



सांग्रिला डेवलपमेन्ट बैंक लि.
Shangri-la Development Bank Ltd.

स्थानीय विकासको आधार

(नेपाल राष्ट्र बैंकबाट "ब" वर्गको इजाजत प्राप्त संस्था)

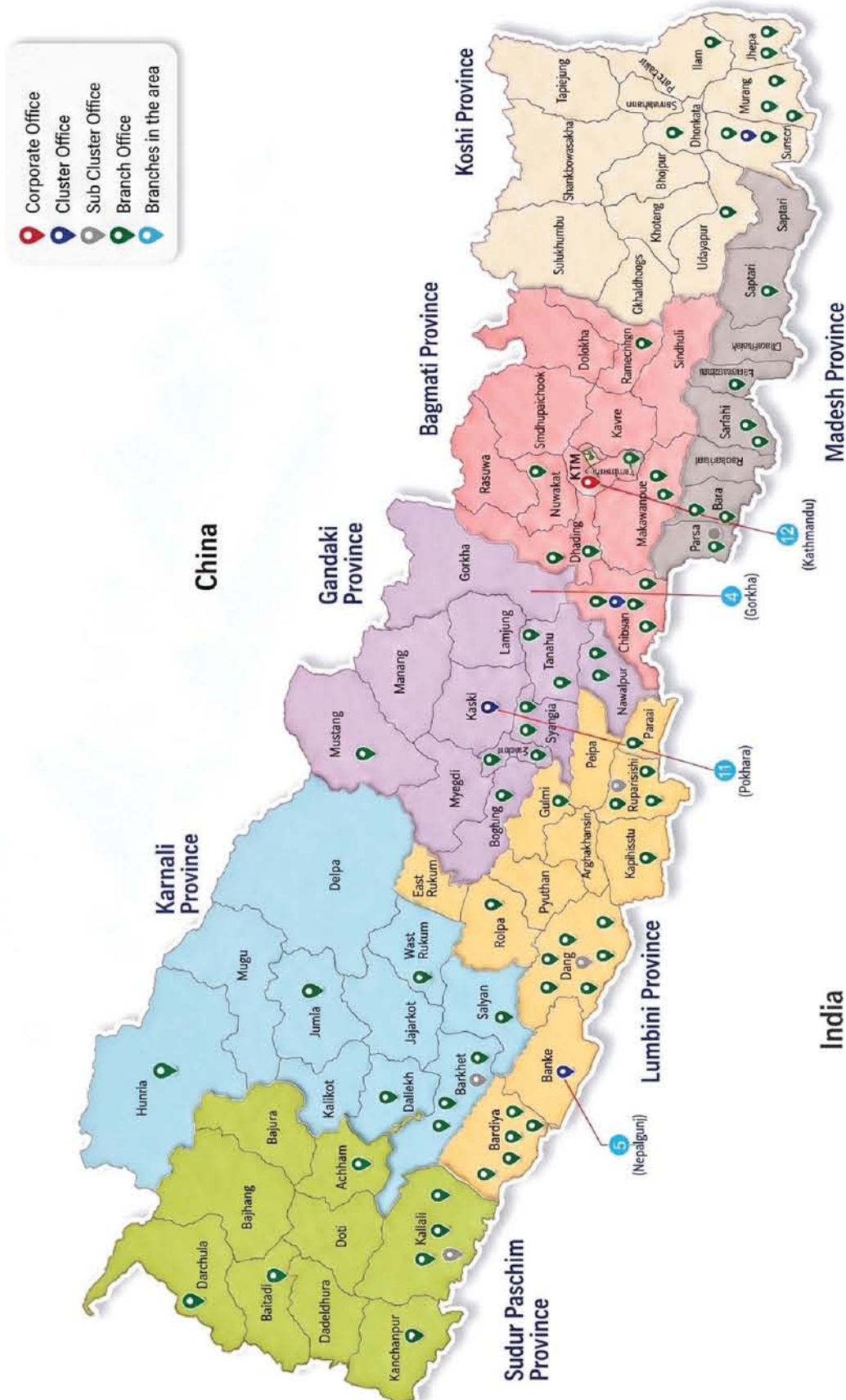
२२ औं वार्षिक
प्रतिवेदन
२०८२/२०८३

विश्वास, सम्बन्ध, समृद्धि





SHANGRI-LA BRANCH NETWORK





ABOUT US

DRIVING GROWTH, BUILDING RESILIENCE

With 22 years of banking excellence and a clear vision for the future, Shangri-la Development Bank has evolved from its regional roots into a leading national-level development bank. Established in 2061 B.S., our journey has been defined by resilience, responsible growth, and an unwavering commitment to creating lasting value for our customers, communities, and stakeholders.

Our nationwide presence, with 109 branches and 28 ATMs, enables us to remain close to the communities we serve. Complementing this physical network is our growing digital ecosystem. Through initiatives under Digital Shangri-la, we continue to advance secure, convenient, and accessible digital banking while supporting the transition toward a more cashless economy.

As of the reporting period, the Bank has a paid-up capital of NPR 3.73 Billion, deposit of NPR 58.03 Billion, and a gross loan portfolio of NPR 48.38 Billion. We proudly serve more than 600,000 customers through the dedicated efforts of 852 employees across our nationwide network.

Beyond financial performance, we remain focused on expanding financial inclusion and supporting sustainable economic development. We provide tailored financial solutions to individuals, SMEs, entrepreneurs, and underserved communities, particularly across rural and emerging markets. Our commitment to inclusive growth is further strengthened through strategic Corporate Social Responsibility (CSR) initiatives that contribute to the well-being and development of the communities we serve.

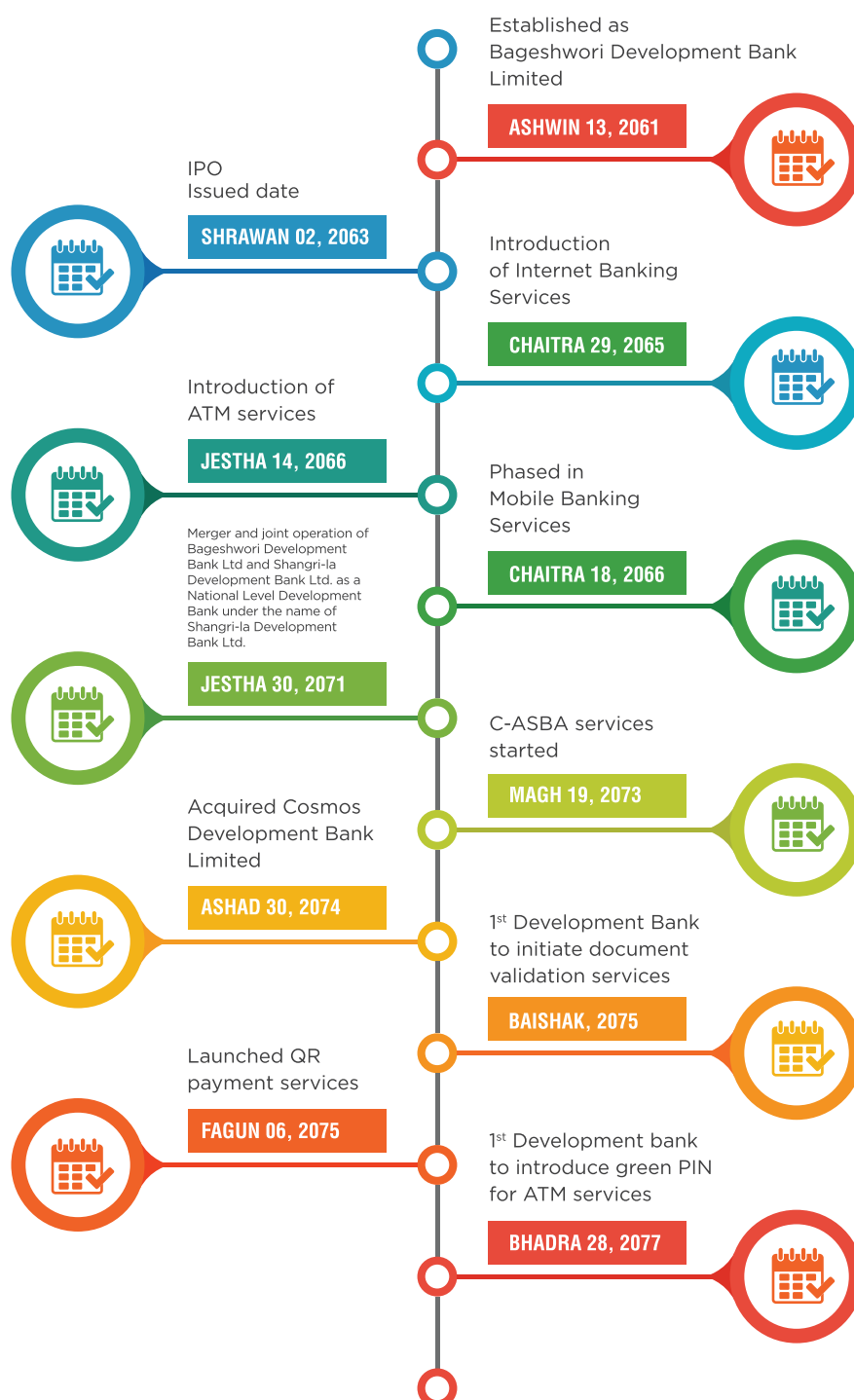
As we move into our 23rd year, we remain guided by a forward-looking approach that combines financial strength, technological advancement, customer-centricity, and responsible banking. Building on the foundation established over the past two decades, Shangri-la Development Bank is committed in creating sustainable value and contributing meaningfully to the economic progress of Nepal.

