

एघारौं वार्षिक प्रतिवेदन

२०७५/७६



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श्री पवन कुमार तुलस्यान	संचालक
श्री नासिरुद्दीन अंसारी	संचालक
श्रीमती प्रिति श्रीवास्तव	संचालक
श्री शरद उपाध्याय	कम्पनी सचिव

कर्पोरेट डेभलपमेन्ट बैंक लिमिटेडको व्यवस्थापन

श्री त्रिलोक ध्वज जोशी	– प्रमुख कार्यकारी अधिकृत
श्री विपिन राज पोखरेल	– नायव प्रमुख कार्यकारी अधिकृत
श्री शरद उपाध्याय	– प्रमुख ब्यापार अधिकृत
श्री उदय कामती	– शाखा प्रबन्धक – मुख्य शाखा कार्यालय, आदर्शनगर, बीरगंज, पर्सा
श्रीमती शुशीला पोखरेल (घिमिरे)	– शाखा प्रमुख – बनेपा शाखा, तीनदोबाटो, बनेपा, काभ्रे
श्री चन्दन पंडित	– शाखा प्रमुख – घण्टाघर, बीरगंज शाखा, घण्टाघर, बीरगंज, पर्सा
श्री हेमन्त चौधरी	– शाखा प्रमुख – हेटौडा शाखा, मेनरोड हैटौडा बडा नं.१, मकवानपुर

शाखाहरू

मुख्य शाखा कार्यालय, आदर्शनगर, बीरगंज, पर्सा

फोन नं. ०५१-५३१०३१, ५२७८४५ फ्याक्स: ००९७७-०५१-५२७८४३

बनेपा शाखा, तीनदोबाटो, बनेपा, काभ्रे

फोन नं. ०११-६६०८४२, ६६०८४३, फ्याक्स: ०९७७-११-६६०८४३

घण्टाघर, बीरगंज शाखा, घण्टाघर, बीरगंज, पर्सा

फोन नं. ०५१-५३३४४१, ५३३४४२ फ्याक्स: ००९७७-०५१-५३३४४२

हेटौडा शाखा, मेनरोड हैटौडा बडा नं.१, मकवानपुर

फोन नं. ०५७-५२६६९१, ५२६६९२ फ्याक्स: ००९७७-०५१-५२६६९२

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कर्पोरेट डेभलपमेण्ट बैंक लिमिटेड

प्रवेश-पत्र

शेयरधनीको नाम:
शेयरधनी नं. शेयर प्रमाण-पत्र नं.
शेयर संख्या
शेयरधनीको दस्तखत:

(मिति २०७७ आश्विन २९ गते का दिन हुने कर्पोरेट डेभलपमेण्ट बैंक लिमिटेडको बारौ साधारण सभामा उपस्थित हुन जारी गरिएको प्रवेश-पत्र)

कम्पनी सचिव

द्रष्टव्य:

- 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

कर्पोरेट डेभलपमेण्ट बैंक लिमिटेड

आदर्शनगर, वीरगञ्ज

विषय: प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

..... जिल्ला न.पा./गा.पा. वडा नं.
बस्ने म/हामी ले कर्पोरेट डेभलपमेण्ट
बैंक लिमिटेडको शेयरवालाको हैसियतले मिति २०७७ आश्विन २९ गते का दिन हुने बारौ 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

दस्तखत:

नाम:

ठेगाना:

जम्मा शेयर कित्ता:

शेयरधनी नं.:

प्रमाण-पत्र नं.:

कित्ता नं. देखि सम्म

मिति:

द्रष्टव्य:

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



विषय सूची

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कर्पोरेट डेभलपमेन्ट बैंक लिमिटेडको बाह्रौं वार्षिक साधारण सभा सम्बन्धी सूचना

श्री शेयरधनी महानुभावहरू,

मिति २०७७ साल आश्विन ७ गते बसेको बैंकको सञ्चालक समितिको बैठकको निर्णयानुसार संस्थाको बाह्रौं वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा देहायका विषयहरू उपर छलफल तथा निर्णय गर्न बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरूका उपस्थितिको लागि हार्दिक अनुरोध गर्दछु।

सभा बस्ने मिति, समय र स्थान

मिति: २०७७ साल आश्विन २९ गते विहवार (अक्टोबर १५, २०२०)

समय: बिहान ७:३५ वजे।

स्थान: बैंकको प्रधान कार्यालय, आदर्शनगर, वीरगञ्ज, पर्सा।

छलफल तथा निर्णयका लागि प्रस्तावित विषय सूची

(क) सामान्य प्रस्तावहरू

- १) अध्यक्षज्यूको मन्तव्य सहित प्रस्तुत आ.ब.२०७५।०७६ को संचालक समितिको वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- २) लेखापरीक्षकको प्रतिवेदन सहितको आ.ब. २०७५।०७५ को आषाढ मसान्तसम्मको वासलात तथा सोही मितिमा समाप्त आ.ब. २०७५।०७६ को नाफा नोक्सान हिसाब तथा नगद प्रवाह विवरण उपर छलफल गरी स्वीकृत गर्ने।
- ३) कम्पनी ऐन २०६३ को दफा १११ र बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को दफा ६३ अनुसार बैंकको लेखापरीक्षण समितिको सिफारिश बमोजिम आर्थिक वर्ष २०७६।०७७ को लागि बाह्य लेखापरीक्षक नियुक्तगर्ने र निजको पारिश्रमिक तोक्ने। (वर्तमान लेखापरीक्षक जे.एन. उपाध्याय एण्ड कम्पनी, चार्टर्ड एकाउन्टेन्टसका सि.ए. श्री जगन्नाथ उपाध्याय पुनः नियुक्त हुन सक्नुहुनेछ।)
४. विविध।

(ख) विशेष प्रस्ताव

- १) कर्पोरेट डेभलपमेन्ट बैंक र अन्य बैंक वा वित्तीय संस्थाहरू एक आपसमा गाग्ने, गाभिने वा प्राप्ति सम्बन्धमा बैंकको चल अचल सम्पति, दायित्व तथा कारोबारको मुल्यांकन (Due Diligence Audit) गर्ने मान्यता प्राप्त मुल्यांकनकर्ता, लेखापरिक्षक नियुक्त गर्ने, निजको पारिश्रमिक तोक्ने र गाग्ने, गाभिने वा प्राप्ति सम्बन्धि समझदारीपत्र (Memorandum of Understanding) तर्जुमागर्ने र अन्य प्रक्रिया पुरागरी एक आपसमा/ले गाग्ने, गाभिने वा प्राप्ति गर्ने (Merger or Acquisition) सम्बन्धिकार्य पुरा गर्न, एकआपसमा गाभिने (Merger) सँग सम्बन्धित प्रचलित कानून तथा निर्देशनहरू बमोजिम अपनाउनु पर्ने तथा गर्नुपर्ने सम्पूर्ण आवश्यक कार्य, प्रकृयाहरू पुरा गरी अख्तियारप्राप्त निकायबाट अन्तिम स्वीकृति लिने तथा सो सन्दर्भमा नियामक निकायहरूले निर्देश गरे बमोजिमका विवरण उपलब्ध गराउन संचालक समितिलाई पुर्ण अख्तियारी दिने सम्बन्धि विशेष प्रस्ताव पारित गर्ने।
२. नेपाल राष्ट्र बैंकको कार्य क्षेत्र विस्तार सम्बन्धि एकिकृत निर्देशन बमोजिम 'ख' बर्गको विकास बैंकको कार्यक्षेत्र न्यूनतम जोडिएका ५ जिल्ला हुने भएकोले हालका कार्यक्षेत्रमा जोडिएका एकै प्रदेशभित्रका जिल्लाहरू बारा, रौतहट, सर्लाही र महोत्तरी थप गर्न प्रबन्धपत्र को दफा २(२) मा कारोबार गर्ने स्थानमा बारा, रौतहट, सर्लाही र महोत्तरी जिल्ला थपगरी (अर्को प्रदेशमा परेको हालका मकवानपुर र काभ्रेपलाञ्चोक जिल्ला हटाई) पर्सा, बारा, रौतहट, सर्लाही र महोत्तरी कायम गर्ने सम्बन्धमा।
३. बैंकको प्रबन्धपत्र/नियमावलीमा पारित गरिएको संशोधन प्रस्तावमा नियमनकारी निकायबाट (जस्तै: कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल राष्ट्र बैंक आदि) कुनै फेरबदल, थपघट गर्न निर्देशन वा सुझाव भएमा सोही बमोजिम गर्न सञ्चालक समिति वा सञ्चालक समितिले तोकेको पदाधिकारीलाई अख्तियारी प्रत्यायोजन गर्ने।
४. विविध।

संशोधन गर्नुपर्ने विवरणहरू शेयरधनीमहानुभावहरूलाई सभा सम्बन्धी व्यक्तिगत सूचनाका साथ प्रेषित गरिएको छ।

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। यस साधारण सभा सम्बन्धि सूचना प्रथम पटक प्रकाशित भएको मितिको अघिल्लो दिन (मिति २०७५०६।०८) को कार्यालय समय पश्चात कायम रहेको शेयरधनीको सूची लाई साधारण सभाको लागि आधिकारीक शेयरधनीको सूची मानिने छ।
- २) नाबालक शेयरधनीहरूको तर्फबाट नाबालकको संरक्षक वा निजले नियुक्त गरेको प्रतिनिधिले सभामा भाग लिन, छलफल गर्न र मतदान गर्न सक्नेछन्। शेयरधनीहरूको दर्ता किताबमा संरक्षकको रूपमा नाम लेखिएको व्यक्तिलाई मात्र संरक्षक मानिनेछ।
- ३) कुनै शेयरधनी सभामा स्वयं उपस्थित हुन नसक्ने भएमा सभामा भाग लिन वा मतदान गर्नको लागि तोकिएको प्रतिनिधि (प्रोक्सी) फाराम भरी संस्थाको रजिस्टर्ड कार्यालय, आदर्शनगर, विरगंज, पर्सा मा सभा शुरु हुनु भन्दा कम्तिमा ७२ घण्टा अगाडि निवेदन दर्ता गरी सक्नुपर्ने छ। यसरी प्रतिनिधि (प्रोक्सी) नियुक्ती गरिएको व्यक्ति यस संस्थाको शेयरधनी हुनु आवश्यक हुनेछ र प्रतिनिधिपत्र (प्रोक्सी फारम) प्रचलित कम्पनी कानूनले तोकेको ढाँचामा हुनु पर्नेछ।
- ४) कुनै संगठित संस्था वा कम्पनीको प्रतिनिधिले नीज बैंकको शेयरधनी नभएपनि शेयरवालाको हैसियतले सभामा भाग लिन सक्नेछ। यसरी प्रतिनिधि पठाउंदा सभा हुनु भन्दा कम्तिमा ७२ घण्टा अगाडी बैंकको रजिस्टर्ड कार्यालय, आदर्शनगर, विरगंजमा लिखित रूपमा जानकारी गराई सक्नुपर्नेछ।
- ५) 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।
- ६) एक जना शेयरधनीले एक भन्दा बढीलाई प्रतिनिधि (प्रोक्सी) मुकरर गरेमा प्रतिनिधि (प्रोक्सी) स्वतः बदर हुनेछ। तर प्रतिनिधि (प्रोक्सी) दिने शेयरधनीले आफूले अधि 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।
- ७) प्रतिनिधि मुकरर गर्दा केही शेयर आफैसंग बाँकी राखी आफु 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।
- ८) 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।
- ९) 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 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 हुने दिन बिहान ७:०० बजेदेखि हाजिर पुस्तिका खुल्ला रहनेछ।
- १०) शेयर प्रमाण-पत्र प्राप्त गरी नसक्नु भएका शेयरधनीले यस बैंकको शेयर रजिष्ट्रार "सिभिल क्यापिटल लि.", वाघदरवार, काठमाण्डौबाट शेयर प्रमाण-पत्र प्राप्त गर्न सक्नुहुनेछ। सभाको दिन सभा कक्षमा शेयर प्रमाण-पत्र वितरण गरिने छैन।
- ११) 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।
- १२) विविध शीर्षक अन्तर्गत प्रश्न गर्न चाहने शेयरधनीले आफूले प्रश्न गर्न चाहेको बिषय बारे सभा हुनुभन्दा ७ दिन अगावै बैंकको आदर्शनगर, विरगंज, पर्सा स्थित केन्द्रीय कार्यालयमा लिखित जानकारी दिनुपर्नेछ। त्यसरी जानकारी नदिएको बिषय उपर छलफल गर्न सकिने छैन।
- १३) कोभिड १९ महामारीको कारण मास्क लगाउन र भौतिक दुरी कायम रहने ब्यबस्था गर्नु परेकोले उपस्थितिको क्रमागत आधारमा भर्चुअल बिधिबाट बेग्ला बैग्लै कक्षमा बैठक ब्यबस्था गरिने छ। ज्वरो, रुघा, खोकी आदी कोरानासंग मिल्दो लक्षण भएका शेयरधनीले प्रोक्सीबाट उपस्थिति जनाउन अनुरोध छ।
- १४) साधारण सभाको छलफलको बिषय सहितको बैंकको वार्षिक प्रतिवेदन सम्पूर्ण शेयरधनीमहानुभावहरूलाई कुरियर मार्फत पठाईनेछ। कारणवश उक्त प्रतिवेदन प्राप्त हुन नसकेमा बैंकको आदर्शनगर, विरगंज, पर्सा स्थित केन्द्रीय कार्यालयबाट प्राप्त गर्न सक्नुहुनेछ। साथै साधारणसभासँग सम्बन्धित वार्षिक प्रतिवेदन र छलफलका विषयहरू यस बैंकको वेबसाइट website: www.corporatebank.com.np. मा पनि उपलब्ध रहेकोले त्यहाँबाट समेत हेर्न सकिनेछ।

कॉर्पोरेट डेभलपमेन्ट बैंक लिमिटेड

केन्द्रीय कार्यालय

आदर्शनगर, विरगंज, पर्सा

फोन नं. ०५१-५३१०४१

अध्यक्षको मन्तव्य

आदरणीय शेयरधनी महानुभावहरु,

बैंकको बारौ वार्षिक साधारणसभामा तपाईंहरुलाई स्वागत गर्न र आर्थिक वर्ष २०७५।०७६ को आर्थिक विवरणहरु पारित गर्नका लागि ऐनले तोके अनुसार यहाँहरु समक्ष पेश गर्न पाउदा म अत्यन्तै हर्षित भएको छु।

कारोवारको हिसावले हेर्दा समीक्षा वर्षहरुमा बैंकको चुक्ता पूँजी बृद्धिको लागि संचालक समितिको मिति २०७३।०।०२ मा बसेको बैठकबाट बैंकको कायम रहेको शेयरको १ बराबर १.५ को दरमा हकप्रद शेयर जारी गर्ने निर्णय भई मिति २०७४।०२।३० मा बसेको बैंकको विशेष साधारण सभाले पारित गरि सो हकप्रद शेयर बापत मुख्य रूपमा हामी केही नयाँ संचालक लगायतका लगानीकर्ताको तर्फबाट आ.ब. ०७३।०७४ मा नै रु.१० करोड पचास लाख तत्काल संस्थापक शेयरपूँजीको रूपमा नेपाल राष्ट्र बैंकको नियमानुसार कल ईन एडभान्समा जम्मा गरिएको, त्यस्तै आ.ब. ०७४।०७५को अवधिमा सो मा थप रु.५.७२५ करोड जम्मा गरी बैंकको कुल पूँजी रु.३६.२२५ करोड पुगेकोमा समीक्षा अवधिमा शेयर पूँजीबापत थप रु.८३ लाख जम्मा भई कुल पूँजी रु.३७.०५५ करोड पुऱ्याईएको र गत आ.ब. मा थप संस्थापकले ७० प्रतिशतको दरले लगानी गर्नुपर्ने थप रु. ३.९४५ करोड जम्मा भई संस्थापकको ७० प्रतिशतले हुने कुल पूँजी रु.३५ करोड र बैंकको कुल पूँजी कुल रु.४१ करोड पुगेको जानकारीको लागि अनुरोध छ। सोही अनुसार आर्थिक वर्ष २०७४/०७५ को उत्तरार्धमा बैंकले नयाँलगानी कर्ताको लगानी र सहभागितामा बैंकले आफ्नो न्यूनतम पूँजीकोष पुरागरी संचालक समिति तथा ब्यबस्थापनमा नयाँ नेतृत्व साथ सम्पूर्ण बैंकिङ सेवा पुर्बवत सचारु भएको यहाँहरुलाई जानकारी नै छ।

यसै विच गत आ.ब. ०७६।०७ मा निवर्तमान प्रमुख कार्यकारी अधिकृत श्री गेहनाथ ढुंगानाले ब्यक्तिगत कारणले राजिनामा दिनुभई संचालक समितिले बहाँको राजीनामा स्वीकृत गरी विभिन्न बाणिज्य बैंकहरुमा बिगत २८ वर्ष भन्दा बढीको ब्यबस्थापकिय र अधिकृत तहको अनुभव संगाल्नु भएका श्री त्रिलोक ध्वज जोशिलाई पौष २१ २०७६ मा नियुक्त गरेका छौं। यस अवसरमा निवर्तमान प्रमुख कार्यकारी अधिकृत गेहनाथ ढुंगानालाई बहाँले गर्नु भएको योगदानको लागि धन्यवाद ब्यक्त गर्दै हालका प्रमुख कार्यकारी अधिकृतको सफल कार्यकाल र बहाँले बैंकलाई नयाँ उचाईमा पुऱ्याउनु हुनेछ भन्ने कामना र बिश्वास लिएका छौं। सोको अलावा बैंकको उच्च ब्यबस्थापकिय तहमा बिगतमा विभिन्न बाणिज्य बैंक तथा बित्तिय संस्थामा लामो समय उच्चतहको जिम्मेवारी सम्हालेका ब्यक्तिहरुको समुह रहेको छ।

यसै सन्दर्भमा बैंकले आ.ब. ०७५।०७६ मा बिगत ४ वर्ष देखि लम्बित रहेको लेखापरिक्षण कार्य र सम्बन्धित आर्थिक वर्षहरु २०७०।७१, २०७१।७२, २०७२।७३ र २०७३।७४ को वार्षिक साधारणसभाहरु मिति पौष २६, २०७५ क्रमशः बैंकको सातौं,आठौं, नवौं र दशौं संयुक्तरूपमा सम्पन्न गरेको त्यस्तै आ.ब. २०७४।७५ को एघारौं वार्षिक साधारण सभाको स्वीकृती २०७६।०२।२० मा प्राप्त गरी मिति २०७६।०३।२७ मा सम्पन्न गरी सो का सम्बन्धित प्रतिवेदनहरु, लेखापरिक्षण प्रतिवेदनहरु, बासलात तथा नाफा नोक्सान हिसाब समेत पास भएको र सो साधारण सभाले नै जे.एन. उपाध्याय एण्ड कम्पनी लाई नयाँ लेखा परिक्षक नियुक्त गरेको र सो पश्चात समय मै लेखा परिक्षण कार्य सम्पन्न भै प्रथम पटक एनएफआरएस पद्धतीबाट प्राप्त बित्तिय प्रतिवेदन नेपाल राष्ट्र बैंकमा रुजुको लागि पठाई लेखा परिक्षण प्रतिवेदन तथा संलग्न बासलात तथा नाफा नोक्सान हिसाब प्रतिवेदन संचालक समितिबाट मिति ०७।०९।२७ स्वीकृतगरी वार्षिक साधारण सभाको स्वीकृतीको लागि नेपाल राष्ट्र बैंकमा पेश भएकोमा मिति ०७।०४।०४ को पत्रबाट सो स्वीकृती प्राप्त भएकोमा सो समयमा कोभिड १९ को महामारी र लगातारको लक डाउन तथा निशेधाज्ञाको कारणले साधारण सभा गर्न नसकिएकोमा हाल स्थिति केही सहज हुनासाथ मिति २०७७।०६।०७ गतेको संचालक समितिको बैठकको निर्णयानुसार यो बाढौ साधारण सभागर्ने निर्णय भएको र यस बाढौ साधारणसभालाई हर तरहेले सफल बनाउन सबै सम्बन्धितको सहयोग हुने अपेक्षा एवं बिश्वास लिएको छु।

साथै समीक्षा आ.ब. २०७५।७६ लगायत गत आ.ब. २०७६।०७ र चालु आर्थिक वर्ष २०७७।०७८ मा समेत विभिन्न प्रतिकूलताको बाबजुद निक्षेप संकलन, कर्जा लगानी र पुराना कर्जा असुलीमा समेत उत्साहप्रद स्थिति रहेको छ। तथापी गत आ.ब.को उत्तरार्ध र चालु आ.ब. मा रहेको कोभिडको बिश्वब्यापी महामारी ले गर्दा ब्यापारमा केही असर पर्ने देखिएको छ। बैंकको संचालक समिति र ब्यबस्थापन उक्त क्षतीको असर बैंकमा कम भन्दा कम हुने गरी निरन्तर सेवा सुबिधा दिई सो मा प्रयासरत रहेको छ। यस परिप्रेक्षमा कर्पोरेट डेभलपमेन्ट बैंकको जोखिम ब्यबस्थापन गर्ने क्षमता, अनुभवी एवं दक्ष कर्मचारीहरु एवं ग्राहकहरुको अटुट स्नेहले गर्दा आगामी दिनमा बैंकले अफ प्रभावकारी परिणाम दिलाउने कुरामा बिश्वस्त छु।

