेयरहरु नेपालको राजनैतिक अवस्था, नेपाल स्टक एक्सचेन्जमा सुचिकृत भई कारोबार भैरहेको छ । शेयरको मुल्य तथा कारोबार बजारले निर्धारण गर्ने हुँदा यस संस्थाको व्यवस्थापन शेयरको मुल्य तथा कारोबार प्रति तटस्थ छ ।
- (ख) आ.ब. २०८१/०८२ म यस बैंकको शेयरको कारोबारको विवरण (नेपाल स्टक एक्सचेन्ज लिमिटेडको वेबसाईट अनुसार) निम्न बमोजिम रहेको छ ।

विवरण	प्रथम त्रैमास	दोश्रो त्रैमास	तेश्रो त्रैमास	चौथो त्रैमास
शेयरको अधिकतम मूल्य	१०५५	१९२०	२८४२.३०	२८००
शेयरको न्यूनतम मूल्य	५८२	८२३.४०	१५५१	१८४०
शेयरको अन्तीम मूल्य	८६०	१६६८	१९०९	२४७६.७८
कुल कारोबार शेयर संख्या	८,६५,२१२ कित्ता	८,७२,१२७ कित्ता	८,४३,६५७ कित्ता	८,४६,८७४ कित्ता
कुल कारोबार दिन	५७	५५	३७	६३

६. समस्या तथा चुनौतीहरु :

(ग) समस्या तथा चुनौती :

(१) आन्तरिक :

- (क) दक्ष जनशक्ति नियुक्त गरी योग्य कर्मचारीहरुलाई बैंकको सेवामा कायमै राख्नु ।
- (ख) वृद्धि भैरहेको संचालन खर्च ।

(२) बाह्य :

- (क) कर्जा लगानी तथा उच्च प्रतिफल कायम राख्नु तथा समायोजित ब्याजदरमा निक्षेप परिचालन गर्नु ।
- (ख) लगानीका अवसरहरु घट्दै जानु तथा बढ्दो जोखिमका अवस्थाहरु हुनु ।
- (ग) विश्व अर्थतन्त्रको कारण विदेशी विनिमय दरमा उतर चढाव हुनु ।
- (घ) अविश्वसनिय र उत्तर चढावयुक्त सामाजिक, राजनैतिक र अन्तराष्ट्रिय परिस्थिति ।
- (ङ) घटदो नियामकिय स्प्रेड रेट र राजनैतिक र नीतिगत अस्थिरता ।

७. विवरणपत्रमा प्रक्षेपण गरिएका र लेखा परीक्षण भएको विवरणहरुमा बीस प्रतिशत वा सो भन्दा बढी फरक सम्बन्धी विवरण :  
प्रतिवेदनमा संलग्न गरिएको ।

८. नियम २२ को उपनियम (५) संग सम्बन्धित विशेष घटना वा परिस्थिति सम्बन्धी विवरण :  
नरहेको ।

आजका मितिसम्ममा यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरुको शुद्धता सम्बन्धमा म व्यक्तिगतरूपमा उत्तरदायित्व लिन्छु । साथै म योउदघोष गर्दछु की मैले जाने बुझे सम्म यस प्रतिवेदनमा उल्लेखित विवरणहरु सत्य, तथ्य र पूर्ण छन् र लगानीकर्ताहरुलाई सूचित हुन, निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरु लुकाइएको छैन ।

९. संस्थागत सुशासन :

नेपाल राष्ट्र बैंकबाट जारी संस्थागत सुशासन लगायतका निर्देशनहरु पालना गर्नुको साथै प्रचलित ऐनहरु, कम्पनी ऐन, २०६३ (संशोधन सहित) बैंक तथा वित्तीय संस्था सम्बन्धि ऐन २०७३, नेपाल राष्ट्र बैंक ऐन २०५८, धितोपत्र ऐन २०६३, आयकर ऐन २०५८ आदी पालना गरिएको छ । वित्तीय संस्थाको प्रबन्धपत्र, नियमावली, कर्मचारी सेवा विनियमावली, आर्थिक प्रशासन विनियमावली, कर्जा अपलेखन विनियमावली, आन्तरिक लेखापरिक्षण निर्देशिका, सूचना प्रणाली नीति, सम्पत्ति शुद्धीकरण अनुगमन निर्देशिका र अन्य आन्तरिक आवश्यक नीति निर्देशिकाहरु तयार गरी लागु गरिएको छ । त्यसैगरी लेखापरिक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति र सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरी कार्यान्वयनमा ल्याइएको छ ।

**संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन (आ.व. २०८१/०८२) (सूचीकृत संगठित संस्थाहरूको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम)**

१. सञ्चालक समितिको अध्यक्ष : श्री डा. जैनुद्दीन अंसारीको नियुक्ति २०७९/११/२२ मा भएको ।

२. संस्थाको शेयर संरचना सम्बन्धी विवरण (संस्थापक, सर्वसाधारण तथा अन्य) :

संस्थापक शेयरधनी	७०%,
सर्वसाधारण शेयरधनी	३०%

३. सञ्चालक समिति सम्बन्धी विवरण :

क्र.सं.	सञ्चालकहरूको नाम तथा ठेगाना	प्रतिनिधित्व भएको समुह	नियुक्ति भएको मिति	पद गोपनीयताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
१.	डा. जैनुद्दीन अंसारी	संस्थापक	२०७९/११/२२	२०७९/११/२३	२०७९/११/२२
२.	विनोद कुमार खण्डेलवाल	संस्थापक	२०७९/११/२२	२०७९/११/२३	साधारण सभाबाट (निर्विरोध निर्वाचित)
३.	म. बसरुद्दीन अंसारी,	संस्थापक	२०७९/११/२२	२०७९/११/२३	
४.	पवनकुमार तुलस्यान	संस्थापक	२०७९/११/२२	२०७९/११/२३	
५.	नासिरुद्दीन अंसारी	सर्वसाधारण	२०७९/११/२२	२०७९/११/२३	
६.	प्रितिश्रीवास्तव	सर्वसाधारण	२०७९/११/२२	२०७९/११/२३	
७.	कृष्ण थापा	स्वतन्त्र सञ्चालक	२०८२/०१/२८	२०८२/०२/२७	मनोनित

४. सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण:

आर्थिक वर्ष २०८१/०८२ मा यस वित्तीय संस्थाको सञ्चालक समितिको १५ वटा बैठकहरू सम्पन्न भएको छन :

सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :

- आर्थिक वर्ष २०८१/०८२ मा गणपुरक संख्या नपुरी बैठक स्थगित भएको वा बैठकमा सञ्चालकहरूबाट भिन्न मत राखि हस्ताक्षर भएको छैन ।
- सञ्चालक समितिको बैठक निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राख्ने गरिएको छ ।
- सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर ४४ दिनको रहेको छ ।
- सञ्चालक समितिको प्रति बैठक भत्ता अध्यक्ष लाई रु.६,०००/- र सञ्चालकहरूलाई रु. ५,०००/- प्रदान गरिएको छ ।
- आ.व. २०८१/०८२ मा भएको समितिको जम्मा बैठक भत्ता वापत रु. ५,३२,०००/- भुक्तानी भएको छ ।

५. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण :

- सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता पालना भएको ।
- एकाघर परिवारको एक भन्दा बढी सञ्चालक नभएको ।
- प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको :
  - संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण,
  - निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण,
  - निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण,
  - निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण ।
- सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचीकृत संस्थाको सञ्चालक, तलबी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य नगरेको ।
- सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही नगरिएको ।

६. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण :

(क) जोखिम व्यवस्थापनको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सो को कारण :  
भएको

(ख) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

**सञ्चालक समिति :** श्री डा. जैनुद्दीन अंसारी (अध्यक्ष), श्री विनोद कुमार खण्डेलवाल (सञ्चालक सदस्य), श्री म. बसुरुद्दीन अंसारी (सञ्चालक सदस्य), श्री पवन कुमार तुलस्यान (सञ्चालक सदस्य), श्री नासीरुद्दीन अंसारी (सञ्चालक सदस्य), श्रीमती प्रीति श्रीवास्तव (सञ्चालक सदस्य), श्री कृष्ण थापा (सञ्चालक सदस्य)