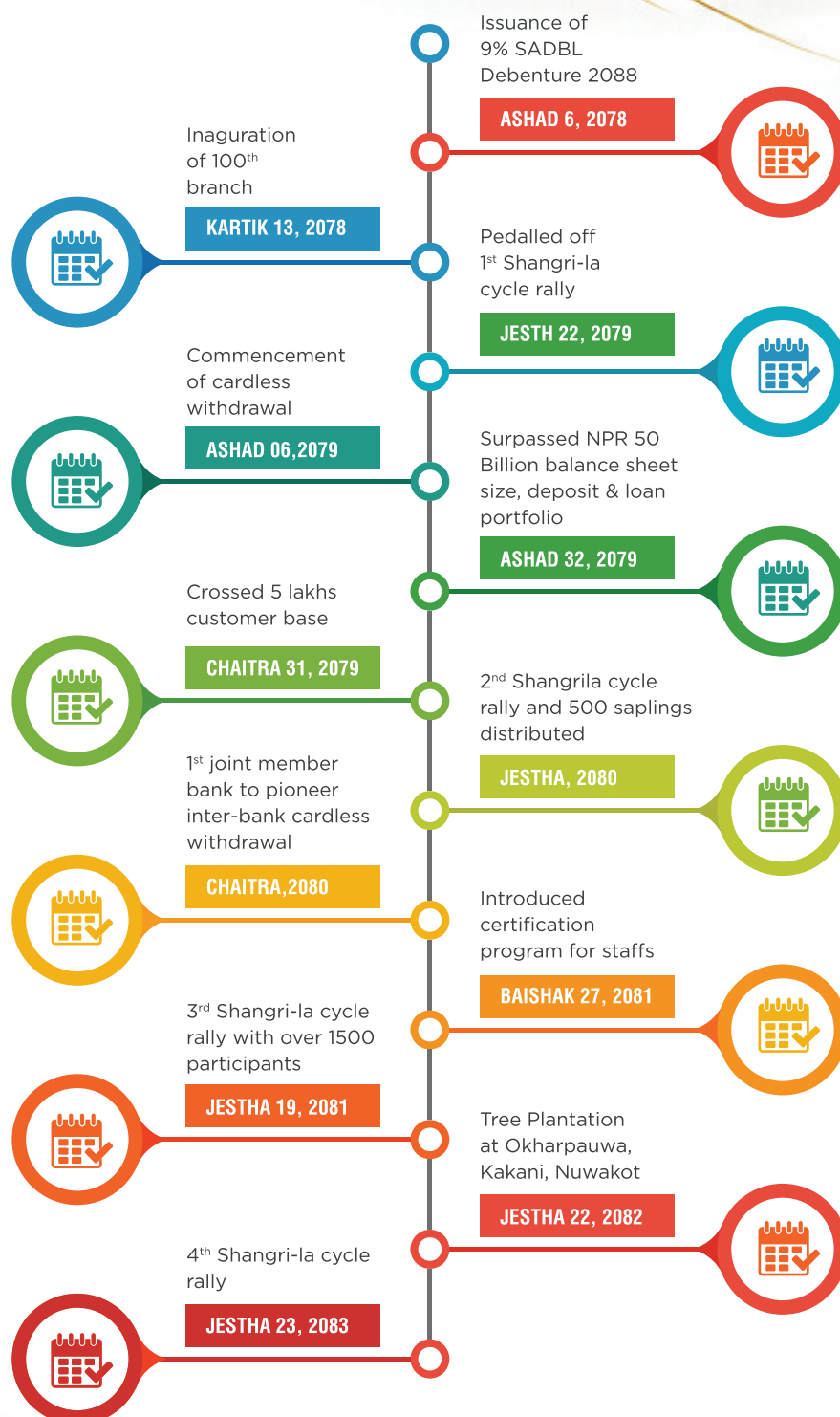


OUR VISION

Our vision is to lead the financial sector by offering inclusive, resilient, and sustainable services across urban and rural areas through market-driven strategies.

MILESTONE TIMELINE







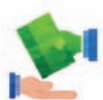
FINANCIAL HIGHLIGHTS FY 2082/83



TOTAL ASSETS
NPR **65.91**
BILLION



DEPOSITS
NPR **58.03**
BILLION



LOANS &
ADVANCES
NPR **46.93**
BILLION



NET PROFIT
NPR **800.51**
MILLION



EPS
NPR **21.44**



CAR
14.44%



NPL
6.96%



ROA
1.21%



ROE
13.49%

BALANCE SHEET HIGHLIGHTS

PARTICULARS	ASHAD 2083	ASHAD 2082	CHANGE	CHANGE(%)
Total Assets	65,909,731,450	63,531,413,683	2,378,317,767	3.74%
Deposits	58,034,319,017	56,199,376,841	1,834,942,176	3.27%
Loans and Advances	46,927,057,891	45,692,162,654	1,234,895,237	2.70%
Share Capital	3,734,068,506	3,556,255,720	177,812,786	5.00%
Reserve and Surplus	2,505,613,279	2,071,345,435	434,267,844	20.97%
Investment Portfolio	11,847,624,653	10,979,490,324	868,134,329	7.91%

PROFITABILITY HIGHLIGHTS

PARTICULARS	ASHAD 2083	ASHAD 2082	CHANGE	CHANGE(%)
Net Interest Income	2,412,829,153	2,071,469,825	341,359,328	16.48%
Operating Profit	1,225,171,877	884,438,909	340,732,968	38.53%
Impairment Charge	227,067,954	345,480,502	(118,412,548)	-34.27%
Net Profit	800,505,857	606,671,757	193,834,100	31.95%
Total Operating Income	2,946,226,599	2,461,155,930	485,070,669	19.71%
Total Operating Expenses	1,493,986,768	1,231,236,519	262,750,249	21.34%