अन्त्यमा, हामीले प्राप्त गरेको निरन्तर सहयोग र प्रोत्साहनका लागि म नेपाल राष्ट्र बैंक लगायत अन्य नियमनकारी निकाय र कर्पोरेट डेभलपमेन्ट बैंक प्रति देखाउनु भएको अगाध बिश्वासको निमित्त आदरणीय शेयरधनीहरुलाई हार्दिक धन्यवाद ज्ञापन गर्दछु। बैंकलाई आजको अवस्थामा ल्याउन सहयोग तथा संरक्षकत्व प्रदान गर्नु हुने हाम्रा समस्त ग्राहकवर्गहरु अनि प्रमोटर शेयरहोल्डरहरु, सर्वसाधार शेयरधनीहरु तथा सम्पूर्ण शुभेच्छुकहरुलाई पनि धन्यवाद ज्ञापन गर्न चाहन्छु। साथै बैंक ब्यवस्थापन एवं कर्मचारीहरुले बैंकको निर्धारित लक्ष्य प्राप्तिका लागि देखाएको प्रतिवद्धता र अथक परिश्रमको सरहाना गर्दछु।

धन्यवाद।

डा. जैनुद्दीन अंसारी

अध्यक्ष, सञ्चालक समिति



बाह्रौ वार्षिक साधारण सभामा प्रस्तुत सञ्चालक समितिको प्रतिवेदन

आर्थिक वर्ष २०७५/०७६

आदरणीय शेयरधनी महानुभावहरु,

सबै शेयरधनी महानुभावहरुलाई संचालक समिति र मेरो आफ्नो तर्फबाट बैंकको यस बाह्रौ वार्षिक साधारण सभामा हार्दिक स्वागत गर्दछु। संचालक समितिको तर्फबाट म यहाँहरु समक्ष संचालक समितिको वार्षिक प्रतिवेदनका साथै २०७६ आषाढ मसान्तको बैंकको वासलात, आर्थिक वर्ष २०७५/७६ को नाफा नोक्सान हिसाब, नगद प्रवाह विवरण तथा बैंकको विभिन्न क्रियाकलापहरु यस वार्षिक प्रतिवेदन संगै अनुमोदनको लागि प्रस्तुत गरेको छु।

नेपालमा आ.व. २०७२/७३ देखि नेपाल वित्तीय प्रतिवेदनमान (Nepalese Financial Reporting Standards (NFRS) लागू भई आ.व. २०७४/७५ देखि बाणिज्य बैंकहरुलाई र समिक्षा वर्ष देखि विकास बैंकहरुले समेत वित्तीय विवरणहरु नेपाल वित्तीय प्रतिवेदनमान (Nepalese Financial Reporting Standards (NFRS) अनुसार तयार गरि प्रकाशित गर्नु पर्ने ब्यबस्था बमोजिम समिक्षा वर्ष देखि नै सोही अनुसार यस बैंकको वित्तीय विवरणहरु समेत नेपाल वित्तीय प्रतिवेदनमान (Nepalese Financial Reporting Standards (NFRS) अनुसार तयार गरि प्रकाशित गरिएको छ। नेपाल वित्तीय प्रतिवेदनमानले समावेश नगरेका क्षेत्रहरुमा अन्तर्राष्ट्रिय वित्तीय प्रतिवेदनमान (International Financial Reporting Standards (IFRS) लाई आधारको रूपमा लिइएको छ। यो वार्षिक प्रतिवेदन नेपाल राष्ट्र बैंकको निर्देशन २०७५, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ तथा कम्पनी ऐन, २०६३ का प्रावधान अनुरूप तयार गरी प्रस्तुत गरिएको छ।

आर्थिक वर्ष २०७५/७६ को समग्रमा वित्तीय तथा आर्थिक सापेक्षिक हिसाबले उत्साहप्रद नै रह्यो। खास गरी पछिल्लो आ.व. २०७४/७५ मा रु.१.६५ करोडको संचालन मुनाफा रहेकोमा सोमा २३८.७६% प्रतिशतले बृद्धि भई समिक्षा आ.व. २०७५/७६ मा रु. ५.६१ रह्यो। त्यस्तै कर पछिको खुद नाफा गत आ.व. को तुलनामा १०३.६९ % प्रतिशतले बृद्धि भई समिक्षा आ.व. २०७५/७६ मा रु.३.६५५ करोड रह्यो। बिगत केही वर्ष मै कारोबार बृद्धि भन्दा पनि असुली र बिगतका लम्बित कार्यहरु नियमित गर्न बैंक लाग्नु परेकोले तथा बैंकसंग पुँजीको रूपमा आएको पर्याप्त रकम मौज्जात रहेको तर केही ठुला निक्षेपकर्ताले ब्यापारट आशातित नगदप्रवाह नभएको र वर्षान्तमा तिर्नुपर्ने कर ब्याज भुक्तानीको लागि यसबैंकको बचत निक्षेप प्रयोग गर्नु परेकोले सिमिडी रेसियो सिमा नजिक रहेको र अपेक्षित थप कर्जा समेत बिस्तारमा कठिनाई नै रह्यो। आ.व. ०७४/०७५ मा अबधिमा खराब कर्जा तर्फ रु.४.८४ करोडको र गेह्र बैंकिङ तर्फ रु.६९,४३,५००.०० गरी कुल रु.१,२१,२४,४४६.११ भएकोमा समिक्षा अबधिमा अबधिमा खराब कर्जा तर्फ रु.५.०१ करोडको र गैह्र बैंकिङ तर्फ रु.३.४८ करोड गरी कुल रु.८.४९ करोड को खुद असुली भएको छ भने गत आ.व. ०७६/०७७ मा खराब कर्जा तर्फ रु.९.१० करोडको र गेह्र बैंकिङ तर्फ रु.२.८९ करोड गरी कुल रु.११.९९ करोड को कमी गराईएको छ जसमध्ये रु.६.३१ करोडको नयाँ गैह्र बैंकिङ सम्पतिमा बुक गरीएको छ। समिक्षा आ.व. मा ०७५/७६ मा बैंकको पुँजीकोष अनुपात ४७.११ रहेको छ जुन आवश्यक अनुपातमा १०० प्रतिशत भन्दा बढीले सकारात्मक छ।

यस परिप्रेक्षमा बैंकका उपलब्धि, बैंक सञ्चालनमा देखिएका चुनौतिहरु, समग्र बैंकिङ कारोबारको समिक्षा र पुनरावलोकन गर्न कम्पनी ऐन, २०६३ तथा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को अधिनमा रही तयार गरिएको यो प्रतिवेदन सञ्चालक समितिको तर्फबाट बैंकको बारौ वार्षिक साधारण सभाहरुमा प्रस्तुत गरिएको छ।

१. विगत वर्षको कारोबारको सिंहावलोकन

(क) प्रमुख सूचकाङ्क:

समिक्षा आर्थिक वर्षहरुमा बैंकको आर्थिक विवरण र प्रमुख सूचाङ्कहरु देहाय बमोजिम रहेका छन्। :

(रकम रु. हजारमा)

शीर्षक	आषाढ मसान्त २०७५	आषाढ मसान्त २०७६	गत आ.व. देखि बृद्धि प्रतिशतमा
चुक्ता पुँजी	३६२,२५०	३७०,५५०	२.२९ %
नेटवर्थ	२६१,५४३	४५२,३८६	७२.९७ %

निक्षेप	७१,९०९	१८८,५८१	१६२.२५ %
खुद कर्जा	९३,७८१	२६१,३३०	१७८.६६ %
लगानी	-	-	-
संचालन मुनाफा	१६,५६२	५६,१०७ ०	२३८.७६%
करपछिको मुनाफा	१७,९४४	३६,५५०	१०३.६९ %
पूँजीकोष	३८.३२	४७.१२	२२.९६%

(ख) चुक्ता पूँजी:

बैंकले नेपाल राष्ट्र बैंकको निर्देशनबमोजिमको न्यूनतम चुक्ता पूँजी पुऱ्याउन समिक्षा आ.ब.२०७५।७६ सम्ममा चुक्ता पूँजी तर्फ संस्थापक बाट रु.१७.०५५ करोड थप गरी संस्थापकको हकको बाँकी शेयर पूँजी जम्मा गर्न सार्वजनिक सूचना समेत निकाली समय मै चुक्ता पूँजी पुऱ्याउने लक्ष सहित यो बासलात स्वीकृतीको लागि पेश भएकोमा हाल को अबधिमा संस्थापकबाट जम्मा हुने सम्पूर्ण रकम जम्मा भई सर्वसाधारणको हकप्रद शेयर जारी गर्ने कार्य मात्र बाँकी रहेको र हालको कोभिडको कारणले केही बिलम्ब हुन सक्ने भए पनि सो सम्बन्धि प्रक्रिया समेत अधि बढाई सकिएको र सो हकप्रद निश्काशन समेत यथा सिध सम्पन्न गरि सक्ने लक्ष रहेको छ ।

(ख) शाखा संचालन :

बिगतमा केही समय पर्याप्त पूँजीकोषको अभावमा नयाँ कर्जा प्रवाह र निक्षेप संकलन रोकीएको अबस्थाबाट बैंकले तोकिएको पूँजी तथा पूँजीकोष पुऱ्याई नेपाल राष्ट्र बैंकबाट मिति २०७४ माघ २५ गतेबाट बैंकले नयाँ ब्यबस्थापन र लगनीकर्ताको सहभागितामा बैंकको मुख्य कार्यालय तथा शाखाहरुबाट सम्पूर्ण कारोबार शुरु गरेको र सोही अबधिमा नेपाल राष्ट्र बैंकबाट हेटौडा र बनेपा शाखा समेत एकै प्रदेश भित्र ल्याईसक्नु पर्ने ब्यबस्था भएकोमा सोही अनुसार दुवै शाखा क्रमशः जीतपुर र ड्राईपोर्टमा स्थानान्तरणको लागि स्वीकृती प्राप्त भै सकेको र सो कार्य कोभिडमहामारी को प्रभाव, लकडाउन खुकुलो भएमा आगामी दुई तीन महिना भित्रै सम्पन्न हुने र आगामी दिनमा बैंकबाट बारा, रौतहट, सर्लाही र महोत्तरीका बैंकिङ सम्भाव्यता भएका वा सो जिल्लाका प्रमुख ब्यापारिक केन्द्रहरुमा शाखा संचालन गरी बैंकको शाखा संजाल बिस्तार गरीने छ । सो बाट बैंकको ब्यापार तथा ग्राहक संजाल समेत बढने जाने बिश्वास लिएका छौं ।

(ग) विप्रेषण:

विप्रेषण सेवालार्इ अझ सशक्त बनाउदै बिभिन्न रेमिटान्स कम्पनी र एजेन्ट संग थप सम्बन्ध बिस्तार गरी सेवा बिस्तार तथा ग्राहकको सेवा बिस्तार गरिने छ ।

(घ) मोबाइल बैंकिङ :

बैंकले चालु आर्थिक वर्षको भित्रै आधुनिक बैंकिङ सेवाको विस्तारलाई निरन्तरता दिई शिघ्र नै मोबाइल बैंकिङ, एस.यम. एस. बैंकिङ सेवा शुरु गरिने छ ।

(ङ) ए.टि.एम बैंकिङ :

बैंकले चालु आर्थिक वर्ष भित्रै आधुनिक बैंकिङ सेवाको विस्तार गर्दै सबै शाखामा ए.टि.एम. बैंकिङ विस्तार गर्ने गरी ग्राहक सेवालार्इ प्राथमिकतामा राखिएको छ ।

(च) साना व्यवसायी कर्जा:

बैंकले साना व्यवसायी तथा उद्यमीहरुलाई लक्षित गरेर सुरु गरेको साना व्यवसायी कर्जा सेवा मध्यम वर्गीय व्यवसायीहरु माझ निकै लोकप्रियता रहेको छ । सरल रुपमा कर्जा उपलब्ध हुनाले साना व्यवसायीहरुमाझ बैंकको बजार दायरा बढाउन यो सेवा उपयोगी रहेको छ । यो सेवालार्इ नेपाल राष्ट्र बैंकबाट समेत हालैको मौद्रिक नीतिमा समेत प्रोत्साहित गरिने नीति लिएकोले बैंकले समेत यस सेवालार्इ अझ विस्तार गर्दै जाने लक्ष लिएको छ ।

(छ) विपन्न वर्ग कर्जा:

बैंकले न्यून आय भएका ग्राहकहरुको जिवनस्तर उत्थानका लागि विभिन्न उपयोगी कर्जा योजनाहरु ल्याएको छ । विपन्न वर्गसम्म बैंकिङ पहुँच पुऱ्याउन र नेपाल राष्ट्र बैंकको नीतिलाई समेत अवलम्बन गरी यस्ता कर्जाको विस्तारका लागि बैंकले लघुवित्त इकाईबाट यस्ता कर्जा सघनरुपमा सञ्चालनमा ल्याइएको छ र यसलाई अझ प्रभावकारी बनाइने छ । आगामी दिनमा समेत यस अन्तर्गत बैंकले इ-रिक्सा कर्जा, टूयाक्टर कर्जा, कर्पोरेट लघुकर्जा जस्ता उपयोगी र सरल कर्जा योजनाहरुलाई अझ प्रभावकारी बनाइने छ । नयाँ शहरी क्षेत्रमा गरिबी न्युनिकरणको उद्देश्यसहित सञ्चालित न्यून लागत आवास कर्जालाई थप विस्तार गरिने छ ।

(ज) कृषि तथा पशुपंक्षी कर्जा:

बैंकले निम्न आर्थिकस्तर भएका कृषक तथा पशुपक्षी व्यवसायी सम्म सहज बैंकिङ सेवा विस्तार गर्ने उद्देश्यले कृषक तथा पशुपक्षी व्यवसायीहरुलाई कृषि तथा पशुपक्षी व्यवसाय सञ्चालन गर्नका लागि सरल किस्ताबन्दीमा कर्जा सेवा दिदै आएकोमा यसलाई निरन्तरता दिदै थप ब्यबस्थित र बिस्तार गरिने छ । यसबाट युवा तथा साना व्यवसायीहरु कृषिमा आकर्षित भई बढ्दो बेरोजगारी तथा ग्रामीण क्षेत्रबाट युवाहरु पलायन हुने समस्या समेत सम्बोधन हुने विश्वास लिएका छौ ।

(ढ) थप सेवाहरुको शुरुवात तथा बिस्तार :

बैंकले आधुनिक र समय सापेक्ष सेवा प्रदान गर्ने आफ्नो निति अनुरूप नयां वचत योजनाहरु, कर्जा सुविधासंग सम्बन्धित सेवा, युग सुहाउदो सूचना तथा प्रविधिसंग सम्बन्धित सुविधाहरु प्रदान गर्दै जाने छ । त्यस्तै बैंकले शुरु गरेको टेन टु भाईब बैंकिङ, थ्रि सिक्टी फाईब बैंकिङ, होलिडे बैंकिङ, इभनिङ काउण्टर बैंकिङ लाई गत आ.व. बाटै निरन्तरता दिइ सकिएको छ भने यसलाई थप प्रभावकारी बनाइने छ ।

२. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट बैंकको कारोवारलाई कुनै असर पारेको भए सो असर:

नेपाल राष्ट्र बैंकको तथ्याङ्क अनुसार समक्षा आर्थिक वर्ष २०७५/७६ मा आर्थिक वृद्धि ७.१ प्रतिशत रहेको अनुमान थियो भने कृषि क्षेत्रको वृद्धि ५.० प्रतिशत, उद्योग क्षेत्रको ८.२ प्रतिशत तथा सेवा क्षेत्रको वृद्धि ७.३ प्रतिशत रहेको अनुमान थियो । आर्थिक वर्ष २०७५/७६ मा कुल गार्हस्थ्य उत्पादनमा कृषि, उद्योग र सेवा क्षेत्रको अंश क्रमशः २७.० प्रतिशत, १५.२ प्रतिशत र ५७.८ प्रतिशत रहेको थियो । समिक्षा आर्थिक वर्ष २०७५/७६ मा कुल गार्हस्थ्य बचत कुल गार्हस्थ्य उत्पादनको २०.५ प्रतिशत पुगेको र कुल पुँजी निर्माण, कुल स्थिर पुँजी निर्माण र कुल राष्ट्रिय बचतको कुल गार्हस्थ्य उत्पादनसँगको अनुपात क्रमशः ६२.३ प्रतिशत, ३६.९ प्रतिशत र ५२.४ प्रतिशत रहेको थियो त्यस्तै वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.६ प्रतिशत रहेको जुन अधिल्लो आर्थिक वर्षमा यस्तो मुद्रास्फीति ४.२ प्रतिशत रहेको थियो ।

यसरी समिक्षा आ.व. मा समेत बैंक तथा वित्तीय संस्थाहरुले आक्रामक रुपमा कर्जा विस्तार गरेको तर सोही अनुरूप सरकारी पुँजीगत खर्च बढ्न नसकेको र निक्षेपमा बृद्धी हुन नसकेको कारण रलतामा उच्च चाप पर्न गई समग्र बैंकिङ क्षेत्रमा नै लगानीयोग्य रकमको कमी हुन गएको अवस्था रहेको र ऋणको बढ्दो उच्च ब्याज दर, घट्दो ब्यापार र धितोको तथा जग्गाको किनबेचमा कमीको कारण नयाँ ब्याबसायको प्रतिस्पर्धात्मक क्षमातामा उच्च दरले ह्रास देखिएको कारणले धेरै ब्याबसयीको उद्योग ब्यापार ब्याबसायलाई भविष्यको राम्रो समयको आशमा न्यूनतम कारोवारगरी संचालन गरी राख्ने मनस्थिति रहेको र थप लगानी गर्ने मा आशातित उत्साह नदेखिएकोले समग्र अर्थतन्त्रमै डिफ्लट रेट बढ्न सक्ने खतरा कायमै रहेको अवस्थाबाट आ.व. २०७६/७७ को बीचबाट नै कोभिड महामारी बढ्दै गई ब्यापार अझ मन्दी तर्फ उन्मुख रहेको, सरकारको राजस्वमा कमी आई सरकारबाट बचतमा रहेको करिब दुई खर्ब समेत खर्च भै सरकारबाट आन्तरिक ऋणबाट समेतबाट करिब दुई खर्ब नै खर्च भै सकेको कारणले र ब्यापारीले समेत ब्यापारमा रहेको पुँजी समेत खर्च हुन नपाई अधिक तरलताको स्थिति रहेको छ । कोभिड महामारी अझ बढ्दै गईरहेको अवस्थालाई मध्य नजर गरी बैंकको ब्यापारको बिस्तारको लागि तयारी अवस्थामा बस्नु पर्ने तर अझ सुभक्त बुभक्तको साथ ब्यापार बिस्तार गर्नु पर्ने आवश्यकता रहेको छ । तापति आगामी दिनमा यस माहामारीको म्याक्सिम आई ब्यापारमा अझ बिस्तारहुने, मुलुकमा राजनैतिक स्थिरता, शान्ति र आर्थिक/सामाजिक र औद्योगिक सुरक्षा कायमरहेको अवस्था रहेको र अन्तर्राष्ट्रिय क्षेत्र समेत अपेक्षकृत ब्याबसायिक हिसावले स्थिर नै देखिएकोले बैंकले आगामी वर्षहरुमा सोचे अनुसार नै प्रतिस्पर्धात्मक क्षमतामा बृद्धी गर्दै लगानीकर्ताको पुँजीलाई सुरक्षित गर्ने र आगामी दिनमा समुचित प्रतिफलको सुनिश्चित गर्न सफलता हासिल गर्नेछ भन्ने हामीले विश्वास लिएका छौ ।



३. प्रतिवेदन तयार भएको मिति सम्म चालू वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा:

(क) प्रतिवेदन तयार हुने मितिसम्म बैंकको कारोवार स्थिति:

यस आ.व. को २०७७/०३/३१ सम्ममा बैंकको कारोवारको स्थिति निम्न बमोजिम रहेको छ ।

(रकम रु. हजारमा)

शीर्षक	आषाढ ३१ २०७७
चुक्ता पुँजी	४१,००,००.००
नेट वर्थ	५८७,९८५.७४
निक्षेप	२९६,४२०.९४
कर्जा	३२३,६४४.८६
लगानी	-
संचालन मुनाफा	७१,०२८.८३
खुद नाफा	४९,७२०.१८
पुँजीकोष (प्रतिशतमा)	४६.४७ %

देशको समग्र आर्थिक स्थितिलाई मध्यनजर गर्दा चालू आर्थिक वर्षमा बैंकको समग्र कारोवारको स्थिति सन्तोषप्रद नै रहेको छ ।

(ख) बैंकको उन्नतिको लागि भविष्यमा गर्नु पर्ने कुराको योजनाका सम्बन्धमा सञ्चालक समितिको धारणा देहाय बमोजिम रहेको छ:

- क. बैंकको आन्तरिक नियन्त्रण प्रणालीलाई अझ सुदृढ बनाउन सञ्चालक स्तरिय जोखिम व्यवस्थापन समिति अन्तर्गत जोखिम व्यवस्थापनलाई अझ प्रभावकारी गर्दै लगिने,
- ख. बैंकले आफ्नो शाखा सञ्जाल र एटिएम लगायतका आधुनिक विद्युतीय बैंकिङ सेवा तथा सुविधाहरुको क्रमिक रुपमा विस्तार गर्ने,
- ग. कर्जा, निक्षेप तथा अन्य सुविधाको लागि नयाँ सेवाहरुको सुरुवात गरी ग्राहक आधारमा विविधता ल्याउने,
- घ. बैंकले तयार गरेको पूर्वाधार र सेवाहरुलाई अधिकांश सेवाग्राहीहरु माझ बृहत रुपले विस्तार गर्ने,
- ङ. अन्य कुनै बैंक तथा वित्तीय संस्था सँग गाभ्ने वा बैंकले अन्य कुनै बैंक वा वित्तीय संस्थालाई प्राप्ती गर्ने सम्भावनाको अध्ययन गरी उपयुक्त देखिएमा आवश्यक प्रक्रिया अवलम्बन गर्ने,
- च. प्राकृतिक प्रकोप लगायतका घटनाहरुले वित्तीय प्रणालीको व्यवसायिक निरन्तरतामा पार्न सक्ने प्रतिकूल असरलाई न्यूनिकरण गर्न व्यासायीक निरन्तरता योजना र आपतकालीन सुरक्षित अबतरण योजना लाई सशक्त बनाई लागू गर्ने,
- छ. सुचना प्रविधिको माध्यमबाट बैंकिङ सेवा सञ्चालन गर्दा आइपर्ने जोखिम न्यूनिकरणका लागि अन्तराष्ट्रिय मापदण्ड बमोजिमको सुरक्षा प्रणाली लागू गरी थप मजबुत बनाउने,
- ज. बैंकको सञ्चालन तथा ग्राहक सेवालार्ई चुस्त दुरुस्त बनाउन आन्तरिक कार्यप्रणालीलाई बिबिधीकरण, डिजिटलाइजेशन र बिद्युतीकरण गर्ने,
- झ. ए.एम.एल र के.बाई.सी सम्बन्धी नीतिलाई प्राथमिकताका साथ लागू गरी कर्मचारीलाई सो सम्बन्धमा दक्ष बनाउन तथा आवश्यक नियन्त्रण प्रणालीलाई मजबुत बनाउन थप व्यवस्थाहरु गर्ने, सो सम्बन्धि प्रविधि खरिद गरी अनलाईन बाटै रिपोर्टिङको ब्यबस्था मिलाईसक्ने ।
- ञ. वित्तीय क्षेत्रमा लगानी तथा विभिन्न वित्तीय उपकरणहरुको माध्यमबाट वित्तीय सेवाको दायरालाई अझ विस्तार गर्ने,
- ट. बैंकको व्यवसायलाई वित्तीय क्षेत्रको विभिन्न आयामहरुमा विस्तार गर्नका लागि बैंकले आफै वा सहायक कम्पनीमार्फत बिमा, धितोपत्र व्यवसाय, लगानी व्यवसाय लगायत विविध वित्तीय सेवाहरु प्रदान गर्ने ।

४. बैंकको औद्योगिक वा व्यावसायिक सम्बन्ध:

बैंकले राष्ट्रिय तथा अन्तराष्ट्रिय सरकारी तथा गैर सरकारी संघसंगठन, कम्पनी, व्यक्ति र संघ संस्थाहरु, तथा अन्य सबै सरोकारवालाहरुसंग सुमधुर व्यवसायिक सम्बन्ध कायम राखेको र बैंकको औद्योगिक तथा व्यवसायिक सम्बन्ध समाजका सबै तहमा पारदर्शी र सौहार्दपूर्ण रहेकोले यसलाई निरन्तरता दिइने छ ।

(क) मानव संसाधन

बैंकका कर्मचारीको स्तर वृद्धिका लागि आवश्यक आन्तरिक प्रशिक्षणहरु दिने, बाह्य तालिममा सहभागी गराउने लगायतका कार्यलाई थप ब्यबस्थित र बजबुत बनाईने छ ।

(ख) संस्थागत सामाजिक उत्तरदायित्व :

बैंकले समिक्षा अबधिमा संस्थागत सामाजिक उत्तरदायित्व अन्तरगत बृक्षारोपण लगायत अन्य सेवामा संलग्न रहेको र संस्थागत सामाजिक उत्तरदायित्व अन्तरगत नै यस अबधिमा कोभिड रोकथामको लागि बिरगंज महानगरपालिकाले ट्रेसिड र टेस्टिडको लागि पिसिआर मेसिन खरिद तथा संचालनको लागि आब्हान गरेकोमा समयमै सो कार्य हुन सकि कोभिडको रोकथाममा मद्दत पुगोस भन्ने मनसायले संस्थागत सामाजिक उत्तरदायित्व कोषको मर्म बमोजिम स्वास्थ्य सेवालमा योगदान गर्न यस कोषबाट रु.१००,०००.०० र कर्मचारीको ब्यक्तिगत योगदानबाट थप रु.१००,०००.०० सहित रु. रु.२००,०००.०० को योगदान गरिएको गरिएको र सो कोषको यस अबधि सम्म बाँकी रकम निर्देशन अनुसार केन्द्रिय कोभिड रोकथाम कोषमा योगदान गरिसकिएको र आगामी दिनमा यस कोषमा जम्मा हुने रकमबाट नयाँ कार्यक्रम ल्याई संस्थागत सामाजिक उत्तरदायित्व को कार्य जारी राखिने छ ।

५. सञ्चालक समितिमा भएको हेरफेर र सो को कारण:

समिक्षा अबधिमा संचालक समितिमा कुनै हेरफेर वा परिवर्तन नभएको ।

६. कारोवारलाई असर पार्ने कुराहरु :

बैंकको कारोवारलाई असर पार्ने मुख्य कुराहरु देहाय बमोजिम छन्:

- (क) बैकिङ क्षेत्रमा हुने प्रतिस्पर्धाबाट सृजना हुने सम्भावित जोखिमहरु ।
- (ख) बैंक तथा वित्तीय संस्थाहरुमा तरलताको उतार चढावका कारण बैंकमा हुन सक्ने कठिनाई ।
- (ग) कर्जाबाहेको क्षेत्रको लगानीमा उचित प्रतिफल प्राप्त हुन नसकी हुने कठिनाई ।
- (घ) जटिल सञ्चालन वातावरणमा जोखिम सम्पत्तिको गुणस्तर कायम राख्न कठिनाई ।
- (ङ) नियमन निकायहरुबाट समय समयमा परिवर्तन हुने नीति नियममा भएको वदलावका कारणबाट हुन सक्ने संभावित जोखिमहरु ।
- (च) पुँजी बजारमा आउन सक्ने उतार चढावबाट हुन सक्ने जोखिमहरु ।
- (छ) कर्जा तथा लगानीको दायरा सांघुरिएर उत्पन्न हुन सक्ने जोखिमहरु ।
- (ज) विश्व अर्थतन्त्रमा हुने उतार चढावको प्रभावले पर्न सक्ने असरहरु ।
- (झ) सूचना प्रविधि सम्बन्धी जोखिम बाट उत्पन्न हुने असरहरु ।
- (ञ) बैंकले लगानी गर्नु पर्ने उद्योग ब्यावसाय स्थिरहुन र दिगो प्रतिफल दिन लामो समय लाग्ने तर बैंकको श्रोत न्यूनतम अबधिको हुँदा तरलता ब्यबस्थापनमा पर्ने कठिनाई ।

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

लेखापरीक्षण प्रतिवेदनमा औल्याईएका कैफियतहरु सुधारका क्रममा रहेका छन् ।

८. लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम:

बैंकको यस प्रतिवेदामा कुनै लाभांस सिफारिस नगरिएको ।

९. शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अङ्कित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो वापत 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 अबधिमा कुनै शेयर जफत नभएको ।

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

सो नभएको ।

११. बैंक तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोवारहरू र सो अवधिमा बैंकको कारोवारमा आएको कुनै महत्वपूर्ण परिवर्तन:

सो नभएको ।

१२. विगत आर्थिक वर्षमा बैंकको आधारभूत शेयरधनीहरूले बैंकलाई उपलब्ध गराएको जानकारी:

समिक्षा अवधिमा बैंकलाई आधारभूत शेयरधनीहरूबाट कुनै जानकारी उपलब्ध गराईएको छैन ।

१३. विगत आर्थिक वर्षमा बैंकका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र बैंकको शेयर कारोवारमा निजहरू संलग्न भएको भए सो सम्बन्धमा निजहरूबाट बैंकले प्राप्त गरेको जानकारी:

बैंकको सञ्चालक तथा पदाधिकारीहरू नेपाल राष्ट्र बैंकको निर्देशनको प्रतिकुल हुने गरी कुनै शेयर कारोवारमा संलग्न भएको कुनै विवरण प्राप्त भएको छैन ।

१४. विगत आर्थिक वर्षमा बैंकसँग सम्बन्धित सम्झौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराईएको जानकारीको व्यहोरा:

नभएको ।

१५. बैंकले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अङ्कित मूल्य तथा त्यसरी शेयर खरिद गरे वापत बैंकले भुक्तानी गरेको रकम :

हालसम्म यस बैंकले आफ्नो शेयर आफैले खरिद गरेको छैन ।

१६. 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 अभूत 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 तोकिएको पर्याप्त नीतिगत व्यवस्थाहरू सहित जोखिम व्यवस्थापन गर्न बैंक प्रयत्नशील छ ।

१७. विगत आर्थिक वर्षको कूल व्यवस्थापन खर्चको विवरण:

गत आर्थिक वर्षमा यस बैंकको कूल व्यवस्थापन खर्च देहाय वमोजिम रहेको जानकारी गराउदछौं ।

व्यवस्थापन खर्चको विवरण रकम (हजारमा)

(रकम रु. हजारमा)

शीर्षक	आ.ब. २०७४/०७५	आ.ब. २०७५/०७६
कर्मचारी खर्च	६,६२१	१६,८३८
कार्यालय सञ्चालन खर्च	९,५२२	१२,९४१
कूल व्यवस्थापन खर्च	१६,१४३	२९,७७९

१८. लेखापरिक्षण 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 नासुरुद्दीन अंसारी संयोजक र श्री बिनोद कुमार खण्डेलवाल सदस्य सहित आन्तरिक लेखा परिक्षण विभागका प्रमुख पदेन 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 पश्चात् दिएका निर्देशनहरूको अध्ययन गरी यसलाई व्यवहारमा लागु गर्दै जाने लगायतका नियमित काम कारवाहीहरू गर्दै आएको छ। यस अवधिमा लेखापरिक्षण समितिलाई कुनै बेग्लै भत्ता दिईएको छैन। उक्त समितिका पदेन सदस्यलाई समेत बैठक भत्ताको व्यवस्था गरिएको छैन।

१९. 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।

२०. 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 र संचालकलाई समान प्रति व्यक्ति प्रति बैठक रु.२,५००/- का दरले बैठक भत्ता उपलब्ध गराइएको छ।

आ.ब. २०७५/०७६ मा कार्यकारी प्रमुख तथा मुख्य पदाधिकारीहरूको वार्षिक पारिश्रमिक तथा भत्ता निम्न बमोजिम रहेको छ। कार्यकारी प्रमुखलाई बैठक भत्ताको व्यवस्था गरिएको छैन।

(रकम रु. हजारमा)

शीर्षक	आ.ब. २०७५।०७६
प्रमुख कार्यकारी अधिकृत	२,९९८
अन्य प्रबन्धकहरू	४,२१७

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

२१. शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम:

यस्तो कुनै रकम नरहेको।

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

अनुसूची ४.१४ मा उल्लेख भएको।

२३. दफा १७५ बमोजिम सम्बद्ध कम्पनीबीच भएको कारोबारको विवरण:

अनुसूची ४.३३ बुँदा नं. १५ मा उल्लेख भएको।

२४. धितोपत्र दर्ता तथा निष्काशन नियमावलीको नियम २२ (१) सँग सम्बद्ध थप विवरणहरू:

(क) कानूनी कारवाही सम्बन्धी विवरण:

१) समिक्षा अवधिमा बैंकले वा बैंकको विरुद्ध कुनै मुद्दा दायर भएको भए:को सम्बन्धमा : बैंकको कारोबारको सिलसिलामा हुने सामान्य मुद्दा बाहेक अन्य तात्त्विक असर पर्ने मुद्दा दायर नभएको वा नगरेको।



- २) बैंकको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको बिरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा बैंकले मुद्धा दायर नगरेको वा नभएको ।
- ३) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्धा दायर भएको भए: त्यस्तो कुनै विवरण प्राप्त नभएको ।

(ख) संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण:

- (१) धितोपत्र बजारमा भएको बैंकको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा : धितोपत्र बजार/नेप्सेमा आएको उतार चढाबको असर बैंकको शेयर मूल्यमा पनि पर्नु स्वाभाविक नै हो । समग्र देशको आर्थिक अवस्थामा सुधार र राजनैतिक स्थिरता भएमा शेयर बजारले यथोचित गति लिन सक्ने अवस्था देखिन्छ । यद्यपि बैंकको शेयरको बजार मूल्य र कारोबारको निर्धारण नेपाल स्टक एक्सचेञ्जको खुल्ला बजार प्रक्रियामा निर्भर गर्ने भएकोले यसमा व्यवस्थापनले थप धारणा राख्न सक्ने अवस्था छैन ।
- (२) सीमिक्षा अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन देहाय बमोजिम रहेको छ ।

त्रैमास (महिना)	शेयरको अधिकतम मूल्य	शेयरको न्यूनतम मूल्य	शेयरको अन्तिम मूल्य	कुल कारोबार शेयर संख्या (हजारमा)	कुल कारोबार दिन
प्रथम त्रैमासिक (असोजमासान्त २०७५)	११२	९८	९८	३७,२४०	४१
दोश्रो त्रैमासिक (पौषमासान्त २०७५)	१००	९७	९७	२,२५६	१०
तेश्रो त्रैमासिक (चैत्रमासान्त २०७५)	१००	९८	९८	१८,४१०	४२
चौथो त्रैमासिक (आषाढमासान्त २०७६)	१४७	११९	११९	९८,२८०	३८

(ग) समस्या र चुनौती:

१) आन्तरिक:

- क. दक्ष जनशक्ति नियुक्त गरी योग्य कर्मचारीहरुलाई बैंकको सेवामा कायमै राख्नु ।
- ख. वृद्धि भईरहेको सञ्चालन खर्च ।

२) बाह्य :

- क. कर्जा तथा लगानीमा उचित प्रतिफल कायम राख्नु तथा समायोचित व्याजदरमा निक्षेप परिचालन गर्नु ।
- ख. लगानीका अवसरहरु घट्दै जानु तथा बढ्दो जोखिमको अवस्था हुनु ।
- ग. विश्व अर्थतन्त्रको कारण विदेशी विनिमय दरमा उतार चढाव हुनु ।
- घ. अविश्वसनिय र उचार चढाबयुक्त सामाजिक, राजनैतिक र अन्तराष्ट्रिय परिस्थिती ।

३) रणनीती:

- क. चालु सेवाहरुको विस्तारका साथै नयाँ सेवाहरुको सुरुवात गर्ने ।
- ख. जोखिम व्यवस्थापनको सुदृढिकरणको साथै लगानी व्यवस्थापन गर्ने ।
- ग. लगानीका नयाँ अवसरहरु खोजी गर्ने ।
- घ. असल बैकिङ पूर्वाधारहरुलाई सुदृढ गर्ने ।

(घ) संस्थागत सुशासन:

यस बैंकको सबै कारोवारहरूमा उच्च स्तरको संस्थागत सुशासन, व्यापारिक स्वच्छता र व्यवसायिकतालाई कायम राख्न बैंक कटिबद्ध रहेको र बैंकले प्रचलित कानून तथा पूर्व निर्धारित जोखिम मापदण्डको अधिनमा रही सबै नियमहरूको पूर्ण रूपमा अनुपालन गर्दै आएको छ।

२५. कम्पनी ऐन, २०६३ तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुराहरू:

शेयरधनी महानुभावहरूको लागि सूचना व्यवस्था:

बैंकले कारोवार सम्बन्धी सूचना आदान प्रदान गर्ने प्रकृतिलाई उच्च प्राथमिकता दिएको छ। यस सन्दर्भमा बैंकले वार्षिक प्रतिवेदन, त्रैमासिक प्रतिवेदन लगायत अन्य बैंकको प्रगति विवरणहरू विभिन्न समाचार माध्यम एवं बैंकको वेबसाइट www.corporatebank.com.np मार्फत जानकारी गराउने गरेको छ। बैंकमा समय मयमा लगानीकर्ता तथा व्यक्तिगत रूपमा info@corporatebank.com.np र अन्य माध्यमबाट आएका विभिन्न जिज्ञासाहरूको उचित जानकारी लिने / निकाल्ने उपयुक्त थलो वार्षिक साधारण सभा भएकोले सबै शेयरधनी महानुभावहरूलाई सभामा सहभागी भई बैंकको प्रगतिमा छलफल गर्न प्रोत्साहित गरेकाछौं।

अन्त्यमा,

बैंकको उत्तरोत्तर प्रगति तथा समृद्धिको लागि प्रत्यक्ष वा अप्रत्यक्ष रूपले बैंकलाई बहुमूल्य सहयोग तथा सुभावा दिई बैंकको कार्यक्षमता तथा सेवामा अभिवृद्धि गर्न मद्दत गर्ने संचालक लगायत सम्पूर्ण शेयरधनी महानुभावहरू, समस्त आदरणीय ग्राहकवर्ग, लाभग्राही एवं समस्त सरोकारवालाहरू, 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. लगायतका अन्य सम्पूर्ण नियामक निकायहरू, बैंकको उन्नतिमा अनवरत रूपमा लागि पर्ने बैंकका सम्पूर्ण व्यवस्थापन तथा कर्मचारीहरू एवं संचार जगत प्रति हार्दिक आभार प्रकट गर्दै आगामी वर्षमा पनि सम्पूर्ण बैंकिङ्ग सेवाहरू अझ गुणस्तरीय रूपमा उपलब्ध गराई आदरणीय शेयरधनीहरूलाई उचित प्रतिफल दिने तर्फ क्रियाशील रहने प्रतिवद्धता व्यक्त गर्दछौं।

धन्यवाद।

सञ्चालक समितिको तर्फबाट,

डा. जैनुद्दीन अंसारी

अध्यक्ष

बिनोद कुमार खण्डेलवाल

सञ्चालक

मिति: २०७७/०६/०७ गते



J.N. Upadhyay & Co.

Chartered Accountants

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

Opinion

We have audited the financial statement of **Corporate Development Bank Limited**, which comprise the Statement of Financial Position as at **Ashad 31, 2076 (July 16, 2019)**, the Statement of Profit or Loss, the Statement of Other Comprehensive Income, the Statement of changes in Equity, the Statement of Cash Flow for the year then ended and a summary of principal accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of **Corporate Development Bank Limited** as at 31 Ashad 2076 (July 16, 2019), its financial performance and cash flows for the year ended in accordance with Nepal Financial Reporting Standards (NFRSs).

Basis for Opinion

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

Other Matter

We draw your attention to audit findings, as included in the 'Management Letter' section of our report which identify internal control weaknesses and audit recommendations to address them, which we came across during the course of our audit. Our opinion is not modified in respect of this matter.

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 NFRSs, and for such internal control as management determines necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In Preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing as applicable, matters related to going concern and



[Signature]

J.N. Upadhyay & Co.

Chartered Accountants

using the going concern basis of accounting unless management either intends to liquidate the entity 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 financials statement as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists. Misstatement can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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

Report on Other Legal and Regulatory Requirements

We have obtained information and explanation asked for, which to the best of our knowledge and belief were necessary for the purpose of our audit. In our opinion, the statement of financial position, profit or loss, other comprehensive income, changes in equity and cash flow have been prepared in accordance with the requirements of the company Act 2063 and are in agreement with the books of accounts maintained by the Bank. The proper books of accounts as required by



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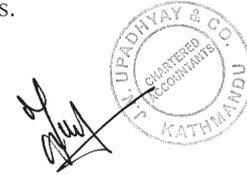
J.N. Upadhyay & Co.

Chartered Accountants

law, maintained by the Bank including relevant records relating to preparation of the aforesaid financial statements have been kept so far as it appears from our examination of books and records of the bank.

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

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



CA. Jagannath Upadhyay
Chartered Accountant

For: J.N. Upadhyay & Co.
Chartered Accountants
UDIN#20031300114hhbqh

Date: Falgun 28, 2076 (March 11, 2020)
Place: Kathmandu

Statement of Financial Position
As on Ashad 31, 2076

Amount in NRs.

	Notes	Ashad 31, 2076	Restated Ashad 32, 2075	Restated Ashad 31, 2074
ASSETS				
Cash and cash equivalent	4.1	175,941,974.37	116,675,612.86	133,668,160.91
Due from Nepal Rastra Bank	4.2	8,245,137.92	29,169,571.06	171,404.46
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	261,330,271.43	99,063,727.74	39,789,238.06
Investment securities	4.8	-	-	-
Current Tax Assets	4.9	11,495,356.57	-	-
Investment in subsidiaries	4.10	-	-	-
Investment in Associates	4.11	-	-	-
Investment property	4.12	161,774,243.93	196,559,879.61	203,543,379.61
Property and equipment	4.13	8,990,569.54	5,044,952.42	2,860,470.80
Goodwill and Intangible assets	4.14	135,600.00	279,675.00	333,461.24
Deferred tax assets	4.15	28,326,103.00	45,656,614.39	43,537,053.00
Other assets	4.16	8,022,448.78	7,906,863.88	6,563,787.69
Total Assets		664,261,705.54	500,356,896.96	430,466,955.77
Liabilities:				
Due to Bank and Financial Institutions	4.17	-	-	-
Due to Nepal Rastra Bank	4.18	-	-	-
Derivative Financial instruments	4.19	-	-	-
Deposit from customers	4.20	188,581,026.27	71,909,146.75	79,618,757.30
Borrowings	4.21	-	-	-
Current Tax Liabilities	4.9	-	75,384.01	9,095,946.41
Provisions	4.22	-	-	-
Deferred tax liabilities	4.15	-	-	-
Other liabilities	4.23	23,601,052.85	20,817,661.01	15,732,440.90
Debt securities issued	4.24	-	-	-
Subordinated Liabilities	4.25	-	-	-
Total Liabilities		212,182,079.12	92,802,191.77	104,447,144.61
Equity:				
Share Capital	4.26	200,000,000.00	200,000,000.00	200,000,000.00
Share premium		-	-	-
Retained earning		(95,410,413.96)	6,774,206.78	(14,066,193.20)
Reserves	4.27	347,490,040.38	200,780,498.41	140,086,004.36
Total equity attributable to equity holders		452,079,626.42	407,554,705.19	326,019,811.16
Non-controlling interests		-	-	-
Total equity		452,079,626.42	407,554,705.19	326,019,811.16
Total liabilities and equity		664,261,705.54	500,356,896.96	430,466,955.77
Contingent liabilities and commitment	4.28			
Net assets value per share		140.76	122.65	110.51

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-Mainbranch-Finance

Trilok Dhoj Joshi
Chief Executive Officer

Dr. Jainuddin Ansari
Chairman

For: J.N. Upadhyay & Co.
Chartered Accountants

Vinod Kumar Khandelwal
Director

Md. Basiruddin Ansari
Director

Pawan Kumar Tulsyan
Director

CA. Jagannath Upadhyay
Chartered Accountants

Place: Birgunj, Nepal
Date: 28/11/2076

Nasiruddin Ansari
Director

Priti Shrivastav
Director

Statement of Profit or Loss
For the year ended Ashad 31, 2076

Amount in NRs.