**जोखिम व्यवस्थापन समिति :** श्री म. बसुरुद्दीन अंसारी (संयोजक), श्री कृष्ण थापा (पदेन सदस्य), श्री अमर साह (सदस्य सचिव)

**सम्पत्ति शुद्धिकरण अनुगमन समिति :** श्रीमती प्रीति श्रीवास्तव (संयोजक), श्री विनोद कुमार खण्डेलवाल (पदेन सदस्य), श्रीमति रविना गुप्ता (सदस्य), श्री राजीव गिरी (सदस्य सचिव)

**लेखापरिक्षण समिति :** श्री कृष्ण थापा (संयोजक), श्री नासीरुद्दीन अंसारी (सदस्य), श्री राजीव गिरी (सदस्य सचिव)

**कर्मचारी सेवा सुविधा समिति :** श्री विनोद कुमार खण्डेलवाल (संयोजक), श्री पवन कुमार तुलस्यान (सदस्य), श्री लाल बहादुर थिङ (सदस्य), श्री उदय कुमार कामती (सदस्य)

**७. सार्वजनिक सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण :**

(क) संस्थाले सार्वजनिक गरेको सूचना तथा जानकारी प्रवाहको विवरण

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	राष्ट्रिय स्तरको पत्रिका र संस्थाको वेबसाई	मिति २०८२/१०/१८ र २०८२/१०/२८ गते कारोवार राष्ट्रिय दैनिक पत्रिकामा प्रकाशित
वार्षिक प्रतिवेदन (दशौ वार्षिक प्रतिवेदन)	वेब साईटमा	नियमानुसार
त्रैमासिक प्रतिवेदन (आ.व.२०८१/०८२को त्रैमासिक वित्तीय विवरण)	कारोवार राष्ट्रिय दैनिक पत्रिकामा	प्रथम : २०८१/०७/०७ दोश्रो : २०८१/१०/०७ तेस्रो : २०८१/०१/०७ चौथो : २०८२/०४/३०
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	नेपाल स्टक एक्सचेञ्ज, नेपाल धितोपत्र बोर्ड	नियमानुसार

**ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहीमा परेको भए सो सम्बन्धी जानकारी :** कारवाहीमा नपरेको ।

**ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति :** आ.व.२०८०/०८१ को सत्रौ वार्षिक साधारण सभा मिति २०८१/०९/२९ गतेका दिन, बैंकको प्रधान कार्यालमा वीरगंज महानगरपालिका वडा नं. ६, पर्सामा सम्पन्न भएको ।

**द. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण:**

(क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलब, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचारसंहिता लगायतका कुराहरु समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको : आवश्यक सबै विषयहरु समेटिएको कर्मचारी सेवा विनियमावली भएको ।

**ख) उच्च व्यवस्थापन तहका कर्मचारीहरूको नाम, शैक्षिक योग्यता तथा अनुभव सम्बन्धी विवरण :**

क्र.सं.	कर्मचारीको नाम	शैक्षिक योग्यता	पद/ जिम्मेवारी	कार्य अनुभव
१.	लाल बहादुर थिङ	स्नातकोत्तर	प्रमुख कार्यकारी अधिकृत	विभिन्न बैंक तथा वित्तीय संस्थामा व्यवस्थापकिय पदमा तथा अल्पाइन विकास बैंक, गोरखा फाइनेन्स तथा कर्पोरेट डेभलपमेन्ट बैंक लि गरी तीन प्रमुख कार्यकारी अधिकृत पदमा रही करीव २८ वर्षको कार्य अनुभव रहेको ।
२.	उदय कुमार कामती	स्नातकोत्तर	प्रबन्धक	बैंकको विभिन्न विभागय प्रमुख, शाखा प्रबन्धक तथा विगत विगत ५ वर्ष देखि को व्यवस्थापकिय पदमा रही २१ वर्ष भन्दा बढी कार्य अनुभव भएको ।
३.	अमर साह	स्नातकोत्तर	सहायक प्रबन्धक ( विभागिय प्रमुख)	विभिन्न बैंक तथा वित्तीय संस्थामा विभिन्न विभागको कार्यानुभव तथा प्राइम बैंक, एन.सी.सी तथा कुमारी बैंकमा शाखा