KEY FINANCIAL INDICATORS

PARTICULARS	ASHAD 2083	ASHAD 2082	CHANGE
CASA Ratio	56.85%	37.40%	19.45%
FD Ratio	32.05%	53.33%	-21.28%
Net Worth Per Share (NPR)	167.10	158.25	5.60%
Earning Per Share (NPR)	21.44	17.06	25.67%
Dividend Payout Capacity Per Share	11.24	10.36	8.48%
Distributable Profit Per Share	10.53	10.36	1.62%
Capital Adequacy Ratio(CAR)	14.44%	14.39%	0.05%
Non-Performing Loan(NPL)	6.96%	5.52%	1.44%
Return on Assets(ROA)	1.21%	0.95%	0.26%
Return on Equity (ROE)	13.49%	11.43%	2.06%
Credit to Deposit Ratio	83.37%	81.30%	2.07%
Liquidity Ratio	26.21%	23.67%	2.54%
Cost of Fund	3.54%	5.01%	-1.47%
Spread Rate	4.14%	4.14%	0.00%



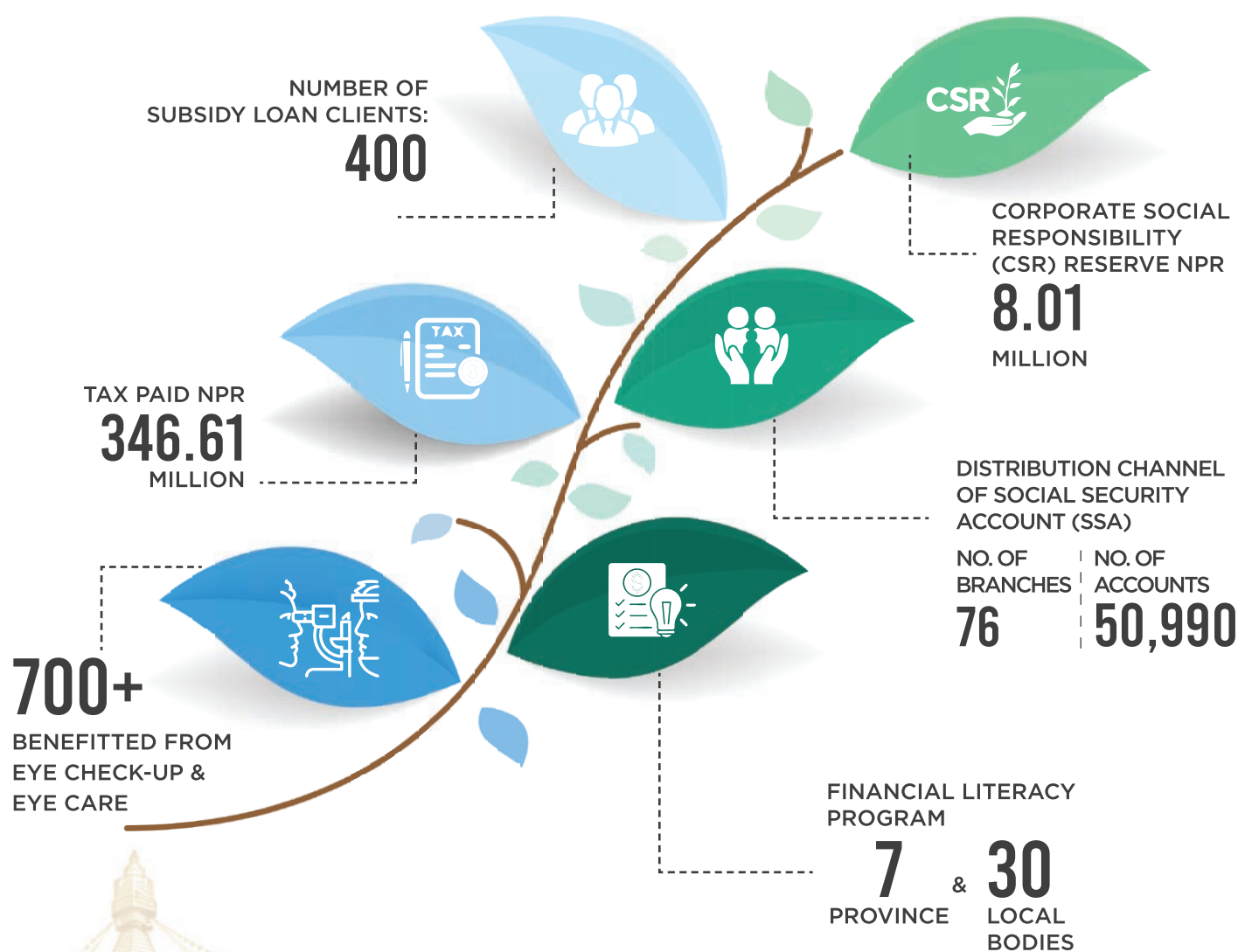
KEY COMPLIANCE RATIOS AS ON ASHADH END 2083

PARTICULARS	NRB STANDARD		BANK'S ACTUAL POSITION
	PARAMETER	PERCENTAGE	
Total Primary (Core) Capital to sum of Risk weighted Exposure Ratio	Not less than	8.50%	11.40%
Capital Adequacy Ratio (Total Capital Fund to Sum of Risk weighted Exposures)	Not less than	11.00%	14.44%
Credit to Deposit Ratio	Not more than	90.00%	83.37%
Liquidity Ratio (Net Liquid assets to Total deposit ratio)	Not less than	20.00%	26.21%
Cash Reserve Ratio (CRR)	Not less than	4.00%	4.23%
Statutory Liquidity Ratio (SLR)	Not less than	10.00%	23.58%
Interest Spread	Not more than	4.60%	4.14%
Total investment on share, debenture or mutual fund to core capital of previous quarter	Not more than	30.00%	15.87%
Call Deposit to Total Deposit Ratio	Not more than	15.00%	11.06%
Deposit Concentration on Single Depositor to Total Deposits	Not more than	10.00%	2.34%
Total Corporate deposit to total deposit ratio	Not more than	50.00%	25.52%
Single obligor limit (Total Lending to one group/ core Capital %)	Not more than	25.00%	8.57%
Deprived Sector Lending to Total Loan and Advances of six months back	Not less than	5.00%	7.37%
Priority Sector Lending to Total Loan and Advances of six months back	Not less than	17.00%	23.94%
Total Loan against share/margin lending to core capital of previous quarter	Not more than	40.00%	32.39%
Professional Loan to Total Loan	Not more than	5.00%	1.18%
Total real estate loan to total loan ratio	Not more than	25.00%	7.83%
Other real estate loan to total loan ratio	Not more than	10.00%	1.71%