	Notes	FY 2075-76	Restated FY 2074-75	Restated 2073-74
Interest Income	4.29	52,524,085.60	30,874,842.88	12,420,541.88
Interest Expense	4.30	11,109,282.43	3,113,137.59	3,511,253.06
Net interest income		41,414,803.17	27,761,705.29	8,909,288.82
Fees and Commission Income	4.31	103,330.22	211,264.29	-
Fees and Commission Expense	4.32	-	-	-
Net fee and Commission income		103,330.22	211,264.29	-
Net interest fee and commission income		41,518,133.39	27,972,969.58	8,909,288.82
Net Trading Income	4.33	-	-	-
Other Operating Income	4.34	2,412,691.31	742,521.81	96,978.54
Total operating income		43,930,824.70	28,715,491.39	9,006,267.36
Impairment charge/(reversal) for loans and other losses	4.35	(48,284,468.31)	(4,859,164.30)	20,097,621.33
Net Operating income		92,215,293.01	33,574,655.69	29,103,888.69
Operating Expenses				
Personnel Expense	4.36	23,166,921.37	9,113,184.48	1,877,191.97
Other Operating Expenses	4.37	11,702,293.70	8,369,770.28	4,346,298.98
Depreciation and Amortization	4.38	1,239,188.60	967,998.69	781,424.81
		36,108,403.67	18,450,953.45	7,004,915.76
Operating Profit		56,106,889.34	15,123,702.24	22,098,972.93
Non operating income	4.39	722,629.27	-	-
Non operating expense	4.40	-	-	-
Profit before income tax		56,829,518.61	15,123,702.24	22,098,972.93
Income tax expense	4.41	20,279,323.49	2,258,982.51	4,987,986.00
Current tax		2,809,409.00	4,656,709.00	-
Deferred Tax		17,469,914.49	(2,397,726.49)	4,987,986.00
Profit for the year		36,550,195.12	12,864,719.73	17,110,986.93
Profit attributable to:				
Equity holders of the Bank		36,550,195.12	12,864,719.73	17,110,986.93
Non-controlling interests		-	-	-
Profit for the year		36,550,195.12	12,864,719.73	17,110,986.93
Earnings per share				
Basic earnings per share	4.42	18.28	6.43	
Diluted earnings per share	4.42	9.86	3.55	

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-Mainbranch-Finance

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Chief Executive Officer

Dr. Jainuddin Ansari
Chairman

For: J.N. Upadhyay & Co.
Chartered Accountants

Vinod Kumar Khandelwal
Director

Md. Basiruddin Ansari
Director

Pawan Kumar Tulsyan
Director

CA. Jagannath Upadhyay
Chartered Accountants

Place: Birgunj, Nepal
Date: 28/11/2076

Nasiruddin Ansari
Director

Priti Shrivastav
Director

Statement of Other Comprehensive Income
For the year ended Ashad 31, 2076

Amount in NRs.

Particulars	FY 2075-76	Restated FY 2074-75	Restated 2073-74
Profit for the year	36,550,195.12	12,864,719.73	17,110,986.93
Other comprehensive income net of Income Tax:			
a. Items that will not be reclassified to Profit or Loss			
Gains/(Losses) from investments in equity instrument measured at Fair Value	-	-	
Gains/(Losses) on revaluation	-	-	
Actuarial Gains (losses) on defined benefit plans	(464,677.00)	927,217.00	(318,510.00)
Income tax relating to above items	139,403.10	(278,165.10)	95,553.00
Net other compressive income that will not be reclassified to profit or loss	36,224,921.22	13,513,771.63	16,888,029.93
b) Items that are or may be reclassified to profit or loss			
Gains/(losses) on cash flow hedge	-	-	
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	
Income tax relating to above items	-	-	
Reclassify to profit or loss	-	-	
Net other comprehensive income that are or may be reclassified to profit or loss	-	-	-
c) Share of other comprehensive income of associate accounted as per equited method Other comprehensive income for the year, net of income tax			
	-	-	
Total comprehensive income for the year	36,224,921.22	13,513,771.63	16,888,029.93
Total comprehensive income attributable to:			
Equity holders of the Bank	-	-	
Non-controlling interest	-	-	
Total comprehensive income for the period	36,224,921.22	13,513,771.63	16,888,029.93

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-Mainbranch-Finance

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Director

Pawan Kumar Tulsyan
Director

CA. Jagannath Upadhyay
Chartered Accountants

Place: Birgunj, Nepal
Date: 28/11/2076

Nasiruddin Ansari
Director

Priti Shrivastav
Director

Statement of Cash Flows
For the year ended Ashad 31, 2076

Amount in NRs.

Particulars		FY 2075-76	FY 2074-75
A.	CASH FLOWS FROM OPERATING ACTIVITIES		
	Interest received	56,078,361.17	34,865,010.07
	Fees and other income received	103,330.22	211,264.29
	Dividend received	-	-
	Receipts from other operating activities	2,412,691.31	742,521.81
	Interest paid	(11,109,282.43)	(3,113,137.59)
	Commission and fees paid	-	-
	Cash payment to employees	(17,302,422.86)	(5,578,093.39)
	Other expense paid	(11,593,826.30)	(8,275,919.28)
	Operating cash flows before changes in operating Assets and Liabilities	18,588,851.11	18,851,645.91
	(increase)/Decrease in operating assets	(96,628,305.53)	(88,464,953.55)
	Due from Nepal Rastra Bank	20,924,433.14	(28,998,166.60)
	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	(117,437,153.77)	(58,123,710.76)
	Other assets	(115,584.90)	(1,343,076.19)
	increase/(Decrease) in operating liabilities	113,126,264.08	(5,232,284.53)
	Due to bank and financial institutions	-	-
	Due to Nepal Rastra Bank	-	-
	Deposit from customers	116,671,879.52	(7,709,610.55)
	Borrowings	-	-
	Other Liabilities	(3,545,615.44)	2,477,326.02
	Net cash flow from operating activities before tax paid	35,086,809.66	(74,845,592.17)
	Income taxes paid	(14,380,149.58)	(3,000,000.00)
	Net cash flow from operating activities	20,706,660.08	(77,845,592.17)
B.	CASH FLOWS FROM INVESTING ACTIVITIES		
	Purchase of investment securities	-	-
	Receipts from sale of investment securities	-	-
	Purchase of property and equipment	(5,301,684.25)	(3,281,580.89)
	Receipt from the sale of property and equipment	775,750.00	-
	Purchase of intangible assets	-	(98,875.00)
	Receipt from the sale of intangible assets	-	-
	Purchase of investment properties (NBA transfer)	34,785,635.68	6,983,500.00
	Receipt from the sale of investment properties	-	-
	Interest received	-	-
	Dividend received	-	-
	Net cash used in investing activities	30,259,701.43	3,603,044.11
C.	CASH FLOWS FROM FINANCING ACTIVITIES		
	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	8,300,000.00	57,250,000.00
	Dividends paid	-	-
	Interest paid	-	-
	Other receipt/payment	-	-
	Net cash from financing activities	8,300,000.00	57,250,000.00
	Net increase (decrease) in cash and cash equivalents	59,266,361.51	(16,992,548.06)
	Cash and cash equivalents at 1st Shrawan	116,675,612.86	133,668,160.91
	Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
	Cash and cash equivalents at Ashad end	175,941,974.37	116,675,612.86

As per our attached report of even date

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Chartered Accountants

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Md. Basiruddin Ansari
Director

Pawan Kumar Tulsyan
Director

CA. Jagannath Upadhyay
Chartered Accountants

Statement of Distributable Profit or Loss
(As per NRB Regulations)

Amount in NRs.

	FY 2075-76	FY 2074-75
Opening Restated Retaining Earnings as on 1 Shrawan, 2075	6,774,206.78	(14,066,193.20)
Net profit or (loss) as per statement of profit or loss	36,550,195.12	12,864,719.73
Appropriations:		
a. General reserve	(7,310,039.02)	(2,572,943.95)
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(365,501.95)	(128,647.20)
e. Employees' training fund	(68,256.47)	-
f. Bonus Share Issued	-	-
g. Cash Dividend Paid		-
h. Other	-	10,677,271.40
Profit or (loss) before regulatory adjustment	35,580,604.47	6,774,206.78
Regulatory Adjustment:	(130,991,018.43)	
a. Interest receivable (-)/previous accrued interest received (+)	(747,141.75)	
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 (+)	(101,917,773.68)	
e. Deferred tax assets recognized (-)/ reversal (+)	(28,326,103.00)	
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	
g. Bargain purchase gain recognized (-)/reversal (+)	-	
h. Actuarial loss recognized (-)/reversal (+)	-	
i. Other (+/-)	-	
Distributable profit or (loss) as on 31 Ashad, 2076	(95,410,413.96)	6,774,206.78

As per our attached report of even date

Uday Kamati
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Chartered Accountants

Place: Birgunj, Nepal
Date:28/11/2076

Nasiruddin Ansari
Director

Priti Shriwastav
Director



Product types	Total Outstanding principal (Amortized Cost)	Accrued Interest on total outstanding	Outstanding principal amount of individually impaired loans	Accrued Interest on individually impaired loan	Individual impairment amount	Outstanding Principal of collectively impaired loans	Accrued Interest on Collectively Impaired Loans
d) Short Term Loan	6,007,458.18	8,704,689.49	6,007,458.18	1,621,563.00			7,083,126
e) Overdraft	93,354,534.66	607,509.75				93,354,535	607,510
e) Overdraft							
e) Overdraft	800,000.00	67,301.78			13,132,175.12	800,000	67,302
e) Overdraft	2,800,000.00	4,847,000.00	2,647,851.99	4,115,540.00		152,148	731,460
e) Overdraft	14,633,751.99	21,964,092.63	14,585,900.00	3,151,388.00		47,852	18,812,705
As per TB	352,097,498.63	169,324,099.68	112,190,653.35	35,789,514.00	77,320,246.89	239,906,845.28	133,534,585.68
Difference	-	-	147,980,167.35		0.00	269,570,178.48	37,706,377.12
FY 2014/15							95,828,208.56
Product types							
a) Auto Loan	2,824,758.60	19,576.13				2,824,759	19,576
a) Auto Loan	209,850.24	4,456.00				209,850	4,456
a) Auto Loan							
a) Auto Loan	339,204.51	76,626.36	276,589.03	57,432.62	13,612,775	62,615	19,194
a) Auto Loan	18,606,908.76	12,258,451.87	11,886,972.36	11,941,107.06		6,719,936	317,345
b) Short Term Loan	4,000,000.00	-				4,000,000	-
b) Short Term Loan							
b) Short Term Loan							
b) Short Term Loan	65,095,782.00	82,031,070.76	64,888,324.60	17,605,128.42	46,971,444	207,457	64,425,942
b) Short Term Loan	9,750,000.00	9,550,000.00	9,457,458.18	8,909,392.63		292,542	640,607
c) Term Loan	1,831,077.17					1,831,077	
c) Term Loan							
c) Term Loan							
c) Term Loan	12,039,185.51	16,962,168.41	11,878,369.47	4,503,224.25	1,889,786	160,816	12,458,944
c) Term Loan	155,500.00	55,832.00	96,237.17	38,225.33		59,263	17,607
d) Overdraft	46,835,147.73	12,275.91				46,835,148	12,276
d) Overdraft							
d) Overdraft							
d) Overdraft	42,933,732.00	10,228,763.00	42,677,900.00	10,127,513.19		255,832	101,250
d) Overdraft	11,056,095.50	59,271,736.65	10,921,702.00	11,102,978.71		134,394	48,168,758
As per TB	215,677,242.02	190,470,957.09	152,083,552.81	64,285,002.21	78,239,902.22	63,593,689.21	126,185,954.88
Difference	215,677,242.02	190,470,957.09	216,368,555.02		(0.00)		
Difference	-	-	-	-	-	-	-

FY 2073/74	Product types	Total Outstanding principal (Amortized Cost)	Accrued Interest on total outstanding	Outstanding principal amount of individually impaired loans	Accrued Interest on individually impaired loan	Individual impairment amount	Outstanding Principal of collectively impaired loans	Accrued Interest on Collectively Impaired Loans
	a) Auto Loan	144,337.28	410.19				144,337	410
	a) Auto Loan							
	a) Auto Loan					4,741,100		
	a) Auto Loan	367,986.00	87,672.00	276,589.00	57,276.00		91,397	30,396
	a) Auto Loan	22,575,604.04	11,027,729.18	7,737,248.00	6,053,876.00		14,838,356	4,973,853
	c) Short Term Loan							
	c) Short Term Loan							
	c) Short Term Loan					41,123,913		
	c) Short Term Loan	9,398,450.00	17,387,429.00	69,388,325.00	16,887,421.00		283,461	500,008
	c) Short Term Loan	61,885,968.29	78,153,763.49	14,162,213.00	9,114,989.00		47,723,755	69,038,774
	d) Term Loan							
	d) Term Loan							
	d) Term Loan	152,052.06	20,911.84				152,052	20,912
	d) Term Loan	11,888,796.00	3,698,700.00	11,878,369.00	3,489,270.00	1,158,285	10,427	209,430
	d) Term Loan	36,496.76	10,154,007.67	31,658.00	234,452.00		4,839	9,919,556
	e) Overdraft	2,865,606.49					2,865,606	
	e) Overdraft							
	e) Overdraft					17,036,371		
	e) Overdraft	40,777,900.00	9,277,692.00	40,177,900.00	8,288,296.00		600,000	989,396
	e) Overdraft	22,191,284.60	50,840,099.00	22,091,285.00	15,703,966.00		100,000	35,136,133
	Total	172,284,481.52	180,648,414.37	165,743,587.00	59,829,546.00	64,059,668.79	66,814,230.52	120,818,868.37
	As per TB	172,284,481.52	171,370,722.37	165,743,587.00	59,829,546.00	64,059,668.79		
	Difference		9,277,692.00				(0.00)	

Notes to the Financial Statements
Notes forming part of the Accounts as on Ashad 31, 2076

Amount in NRs.

4.1	Cash and cash equivalent	FY 2075-76	FY 2074-75	FY 2073-74
	Cash in Hand	3,204,581.00	2,139,871.00	3,121,891.00
	Balances with B/FIs	-	-	-
	Money at call and short notice	172,737,393.37	114,535,741.86	130,546,269.91
	Other	-	-	-
	Total	175,941,974.37	116,675,612.86	133,668,160.91
4.2	Due from Nepal Rastra Bank			
	Statutory balances with NRB	8,245,137.92	29,169,571.06	171,404.46
	Securities purchased under resale agreement	-	-	-
	Other deposit and receivable from NRB	-	-	-
	Total	8,245,137.92	29,169,571.06	171,404.46
4.3	Placements with Bank and Financial Institutions			
	Placement with domestic B/FIs	-	-	-
	Placement with Foreign B/FIs	-	-	-
	Less: Allowances for Impairment	-	-	-
	Total	-	-	-
4.4	Derivative financial Instruments			
	Held for trading			
	Interest rate swap	-	-	-
	Currency swap	-	-	-
	Forward exchange contract	-	-	-
	Others	-	-	-
	Held for risk management			
	Interest rate swap	-	-	-
	Currency swap	-	-	-
	Forward exchange contract	-	-	-
	Other	-	-	-
	Total	-	-	-
4.5	Other Trading assets			
	Treasury Bills	-	-	-
	Government bond	-	-	-
	NRB Bonds	-	-	-
	Domestic Corporate bonds	-	-	-
	Equities	-	-	-
	Other	-	-	-
	Total	-	-	-
	Pledged			
	Non- Pledged			
4.6	Loans and advances to B/FIs			
	Loan to Microfinance Institutions	-	-	-
	Other	-	-	-
	Less: Allowances for Impairment	-	-	-
	Total	-	-	-

4.6.1	Allowances for impairment			
	Balance at Shrawan 1	-	-	-
	Impairment loss for the year:	-	-	-
	Charge for the year	-	-	-
	Recoveries/reversal	-	-	-
	Amount written off	-	-	-
	Balance at Ashad end	-	-	-
4.7	Loans and advances to customers			
	Loans and advances measured at amortized cost	373,550,732.48	259,667,854.28	205,534,310.71
	Less: Impairment allowances	(112,220,461.05)	(160,604,126.54)	(165,745,072.65)
	Collective impairment	(2,921,459.00)	(942,010.17)	(249,027.10)
	Individual Impairment	(109,299,002.05)	(159,662,116.37)	(165,496,045.55)
	Net Amount	261,330,271.43	99,063,727.74	39,789,238.06
	Loan and advances measured at FVTPL	-	-	-
	Total	261,330,271.43	99,063,727.74	39,789,238.06
4.7.1	Analysis of loan and advances - By product			
	Product			
	Term Loans	26,277,512.30	14,025,762.68	12,077,344.82
	Overdraft	111,588,286.65	100,824,975.23	65,834,791.09
	Trust Receipt/import loans	-	-	-
	Demand and other working capital loans	79,853,240.96	78,845,782.00	71,284,418.29
	personal residential loans	95,342,006.18	29,169,354.24	10,883,067.43
	Real estate loans	5,378,324.58	-	-
	Margin lending loans	-	-	-
	Hire Purchase loans	39,036,452.54	21,980,722.11	23,087,927.32
	Deprived sector loans	6,112,992.17	6,278,923.35	4,195,679.95
	Bills purchased	3,051,798.64	-	-
	Staff loans	616,965.00	544,661.63	447,698.25
	Other	5,107,214.17	3,257,458.18	8,993,001.51
	Sub total	372,364,793.19	254,927,639.42	196,803,928.66
	Interest Receivable	1,185,939.29	4,740,214.86	8,730,382.05
	Grand Total	373,550,732.48	259,667,854.28	205,534,310.71
	Gross Loans and Advances excluding Impairment has been considered above for analysis.			
4.7.2	Analysis of loan and advances - By Currency			
	Nepalese Rupee	373,550,732.48	259,667,854.28	205,534,310.71
	Indian Rupee	-	-	-
	United State dollar	-	-	-
	Great Britain pound	-	-	-
	Euro	-	-	-
	Japanese yen	-	-	-
	Chinese Yuan	-	-	-
	Other	-	-	-
	Total	373,550,732.48	259,667,854.28	205,534,310.71



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			
	A. Secured			
	Movable/immovable assets	372,350,071.63	256,177,593.13	202,141,005.23
	Gold and silver	-	-	-
	Guarantee of domestic B/FIs	-	-	-
	Government guarantee	-	-	-
	Guarantee of international rated bank	-	-	-
	Collateral of export document	-	-	-
	Collateral of fixed deposit receipt	503,702.27	-	-
	Collateral of Government securities			
	Counter guarantee	-	-	-
	Personal guarantee	-	-	-
	Other collateral	696,958.58	3,490,261.15	3,393,304.74
	Subtotal	373,550,732.48	259,667,854.28	205,534,309.97
	b. Unsecured	-	-	-
	Grand total	373,550,732.48	259,667,854.28	205,534,309.97
4.7.4	Allowances for Impairment			
	Specific allowances for impairment			
	Balance at Shrawan 1	159,662,116.37	165,496,045.55	165,261,889.49
	Impairment loss for the year:			
	Charge for the year	-	-	-
	Recoveries/reversal during the year	(50,363,114.32)	(5,833,929.18)	234,156.06
	Write-offs	-	-	-
	Exchange rate variance on foreign currency impairment	-	-	-
	Other movement	-	-	-
	Balance at Ashad end	109,299,002.05	159,662,116.37	165,496,045.55
	Collective allowances for impairment			
	Balance at Shrawan 1	942,010.17	249,027.10	581,543.00
	Impairment loss for the year:	-	-	-
	Charge/(reversal) for the year	1,979,448.83	692,983.06	(332,515.90)
	Exchange rate variance on foreign currency impairment	-	-	-
	Other movement	-	-	-
	Balance at Ashad end	2,921,459.00	942,010.17	249,027.10
	Total allowances for impairment	112,220,461.05	160,604,126.54	165,745,072.65
4.7.5	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 NAS 39 of Para 63. The details of loan loss provision as per Nepal Rastra Bank and impairment loss as per NAS 39 of Para 63 are as follows:			
				Impairment Loss
		FY 2075-76	FY 2074-75	FY 2073-74
	Loan and Advance to BFIs	-	-	-
	Loan and Advance to Customers	92,605,524.32	128,137,280.98	99,839,008.92
	Total Impairment as per Para 63 of NAS 39	92,605,524.32	128,137,280.98	99,839,008.92
	Total Impairment as per NRB Norms	112,220,461.05	160,604,126.54	165,745,072.65
	Higher of Impairment as per Para 63 of NAS or NRB Norms	112,220,461.05	160,604,126.54	165,745,072.65