				प्रबन्धक र प्रदेश प्रमुखको समेत रहेको तथा कर्पोरेट डेभलपमेन्ट बैंक लि.समेत ४.गरी करीव १६ वर्षको कार्य अनुभव रहेको ।
४.	विज्ञान साह	स्नातकोत्तर	सहायक प्रबन्धक ( विभागिय प्रमुख)	विभिन्न बैंक तथा वित्तिय संस्थामा विभिन्न विभाग, शाखा प्रबन्धक र प्रदेश प्रमुखको समेतको अनुभव रहेको तथा कर्पोरेट डेभलपमेन्ट बैंक लि.समेत गरी करीव १८ वर्षको कार्य अनुभव रहेको ।
५.	सज्जाद हुसैन अंसारी	स्नातकोत्तर	वरिष्ठ अधिकृत ( विभागिय प्रमुख)	मेगा बैंक, सिटिजन बैंक, नारायणी डेभलपमेन्ट बैंकमा विभिन्न विभाग र शाखा प्रबन्धकको समेतको अनुभव रहेको तथा कर्पोरेट डेभलपमेन्ट बैंक लि.समेत गरी करीव १३ वर्षको कार्य अनुभव रहेको ।
६.	राजीव गिरी	स्नातक, Semi Chartered Accountant	वरिष्ठ अधिकृत ( विभागिय प्रमुख)	विभिन्न संस्थामा ५ वर्ष र कामना सेवा विकास बैंक र सांग्रिला विकास बैंकमा लेखापरिक्षण विभागमा ४ वर्ष भन्दा बढी वर्षको कार्यानुभव रहेको ।

**(ग) कर्मचारी सम्बन्धी अन्य विवरण :**

नयाँ कर्मचारीहरुको पदपूर्ति गर्दा अपनाएको प्रकृया :	लिखित, मौखिक र अन्तरवार्ता ।
कूल कर्मचारीको संख्या :	३६ जना
कर्मचारीहरुको सक्सेसन प्लान भए/नभएको :	भएको ।
आ.व.२०८१/०८२मा कर्मचारीहरुलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या :	आन्तरिक तालिम तथा गोष्ठीमा साथै बाह्य तालिम प्रदायक संस्थाद्वारा आयोजित तालिम सबै कर्मचारीहरु ३६ जना कर्मचारीको सहभागीता रहेको । (संस्थाले आ.व.२०८१/०८२ मा जम्मा ६३ जना कर्मचारीहरुलाई तालिम/गोष्ठीमा सहभागि गराएकोमा प्रायः कर्मचारीहरु दोहोरिएका छन ।)
आ.व. २०८१/०८२ को कर्मचारी तालिम खर्च:	कर्मचारी तालिममा भएको खर्च रकम रु.६,८५,०७४।४५०
कूल खर्चमा कर्मचारी खर्चको प्रतिशत:	५३.६२ प्रतिशत
कूल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत:	३.४५ प्रतिशत