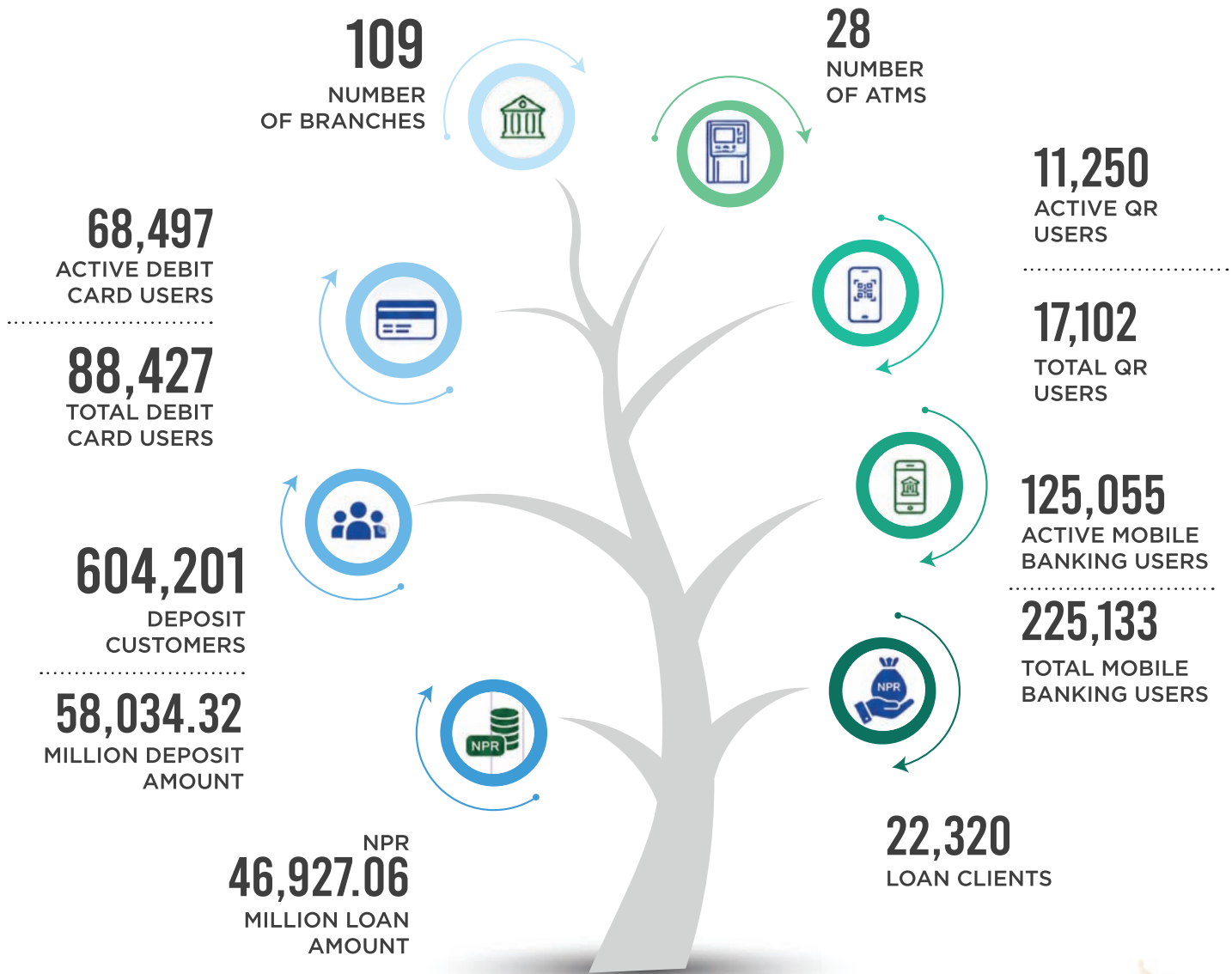
VALUE CREATED FOR STAKEHOLDERS (IN FY 2082/83)

FOR SOCIETY





FOR CUSTOMER & CLIENTS





FOR INVESTORS

MARKET VALUE
PER SHARE

NPR
404

DIVIDEND

10.53%

NET PROFIT

NPR
800.51
MILLION

NET WORTH
PER SHARE

NPR
167.10

RETURN ON
EQUITY

13.49%

NPR
6,239.68
MILLION

SHAREHOLDER'S
FUND

NPR
5,325.86
MILLION

REVENUE

NPR
21.44

EARNING PER
SHARE

NPR
15,085.64
MILLION

MARKET
CAPITALIZATION

NPR
65,909.73
MILLION

BALANCE
SHEET SIZE

FOR EMPLOYEES

EMPLOYMENT OPPORTUNITY

852
In-house
staffs

451
Male

401
Female

243
Outsourced
staffs

TRAINING CONDUCTED

29 Inhouse
training

872 Beneficiaries

83 External
Training

337 Beneficiaries

1 Induction
Program

10 Beneficiaries

SERVICE EXCELLENCE AWARDED

5 Years:
56 Employees

10 Years:
23 Employees

15 Years:
8 Employees

TOTAL
87 Employees

EMPLOYEE COMPOSITION

52.93% | 451
Male

47.07% | 401
Female

852
Total

MARKET VALUE ADDED (MVA)

Market Value Added (MVA) is the difference between the market value of a company and its total book value. It is a key wealth metric that measures the value organisation has created for shareholders over and above the capital invested. As of Ashad 32, 2083, the bank reported a Market Value Added of NPR 8,845.95 million, a decrease from NPR 10,831.29 million as of Ashad 32, 2082.

PARTICULARS	In NPR Million	
	FY 2082/83	FY 2081/82
Market price per share	404.00	462.82
Number of share	37.34	35.56
Total Market value	15,085.64	16,459.06
Book value per share	167.10	158.25
Number of share	37.34	35.56
Total book value	6,239.68	5,627.77
MARKET VALUE ADDED (NPR)	8,845.95	10,831.29

ECONOMIC VALUE ADDED (EVA)

Economic Value Added (EVA) is a financial metric that measures the return generated by a firm in excess of the minimum required to satisfy its shareholders. EVA indicates whether a bank is truly creating wealth for its shareholders or simply meeting their return expectations. As of Ashad 32, 2083, the bank reported an EVA of NPR 440.99 million, compared to NPR 176.38 million as of Ashad 32, 2082.

PARTICULARS	In NPR Million	
	FY 2082/83	FY 2081/82
Net Operating Profit After Tax (NOPAT)	946.43	694.71
Operating Capital	6,987.26	6,374.81
Cost of capital employed (%)	7.23%	8.13%
Cost of capital employed	505.44	518.33
ECONOMIC VALUE ADDED (EVA)	440.99	176.38

**Cost of equity is calculated by using capital asset pricing model(CAPM). Similarly, in the case of debenture actual cost after tax is considered.*

VALUE ADDED STATEMENT (VAS)

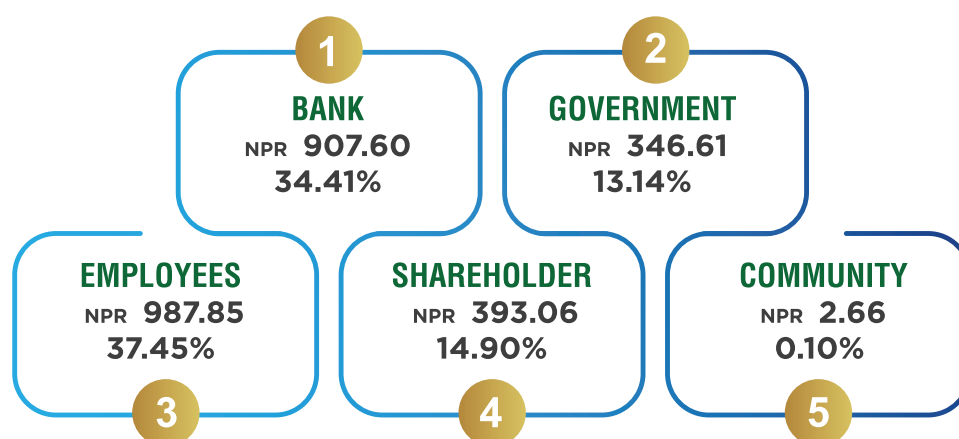
A Value Added Statement (VAS) is a financial statement that demonstrates the wealth generated by an organization and outlines how that wealth is allocated among various stakeholders. These stakeholders typically include employees, shareholders, government, bank and the local community. The purpose of the VAS is to calculate the total value added by the organization and its distribution across these groups. As of Ashad 32, 2083, the bank reported a value added of NPR 2,637.78 million, representing an increase from NPR 2,095.47 million as of Ashad 32, 2082.