4.8	Investment in securities			
	Investment securities measured at amortized cost	-	-	-
	Investment in equity measured at FVTOCI	-	-	-
	Total	-	-	-
4.8.1	Investment securities measured at amortized cost			
	Debt Securities	-	-	-
	Government Bond	-	-	-
	Development Bond	-	-	-
	Government treasury bills	-	-	-
	Nepal Rastra Bank bonds	-	-	-
	Nepal Rastra Bank deposit instruments	-	-	-
	Other	-	-	-
	Less: Specific allowances for impairment	-	-	-
	Total	-	-	-
4.8.2	Investment in equity measured at fair value through Other comprehensive income			
	Equity Instrument	-	-	-
	Quoted equity securities	-	-	-
	Unquoted equity securities	-	-	-
	Total	-	-	-
4.8.3	Information relating to investment in equities			
	Investment in quoted equity			
Ltd.shares of Rs.each	-	-	-
	Investment in unquoted equity			
Ltd.shares of Rs.each	-	-	-
	Total	-	-	-
4.9	Current tax Assets			
	Current tax assets			
	Current Year income tax assets	14,304,765.57	3,062,574.59	62,574.59
	Tax assets of prior periods	-	-	-
	Sub Total	14,304,765.57	3,062,574.59	62,574.59
	Current tax liabilities			
	Current year income tax liabilities	2,809,409.00	3,137,958.60	9,158,521.00
	Tax liabilities of prior periods	-	-	-
	Sub Total	2,809,409.00	3,137,958.60	9,158,521.00
	Total	11,495,356.57	(75,384.01)	(9,095,946.41)

4.10	Investment in Subsidiaries				
		FY 2075-76	FY 2074-75	FY 2073-74	
	Investment in quoted subsidiaries		-	-	-
	Investment in unquoted subsidiaries		-	-	-
	Total Investment		-	-	-
	Less: Impairment allowances		-	-	-
	Net carrying amount		-	-	-



4.10.1	Investment in quoted subsidiaries	FY 2075-76		FY 2074-75		FY 2073-74	
		Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Ltd.shares of Rs.each	-	-	-	-	-	-
	Total	-	-	-	-	-	-
4.10.2	Investment in unquoted subsidiaries	FY 2075-76		FY 2074-75		FY 2073-74	
		Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Ltd.shares of Rs.each	-	-	-	-	-	-
	Total	-	-	-	-	-	-
4.10.3	Information relating to subsidiaries of the Bank	FY 2075-76		FY 2074-75		FY 2073-74	
	Equity interest held by NCI (%)			-	-	-	-
	Profit/(Loss) during the year			-	-	-	-
	Accumulated balances of NCI as on Ashad end			-	-	-	-
	Dividend paid to NCI			-	-	-	-
	Total			-	-	-	-
4.11	Investment in associates	FY 2075-76		FY 2074-75		FY 2073-74	
	Investment in quoted associates			-	-	-	-
	Investment in unquoted associates			-	-	-	-
	Total investment			-	-	-	-
	Less: Impairment allowances			-	-	-	-
	Net carrying amount			-	-	-	-
4.11.1	Investment in quoted associates	FY 2075-76		FY 2074-75		FY 2073-74	
		Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Ltd.shares of Rs.each	-	-	-	-	-	-
	Total	-	-	-	-	-	-
4.11.2	Investment in unquoted associates	FY 2075-76		FY 2074-75		FY 2073-74	
		Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Ltd.shares of Rs.each	-	-	-	-	-	-
	Total	-	-	-	-	-	-
4.11.3	Information relating to associates of the Bank	FY 2075-76		FY 2074-75		FY 2073-74	
		Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Ltd.shares of Rs.each	-	-	-	-	-	-
	Total	-	-	-	-	-	-



4.11.4	Equity value of associates				
		FY 2075-76	FY 2074-75	FY 2073-74	
Ltd.		-	-	-
Ltd.		-	-	-
	Total		-	-	-
4.12	Investment Properties				
		FY 2075-76	FY 2074-75	FY 2073-74	
	Investment properties measured at fair value				
	Balance as on Shrawan 1		-	-	-
	Addition/disposal during the year		-	-	-
	Net changes in fair value during the year		-	-	-
	Adjustment/transfer		-	-	-
	Net amount		-	-	-
	Investment properties measured at cost				
	Balance as on Shrawan 1		196,559,879.61	203,543,379.61	203,543,379.61
	Addition/disposal during the year		(34,785,635.68)	(6,983,500.00)	-
	Adjustment/transfer		-	-	-
	Accumulated depreciation		-	-	-
	Accumulated impairment loss		-	-	-
	Net amount		161,774,243.93	196,559,879.61	203,543,379.61
	Total		161,774,243.93	196,559,879.61	203,543,379.61
4.12.1	Details of Investment properties measured at cost (NBA)				
	Name of Borrower	Year of Assuming Non Banking Assets	FY 2075-76	FY 2074-75	FY 2073-74
	Everest Suppliers, Jeetpur	16.02.2014	24,083,704.51	24,083,704.51	24,083,704.51
	Duryodhain Rai	03.03.2014	19,626,291.25	19,626,291.25	-
	C.S. Chaudhary & Shekhar Krishna Firm		5,190,000.00	5,190,000.00	6,983,500.00
	Bhakti Karki & Ashish Krishi	05.04.2014	7,650,000.00	7,650,000.00	19,626,291.25
	Ujala Adhikari	05.05.2014	5,860,000.00	5,860,000.00	5,190,000.00
	Binod Kumar Sapkota	06.11.2014	1,600,000.00	1,600,000.00	7,650,000.00
	Bhimsen Mahat	06.11.2014	25,506,500.00	26,786,500.00	5,860,000.00
	Sunil Giri	06.11.2014	10,250,000.00	10,250,000.00	1,600,000.00
	Shankhar Silwal	06.11.2014	12,657,748.17	12,657,748.17	1,541,580.34
	Hedamba Agriculture & Research Centre	06.12.2014	4,400,000.00	4,400,000.00	25,244,919.66
	Basudev Sapkota	06.12.2014	8,200,000.00	8,200,000.00	10,250,000.00
	Prahalad Prasad Dhungana	06.12.2014	8,860,000.00	8,860,000.00	12,657,748.17
	Uttam Prasad Poudel	13.06.2014	9,550,000.00	9,550,000.00	4,400,000.00
	Govinda Prasad Dhakal	15.06.2014	14,500,000.00	14,500,000.00	8,200,000.00
	Bishnu Kumar Mahat	15.06.2014	-	16,607,579.40	8,860,000.00
	Jay Ma Pathimara Suppliers	13.06.2014	-	16,898,056.28	-
	Sawal Singh	13.06.2014	3,840,000.00	3,840,000.00	9,550,000.00
	Dal Bahadur Limbu & New Nepal Agro	10.07.2014	-	-	14,500,000.00
	Kabita International Group	15.07.2014	-	-	16,607,579.40
	Raj Kumar Bihani Ravi Pipe Udhog	12.04.2014	-	-	16,898,056.28
	Kabita Foods		-	-	3,840,000.00
			161,774,243.93	196,559,879.61	203,543,379.61



Notes to the Financial Statements

Notes forming part of the Accounts as on Ashad 31, 2076

Amount in NRs.

4.13	Property and Equipment	Land	Buildings	Leasehold Properties	Computer & Accessories	Vehicles	Machinery	Equipment & Others	Total Ashad End 2076	Total Ashad End 2075
	Cost									
	As at 31 Ashad 2074	-	-	806,492.12	2,383,432.78	3,237,229.00	-	12,603,773.92	19,030,927.82	-
	Less: Impairment	-	-	-	-	-	-	-	-	-
	Restated Balance as at 31 Ashad 2074	-	-	806,492.12	2,383,432.78	3,237,229.00	-	12,603,773.92	19,030,927.82	-
	Addition during the year									
	Acquisition	-	-	153,611.00	485,940.00	2,556,850.00	-	85,179.89	3,281,580.89	-
	Capitalization	-	-	-	-	-	-	-	-	-
	Disposal during the Year	-	-	-	-	-	-	-	-	-
	Impairment for the year	-	-	(112,052.96)	(782,108.00)	-	-	(1,006,185.64)	(1,900,346.60)	-
	Adjustment /Revaluations	-	-	-	-	-	-	-	-	-
	Balance as at 32 Ashad 2075	-	-	848,050.16	2,087,264.78	5,794,079.00	-	11,682,768.17	20,412,162.11	19,030,927.82
	Addition during the year									
	Acquisition	-	-	284,675.00	1,527,665.00	2,556,500.00	-	932,844.57	5,301,684.57	3,281,580.89
	Capitalization	-	-	-	-	-	-	-	-	-
	Disposal during the Year	-	-	-	-	(1,260,560.00)	-	-	(1,260,560.00)	-
	Impairment for the year	-	-	(541,347.59)	-	-	-	-	(541,347.59)	(1,900,346.60)
	Adjustment /Revaluations	-	-	-	-	-	-	(9,760.94)	(9,760.94)	-
	Balance as at 31 Ashad 2076	-	-	591,377.57	3,614,929.78	7,090,019.00	-	12,605,851.80	23,902,178.15	20,412,162.11
	Depreciation and Impairment									
	As on 1 Shrawan 2074	-	-	646,955.60	2,121,638.96	2,776,195.67	-	10,625,666.78	16,170,457.02	-
	Depreciation for the year	-	-	19,620.84	99,040.14	235,803.69	-	568,334.03	922,798.69	-
	Impairment for the year	-	-	(74,371.88)	(733,114.74)	-	-	(918,559.40)	(1,726,046.02)	-
	Disposals	-	-	-	-	-	-	-	-	-
	Adjustment	-	-	-	-	-	-	-	-	-
	Balance as on 32 Ashad 2075	-	-	592,204.56	1,487,564.36	3,011,999.36	-	10,275,441.41	15,367,209.69	16,170,457.02
	Depreciation for the year	-	-	107,984.38	204,654.58	373,551.86	-	507,797.78	1,193,988.60	922,798.69
	Impairment for the year	-	-	(442,150.42)	-	(1,207,439.27)	-	-	(442,150.42)	(1,726,046.02)
	Disposals	-	-	-	-	-	-	-	(1,207,439.27)	-
	Adjustment (Charge to Reserve)	-	-	-	-	-	-	-	-	-
	Balance as on Ashad end 2076	-	-	258,038.52	1,692,218.94	2,178,111.95	-	10,783,239.19	14,911,608.61	15,367,209.69
	Capital Work in Progress									
	Net Book Value									
	As on Ashad End 2074	-	-	159,536.52	261,793.82	461,033.33	-	1,978,107.14	2,860,470.80	-
	As on Ashad End 2075	-	-	255,845.60	599,700.42	2,782,079.64	-	1,407,326.76	5,044,952.42	2,860,470.80
	As on Ashad End 2076	-	-	333,339.05	1,922,710.84	4,911,907.05	-	1,822,612.61	8,990,569.54	5,044,952.42

Notes to the Financial Statements
Notes forming part of the Accounts as on Ashad 31, 2076

Amount in NRs.

4.14	Goodwill and Intangible Assets	Particulars	Goodwill	Software		Total Ashad end 2076	Total Ashad end 2075
				Purchased	Developed		
		Cost					
		Balance as on Ashad End 2074	-	1,648,191.23	-	1,648,191.23	-
		Less: impairment during the year		-		-	
		Restated Balance as at 31 Ashad 2074		1,648,191.23	-	1,648,191.23	-
		Addition during the year	-		-	-	-
		Acquisition	-	98,875.00	-	98,875.00	-
		Capitalization	-	-	-	-	-
		Disposal during the Year	-	-	-	-	-
		Adjustment /Revaluations	-	(687,691.23)	-	(687,691.23)	-
		Balance as on Ashad End 2075	-	1,059,375.00	-	1,059,375.00	-
		Addition during the year	-	-	-	-	-
		Acquisition	-	-	-	-	-
		Capitalization	-	-	-	-	-
		Disposal during the Year	-	-	-	-	-
		Adjustment /Revaluations	-	(98,875.00)	-	(98,875.00)	-
		Balance as on Ashad End 2076	-	960,500.00	-	960,500.00	-
		Amortization and Impairment					
		As on Ashad end 2074	-	1,314,729.99	-	1,314,729.99	-
		Amortization charge for the year	-	45,200.00	-	45,200.00	-
		Impairment for the year	-	(580,229.99)	-	(580,229.99)	-
		Disposals	-	-	-	-	-
		Adjustment	-	-	-	-	-
		As on Ashad end 2075	-	779,700.00	-	779,700.00	-
		Amortization charge for the year	-	45,200.00	-	45,200.00	-
		Impairment for the year	-	-	-	-	-
		Disposals	-	-	-	-	-
		Adjustment	-	-	-	-	-
		As on Ashad end 2076	-	824,900.00	-	824,900.00	-
		Capital Work in Progress					
		Net Book Value	-	-	-	-	-
		As on Ashad End 2074	-	333,461.24	-	333,461.24	
		As on Ashad End 2075	-	279,675.00	-	279,675.00	-
		As on Ashad End 2076	-	135,600.00	-	135,600.00	-

Notes to the Financial Statements
Notes forming part of the Accounts as on Ashad 31, 2076

Amount in NRs.

4.15	Deferred Tax			
		F/Y 2075-76		
	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	28,089,921.00	-	28,089,921.00
	Investment properties	-	-	-
	Investment securities	-	-	-
	Property & equipment	-	(281,013.00)	(281,013.00)
	Employees' defined benefit plan	517,195.00	-	517,195.00
	Lease liabilities	-	-	-
	Provisions	-	-	-
	Other temporary differences	-	-	-
	Deferred tax on temporary differences	28,607,116.00	(281,013.00)	28,326,103.00
	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, 2076			28,326,103.00
	Deferred tax (asset)/liabilities as on Sharawan 1, 2075			45,656,614.39
	Origination/(Reversal) during the year			(17,330,511.39)
	Deferred tax expense/(income) recognized in profit or loss			(17,469,914.49)
	Deferred tax expense/(income) recognized in other comprehensive income			(139,403.10)
	Deferred tax expense/(income) recognized in directly in equity			-
		F/Y 2074-75		
	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	45,232,839.77	-	45,232,839.77
	Investment properties	-	-	-
	Investment securities	-	-	-
	Property & equipment		111,244.75	(111,244.75)
	Employees' defined benefit plan	535,019.37		535,019.37
	Lease liabilities	-	-	-
	Provisions	-	-	-
	Other temporary differences	-	-	-
	Deferred tax on temporary differences	45,767,859.14	111,244.75	45,656,614.39
	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, 2075			45,656,614.39
	Deferred tax (asset)/liabilities as on Sharawan 1, 2074			43,537,053.00
	Origination/(Reversal) during the year			2,119,561.39
	Deferred tax expense/(income) recognized in profit or loss			2,397,726.49
	Deferred tax expense/(income) recognized in other comprehensive income			(278,165.10)
	Deferred tax expense/(income) recognized in directly in equity			2,119,561.39

Notes to the Financial Statements
Notes forming part of the Accounts as on Ashad 31, 2076

Amount in NRs.

4.16	Other Assets	FY 2075-76	FY 2074-75	FY 2073-74
	Assets held for sale	-	-	-
	Other non banking assets	-	-	-
	Bills receivable	-	-	-
	Accounts receivable	-	-	-
	Accrued income	-	(97,592.57)	(97,592.57)
	Prepayments and deposit	4,891,042.52	4,719,499.68	3,046,807.62
	Income tax deposit	-	-	-
	Deferred employee expenditure	-	-	-
	Other	3,131,406.26	3,284,956.77	3,614,572.64
	Total	8,022,448.78	7,906,863.88	6,563,787.69
4.17	Due to Bank and Financial Institutions	FY 2075-76	FY 2074-75	FY 2073-74
	Money market deposits	-	-	-
	Interbank borrowing	-	-	-
	Other deposits from BFIs	-	-	-
	Settlement and clearing accounts	-	-	-
	Other deposits from BFIs	-	-	-
	Total	-	-	-
4.18	Due to Nepal Rastra Bank	FY 2075-76	FY 2074-75	FY 2073-74
	Refinance from NRB	-	-	-
	Standing Liquidity Facility	-	-	-
	Lender of last report facility from NRB	-	-	-
	Securities sold under repurchase agreements	-	-	-
	Other payable to NRB	-	-	-
	Total	-	-	-
4.19	Derivative Financial instruments	FY 2075-76	FY 2074-75	FY 2073-74
	Held for trading			
	Interest rate swap	-	-	-
	Currency swap	-	-	-
	Forward exchange contract	-	-	-
	Others	-	-	-
	Held for risk management	-	-	-
	Interest rate swap	-	-	-
	Currency swap	-	-	-
	Forward exchange contract	-	-	-
	Other	-	-	-
	Total	-	-	-





4.20	Deposits from customers			
		FY 2075-76	FY 2074-75	FY 2073-74
	Institutions Customers:			
	Term deposits	-	-	-
	Call deposits	21,677,645.76	14,482,064.05	9,771,306.02
	Current Deposit	6,258,374.44	7,323,214.77	3,020,032.08
	Other	344,895.00	149,695.00	974,695.00
	Individual Customers:			
	Term deposits	97,861,093.64	5,861,643.51	997,720.92
	Saving Deposits	61,193,233.24	42,290,529.42	62,975,110.46
	Current Deposit	1,245,784.19	1,802,000.00	1,879,892.82
	Other	-	-	-
	Total	188,581,026.27	71,909,146.75	79,618,757.30
4.20.1	Currency wise analysis of deposit form customers			
		FY 2075-76	FY 2074-75	FY 2073-74
	Nepalese Rupee	188,581,026.27	71,909,146.75	79,618,757.30
	Indian Rupee	-	-	-
	United State dollar	-	-	-
	Great Britain pound	-	-	-
	Euro	-	-	-
	Japanese Yen	-	-	-
	Chinese Yuan	-	-	-
	Others	-	-	-
	Total	188,581,026.27	71,909,146.75	79,618,757.30
4.21	Borrowings			
		FY 2075-76	FY 2074-75	FY 2073-74
	Domestic Borrowing	-	-	-
	Nepal Government	-	-	-
	Other Institutions	-	-	-
	Other	-	-	-
	Sub Total	-	-	-
	Foreign Borrowing			
	Foreign Bank and Financial Institutions	-	-	-
	Multilateral Development Banks	-	-	-
	Other institutions	-	-	-
	Sub Total	-	-	-
	Total	-	-	-
4.22	Provisions			
		FY 2075-76	FY 2074-75	FY 2073-74
	Provisions for redundancy	-	-	-
	Provision for restructuring	-	-	-
	Pending legal issues and tax litigation	-	-	-
	Onerous contracts	-	-	-
	Other	-	-	-
	Total	-	-	-

4.22.1	Movement in provision			
		FY 2075-76	FY 2074-75	FY 2073-74
	Balance at Shrawan 1	-	-	-
	Provisions made during the year	-	-	-
	Provisions used during the year	-	-	-
	Provisions reversed during the year	-	-	-
	Unwind of discount	-	-	-
	Total	-	-	-
4.23	Other Liabilities			
		FY 2075-76	FY 2074-75	FY 2073-74
	Liability for employees defined benefit obligations	1,435,229.00	984,886.00	1,425,146.00
	Liability for long-service leave	1,559,427.00	798,513.00	960,264.00
	Short-term employee benefits	803,421.56	803,421.56	803,421.56
	Bills payable	-	-	-
	Creditors and accruals	4,538,275.21	6,197,394.84	2,280,896.69
	Interest payable on Deposits	54,396.27	54,396.27	54,396.27
	Interest payable on borrowing	-	-	-
	Liabilities on deferred grant income	-	-	-
	Unpaid Dividend	-	-	-
	Liabilities under Finance Lease	-	-	-
	Employee bonus payable	13,855,827.17	7,526,651.66	4,918,777.57
	Lease Equalization fund	610,735.75	-	-
	Other	743,740.89	4,452,397.68	5,289,538.81
	Total	23,601,052.85	20,817,661.01	15,732,440.90
4.23.1	Defined Benefit Liabilities			
	The amount recognized in the statement of financial position are as follows:			
		FY 2075-76	FY 2074-75	FY 2073-74
	Present value of unfunded obligations	-	-	-
	Present value of funded obligations	2,994,656.00	1,783,399.00	2,385,410.00
	Total present value of obligations	2,994,656.00	1,783,399.00	2,385,410.00
	Fair value of plan assets	-	-	-
	Present value of net obligations	2,994,656.00	1,783,399.00	2,385,410.00
	Recognized liability for defined benefit obligations	2,994,656.00	1,783,399.00	2,385,410.00
4.23.2	Plan Assets comprises of			
		FY 2075-76	FY 2074-75	FY 2073-74
	Equity securities	-	-	-
	Government bonds	-	-	-
	Bank deposit	-	-	-
	Other	-	-	-
	Total	-	-	-
4.23.3	Movement in present value of Defined Obligations			
		FY 2075-76	FY 2074-75	FY 2073-74
	Defined benefit obligations at Shrawan 1	1,783,399.00	2,385,410.00	998,372.00
	Actuarial (Gain)/Loss	580,799.00	(810,012.00)	705,176.00
	Benefit paid by the plan	(154,970.00)	(290,584.00)	(532,966.00)



	Current Service cost & Interest	785,428.00	498,585.00	1,214,828.00
	Defined benefit obligation at Ashad end	2,994,656.00	1,783,399.00	2,385,410.00
4.23.4	Movement in the fair value of Plan Assets			
		FY 2075-76	FY 2074-75	FY 2073-74
	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	-	-	-
4.23.5	Amount recognized in profit or loss			
		FY 2075-76	FY 2074-75	FY 2073-74
		-	-	-
	Current Service Costs	635,158.00	319,072.00	1,135,958.00
	Interest on obligation	150,288.00	179,513.00	78,870.00
	Expected return on plan assets	-	-	-
	Total	785,446.00	498,585.00	1,214,828.00
4.23.6	Amount recognized in other comprehensive income			
		FY 2075-76	FY 2074-75	FY 2073-74
	Actuarial (gain)/loss	464,677.00	(927,217.00)	318,510.00
	Total	464,677.00	(927,217.00)	318,510.00
4.23.7	Actuarial assumptions			
		FY 2075-76	FY 2074-75	FY 2073-74
	Discount rate	9%	9%	8%
	Expected return on plan asset	0%	0%	0%
	Future salary increase	7%	7%	7%
	Withdrawal rate	10%	10%	10%
	Retirement Age	60 Years	60 Years	60 Years
4.24	Debt securities issued			
		FY 2075-76	FY 2074-75	FY 2073-74
	Debt securities issued designated as at fair value through profit or loss	-	-	-
	Debt securities issued at amortized cost	-	-	-
	Total	-	-	-
4.25	Subordinated Liabilities			
		FY 2075-76	FY 2074-75	FY 2073-74
	Redeemable preference shares	-	-	-
	Irredeemable cumulative preference shares (liabilities component)	-	-	-
	Other	-	-	-
	Total	-	-	-



10	Sujit Dhakal				1.50	1.50	1.50
11	Ram Kumar Lamichane				2.00	2.00	2.00
12	Geeta Upreti (lamichane)				1.00	1.00	1.00
13	Mahabir Prasad Rangata				2.85	2.85	2.85
14	Raj Kumar Niruala				0.50	0.50	0.50
15	Bisrut Raj Pokhrel				6.00	6.00	-
16	Bipin Raj Pokhrel				-	-	6.00
17	Jhanak Bahadur Rawal				0.50	0.50	0.50
18	Anil Kumar Tulsian				2.00	2.00	2.00
19	Sajjan Kumar Tulsian				2.00	2.00	2.00
20	Narayan Prasad Tulsian				2.00	2.00	2.00
21	Juli Kumari Mahato				11.90	11.90	11.90
22	Kriti Kumari Mahato				0.50	0.50	0.50
23	Birendra Prasad Mahato				0.50	0.50	0.50
24	Dr Somraj Lamichane				9.00	9.00	9.00
25	Anup Lal kakxapati				0.50	0.50	0.50
	General Public						
1	Usha Bhusal				0.52	-	-
2	Punit Khandelwal				0.75	-	-
3	Sitaram Tulsian				0.55	-	-
					67.83	66.01	66.01
4.26.2	Equity Share Capital Movements						
					FY 2075-76	FY 2074-75	FY 2073-74
	Opening Share Capital				200,000,000.00	200,000,000.00	200,000,000.00
	Share Issued				-	-	-
	Bonus Share issued				-	-	-
	Right Share issued				-	-	-
					200,000,000.00	200,000,000.00	200,000,000.00

Notes to the Financial Statements
Notes forming part of the Accounts as on Ashad 31, 2076

Amount in NRs.