**९. संस्थाको लेखा तथा लेखापरिक्षण सम्बन्धी विवरण :**

**(क) लेखासम्बन्धी विवरण :**

संस्थाको पछिल्लो आवको वित्तिय विवरण NFRS अनुसार तयार गरे/ नगरेको, नगरेको भए सोको कारण :	आ.व. २०७५/०७६ देखि NFRS अनुसार वित्तिय विवरण तयार गरिएको ।
सञ्चालक समितिबाट पछिल्लो वित्तिय विवरण स्वीकृत भएको मिति :	२०८२/०९/२३ गते (आ.व. २०८१/०८२)
संस्थाको आन्तरिक लेखा परीक्षण सम्बन्धी विवरण : (अ) आन्तरिक रुपमा लेखा परीक्षण गर्ने गरिएको वा बाह्य विज्ञ नियुक्त गर्ने गरिएको, (आ) बाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण, (इ) आन्तरिक लेखापरिक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	अ) आन्तरिक रुपमा लेखा परिक्षण गर्ने गरिएको। आ) बाह्य विज्ञ नियुक्त नगरिएको । इ) शाखा कार्यालयहरुको त्रैमासिक रुपमा र केन्द्रीय कार्यालयको अर्धवार्षिक रुपमा लेखापरिक्षण गर्ने गरिएको

**(ख) लेखापरिक्षण समिति सम्बन्धी विवरण :**

संयोजक तथा सदस्यहरुको नाम, पद तथा योग्यता :	संयोजक : कृष्ण थापा, सञ्चालक, स्नातकोत्तर सदस्य : नासिरुद्दीन अंसारी, सञ्चालक, स्नातकोत्तर सदस्य : राजीव गिरी, आ.ले.प. विभाग प्रमुख, CA
बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	बैठक मिति २०८१/०६/१३ गते - ३ जना उपस्थित बैठक मिति २०८१/०९/१२ गते - ३ जना उपस्थित बैठक मिति २०८१/११/१३ गते - ३ जना उपस्थित बैठक मिति २०८२/०२/११ गते - ३ जना उपस्थित आ.व. २०८१/०८२ मा ४ पटक बैठक बसेको ।
प्रति बैठक भत्ता रु. :	योजक, सदस्य (सञ्चालक तर्फ) : रु.२,५००/-



१०. अन्य विवरण :

संस्थाले सञ्चालक तथा निजको एकाघरका परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैठक तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रूपमा रकम लिए/नलिएको :	नलिएको ।
प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सूचिकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगचलन गरे/नगरेको :	नगरेको ।
नियमकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको :	पालना भएको ।
नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको :	पालना भएको ।
संस्था वा संचालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सोको विवरण :	मुद्दा चलिरहेको सम्बन्धमा कुनै पनि जानकारी प्राप्त नभएको ।

**कर्पोरेट डेभलपमेन्ट बैंक लि.**  
**बीरगंज, पर्सा**

(प्रबन्धपत्र संसोधन सम्बन्धी प्रस्तावित तीन महले)

कर्पोरेट डेभलपमेन्ट बैंक लिमिटेडको मिति २०८२/११/ गते बस्ने अठारहौं वार्षिक साधारणसभामा स्वीकृतार्थ प्रस्ताव गरिएको बैंकको प्रबन्धपत्र :

क्र.सं.	हालको व्यवस्था	संसोधित व्यवस्था	परिवर्तन गर्नुको कारण
१.	दफा ५ ड (१) र (२) यस डेभलपमेन्ट बैंकको पूँजी संरचना संस्थापक समुहको शेयर ७० प्रतिशत र सर्वसाधारण समुहको शेयर ३० प्रतिशत हुनेछ।	दफा ५ ड (१) र (२) यस डेभलपमेन्ट बैंकको पूँजी संरचना संस्थापक समुहको शेयर ६० प्रतिशत र सर्वसाधारण समुहको शेयर ४० प्रतिशत हुनेछ।	यस डेभलपमेन्ट बैंकको पूँजी संरचना संस्थापक समुहको शेयर ६० प्रतिशत र सर्वसाधारण समुहको शेयर ४० प्रतिशत कायम गर्न नेपाल राष्ट्र बैंकको मिति २०८२/०१/०७ गतेको पूर्व सहमतको पत्र बमोजिम बांकी संस्थापक शेयर धनीलाई सर्वसाधारण शेयरमा परिवर्तन गर्न।

(नियमावली संसोधन सम्बन्धी प्रस्तावित तीन महले)

कर्पोरेट डेभलपमेन्ट बैंक लिमिटेडको मिति २०८२/११/ गते बस्ने अठारहौं वार्षिक साधारणसभामा स्वीकृतार्थ प्रस्ताव गरिएको बैंकको नियमावली :