GROSS VALUE ADDED (GVA)

PARTICULARS	In NPR Million	
	FY 2082/83	FY 2081/82
Interest Income	4,774.47	5,386.04
Fee and commission income	276.10	235.21
Other operating income	275.28	175.03
Non operating income	21.80	1.79
TOTAL (A)	5,347.66	5,798.08
Interest expense	2,361.64	3,314.57
Fee and commission expense	17.99	20.56
Non operating expenses	103.18	21.99
TOTAL (B)	2,482.81	3,357.13
VALUE ADDED BY BANKING SERVICES (A-B)	2,864.85	2,440.95
Impairment charge	227.07	345.48
GROSS VALUE ADDED	2,637.78	2,095.47

APPLICATION OF VALUE ADDED (NPR IN MILLION)

GROSS VALUE ADDED (GVA) NPR 2,637.78



KEY FINANCIAL INDICATORS



DEPOSIT

(NPR) IN BILLION



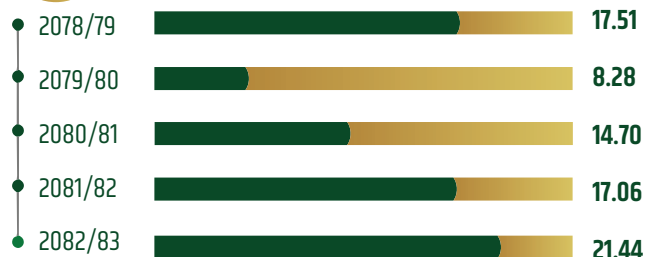
LOAN AND ADVANCES

(NPR) IN BILLION



EARNING PER SHARE

(NPR)

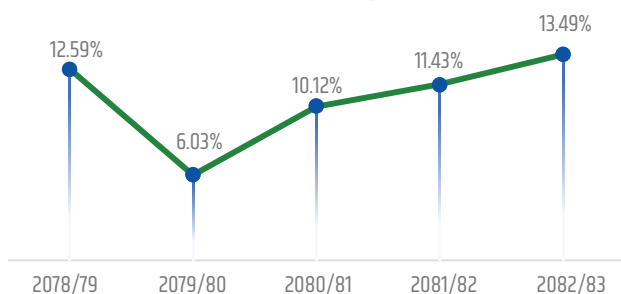


NET WORTH PER SHARE

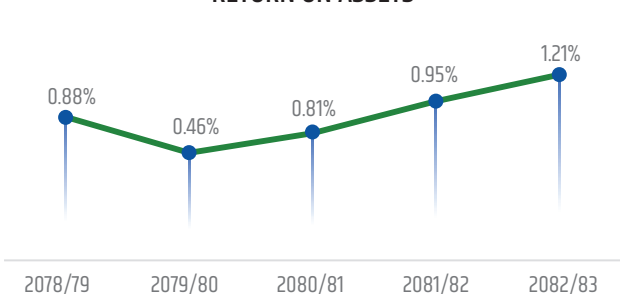
(NPR)



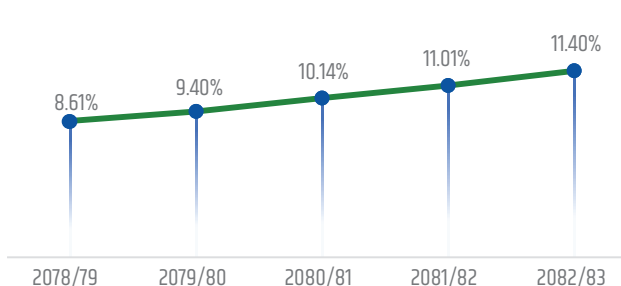
RETURN ON EQUITY



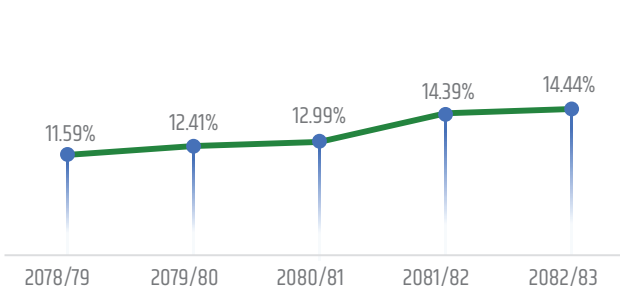
RETURN ON ASSETS



TIER-1-CAPITAL ADEQUACY RATIO



TOTAL FUND-CAPITAL ADEQUACY RATIO





MESSAGE FROM THE CHAIRMAN

I extend my sincere gratitude to our valued shareholders, customers, and well-wishers for their continued trust and support as we enter another milestone year.

The past year witnessed gradual signs of economic recovery amid persistent structural challenges and a rapidly evolving environment. As Nepal navigated significant changes, Shangri-la Development Bank remained focused on stability, sustainable growth, and continuous transformation.

Our efforts delivered encouraging results, with profit exceeding NPR 80 Crore and our customer base growing to over 600,000. We strengthened our competitive position through innovative digital and cardless banking solutions while fostering an inclusive, innovation-driven culture and investing in the well-being of our employees.

Our commitment extends beyond banking. Through targeted CSR initiatives, rural banking, financial literacy, and dedicated lending programs, we continue to advance financial inclusion and digitalization. We remain particularly focused on supporting SMEs, women-led businesses, youth entrepreneurs, farmers, and low-income communities.

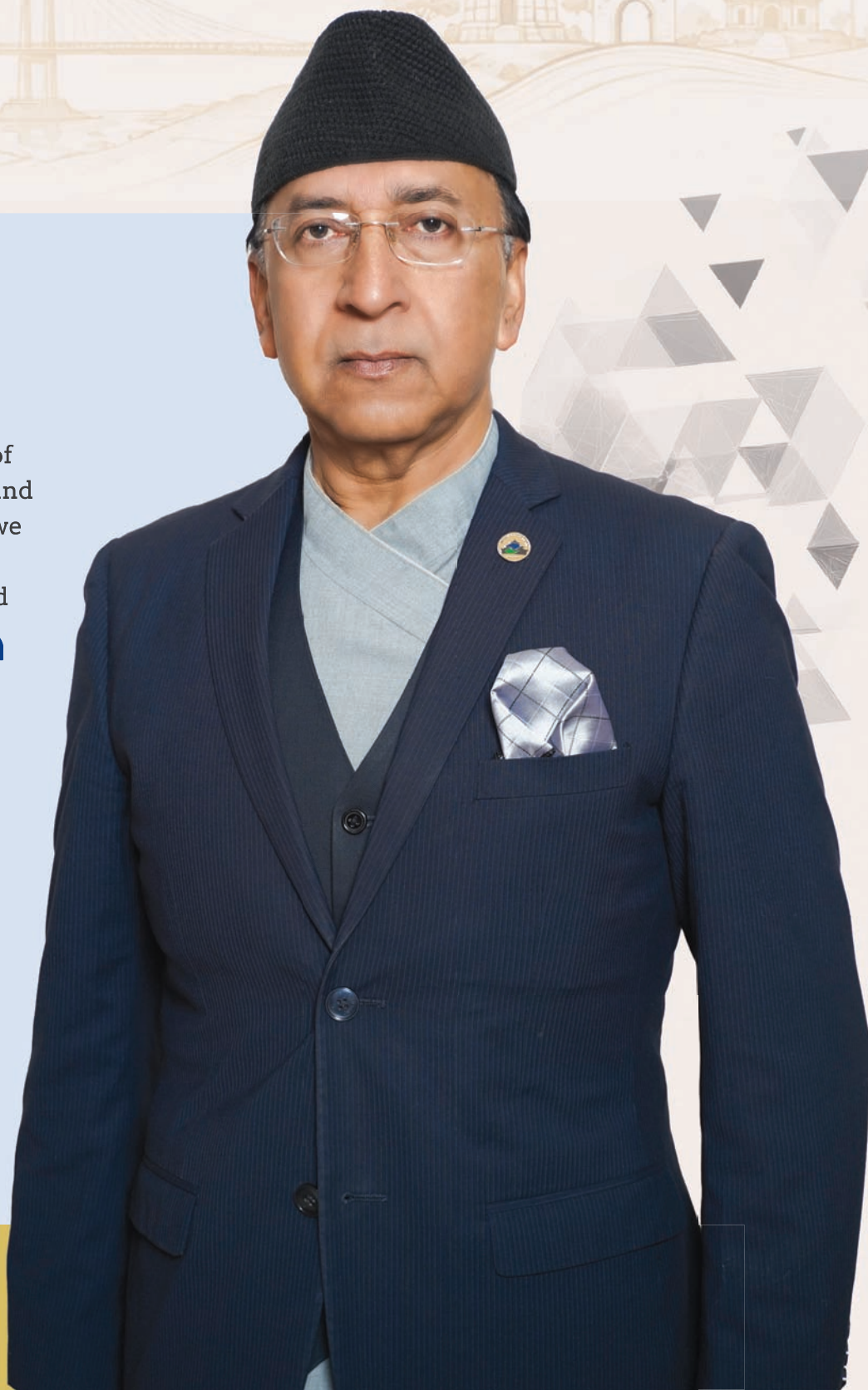
Guided by our values of ethics, transparency, and responsible banking, we remain committed to building a resilient and sustainable future. I express my sincere appreciation to Nepal Rastra Bank for its continued guidance and to our dedicated employees for their invaluable contributions.