4.27	Reserves			
		FY 2075/76	FY 2074/75	FY 2073/74
	Statutory general reserve	44,794,329.28	37,484,290.26	34,911,346.31
	Exchange fluctuation reserve	-	-	-
	Corporate social responsibility reserve	631,988.49	266,486.54	137,839.34
	Capital redemption Reserve	-	-	-
	Regulatory reserve	130,991,018.43	-	-
	Investment adjustment reserve	-	-	-
	Capital reserve	-	-	-
	Asset revaluation reserve	-	-	-
	Fair value Reserve	-	-	-
	Dividend equalization reserve	-	-	-
	Actuarial gain	100,821.00	426,094.90	(222,957.00)
	Special reserve	50,000.00	50,000.00	50,000.00
	Other reserve			
	Capital Adjustment Fund (Calls in advance)	170,550,000.00	162,250,000.00	105,000,000.00
	Employee Capability Enhancement Fund	371,883.18	303,626.71	209,775.71
	Total	347,490,040.38	200,780,498.41	140,086,004.36
4.28	Contingent Liabilities and Commitments			
		FY 2075/76	FY 2074/75	FY 2073/74
	Contingent Liabilities	-	-	-
	Undrawn and undistributed facilities	-	-	-
	Capital commitments	-	-	-
	Lease Commitment	-	-	-
	Litigation	-	-	-
	Total	-	-	-
4.28.1	Contingent Liabilities			
		FY 2075/76	FY 2074/75	FY 2073/74
	Acceptance and documentary credit	-	-	-
	Bills for collection	-	-	-
	Forward exchange contracts	-	-	-
	Guarantees	-	-	-
	Underwriting commitment	-	-	-
	Other commitments	-	-	-
	Total	-	-	-
4.28.2	Undrawn and undisbursed facilities			
		FY 2075/76	FY 2074/75	FY 2073/74
	Undisbursed amount of loans	-	-	-
	Undrawn limits of Overdrafts	-	-	-
	Undrawn limits of credit cards	-	-	-
	undrawn limits of letter of credit	-	-	-
	Undrawn limits of guarantee	-	-	-
	Total	-	-	-



4.28.3	Capital commitments			
	Capital expenditure approved by relevant authority of the bank but provision has not been made in financial statements			
		FY 2075/76	FY 2074/75	FY 2073/74
	Capital commitment in relation to Property & Equipment			
	Approved and contracted for	-	-	-
	Approved but not contracted for	-	-	-
	Sub - Total	-	-	-
	Capital commitments in relation to Intangible assets			
	Approved and contracted for	-	-	-
	Approved but not contracted for	-	-	-
	Sub - Total	-	-	-
	Total	-	-	-
4.28.4	Lease Commitments			
		FY 2075/76	FY 2074/75	FY 2073/74
	Operating Lease commitments	-	-	-
	Future minimum lease payments under non-cancellable operating lease, where the bank is lessee	-	-	-
	Not Later than 1 Year	-	-	-
	Later than 1 Year but not later than 5 Year	-	-	-
	Later than 5 Year	-	-	-
	Sub total	-	-	-
	Finance Lease Commitment	-	-	-
	Future minimum lease payments under non-cancellable operating lease, where the bank is lessee	-	-	-
	Not Later than 1 Year	-	-	-
	Later than 1 Year but not later than 5 Year	-	-	-
	Later than 5 Year	-	-	-
	Sub total	-	-	-
	Grand Total	-	-	-
	** All Operating lease are cancellable on providing information in advance to lessor.			

Notes to the Financial Statements
Notes forming part of the Accounts for the year ended Ashad 31, 2076

Amount in NRs.

		FY 2075/76	FY 2074/75
4.29	Interest Income		
	Cash and cash equivalent		
	Due from Nepal Rastra Bank	-	-
	Placement with bank and financial institutions	8,113,497.18	7,297,377.77
	Loan and advances to bank and financial institutions	-	-
	Loans and advances to customers	44,410,588.42	23,577,465.11
	Investment securities	-	-
	Loan and advances to staff	-	-
	Other	-	-
	Total interest income	52,524,085.60	30,874,842.88
4.30	Interest Expense		
	Due to bank and financial institutions	-	-
	Due to Nepal Rastra Bank	-	-
	Deposits from customers	11,109,282.43	3,113,137.59
	Borrowing	-	-
	Debt securities issued	-	-
	Subordinated liabilities	-	-
	Other	-	-
	Total interest expense	11,109,282.43	3,113,137.59
4.31	Fees and commission income		
	Loan administration fees	-	-
	Service fees	250.00	2,040.00
	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	20,908.75	-
	Commission on letter of credit	-	-
	Commission on guarantee contracts issued	-	-
	Commission on share underwriting/issue	-	-
	Locker rental	-	-
	Other fees and commission income	82,171.47	209,224.29
	Total fees and Commission Income	103,330.22	211,264.29
4.32	Fees and commission Expense		
	ATM management fees	-	-
	VISA/Master card fees	-	-



	Guarantee commission	-	-
	Brokerage	-	-
	DD/TT/Swift fees	-	-
	Remittance fees and commission	-	-
	Other fees and commission expense	-	-
	Total fees and Commission Expense	-	-
4.33	Net Trading Income		
		FY 2075/76	FY 2074/75
	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	-	-
	Total trading income	-	-
4.34	Other Operating Income		
		FY 2075/76	FY 2074/75
	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	-	-
	Gain/loss on sale of investment property	-	-
	Operating lease income	-	-
	Gain/loss on sale of gold and silver	-	-
	Others	2,412,691.31	742,521.81
	Total	2,412,691.31	742,521.81
4.35	Impairment charge/(reversal) for loan and other losses		
		FY 2075/76	FY 2074/75
	Impairment charge/(reversal) on loan and advances to B/FIs	-	-
	Impairment charge/(reversal) on loan and advances to customer	(48,383,665.48)	(5,140,946.11)
	Impairment charge/(reversal) on financial Investment	-	-
	Impairment charge/(reversal) on placement with banks and financial institutions	-	-
	Impairment charge/(reversal) on property and equipment	99,197.17	174,320.58
	Impairment charge/(reversal) on goodwill and intangible assets	-	107,461.24
	Impairment charge/(reversal) on investment propertie	-	-
	Total	(48,284,468.31)	(4,859,164.30)
4.36	Personnel Expenses		
		FY 2075/76	FY 2074/75
	Salary	8,634,882.34	3,005,177.94
	Allowances	3,879,644.93	1,551,169.70
	Gratuity expense	127,027.00	632,322.75
	Provident fund	871,356.05	381,026.00
	Uniform	197,049.98	-
	Training & development expense	126,902.84	93,851.00
	Leave encashment	1,662,218.60	195,219.22

	Medical	-	-
	Insurance	-	-
	Employees incentive	1,338,664.12	646,543.78
	Cash-settled share-based payments	-	-
	Pension expense	-	-
	Finance expense under NFRSs Other expenses related to staff	-	-
	Subtotal	16,837,745.86	6,505,310.39
	Employees bonus	6,329,175.51	2,607,874.09
	Grand total	23,166,921.37	9,113,184.48
	Bonus for FY 2075-76 has been calculated based on NFRS profit.		
4.37	Other Operating Expense		
		FY 2075/76	FY 2074/75
	Directors' fee	404,000.00	167,500.00
	Directors' expense	13,629.76	25,261.02
	Auditors' remuneration	115,000.00	90,000.00
	Other audit related expense	85,488.43	191,159.90
	Professional and legal expense	9,000.00	12,000.00
	Office administration expense	-	-
	Operating lease expense	4,182,269.59	2,670,475.48
	Operating expense of investment properties	-	-
	Corporate social responsibility expense	-	-
	Onerous lease provisions	-	-
	Other	6,892,905.92	5,213,373.88
	Total	11,702,293.70	8,369,770.28
4.37.1	Premise cost		
	Particulars	FY 2075/76	FY 2074/75
	Lease rental (building and premises rent)	4,182,269.59	2,670,475.48
	Light Electricity Water	919,237.04	435,926.38
	Repair and maintenance - building	22,240.23	450,348.14
	Security Expenses	1,578,736.34	1,214,662.26
	Total	6,702,483.20	4,771,412.26
4.37.2	Other Expenses		
		FY 2075/76	FY 2074/75
	Particulars		
	Repair and Maintenance		
	Vehicle	163,040.97	78,970.00
	Office equipment's and furnitures	122,400.00	323,897.00
	Others		
	Insurance	510,186.26	32,757.52
	Postage, Telex, Telephone, Fax	487,601.48	362,189.86
	Travelling Allowances and Expenses	197,970.38	38,100.00
	Stationery and Printing	452,669.63	182,671.50
	Periodicals and Books	29,695.00	28,651.00
	Advertisement	248,692.00	190,597.45
	Donations	-	-



	General Meeting Expenses	239,843.00	-
	Expenses Relating to Audit		
	Audit Fees	115,000.00	90,000.00
	Other Expenses	85,488.43	191,159.90
	Technology Support Cost (Technical Services Fees)	-	-
	Share Registration Expenses	-	-
	Entertainment	-	-
	Others		
	a. Transport	685,018.20	423,268.37
	b. Customer & Public Relation Expenses	60,151.84	39,695.00
	c. Banking and Corporate Expenses	280,930.00	60,000.00
	d. Fees and Charges	-	63,582.95
	f. Miscellaneous	894,493.55	1,288,056.45
	Total	4,573,180.74	3,393,597.00
4.37.2.1	Audit Fees and expenses		
		FY 2075/76	FY 2074/75
	Particulars		
	Audit Fees	115,000.00	90,000.00
	Other audit related expenses	85,488.43	191,159.90
	Internal Audit Fee	-	-
	Total	200,488.43	281,159.90
4.38	Depreciation and Amortisation		
		FY 2075/76	FY 2074/75
	Depreciation on property and equipment	1,193,988.60	922,798.69
	Depreciation on investment property	-	-
	Amortization of intangible assets	45,200.00	45,200.00
	Total	1,239,188.60	967,998.69
4.39	Non-Operating Income		
		FY 2075/76	FY 2074/75
	Recovery of Loan written off	-	-
	Other Income	-	-
	Gain on sale of assets	722,629.27	
	Total	722,629.27	-
4.40	Non-Operating Expense		
		FY 2075/76	FY 2074/75
	Loan written off	-	-
	Redundancy provision	-	-
	Expense of restructuring	-	-
	Other expense	-	-
	Total	-	-
4.41	Income Tax Expenses		
		FY 2075/76	FY 2074/75
	Current tax expense		
	Current Year	2,809,409.00	4,656,709.00
	Adjustment for Prior Years	-	-

	Deferred tax Expense		
	Origination and Reversal of Temporary Differences	17,469,914.49	2,397,726.49
	Change in tax rate	-	-
	Recognition of Previously unrecognized Tax Losses	-	-
	Total income tax expense	20,279,323.49	7,054,435.49
4.41.1	Reconciliation of Tax Expenses and Accounting Profit		
		FY 2075/76	FY 2074/75
	Profit Before Tax	56,829,518.61	15,123,702.24
	Tax Amount at the Rate of 30%	17,048,856.00	4,537,111.00
	Add: Tax Effect of the expenses that are not deductible for tax purpose	255,202.00	498,638.00
	Less: Tax Effect on Exempt Income	-	-
	Add/Less: Tax Effect on other Items	(13,268,899.00)	(379,040.00)
	Total Income Tax Expenses	4,035,159.00	4,656,709.00
	Effective Tax Rate	7.10%	30.79%
		-1,225,750.00	-
4.42	Earning per share		
		FY 2075/76	FY 2074/75
	Particulars		
	Earning attributable to equity shareholders	36,550,195.12	12,864,719.73
	Basic number of shares for BEPS	2,000,000	2,000,000
	Weighted average number of shares for the period for BEPS	2,000,000	2,000,000
	Basic Earning per share (BEPS)	18.28	6.43
	Weighted average number of shares for the period for BEPS	2,000,000	2,000,000
	Add:- Dilutive number of share (Call in Advance)	1,705,500	1,622,500
	Weighted average number of shares for the period for DEPS	3,705,500	3,622,500
	Diluted Earning per share (DEPS)	9.86	3.55
4.43	Weighted average interest rate spread		
		FY 2075/76	FY 2074/75
	Average interest rate spread	6.04%	

Notes to the Financial Statements

Notes forming part of the Accounts for the year ended Ashad 31, 2076

5. Disclosure & Additional Information

5.1 Risk Management:

Introduction and Overview:

In Compliance with Nepal Rastra Bank Directive on 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:

S.No.	Member of Risk Management Committee	Designation
1	Pawan Kumar Tulshyan	Coordinator
2	Nasiruddin Ansari	Member
3	SaradUpadhayay	Member Secretry
4	Bipin Raj Pokhrel	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.

Governance Framework:

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:

5.1.1 Credit Risk:

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.

5.1 Introduction and Overview contd.....

5.1.2 Market Risk:

"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

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 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." The Risk subject to this requirement are:

a) Interest Rate Risk

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) Currency Risk

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

c) Equity price risk

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.

5.1.3 Liquidity Risk:

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.

Amount in NRs.

5.1.3.1 Classification of Assets and Liabilities based on maturity									
As on Ashad 2076									
S.No.	Particulars	0.01 1-90 Days	0.25 91-180 Days	0.50 181 - 270 Days	271 - 365 Days	1.00 Over 1 Year	No Stated maturity	Total Amount	
	Financial Assets								
1	Cash Balance	3,204,581.00	-	-	-	-	-	3,204,581.00	
2	Balance with Banks & FIs	172,737,393.37	-	-	-	-	-	172,737,393.37	
3	Investment in Foreign Banks	-	-	-	-	-	-	-	
4	Call Money	-	-	-	-	-	-	-	
5	Government Securities	-	-	-	-	-	-	-	
6	Nepal Rastra Bank Bonds	-	-	-	-	-	-	-	
7	Inter Bank & FI Lending	-	-	-	-	-	-	-	
8	Loans & Advances	-	-	-	372,364,793.19	-	-	372,364,793.19	
9	Interest Receivable	-	-	-	-	-	-	1,185,939.29	
	Accrued Interest	-	-	-	-	-	-	-	
10	Others	-	-	-	-	-	-	8,022,448.78	
	Total Financial Assets (A)	175,941,974.37	-	-	372,364,793.19	-	-	557,515,155.63	
	Financial Liabilities								
11	Current Deposits	1,245,784.19	-	-	-	-	-	1,245,784.19	
12	Saving Deposits	61,193,233.24	-	-	-	-	-	61,193,233.24	
13	Fixed Deposits	-	-	-	-	97,861,093.64	-	97,861,093.64	
14	Debentures	-	-	-	-	-	-	-	
15	Borrowings:	-	-	-	-	-	-	-	
16	Other Liabilities and Provisions	-	-	-	-	-	-	-	
	(a) Sundry Creditors	4,538,275.21	-	-	-	-	-	4,538,275.21	
	(b) Employees bonus Payable	13,855,827.17	-	-	-	-	-	13,855,827.17	
	(c) Bills Payable	-	-	-	-	-	-	-	
	(d) Provisions	-	-	-	-	-	-	-	
	(e) Unpaid dividend	-	-	-	-	-	-	-	
	(f) Interest payable on deposits	54,396.27	-	-	-	-	-	54,396.27	
17	Others	-	-	-	-	743,740.89	-	743,740.89	
	Total Financial Liabilities (B)	80,887,516.08	-	-	-	98,604,834.53	-	179,492,350.61	
	Net Financial Assets (A-B)	95,054,458.29	-	-	372,364,793.19	(98,604,834.53)	-	378,022,805.02	Amount in NRs.

5.2 Capital Management:

5.2.1 Qualitative Disclosures- The Company has formulated

The Bank has formulated and implemented the "Internal Capital Adequacy Framework 2018" (ICAAP 2008) which has been approved by the Board of Directors. The ICAAP 2018 is a system of sound, effective, and complete strategies and processes that allows the Bank to assess and maintain, ongoing basis, the amounts, types and distribution of internal capital that the Bank considers adequate to cover the nature and level of risk to which the Bank is or might be exposed to.

Internal Capital Adequacy Assessment Process (ICAAP) shall also include requirement to have robust governance arrangements, efficient process of managing all material risks and an effective regime for assessing and maintaining adequate and economic capital at the Bank where economic capital (economically needed capital) refers to the amount of capital required for the Bank's business operations and for financing the associated risks.

ICAAP 2018 shall provide policy and procedural guidelines for the calculation of internal capital adequacy by prescribing appropriate methodologies, techniques and procedures to assess the capital adequacy requirements in relation to the Bank's risk profile and effectiveness of its risk management, control environment and strategic planning.

The Board shall be primarily responsible for ensuring the current and future capital needs of the bank in relation to strategic objectives. The management shall review and understand the nature and level of various risks that the bank is confronting in the course of different business activities and how this risk relates to capital levels and accordingly implement sound risk management framework specifying control measures to tackle each risk factor.

5.2.2 Quantitative disclosures

a. Capital Structure and Capital Adequacy

Financial Year 2075/76 (2018/19)

	This Year	(Amounts in NPR '000) Previous Year
A) Core Capital	291,607.81	360,851.88
1) Paid up Capital (Ordinary Shares)	200,000.00	200,000.00
2) Proposed Bonus Shares	-	-
3) Share Premium	-	-
4) Irredeemable preference shares	-	-
5) General Reserve Fund	44,794.33	37,484.29
6) Accumulated profit/(loss)	(95,410.41)	6,774.21
7) Amount of profit and loss of the current Fiscal year as shown in the balance-sheet	-	-
8) Capital Redemption Reserve Fund	-	-
9) Capital Adjustment Fund	-	-
10) Calls in advance	170,550.00	162,250.00
11) Other free reserves	-	-
To be deducted	(28,326.10)	(45,656.61)
• Amount for goodwill	-	-
• Deferred Tax Assets	28,326.10	45,656.61
• Amount invested in shares and security in excess of limits	-	-
• Amount invested in security of the company having financial interests	-	-
• Fictitious Asset	-	-
• Amount invested in purchase of land and houses for self use ignoring directives of this Bank	-	-
• Amount invested in land development and housing construction in excess of limits	-	-
• The share underwriting could not be sold within the stipulated time	-	-
• The credit and other facilities made available to the persons and organizations banned by the prevailing laws	-	-
(B) Supplementary capital	2,538.19	925.14
1) Provisions of loan loss made for pass loan	2,538.19	925.14
2) Additional loan loss provision	-	-
3) Hybrid capital instruments	-	-
4) Unsecured subordinated term debt	-	-
5) Exchange Equalization Fund	-	-
6) Assets revaluation Fund	-	-
7) Investment adjustment Fund	-	-
(C) Total Capital Fund (A+B)	294,146.01	361,777.02
(D) Minimum capital Fund to be maintained based on risk weight assets		
Capital Adequacy (11%)	47.11%	69.09%
Core Capital (5.5%)	46.71%	68.92%
Capital Fund (more/less) by %	36.11%	58.09%
Core Capital (more/less) by %	41.61%	63.59%

i) Capital Adequacy Ratio

Capital Adequacy Ratio of the bank as at 16th July 2019 stood at 47.11%.

ii) Summary of Bank's internal approach to assess the adequacy of capital to support current and future activities, if applicable

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.