क्र.सं.	हालको व्यवस्था	संसोधित व्यवस्था	परिवर्तन गर्नुको कारण
१.	दफा २९ (ख) संचालक समितिको बैठकमा उपस्थित भए वापत संचालक समितिले तोके बमोजिम अध्यक्षलाई बढीमा ६,०००/- र संचालकलाई ५,०००/- बैठक भत्ता दिइनेछ।	दफा २९ (ख) संचालक समितिको बैठकमा उपस्थित भए वापत संचालक समितिले तोके बमोजिम अध्यक्षलाई रु. १२,०००/- र संचालकलाई रु. १०,०००/- बैठक भत्ता दिइनेछ।	समय अनुकूल संचालकहरुको सुविधा बढाउन आवश्यक भएकोले।
		संचालक समितिको अध्यक्ष तथा संचालकहरुलाई संचार खर्च वापत प्रत्येक महिना रु. २,०००/- को दरले दिइनेछ।	समय अनुकूल संचालकहरुको संचार खर्च सुविधा थप्न आवश्यक भएकोले।

## CORPORATE HIGH YIELD FIXED DEPOSIT

(Period above 3 Years)

7%  
P.A.

### MAIN FEATURES

- Amount from Rs. 10,000,00
- Free A.B.B.S. Facility.
- 50% discount on locker facility.
- Free good for payment cheque.
- Free manager's cheque issuance.
- Loan upto 90% of fixed deposit.



### WHY CDBL ?

- Promoted by NRN, businessmen & professionals.
- We don't do business ourselves, we support the business.
- Directors are professionals with diversified personalities.
- Managed by 100% professionals.

## CORPORATE FIFTY FIXED SAVING

Period : (12 Months from Initial deposit)

5.25%  
P.A.

### MAIN FEATURES

- ➔ Amount from Rs. 100,000,00
- ➔ Though fixed, can draw upto 50% by cheque
- ➔ Can add sum and increase liquidity (facility for limited period)
- ➔ Free A.B.B.S. facility.
- ➔ More money more return.
- ➔ 50% amount can be drawn of deposited.
- ➔ 50% discount on locker facility.
- ➔ Interest paid quarterly.
- ➔ Special customer service facility.
- ➔ Get financial benefit as fixed deposit.
- ➔ Free manager's cheque issuance.
- ➔ Free good for payment cheque.

50 50



## CORPORATE HIGHER SAVING ACCOUNT

कर्पोरेट हाइयर सेविङ्ग

CORPORATE Offers  
4.00% PA  
Daily

- न्यूनतम रु. ५,०००/- मा खाता खोलन सकिने ।
- दैनिक मौज्जातमा ब्याज गणना गरिने ।
- नि:शुल्क ए.बि.बि.एस. सेवा ।
- चाहेको बेला स्टेटमेन्ट पाईने ।
- संध्याकालिन र होलिडे बैंकिङ्ग सेवा (३६५ दिने बैंकिङ्ग)
- लकर सेवा शुल्कमा ५०% सम्म छुट ।
- त्रैमासिक ब्याज भुक्तानी/पूँजीकृत ।



TARGET HIGHER RATE.  
TARGET HIGHER SAVING.

Corporate  
बाल बचत

SAVE MONEY!

3.60%  
ब्याजदर  
दैनिक  
मौज्जातमा



- दैनिक मौज्जातमा ब्याज पाईने ।
- न्यूनतम रु. १,०००/- मा खाता खोलन सकिने ।
- नि:शुल्क ए.बि.बि.एस. सेवा ।
- कारोबार समय बिहान १०:०० बजे देखि ५:०० बजे सम्म र
- शुक्रवार ३ बजे सम्म संध्याकालिन र होलिडे बैंकिङ्ग सेवा