Together, we look forward to achieving new milestones and setting higher benchmarks for excellence in the years ahead.



“ Guided by our values of ethics, transparency, and responsible banking, we remain committed to building a resilient and sustainable future ”

UJJWAL SATYAL
CHAIRMAN
SHANGRI-LA
DEVELOPMENT BANK





MESSAGE FROM THE CEO

It is my privilege to present the Annual Report of Shangri-la Development Bank for FY 2082/83. As I begin the responsibility of leading the Bank, I am honored to build upon the strong foundation established through the dedication and commitment of our Board, Management, employees and stakeholders.

In the past year, while we saw a gradual improvement in the economic environment, challenges still remained around credit demand, increasing market competition and major changes in the political landscape. Our performance during the year reflects both, the trust of our customers and the collective efforts of our employees.

Going forward, our focus will be on **quality growth, customer-centricity, digital transformation, and sustainable banking**. We plan to continue to deepen our presence in retail, SME, and other priority segments while maintaining a strong focus on risk management, governance, and operational excellence. We will also leverage technology and data to make our services more responsive, efficient, and accessible.

As a development bank, our responsibility extends beyond just financial performance. We remain committed to supporting entrepreneurship, financial inclusion, local economic development, and responsible business practices, in hopes of contributing meaningfully to the communities and economy we serve.

I firmly believe that the strength of Shangri-la Development Bank lies in its people, its customers, and the trust that we have been able to build over the past two decades. With a clear strategic direction and a shared commitment to excellence, I am confident that we are well positioned to enter the next phase of sustainable growth.

I extend my sincere gratitude to our valued customers, shareholders, Board of Directors, regulators, business partners, and our employees for their continued trust, support, and dedication.

Together, we look forward to a stronger, more resilient, and more customer-focused Shangri-la Development Bank.



“ I firmly believe that the strength of Shangri-la Development Bank lies in its people, its customers, and the trust that has been built over the past two decades. With a clear strategic direction and a shared commitment to excellence, I am confident that we are well positioned to enter the next phase of sustainable growth. ”

RABIN SIJAPATI

**CHIEF EXECUTIVE OFFICER
SHANGRI-LA DEVELOPMENT
BANK**



सञ्चालक समिति



श्री उज्जवल सत्याल
अध्यक्ष (संस्थापक समूह)



श्री सुशिल काजी बानियाँ
सञ्चालक (संस्थापक समूह)



श्री सुजन सिद्धि बज्राचार्य
सञ्चालक (संस्थापक समूह)



श्री जंगा सागर ठकाल
सञ्चालक (सर्वसाधारण समूह)



श्रीमती लिसा शेर्चन
सञ्चालक (सर्वसाधारण समूह)



श्री नरेश ढुंगाना
सञ्चालक (सर्वसाधारण समूह)



श्री रबिन्द्र नारायण प्रधान
स्वतन्त्र सञ्चालक

BOARD OF DIRECTORS

The Board of Directors is committed to providing strategic guidance and long-term stewardship of Shangri-la Development Bank with the primary focus on ensuring the Bank's stability, ethical conduct, and sustainable growth for the benefit of all our depositors, shareholders, and stakeholders. The Board fulfills this duty by setting the strategic vision, overseeing comprehensive risk management, and ensuring strict compliance with all regulatory requirements, while maintaining full accountability. In line with sound corporate governance principles, the

Board provides oversight without interfering in the day-to-day management of the Bank's operations. The Board is chaired by Mr. Ujjwal Satyal and consists of seven highly competent and experienced members. Together, they provide diverse expertise and play a crucial role in fostering effective governance, guiding the management team, and steering the organization towards the achievement of its strategic goals.

Details of Board of Directors of the bank is given below:

NAME	DESIGNATION	STANDING COMMITTEE MEMBERSHIP
Mr. Ujjwal Satyal	Chairman	-
Mr. Sushil Kaji Baniya	Director	Employee Service Benefit Committee
Mr. Sujan Siddhi Bajracharya	Director	Risk Management Committee
Mr. Ganga Sagar Dhakal	Director	Audit Committee
Ms. Lisa Sherchan	Director	Assets Money Laundering Prevention Committee
Mr. Naresh Dhungana	Director	Audit Committee, Risk Management Committee
Mr. Rabindra Narayan Pradhan	Director	-
Mr. Sujan Babu Adhikari	Company Secretary	-



MR. UJJWAL SATYAL



APPOINTED
31 MARCH 2023



MASTER OF
TOURISM STUDIES



30 YEARS OF
EXPERIENCE

TERM OF OFFICE:

He was appointed as the Chairman of Shangri-la Development Bank on 31st March 2023.

EDUCATION:

Master of Tourism Studies

With 30 years of experience in the field of education and hospitality, he has served as Principal of NATHM. His past experiences also include- Chairperson of the Hospitality Subject Committees at Kathmandu University and Lumbini Buddhist University, along with UNDP Training advisor. He has also previously served as a Director of this bank from 2071 to 2075 B.S.



MR. SUSHIL KAJI BANIYA



APPOINTED
31 MARCH 2023



LAW AND MASTER'S
DEGREE IN ARTS



17 YEARS OF
EXPERIENCE

TERM OF OFFICE:

Appointed as Director on 31st March 2023.
He chairs the Employee Service Benefit Committee.

EDUCATION:

**LLM in Business and International Trade
Law and Master's Degree in Arts**

With 17 years of experience, he is a legal consultant specializing in corporate litigation and legal research. He currently serves as an Advocate at Ace Legal Service.

TERM OF OFFICE:

Appointed as Director on 31st March 2023.
He chairs the Risk Management Committee.

EDUCATION:

**Master of Business Studies and MSc in
Information Technology**

An IT entrepreneur and consultant since 2009, he is the Managing Director of Nepal Data Systems Pvt. Ltd. He also has nearly 10 years of prior work experience in Nepali commercial banks.