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.

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 (IRMD), and tabled in Assets Liability Committee (ALCO) meeting.

Further quarterly reports are presented to the Risk Management Committee and the Board for review and discussions.

5.2.2 Quantitative disclosures contd...						
b. Total Risk Weighted Exposure Calculation Table:						
Financial Year 2075/76 (2018/19)						
Balance Sheet Exposures Description	Weight Weight	(Amounts in NPR '000)				
		This Year		Last Year		
		Amount	Risk Weight Assets	Amount	Risk Weight Assets	
(A) On balance-sheet Assets						
Cash deposits	0	3,204.58	-	2,139.87	-	-
Gold (tradable)	0	-	-	-	-	-
Deposits with Nepal Rastra Bank	0	8,245.14	-	29,169.57	-	-
Investment in Government of Nepal bond	0	-	-	-	-	-
Investment in Nepal Rastra Bank bond	0	-	-	-	-	-
Fixed receipt pledged loan extended against one's own fixed receipt to be most secured	0	503.70	-	-	-	-
Loan extended against security of government bond to be most secured	0	-	-	-	-	-
Accrued interests for government bond	0	-	-	-	-	-
Amount deposited by classes "B" and "C" licensed institutions in the Youth and Small Entrepreneurs Self-employment Fund under the Deprived Sector Lending	0	-	-	-	-	-
Claims of deposits/pledged receipts at the domestic banks and financial institutions	20	-	-	-	-	-
Fixed receipt pledged loan extended against fixed receipts of other banks and financial institutions to be most secured	20	-	-	-	-	-
Deposits with foreign banks	20	-	-	-	-	-
Money at call	20	172,737.39	34,547.48	114,535.74	22,907.15	-
Loan extended against internationally rated licensed institution	50	-	-	-	-	-
Other investment made in internationally rated Banks	50	-	-	-	-	-
Inter-bank lending	20	-	-	-	-	-
Investment in shares, debentures and bonds	100	-	-	-	-	-
Other investments	100	-	-	-	-	-
Total amount including loans, credit, and bills purchase/discount	100	371,861.09	371,861.09	254,927.64	254,927.64	-
Fixed assets	100	9,126.17	9,126.17	5,324.63	5,324.63	-
Other net interests amount to be received	100	1,185.94	1,185.94	4,740.21	4,740.21	-
Net Non-Banking Assets	100	161,774.24	161,774.24	196,559.88	196,559.88	-
All other assets (except advance income tax payment)	100	8,022.45	8,022.45	7,906.86	7,906.86	-
(A) Total		736,660.71	586,517.37	615,304.41	492,366.37	-
(B) Off-balance-sheet Items						-

Bills collection	0	-	-	-	-
Forward foreign exchange contract	10	-	-	-	-
Letter of Credit of less than six- month period (full amount)	20	-	-	-	-
Guarantee issued against the guarantee of internationally rated foreign licensed institution	20	-	-	-	-
Letter of Credit of more than six-month period (full amount)	50	-	-	-	-
Commitments relating to bid bond, performance bond and underwriting	50	1,952.00	976.00	951.00	475.50
Credit purchase/repurchase and takeover	50	-	-	-	-
Advance payment guarantee	100	-	-	-	-
Financial and other guarantee	100	-	-	-	-
Irrevocable loan commitment	100	-	-	-	-
Possible liabilities for income tax	100	-	-	-	-
All types of possible liabilities including acceptance	100	-	-	-	-
Re- discounted bills	100	-	-	-	-
Unpaid fully share investments	100	-	-	-	-
Unpaid guarantee claims	200	-	-	-	-
Possible liabilities claims on institution but not accepted by institution	200	-	-	-	-
(B) Total		1,952.00	976.00	951.00	475.50
Amounts provisioning for Operation Risk (C)	100	36,833.04	36,833.04	30,765.22	30,765.22
Total risk-weight assets (A)+(B) + (C)		775,445.74	624,326.41	647,020.63	23,607.09

5.3 Classification of Financial Asset and Liabilities

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.

Amount in NRs.						
FY 2075-76						
Financial Assets	Notes	Asset at Fair Value		Asset at Amortized Cost		Total
		Designated at FVTPL	Through OCI	Loan and Receivables	Held to Maturity	
Cash and Cash equivalent	4.1	-	-	175,941,974.37	-	175,941,974.37
Due from Nepal Rastra institution	4.2	-	-	8,245,137.92	-	8,245,137.92
Placement with BFIs	4.3	-	-	-	-	-
Loan and Advances to institution	4.7	-	-	261,330,271.43	-	261,330,271.43
Investment in Securities	4.8	-	-	-	-	-
Other Financial Asset	4.16	-	-	8,022,448.78	-	8,022,448.78
Total		-	-	453,539,832.50	-	453,539,832.50
Financial Liabilities						
Financial Liabilities	Notes	Liabilities at Fair Value		Liabilities at Amortized Cost	Total	
		Designated at FVTPL	Through OCI			
Deposit from customer	4.20	-	-	188,581,026.27	188,581,026.27	
Borrowing	4.21	-	-	-	-	
Other Financial Liabilities	4.23	-	-	23,601,052.85	23,601,052.85	
Total		-	-	212,182,079.12	212,182,079.12	
Amount in NRs.						
FY 2074-75						
Financial Assets	Notes	Asset at Fair Value		Asset at Amortized Cost		Total
		Designated at FVTPL	Through OCI	Loan and Receivables	Held to Maturity	
Cash and Cash equivalent	4.1	-	-	116,675,612.86	-	116,675,612.86
Due from Nepal Rastra institution	4.2	-	-	29,169,571.06	-	29,169,571.06
Placement with BFIs	4.3	-	-	-	-	-
Loan and Advances to institution	4.7	-	-	99,063,727.74	-	99,063,727.74
Investment in Securities	4.8	-	-	-	-	-
Other Financial Asset	4.16	-	-	7,906,863.88	-	7,906,863.88
Total		-	-	252,815,775.54	-	252,815,775.54
Financial Liabilities						
Financial Liabilities	Notes	Liabilities at Fair Value		Liabilities at Amortized Cost	Total	
		Designated at FVTPL	Through OCI			
Deposit from customer	4.20	-	-	71,909,146.75	71,909,146.75	
Borrowing	4.21	-	-	-	-	
Other Financial Liabilities	4.23	-	-	20,817,661.01	20,817,661.01	
Total		-	-	92,726,807.76	92,726,807.76	
FY 2073-74						
Financial Assets	Notes	Asset at Fair Value		Asset at Amortized Cost		Total
		Designated at FVTPL	Through OCI	Loan and Receivables	Held to Maturity	
Cash and Cash equivalent	4.1	-	-	133,668,160.91	-	133,668,160.91
Due from Nepal Rastra institution	4.2	-	-	171,404.46	-	171,404.46
Placement with BFIs	4.3	-	-	-	-	-
Loan and Advances to institution	4.7	-	-	39,789,238.06	-	39,789,238.06
Investment in Securities	4.8	-	-	-	-	-
Other Financial Asset	4.16	-	-	3,614,572.64	-	3,614,572.64
Total		-	-	177,243,376.07	-	177,243,376.07

Financial Liabilities	Notes	Liabilities at Fair Value		Liabilities at Amortized Cost	Total
		Designated at FVTPL	Through OCI		
Deposit from customer	4.20	-	-	79,618,757.30	79,618,757.30
Borrowing	4.21	-	-	-	-
Other Financial Liabilities	4.23	-	-	15,732,440.90	15,732,440.90
Total		-	-	95,351,198.20	95,351,198.20

5.3 Classification of Financial Asset and Liabilities contd....

5.3.1 Fair Value of Financial Instruments:

Financial instruments recorded at fair value

Financial investments – Available- For- Sale

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 unquoted securities those are carried at cost.

Determination of fair value hierarchy

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:

Level 1:

Quoted market price (unadjusted): financial instruments with quoted prices in active markets.

Level 2:

Valuation technique using observable inputs: financial instruments with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets and financial instruments are valued using models where all significant inputs are observable.

Level 3:

Valuation technique with significant unobservable inputs: financial instruments are valued using valuation techniques where one or more significant inputs are unobservable.

- Hierarchy of fair value measurement of financial assets at fair value

Amount in NRs.

3/31/2076	Level 1	Level 2	Level 3
Assets			
Quoted Equities	-	-	-
Quoted Mutual Fund	-	-	-
Unquoted Equities	-	-	-
	-	-	-
32/03/2075	Level 1	Level 2	Level 3
Assets			
Quoted Equities	-	-	-
Quoted Mutual Fund	-	-	-
Unquoted Equities	-	-	-
	-	-	-
3/31/2074	Level 1	Level 2	Level 3
Assets			
Quoted Equities	-	-	-
Quoted Mutual Fund	-	-	-
Unquoted Equities	-	-	-
Fair Value of Financial Instruments contd..			
Hierarchy of fair value measurement of financial assets at amortized cost			

	Amount in NRs.		
FY 2075-76	Level 1	Level 2	Level 3
Loan and Advances to Customer	-	-	261,330,271.43
Other Financial Assets	-	-	8,022,448.78
Government Development Bond	-	-	-
	-	-	269,352,720.21
FY 2074-75	Level 1	Level 2	Level 3
Loan and Advances to Customer	-	-	99,063,727.74
Other Financial Assets	-	-	7,906,863.88
Government Development Bond	-	-	-
	-	-	106,970,591.62
FY 2073-74	Level 1	Level 2	Level 3
Loan and Advances to Customer	-	-	39,789,238.06
Other Financial Assets	-	-	6,563,787.69
Government Development Bond	-	-	-
	-	-	46,353,025.75
Hierarchy of Financial Liabilities			
			Amount in NRs.
FY 2075-76	Level 1	Level 2	Level 3
Deposit from customer	-	-	188,581,026.27
Borrowing	-	-	-
Other Financial Liabilities	-	-	23,601,052.85
	-	-	212,182,079.12
FY 2074-75	Level 1	Level 2	Level 3
Deposit from customer	-	-	71,909,146.75
Borrowing	-	-	-
Other Financial Liabilities	-	-	20,817,661.01
	-	-	92,726,807.76
FY 2073-74	Level 1	Level 2	Level 3
Deposit from customer	-	-	79,618,757.30
Borrowing	-	-	-
Other Financial Liabilities	-	-	15,732,440.90
	-	-	95,351,198.20

5.4 Share Option and Share Based Payment:
Not Applicable

5.5 Contingent Liabilities and Commitment:

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.

5.6 Related Parties Disclosures:

5.6.1 Identification of Related Parties

A related party is a person or entity that is related to the entity that is preparing its financial statements

- a. A person or a close member of that person's family is related to a reporting entity if that person:
- 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. An entity is related to a reporting entity if any of the following conditions applies:
- (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).

The Company Identifies the following as the related parties under the requirement of NAS 24:

1) Directors

2075-76	2074-75	2073-74
Mr. Binod Kumar Khandelwal	Mr. Binod Kumar Khandelwal	Mr. Binay Raj Pokharel
Mr. Binay Raj Pokharel	Mr. Bijay Ghimire	Mr. Bijay Ghimire
Mr. Muktibodh Neupane	Mr. Muktibodh Neupane	Mr. Ramkumar Lamichhane
Mr. Ramkumar Lamichhane	Mr. Nasiruddin Ansari	

2) Key Management Personnel of the institution

2075-76	2074-75	2073-74
Mr. Gehanath Dhungana, CEO	Mr. Gehanath Dhungana, CEO	Mr. Umesh Koirala, Acting CEO
Mr. Uday Kumar Kamati, Acting CEO	Mr. Uday Kumar Kamati, Acting CEO	Mr. Uday Kumar Kamati, Acting CEO

5.6.2 Transaction during the year:

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.

Particulars	2075-76	2074-75	2073-74
Directors			
Director sitting Fees	404,000.00	167,500.00	90,000.00
Other Director allowance	13,629.76	25,261.02	20,066.80
Total	417,629.76	192,761.02	110,066.80
Key Management personnel			
Remuneration and Benefit Paid	2,281,397.64	-	738,725.00
Post Retirement Benefits	-	-	-
Other Long Term Benefits	-	-	-
Other transaction Benefits if any	-	-	-
Total	2,281,397.64	-	738,725.00

5.7 Merger and Acquisition

Not Applicable

5.8 Additional Disclosures of non consolidated

The Bank does not have any subsidiary. Therefore consolidation is not applicable.

5.9 Events after Reporting Date

No circumstances have arisen since the reporting date which would require adjustments to, or disclosure in the financial statements, except for the following Note 5.9.1.

5.9.1 Declaration of Dividend and Bonus

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 Detail of proposed dividend is given below:

	FY 2075-76	%	FY 2074-75	%	FY 2073-74	%
Cash Dividend Declared	-	-	-	-	-	-
Proposed Bonus Shares	-	-	-	-	-	-
Total	-	-	-	-	-	-

Unpaid Dividend

As at the reporting date, unpaid dividend over years amounts to as follows:

	FY 2075-76	FY 2074-75	FY 2073-74
Dividend Payable	-	-	-
Total	-	-	-



5.10 Disclosure effect of transition from previous GAAP to NFRSS				
5.10.1 Reconciliation of Total Equity				
	Particulars	Explanatory Note*	Year Ended 2073-74	Year Ended 2074-75
	Total equity under Previous GAAP		175,670,968.21	61,542,041.49
	Adjustments due to NFRS Implementation			
	Impairment on loan and advances		-	-
	Fair value & employees benefit accounting of staff loan		-	-
	Lease Accounting		-	-
	Measurement of investment securities at fair value		-	-
	Impairment of property & equipment	Effect of impairment of asset	-	(281,781.81)
	Recognition of investment property	Reversal of NBA provision	203,543,379.61	96,559,879.61
	Amortisation of debt securities issued		-	-
	Deferred tax	Effect of difference in carrying amount of fixed assets as per NAS and as per NFRS	(60,603,723.00)	54,727,766.51
	Defined benefit of employees		(1,530,971.42)	(765,788.41)
	Goodwill/Bargain purchase gain		-	-
	Interest income	Income recognized from interest receivable/Reversal of excess interest recognized due to restatement on Transition date.	8,730,382.05	4,740,214.86
	Depreciation difference	Difference in depreciation due to change in policy	-	184,279.25
	Other	Regrouping of Employee Capacity Enhancement Fund from liability to fund	209,775.71	303,626.71
	Total Adjustment to equity		150,348,842.95	46,012,663.69
	Total Equity under NFRSS		326,019,811.16	07,554,705.19

5.10.2 Reconciliation of Profit or Loss				
		Explanatory Note*	For t he Year ended 32.3.2075	
	Previous GAAP			17,943,801.88
	Adjustment under NFRSS			
	Interest Income			(3,990,167.19)
	Impairment of loan and advances			(7,265,281.81)
	Deferred benefit obligation of employee			116,131.11
	Operating lease expenses			
	Amortization expenses of debt securities			
	Other operating income			
	Interest expense			
	Depreciation and Amortization			184,279.25
	Others (Income Tax expenses)			5,875,956.49
	Total Adjustment to PL			(5,079,082.15)
	Other comprehensive income			(649,051.90)
	Profit or Loss Under NFRSS			12,215,667.83
	For explanatory notes, refer			
	Others are reclassification type			

5.10.3 Effect of NFRSS adoption for the Statement of Financial Position

Particulars	Explanatory Note*	Previous GAAP	Effect of Transition to NFRSS	Opening NFRSS statement of Financial Position	Previous GAAP	Cumulative Effect of Transition to NFRSS	Amount in NRs.	
							Amount as per NFRSS	Amount as per NFRSS
ASSETS:								
Cash and cash equivalent		3,121,891.00	130,546,269.91	133,668,160.91	2,139,871.00	114,535,741.86	116,675,612.86	
Due from Nepal Rastra Bank		171,404.46	-	171,404.46	29,169,571.06	-	29,169,571.06	
Placement with Bank and Financial Institutions		130,546,269.91	(130,546,269.91)	-	114,535,741.86	(114,535,741.86)	-	
Derivative financial instruments		-	-	-	-	-	-	
Other trading assets		-	-	-	-	-	-	
Loan and advances to B/FIs		-	-	-	-	-	-	
Loans and advances to customers	FP1	30,611,157.76	9,178,080.30	39,789,238.06	93,778,851.25	5,284,876.49	99,063,727.74	
Investment securities		-	-	-	-	-	-	
Current tax assets		-	-	-	-	-	-	
Investment in subsidiaries		-	-	-	-	-	-	
Investment in associates		-	-	-	-	-	-	
Investment property	FP2	-	203,543,379.61	203,543,379.61	-	196,559,879.61	196,559,879.61	
Property and equipment	FP3	3,193,932.04	(333,461.24)	2,860,470.80	5,422,129.99	(377,177.57)	5,044,952.42	
Goodwill and Intangible assets	FP3	-	333,461.24	333,461.24	-	279,675.00	279,675.00	
Deferred tax assets	FP4	104,140,776.00	(60,603,723.00)	43,537,053.00	100,662,546.00	(55,005,931.61)	45,656,614.39	
Other assets		7,074,060.53	(510,272.84)	6,563,787.69	11,514,100.10	(3,607,236.22)	7,906,863.88	
Total Assets		278,859,491.70	151,607,464.07	430,466,955.77	357,222,811.26	143,134,085.70	500,356,896.96	
				(0.00)				
LIABILITIES AND EQUITY:								
Liabilities								
Due to Bank and Financial Institutions		-	-	-	-	-	-	
Due to Nepal Rastra Bank		-	-	-	-	-	-	
Derivative financial instruments		-	-	-	-	-	-	
Deposits from customers		79,618,757.30	-	79,618,757.30	71,909,146.75	-	71,909,146.75	
Borrowing		-	-	-	-	-	-	
Current Tax Liabilities		9,158,521.00	(62,574.59)	9,095,946.41	3,137,958.60	(3,062,574.59)	75,384.01	
Provisions		-	-	-	-	-	-	
Deferred tax liabilities		-	-	-	-	-	-	
Other liabilities	FP5	14,411,245.19	1,321,195.71	15,732,440.90	20,633,664.41	183,996.60	20,817,661.01	



Debt securities issued	-	-	-	-	-	-	-	-	-	-
Subordinated Liabilities	-	-	-	-	-	-	-	-	-	-
Total liabilities	103,188,523.49	1,258,621.12	104,447,144.61	95,680,769.76	(2,878,577.99)	92,802,191.77				
Equity										
Share capital	305,000,000.00	(105,000,000.00)	200,000,000.00	362,250,000.00	(162,250,000.00)	200,000,000.00				
Share premium	-	-	-	-	-	-				
Retained earnings	(268,568,993.44)	254,502,800.24	(14,066,193.20)	(240,237,888.53)	247,012,095.31	6,774,206.78				
Reserves	139,239,961.65	846,042.71	140,086,004.36	139,529,930.02	61,250,568.39	200,780,498.41				
Total equity attributable to equity holders	175,670,968.21	150,348,842.95	326,019,811.16	261,542,041.49	146,012,663.70	407,554,705.19				
Non-controlling interest	-	-	-	-	-	-				
Total equity	175,670,968.21	150,348,842.95	326,019,811.16	261,542,041.49	146,012,663.70	407,554,705.19				
Total liabilities and equity	278,859,491.70	151,607,464.07	430,466,955.77	357,222,811.26	143,134,085.71	500,356,896.96				

Explanations:

FP1 - Loans and advances to customer

FY 73-74:

- Loan and advance depicts figure inclusive of interest receivable of Rs 44,194,863.25

FY 74-75:

- Loan and advance depicts figure inclusive of interest receivable of Rs 41,546,531.86

FP2 - Investment Property

FY 2073-74:

- Investment property includes non banking assets amounting to Rs.203,543,379.61

FY 2074-75:

- Investment property includes non banking assets amounting to Rs.196,559,879.61

FP3 - Property, Plant and Equipment

FY 2074-75:

- it is impairment and changes in depreceiation etc.
- Difference of Rs.279,675 in Goodwill and intangible asset is due to regrouping from property and equipment.

FP4- Deferred Tax

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FY 2073-74:

Deferred tax is recognised in increase/decrease in gratuity,leave encashment as per acturial valuation and in NBA.

FY 2074-75:

- Deferred tax is recognised in increase/decrease in gratuity,leave encashment as per acturial valuation and in NBA.

FP5 - Other Liabilities

FY 2073-74:

- Staff Leave Provision has been shown under provisions as per NFRS.(Effect of regrouping)
- Employee skill enhancement has been shown under reserve as per NFRS.

FY 2074-75:

- Staff Leave Provision has been shown under provisions as per NFRS.(Effect of regrouping)
- Employee skill enhancement has been shown under reserve as per NFRS.

FP6 - Share capital

FY 2073-74:

- In NAS call in advance has been shown as of share capital, however pending allotment call in advances has been transfer to reserve in NFRS

FY 2074-75:

- In NAS call in advance has been shown part of share capital, however pending allotment call in advances has been transfer to reserve in NFRS

FP7 FP8 - Retained Earnings & Reserve

FY 2073-74:

- Reconciliation for total equity change has been listed in Note 5.10.1

FY 2074-75:

- Reconciliation for total equity change has been listed in Note 5.10.1

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

Amount in NRs.