## कर्पोरेट सिनियर सेविङ्ग

- ➔ मासिक ब्याज भुक्तानी
- ➔ दैनिक मौज्जातमा ब्याज गणना हुने ।
- ➔ लकरमा ५०% सम्म छुट ।
- ➔ न्यूनतम रु. १००० मा खाता खोलन सकिने ।
- ➔ ५० वर्ष भन्दा माथि वा अवकाश प्राप्त व्यक्तिले खोलन सकिने ।
- ➔ नि:शुल्क ए.बि.बि.एस. सेवा ।
- ➔ चाहेको बेला स्टेटमेन्ट पाईने ।
- ➔ कारोबार समय बिहान १०:०० बजे देखि ५:०० बजे सम्म र शुक्रवार ३ बजे सम्म साथै संध्याकालिन र होलिडे बैंकिङ्ग सेवा

3.60%  
दैनिक  
मौज्जातमा



3.70% P.A.  
on daily balance

संध्याकालिन सेवा ५:०० बजे देखि ६:३० बजे सम्म र शुक्रवार ३:०० बजे देखि ५:०० बजे सम्म होलिडे बैंकिङ्ग सेवा ११:३० बजे देखि १:३० बजे सम्म (बिदाको दिन)

कर्पोरेट सुपर सेविङ्ग 8.60%  
दैनिक मौज्जातमा

## CORPORATE नारी बचत खाता

- ➔ दैनिक मौज्जातमा ब्याज पाईने ।
- ➔ लकरमा ५०% सम्म छुट ।
- ➔ न्यूनतम रु. १,००० मा खाता खोलन सकिने ।
- ➔ कुनै पनि शाखाबाट चाहे जति रकम किक्न र राख्न सकिने ।
- ➔ नि:शुल्क ए.बि.बि.एस. सेवा ।
- ➔ चाहेको बेला स्टेटमेन्ट पाईने ।
- ➔ कारोबार समय बिहान १०:०० बजे देखि ५:०० बजे सम्म र शुक्रवार ३ बजे सम्म साथै संध्याकालिन र होलिडे बैंकिङ्ग सेवा

3.60%

दैनिक  
मौज्जातमा



नारीलाई सम्मान र स्तरीय सेवा  
कर्पोरेट नारी बचत हाम्रो टेवा !

कर्पोरेट गोल्डेन सेविङ्ग ५.००%  
दैनिक मौज्जातमा

# CORPORATE HIGHER SAVINGS ACCOUNT

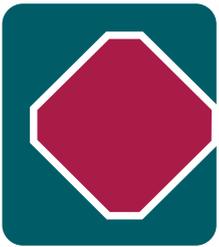
## कॉर्पोरेट हाइजर सेभिङ्ग

### YOU THINK OF HIGH WE PROVIDE YOU HIGHER

- न्यूनतम रु. १०,०००/- मा खाता खोल्न सकिने ।
- दैनिक मौज्दातमा ब्याज गणना गरिने ।
- निःशुल्क ए.बि.बि.एस. सेवा ।
- चाहेको बेला स्टेटमेन्ट पाईने ।
- संध्याकालिन र होलिडे बैकिङ्ग सेवा ( ३६५ दिने बैकिङ्ग )
- लकर सेवा शुल्कमा ५०% सम्म छुट ।
- त्रैमासिक ब्याज भुक्तानी/पूँजीकृत ।

CORPORATE OFFERS  
4.00% Daily PA

→ Target Higher Rate → Target Higher Savings.



**Corporate  
Development Bank Ltd.**

कॉर्पोरेट डेभलपमेन्ट बैंक लि.  
first choice - financial friend

Email: [info@corporatebank.com.np](mailto:info@corporatebank.com.np)  
[www.corporatebank.com.np](http://www.corporatebank.com.np)

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Dryport Gate, Sirsiya Main Road  
Birgunj-25, Parsa  
Tel. : 051-590007

**Jeetpur Branch Office:**

Badannagar, Jeetpur  
Birgunj-32, Parsa  
Tel. : 053-590700

**Buspark Branch Office:**

Buspark, Birgunj, Parsa  
Tel. : 051-533441, 533442

**Barahathawa Branch Office:**

Barahathawa-07, Sarlahi  
Tel. : 046-590801

**Bardibash Branch Office:**

Bardibash-01, Mahottari  
Tel. : 044-590377