SUJAN SIDDHI BAJRACHARYA



APPOINTED
31 MARCH 2023



MASTER OF BUSINESS
STUDIES AND MSc IN
INFORMATION TECHNOLOGY



25 YEARS OF
EXPERIENCE



MR. GANGA SAGAR DHAKAL



APPOINTED
31 MARCH 2023



MASTER IN HUMANITIES
& SOCIAL SCIENCE



26 YEARS OF
EXPERIENCE

TERM OF OFFICE:

Appointed as the Director of Shangri-la Development Bank on 31st March, 2023. He is one of the members of Audit Committee.

EDUCATION:

Master in Humanities & Social Science

He brings over 26 years of senior-level experience from the Government of Nepal, having served in the capacity of both Gazetted Second-Class and Third-Class Officer.

TERM OF OFFICE:

Appointed as Director on 31st March 2023. She chairs the Assets Money Laundering Prevention Committee.

EDUCATION:

Master of Science in Economics and Business Administration

With over 15 years of experience in study-abroad consulting, she is the Managing Director of 360 Education and holds USATC and QEAC certifications. She previously worked in financial compliance at Goldman Sachs Asset Management.



MS. LISA SHERCHAN



APPOINTED
31 MARCH 2023



MASTER OF SCIENCE IN
ECONOMICS & BUSINESS
ADMINISTRATION



15 YEARS OF
EXPERIENCE



MR. NARESH DHUNGANA



APPOINTED
31 MARCH 2023



CHARTERED ACCOUNTANCY,
MASTER OF BUSINESS
STUDIES, & LLB



18 YEARS OF
EXPERIENCE

TERM OF OFFICE:

Appointed as Director on 31st March 2023. He chairs the Audit Committee and serves on the Risk Management Committee.

EDUCATION:

Chartered Accountancy, Master of Business Studies, and LLB

With over 18 years of audit experience, he is a Fellow Chartered Accountant of ICAN and proprietor of N.D. & Associates.

TERM OF OFFICE:

Appointed as Independent Director on 19th December 2023.

EDUCATION:

Master's in Business Administration (MBA)

With 36 years of banking experience, he served at Nepal Bank Limited and Himalayan Bank Limited, retiring as Assistant General Manager. He also previously served on the board of Swabalamban Laghubitta Bittiya Sanstha.



MR. RABINDRA NARAYAN PRADHAN



APPOINTED
19 DECEMBER 2023



MASTER'S IN BUSINESS
ADMINISTRATION (MBA)



36 YEARS OF
EXPERIENCE

In order to make well-informed decisions in the best interests of the bank, the Board has established various committees. These committees have been formed as per the Unified Directives of the Nepal Rastra Bank and work as per the terms of reference provided therein. Following are the Committees of Directors of the Bank:

► AUDIT COMMITTEE

The bank has an independent Internal Audit Department under this committee. The Internal Audit Department of the bank operates as an independent appraisal function, responsible for scrutinizing and assessing the bank's operations. Its primary goal is to support the management in fulfilling their duties effectively. By implementing a structured and rigorous approach, it aids the bank in achieving its objectives while enhancing risk management, internal controls, and the governance process.

During the year, 8 meetings of Audit Committee were held.

► RISK MANAGEMENT COMMITTEE

The Risk Management Committee of Board of Directors (BoD) helps to assist the BoD to frame and implement robust policies and framework for effective compliance of regulation and direction issued by the regulatory authority. The primary role of the committee is to ensure that the bank has a comprehensive risk management framework that align with the risk appetite/tolerance limit, facilitating effective risk management throughout the bank. The committee is also responsible for monitoring the effectiveness of the risk management framework and making recommendations for improvement. The committee on periodic basis reports the risk profile of the bank, including policies and standards, stress testing, liquidity and capital adequacy to the BoD.

During the year, 6 meetings of Risk Management Committee were held.

► ASSETS MONEY LAUNDERING PREVENTION COMMITTEE

The committee ensures that the bank complies with all the provisions under Asset (Money) Laundering Prevention Act, Asset (Money) Laundering Prevention Rule & the Directives on AML/CFT issued by Nepal Rastra Bank. It reviews the adequacy of the resources (including information technology tools) to identify, measure & mitigate the money laundering concerns and subsequently report these findings to the Board. Furthermore, the committee evaluates the current methodologies, policies, processes, and other aspects, and identifies the need for enhancements to promptly detect various money laundering risks, also conveying this information to the Board.

During the year 8 meetings of Assets Money Laundering Prevention Committee were held.

► EMPLOYEE SERVICE BENEFIT COMMITTEE

The Employee Service Benefit Committee within the bank focuses on identifying and addressing employee-related policies and staying abreast of current trends, which encompasses changes in legislation and the improvement of benefit programs. This proactive approach ensures the bank's competitiveness in the market.

Additionally, the Committee evaluates and suggests the Human Resources strategy to the Board for approval. This strategy includes essential HR objectives, plans, and workforce needs, as well as norms for recruitment, promotions, selections, transfers, and placements. The Committee also oversees the execution of these strategies.

During the year 3 meetings of Employee Service Benefit Committee were held.



उच्च व्यवस्थापन



रबिन सिजापती
प्रमुख कार्यकारी अधिकृत



उमेश सिंह मण्डारी
नायव प्रमुख कार्यकारी अधिकृत



अपूर्व प्रसाद जोशी
वरिष्ठ नायव महाप्रबन्धक
संचालन तथा दायित्व व्यवसाय



रजित मास्के
नायव महाप्रबन्धक
कर्जा व्यवसाय



जयन्द्र बहादुर सहा
सहायक महाप्रबन्धक- कर्जा असुली
तथा निष्कृत्य कर्जा व्यवस्थापन



सांग्रिला डेवलपमेन्ट बैंक लि.
Shangri-la Development Bank Ltd.
स्थानीय विकासको आधार
(नेपाल राष्ट्र बैंकबाट "ब" वर्गको इजाजत प्राप्त संस्था)

विभागीय / इकाई प्रमुख



निर्मल कुमार श्रेष्ठ
प्रमुख वित्त अधिकृत



सुजनवावु अधिकारी
प्रमुख-कानून तथा सेयर



सुप्रिया श्रेष्ठ
प्रमुख व्यवसाय अधिकृत - कर्जा



सन्तोष पजोनी
प्रमुख-सूचना प्रविधि



अर्पना बज्राचार्य
प्रमुख-मार्केटीङ्ग



रेवन्त श्रेष्ठ
प्रमुख- कर्पोरेट तथा कन्सोर्टियम/एस. एम. ई



शुलभ जोशी
प्रमुख जोखिम अधिकृत



महेश अधिकारी
प्रमुख-कर्जा प्रशासन



लेखनाथ पौडेल
प्रमुख- मानव संसाधन



अमित कुमार पुडासैनी
प्रमुख-सम्पत्ती शुद्धिकरण निवारण



कर्ण बहादुर कार्की
प्रमुख-लघुवित्त



राजु पौडेल
प्रमुख-आन्तरिक लेखा परीक्षण



निर्जला फथी
प्रमुख-लेखा तथा वित्त



रसिक मानन्धर
प्रमुख-सञ्चालन



दिपक बहादुर बिक
प्रमुख- सामान्य प्रशासन



गणेश कुमार कटेल
प्रमुख-कार्ड तथा ई-बैंकिङ्ग



संजिव पौडेल
प्रमुख-विलयन तथा सेटलमेन्ट



श्रीकृष्ण ढोडारी
प्रमुख-हिसाव मिलान तथा अनुगमन



स्वेछा अधिकारी
प्रमुख-ट्रेजरी



क्लष्टर प्रमुख



रवि देवकोटा
इटहरी क्लष्टर



रीता शावर्य
पोखरा क्लष्टर



जीबन कुमार डि.सि.
नेपालगञ्ज क्लष्टर

सब क्लष्टर प्रमुख



विश्वरञ्जन पाण्डे
सुर्खेत सब क्लष्टर



रुपक मैनाली
चितवन तथा वीरगञ्ज सब क्लष्टर



आलोक पण्डित
बुटवल सब क्लष्टर



सुरेन्द्र बहादुर विष्ट
धनगढी सब क्लष्टर



आश कुमार जरेजु
काठमाडौं सब क्लष्टर 'ए'