	Particulars	Explanatory Notes	For the year ended 32.3.2075		
			Previous GAAP	Effect of Transition to NFRS	Amount as per NFRS
	Interest Income	1	34,865,010.07	(3,990,167.19)	30,874,842.88
	Interest Expense		3,113,137.59	-	3,113,137.59
	Net interest income		31,751,872.48	(3,990,167.19)	27,761,705.29
	Fees and Commission Income		211,264.29	-	211,264.29
	Fees and Commission Expense		-	-	-
	Net fee and Commission income		211,264.29	-	211,264.29
	Net interest fee and commission income		31,963,136.77	(3,990,167.19)	27,972,969.58
	Net Trading Income		-	-	-
	Other Operating Income		742,521.81	-	742,521.81
	Total operating income		32,705,658.58	(3,990,167.19)	28,715,491.39
	Impairment charge/(reversal) for loans and other losses		(12,124,446.11)	(7,265,281.81)	(4,859,164.30)
	Net Operating income		44,830,104.69	(11,255,449.00)	33,574,655.69
	Personnel Expense	2	9,229,315.59	(116,131.11)	9,113,184.48
	Other Operating Expenses		8,369,770.28	-	8,369,770.28
	Depreciation and amortisation		1,152,277.94	(184,279.25)	967,998.69
	Operating expenses		18,751,363.81	(300,410.36)	18,450,953.45
	Net operating Profit		26,078,740.88	(10,955,038.64)	15,123,702.24
	Non operating income		-	-	-
	Non operating expense		-	-	-
	Profit before income tax		26,078,740.88	(10,955,038.64)	15,123,702.24
	Income tax expense		8,134,939.00	5,875,956.49	2,258,982.51
	Current tax		4,656,709.00	-	4,656,709.00
	Deferred tax income / (expense)		3,478,230.00	5,875,956.49	(2,397,726.49)
	Profit for the year		17,943,801.88	(5,079,082.15)	12,864,719.73
	Other Compherensive Income			649,051.90	649,051.90
	Total Compherensive Income		17,943,801.88	(4,430,030.25)	13,513,771.63
	Explanatory Note for above reconciliation				
1	Interest income was previously recognized on cash basis as per Directive 4 of Nepal Rastra Bank(NRB) and any interest receivable for the year was accumulated on interest suspense account. Under NFRS, Interest income is recognized on accrual basis except interest receivable outstanding for more than one year.				
			FY 2075-76	FY 2074-75	FY 2073-74
	Interest suspense required by NFRS				
	Interest suspense recognised under local GAAP reversed		1,185,939.29	4,740,214.86	8,730,382.05
	Net Movement in Profit & Loss during the year		(3,554,275.57)	(3,990,167.19)	8,730,382.05
	Interest income on the amortized cost of loan*		-	-	-
	Net Movement in interest income		(3,554,275.57)	(3,990,167.19)	8,730,382.05
2	Booking of expenses/(income) of gratuity and leave encashment as per actuarial valuation.				
3	Depreciation has been charged by using useful life of the assets				
4	Deferred tax expense arising due to leave expense and variance in depreciation and NBAs per NFRS and Previous GAAP.				



5.10.4 Effect of NFRS adoption for statement of cash flows

Amount in INRs.

Particulars	Explanatory Note*	FY 2015-16		
		As per GAAP	Regrouping/ NFRS Adjustment	As per NFRS
Net cash flows from operating activities*	1	(22,938,230.21)	43,644,890.29	20,706,660.08
Net cash flows from investing activities	2	(5,221,492.91)	35,481,194.34	30,259,701.43
Net cash flows from financing activities		8,300,000.00	-	8,300,000.00
Net increase/(decrease) in cash and cash equivalent		(19,859,723.12)	79,126,084.64	59,266,361.51
Cash and cash equivalent at the beginning of the period*	3	31,309,442.06	85,366,170.80	116,675,612.86
Cash and cash equivalent at the end of the period		11,449,718.94	164,492,255.43	175,941,974.37

* There is no any additional cash inflow or outflow due to NFRS. However due to reclassification of call deposits from short term investment in NAS to Cash and Cash Equivalent has resulted into difference mentioned above in NFRS.

Notes:

1. There are changes in cash flow in operating activities due to NFRS effects and due to reclassification adjustments of Balance of BFIs from cash and cash equivalent to operating activities.
2. Due to reclassification of investment properties amount realized on sale.
3. Reclassification of balance as per definition of cash and cash equivalents, which includes cash in hand, balances with B/Fis and Money at call and short notice.



Principal Indicators for Last 5 years

Ratio	Indicators	As per Previous GAAP			As per NFRS	
		FY 2071/72	FY 2072/73	FY 2073/74	FY 2074/75	FY 2075/76
1. Net Profit/Gross Income	Percent	194.44	63.82	208.27	47.70	488.75
2. Earnings Per Share	NPR	42.48	0.29	6.89	6.43	18.28
3. Market Value Per Share	NPR	-	-	-	-	-
4. Price Earning Ratio	Ratio					
5. Dividend (including bonus) on Share Capital	Percent	-	-	-	-	-
6. Cash Dividend on Share Capital	Percent	-	-	-	-	-
7. Interest Income/Loans and Advances & Investment	Percent	28.96	18.35	40.58	0.31	0.20
8. Staff Expenses/Total Operating Expenses	Percent	53.96	52.84	36.97	0.49	0.64
9. Interest Expenses/Total Deposits and Borrowings	Percent	65.33	46.06	29.33	0.04	0.06
10. Exchange Gain/Total Income	Percent	-	-	-	-	-
11. Staff Bonus/Total Staff Expenses	Percent	31.34		60.01	0.29	0.27
12. Net Profit/ Total Loan	Percent	18.99	2.51	61.32	0.13	0.14
13. Net Profit/ Total Assets	Ratio	9.21	0.95	6.73	0.03	0.06
14. Total CCD RATIO %	Percent				76.28	77.41
15. Total Operating Expenses/ Total Assets	Percent	5.44	6.50	3.03	0.04	0.05
16. Capital Adequacy (On Risk Weighted Assets)		(10.80)	(13.48)	19.87	69.09%	47.11%
a) Core Capital	Percent	(11.03)	(13.61)	19.84	68.92%	46.71%
b) Supplementary Capital	Percent	0.22	0.13	0.03	0.002	0.004
c) Total Capital Fund	Percent	(10.80)	(13.48)	19.87	69.09%	47.11%
17. Liquidity (CRR)	Ratio	0.07	0.14	0.22	40.56	4.37
18. Non-Performing Loan/Total Loan	Ratio	54.18	146.46	92.95	63.50	29.66
19. Base Rate	Ratio					36.55
20. Weighted Average Interest Rate Spread		3.26	(1.30)	2.19	8.84	5.59
21. Book Net Worth	NPR	28.16	28.44	87.84	122.65	140.76
22. Total Shares	Number	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
23. Total Staff	Number	19	15	10	37	29



नेपाल राष्ट्र बैंक
विकास बैंक सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं
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पत्रसंख्या: वि.बैं.सु.वि./गैरस्थलगत/कॉर्पोरेट/०७७/७८
च.नं. ६.

मिति: २०७७/०४/०४

कॉर्पोरेट डेभलपमेन्ट बैंक लिमिटेड
आदर्शनगर, वीरगञ्ज ।

विषय: वार्षिक वित्तीय विवरण प्रकाशन सम्बन्धमा ।

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०७५/७६ को वित्तीय विवरण तथा अन्य कागजातका आधारमा गैरस्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा देहाय बमोजिमका निर्देशनहरू शेरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशन एवं कार्यान्वयन गर्ने गरी आ.व. २०७५/७६ को वार्षिक वित्तीय विवरण अन्य प्रचलित कानूनी व्यवस्था समेतको पालना गर्ने गरी वार्षिक साधारण सभा प्रयोजनको लागि प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु ।

- (क) यस बैंकको निर्देशन अनुरूप हुने गरी चुक्ता पुँजी पुऱ्याउन यस बैंकमा पेश गरेको पुँजी योजना ३ महिना भित्र कार्यान्वयन गरी जानकारी दिनुहुन ।
- (ख) यस बैंकबाट जारी एकीकृत निर्देशन १७/०७६ को बुँदा नं १ र २ मा रहेको विपन्न वर्ग कर्जा सम्बन्धी व्यवस्थाको पूर्ण पालना गर्न उच्च व्यवस्थापन तथा सञ्चालक समितिलाई सजग गराइन्छ ।
- (ग) यस बैंकबाट जारी एकीकृत निर्देशन, २०७६ को निर्देशन नं. ५ मा उल्लेख भए बमोजिम समग्र जोखिम व्यवस्थापन सम्बन्धी व्यवस्थाको पूर्ण पालना गर्न उच्च व्यवस्थापन तथा सञ्चालक समितिलाई सजग गराइन्छ ।
- (घ) यस बैंकबाट जारी एकीकृत निर्देशन, २०७६ को निर्देशन नं. ५ को बुँदा ६(६) मा व्यवस्था भए बमोजिम स्वदेशी मुद्रामा भएको निक्षेप तथा प्राथमिक पुँजीमा स्वदेशी मुद्रामा भएको कर्जा सापटको अनुपात सम्बन्धी व्यवस्थाको पूर्ण पालना गर्न उच्च व्यवस्थापन तथा सञ्चालक समितिलाई सजग गराइन्छ ।
- (ङ) यस बैंकबाट जारी एकीकृत निर्देशन नं १९/०७६ बमोजिम सम्पत्ति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी व्यवस्थाको प्रभावकारी रूपमा पालना गर्नुहुन ।
- (च) आ.व. २०७५/०७६ को लेखापरीक्षण प्रतिवेदनमा उल्लेखित मुद्दति निक्षेपमा भुक्तानी दिन बाँकी व्याज सम्बन्धित पक्षलाई भुक्तानी गरी जानकारी दिनहुन ।
- (छ) आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा यस बैंकबाट औल्याएका थप अन्य कैफियतहरू पुनः नदोहोरिने व्यवस्था गर्नुहुन ।

भवदीय,

Jarham Karki.
(सार्थक कार्की)
उप निर्देशक

बोधार्थ:

श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।
श्री नेपाल राष्ट्र बैंक, विकास बैंक सुपरिवेक्षण विभाग, कार्यान्वयन इकाई ।

बैंकको आर्थिक बर्ष २०७५।०७६ को वार्षिक बित्तीय बिबरण प्रकाशनको लागि स्वीकृतीको क्रममा नेपाल राष्ट्र बैंकबाट दिईएको निर्देशन उपर जवाफ

- क. पहिलो बुँदामा उल्लेखित निर्देशन बमोजिम संस्थापक तर्फको पुँजी पुँन्याईसकिएको र सर्वसाधारण तर्फ स्वीकृत वासलात सहित रेटिड गराई सो सहित धितोपत्र बोर्डको स्वीकृती पश्चात सर्वसाधारणको हकप्रद निष्काशन गरि चुक्ता पुँजी पुन्याईने ।
- ख. दोश्रो र तेश्रो बुँदामा उल्लेखित निर्देशन बमोजिम ध्यानाकर्षण भई सोमा हाल उल्लेख्य प्रगती भएको ।
- ग. चौथो बुँदामा उल्लेखित निर्देशन बमोजिम सुधार भई तोकिएको अनुपात पालना भएको ।
- घ. पाँचौ बुँदामा उल्लेखित निर्देशन बमोजिम सुधार भई हाल पालना भएको ।
- ङ. छैठौ बुँदामा उल्लेखित निर्देशन बमोजिम कार्यान्वयन गरिसकिएको ।
- च. सातौ बुँदामा उल्लेखित निर्देशन परिपालना गर्न बैंक क्रियाशिल र प्रतिबद्ध रहको र सोही अनुसार आवश्यक ब्यबस्था गरिएको ।

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

१. संचालकसमितिको प्रतिवेदन : यसै प्रतिवेदनमा संलग्न ।
२. लेखापरीक्षकको प्रतिवेदन : यसै वार्षिक प्रतिवेदनमा संलग्न ।
३. लेखापरीक्षण भएको वित्तीय विवरण यसै वार्षिक प्रतिवेदनमा संलग्न ।
४. कानूनी कारवाही सम्बन्धी विवरण :

- (क) यस अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै तात्त्विक मुद्दा दायर नभएको ।
- (ख) संस्थाको संस्थापक वा संचालकले वा संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर नभएको ।
- (ग) कुनै संस्थापक वा संचालकविरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर नभएको ।

५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण :

- (क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा : नेपाल स्टक एक्सचेन्ज लि., नेपाल धितोपत्र बोर्डको सुपरिवेक्षणमा संचालित भएको हुनाले यस सम्बन्धमा व्यवस्थापनको कुनै धारणा नभएको ।
- (ख) सीमिक्षा आ.व. मा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन ।

त्रैमास (महिना)	शेयरको अधिकतम मूल्य	शेयरको न्यूनतम मूल्य	शेयरको अन्तिम मूल्य	कुल कारोबार शेयर संख्या (हजारमा)	कुल कारोबार दिन
प्रथम त्रैमासिक (असोजमासान्त २०७५)	११२	९८	९८	३६.६०	३८
दोश्रो त्रैमासिक (पौषमासान्त २०७५)	१००	९७	९८	२.२५	१०
तेस्रो त्रैमासिक (चैत्रमासान्त २०७५)	१००	८९	९८	१२.०५	३०
चौथो त्रैमासिक (आषाढमासान्त २०७६)	१४७	९०	११९	१०४.६४	५०

६. समस्या तथा चुनौती :

बैंकिङ क्षेत्रमा बढ्दो अस्वस्थ प्रतिस्पर्धा, लगानी अवसरमा कमि, बढ्दो मुद्रास्फीति दर र लोडसेडिङ तथा देशमा संक्रमणकालीन राजनैतिक स्थितिलाई बैंकले बाह्य समस्या तथा चुनौतीको रूपमा लिएको छ र काबुभन्दा बाहिरका परिस्थिति बाहेक उपरोक्त चुनौती समाधान गर्न व्यवसाय विविधीकरण, ग्राहकमुखी गुणस्तरीय सेवा तथा खर्चमा मितव्ययिताको रणनीति लिएको छ ।

७. संस्थागत सुशासन :

संस्थागत सुशासन अभिवृद्धिका लागि व्यवस्थापनद्वारा चालिएका कदम सम्बन्धी विवरण

- (क) संचालक समिति, कर्जा तथा जोखिम व्यवस्थापन समिति, पदपूर्ति तथा बढुवा समिति, सम्पत्ति तथा दायित्व समिति लगायत विभिन्न समितिहरु क्रियाशील रहेका छन् ।
- (ख) आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न आन्तरिक लेखापरीक्षकबाट नियमित रूपमा लेखापरीक्षण गराई प्रतिवेदनमा दिइएका सुझावहरु नियमित रूपमा कार्यान्वयन तथा समीक्षा गर्ने व्यवस्था मिलाईएको छ ।
- (ग) संचालन जोखिमहरु कम गर्न तथा कारोबारलाई व्यवस्थित गर्न विभिन्न आन्तरिक नीति, नियम तथा निर्देशिकाहरुको तर्जुमा गरी लागू गरिएको छ ।
- (घ) संस्थागत सुशासन कायम गर्न आचार संहिता जारी गरी सोको अनुगमनको समेत व्यवस्था गरीएको छ ।

CORPORATE HIGH YIELD FIXED DEPOSIT

INTEREST @

(Period 9-18 Months)

9.00% P.A.

MAIN FEATURES:

- Amount from Rs. 100,000.00
- Free ABBS Facility.
- 50% discount on locker facility.
- Free Good for payment Cheque.
- Free Manager's Cheque Issuance.
- Loan upto 95% of Fixed Deposit.



WHY CDBL?

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

*condition apply

CORPORATE FIFTY FIXED SAVING

INTEREST @ 7.00% PA

Period: (12 Months from initial deposit)

MAIN FEATURES:

- Amount from Rs. 100,000.00
- Though fixed, can draw up to 50% by cheque
- Can add sum and increase liquidity (facility for limited period)
- Free ABBS Facility.
- More money more return
- Interest paid quarterly.
- 50% amount can be drawn or deposited
- 50% discount on locker facility.
- Special customer service facility.
- Get financial benefit as fixed deposit.
- Free Manager's Cheque Issuance.
- Free Good for payment Cheque.

50 50



CORPORATE नारी बचत खाता

7.25%
दैनिक
मौज्दातमा

नारीलाई सम्मान र स्तरीय सेवा
कर्पोरेट नारी बचत हाम्रो देवा!

5.25%
ON DAILY
BALANCE
P.A.

- दैनिक मौज्दातमा ब्याज पाईने
- लकरमा ५०% सम्म छुट।
- न्युनतम रु.१,००० मा खाता खोल्न सकिने
- कुनै पनि शाखा बाट चाहे जति रकम
झिक्न र राख्न सकिने
- नि:शुल्क ए बि बि एस सेवा
- चाहेको बेला स्टेटमेन्ट पाईने
- कारोबार समय विहान १०:०० बजे
देखि ५:०० बजे सम्म र शुक्रवार ३ बजे सम्म
सधैँ संध्याकालीन र होलिडे बैकिङ्ग सेवा



कर्पोरेट सिनियर सेभिङ्ग

- ▶ मासिक ब्याज मुक्तानी
- ▶ दैनिक मौज्दातमा ब्याज मणाना हुने।
- ▶ लकरमा ५०% सम्म छुट।
- ▶ न्युनतम रु.१,००० मा खाता खोल्न सकिने
- ▶ ५० वर्ष भन्दा माथि वा अवकास प्राप्त
व्यक्तिले खोल्न सकिने
- ▶ नि:शुल्क ए बि बि एस
- ▶ चाहेको बेला स्टेटमेन्ट पाईने
- ▶ कारोबार समय विहान १०:०० बजे
देखि ५:०० बजे सम्म र शुक्रवार ३ बजे सम्म
सधैँ संध्याकालीन र होलिडे बैकिङ्ग सेवा

7.25%
दैनिक
मौज्दातमा



5.25% 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 बैकिङ्ग सेवा ११:३० बजे देखि १:३० बजे सम्म (विदाको दिन)



Corporate
Development Bank Ltd.
कर्पोरेट डेभलपमेन्ट बैंक लि.
first choice - financial friend
नेपाल राष्ट्र बैकबाट "ब" वर्गको इजाजत प्राप्त संस्था

Head Office:-
P.O. Box 39, Adarsh Nagar, Birgunj
Tel: 051-531031, Fax: 051-527843
Email: info@corporatebank.com.np

Branch Offices:-
Tin Dohato, Main Road
Banepa, Kavre
Tel: 011-660842, 660843

Corporate Bhawan
Main Road, Hetauda-1,
Makwanpur
Tel: 057-526691, Fax: 057-526692

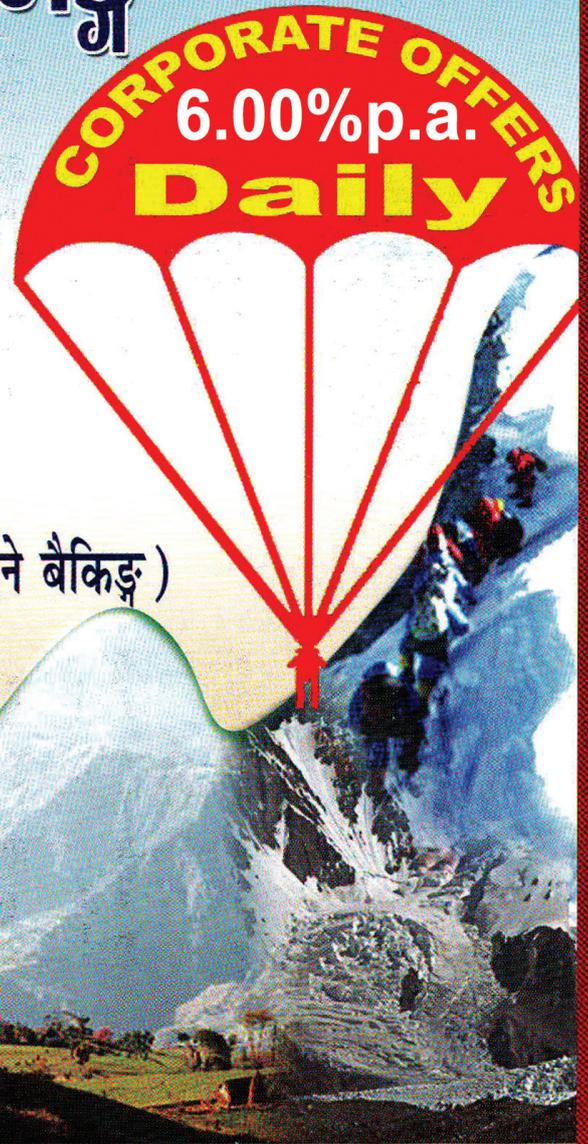
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CORPORATE HIGHER SAVINGS ACCOUNT

कर्पोरेट हाइयर सेभिङ्ग

**YOU THINK OF HIGH
WE PROVIDE YOU HIGHER**

- न्युनतम रु. १००००/- मा खाता खोल सकिने।
- दैनिक मौज्दातमा ब्याज गणना गरिने।
- निःशुल्क ए. बि. बि. एस.।
- चाहेको बेला स्टेटमेन्ट पाईने।
- संध्याकालिन र होलिडे बैकिङ्ग सेवा (३६५ दिने बैकिङ्ग)
- लकर सेवा शुल्कमा ५०% सम्म छुटा।
- त्रैमासिक ब्याज भुक्तानी/ पूँजीकृता।



*condition apply

**Target Higher Rate
Target Higher Savings.**



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