मनोहर महोत्रा
काठमाडौं सब क्लष्टर 'बी'



दशरथ चन्द्र घिमिरे
दाङ सब क्लष्टर



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सागिला डेभलपमेन्ट बैंक लिमिटेडको बाईसौं वार्षिक साधारण सभा बस्ने सम्बन्धी सूचना

आदरणीय शेयरधनी महानुभावहरू,

यस सागिला डेभलपमेन्ट बैंक लिमिटेडको सञ्चालक समितिको मिति २०८३/०५/३० गते (तदनुसार १५ सेप्टेम्बर २०२६) मंगलवारका दिन बसेको ४०० औं बैठकको निर्णय अनुसार यस डेभलपमेन्ट बैंकको बाईसौं वार्षिक साधारण सभा देहायका विषयहरूमा छलफल गर्न निम्न मिति, स्थान र समयमा बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी एवं उपस्थितिका लागि यो सूचना प्रकाशित गरिएको छ ।

सभा हुने मिति : २०८३ साल असोज महिना २२ गते (तदनुसार ८ अक्टोबर २०२६), बिहिबार
स्थान : एलिस रिसेप्सन, गैरीधारा, काठमाडौं ।
सभा शुरु हुने समय : बिहान १०:०० बजे ।

छलफलको विषयसूची :

क) साधारण प्रस्ताव :

- (१) अध्यक्षज्यूको मन्तव्य सहित आर्थिक वर्ष २०८२/०८३ को सञ्चालक समितिको वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने बारे ।
- (२) लेखापरीक्षकको प्रतिवेदन सहितको मिति २०८३ आषाढ मसान्तको वित्तीय अवस्थाको विवरण तथा आर्थिक वर्ष २०८२/०८३ को नाफा/नोक्सान हिसाब, अन्य विस्तृत आयको विवरण, नगद प्रवाह विवरण, इक्विटीमा भएको परिवर्तन लगायत सम्पूर्ण वित्तीय विवरणहरू छलफल गरी पारित गर्ने बारे ।
- (३) आर्थिक वर्ष २०८३/०८४ को लागि यस डेभलपमेन्ट बैंकको लेखापरीक्षण कार्यको लागि लेखापरीक्षण समितिको सिफारिश बमोजिम लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने सम्बन्धमा ।
- (४) सञ्चालक समितिले प्रस्ताव गरे बमोजिम यस डेभलपमेन्ट बैंकको हाल कायम चुक्ता पूँजी रु ३,७३,४०,६८,५०५.५३ (अक्षरूपी तीन अर्ब त्रीहत्तर करोड चालीस लाख अठसठ्ठी हजार पाँच सय पाँच र पैसा त्रीपन्न मात्र) को ६.५२६३ प्रतिशत नगद लाभांश अर्थात रु.२४,३६,५७,१०२.४७ (अक्षरूपी चौबीस करोड छत्तीस लाख सन्तानबन्ने हजार एक सय दुई र पैसा सत्चालीस मात्र) (बोनस शेयर तथा नगद लाभांशमा लाग्ने कर सहित) वितरण गर्ने प्रस्ताव पारित गर्ने ।
- (५) संस्थापक शेयरधनीहरूको तर्फबाट प्रतिनिधित्व गर्नुहुने ३ जना सञ्चालकहरू र सर्वसाधारण शेयरधनीहरूको तर्फबाट प्रतिनिधित्व गर्नुहुने ३ जना सञ्चालकहरूको लागि निर्वाचन गर्ने ।

ख) विशेष प्रस्ताव :

- १) सञ्चालक समितिले प्रस्ताव गरे बमोजिम हाल कायम चुक्ता पूँजी रु ३,७३,४०,६८,५०५.५३ (अक्षरूपी तीन अर्ब त्रीहत्तर करोड चालीस लाख अठसठ्ठी हजार पाँच सय पाँच र पैसा त्रीपन्न मात्र) को ४ प्रतिशत अर्थात रकम रु.१४,९३,६२,७४०.२२ (अक्षरूपी चौध करोड त्रीयानबन्ने लाख बैसठ्ठी हजार सात सय चालीस र पैसा बाईस मात्र) को बोनस शेयर जारी गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।



- २) यस डेभलपमेन्ट बैंकको हाल कायम जारी तथा चुक्ता पूँजी रु ३,७३,४०,६८,५०५.५३ (अक्षरूपी तीन अर्ब त्रीहत्तर करोड चालीस लाख अठसठ्ठी हजार पाँच सय पाँच र पैसा त्रिपन्न मात्र) रहेकोमा बोनस शेयर वितरण पश्चात जारी तथा चुक्ता पूँजी रु ३,८८,३४,३९,२४५.७५/- (अक्षरूपी तीन अर्ब अठ्ठासी करोड चौतीस लाख एकतीस हजार दुई सय पैतालीस र पैसा पचहत्तर मात्र) पुन्याउने प्रस्ताव पारित गर्ने ।
- ३) विशेष प्रस्ताव नं. (१), (२) पारित भए बमोजिम हुने गरी यस डेभलपमेन्ट बैंकको प्रबन्धपत्र तथा नियमावलीमा आवश्यक संशोधन गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।
- ४) यस डेभलपमेन्ट बैंकको प्रबन्धपत्र तथा नियमावलीमा भएका संशोधनको स्वीकृति लिने क्रममा नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड लगायतका नियमनकारी निकायबाट फेरबदल, परिमार्जन, थपघट तथा संशोधन गर्नको लागि निर्देशन प्राप्त भएमा सो कार्य गर्नका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।
- ५) यस सांग्रिला यस डेभलपमेन्ट बैंक र अन्य ईजाजतपत्र प्राप्त उपयुक्त बैंक तथा वित्तीय संस्था (हरु) एक आपसमा गाभ्ने/गाभिने (Merger) तथा सांग्रिला यस डेभलपमेन्ट बैंक लिमिटेडले अन्य बैंक तथा वित्तीय संस्था (हरु) प्राप्ति गर्ने (Acquisition) सम्बन्धमा उपयुक्त बैंक तथा वित्तीय संस्था (हरु) खोजी गर्न, उपयुक्त लागेको बैंक तथा वित्तीय संस्थासँग मर्जर तथा एक्विजिसन सम्बन्धी सहमतिपत्र (Memorandum of Understanding) तयार गरी हस्ताक्षर गर्न, सम्पूर्ण चल अचल सम्पत्ति तथा दायित्व मूल्याङ्कन (Due Diligence Audit) गराउने, तथा गाभ्ने/गाभिने/ (Merger) वा प्राप्ति गर्ने (Acquisition) सम्बन्धमा नियमनकारी निकायहरूसँग सहमति लिने, गाभ्ने/गाभिने (Merger) वा प्राप्ति गर्ने (Acquisition) सम्बन्धी कार्यको लागि प्रबन्धपत्र तथा नियमावलीमा आवश्यक संशोधन गर्नुपर्ने भएमा सो समेत गर्ने लगायतका सम्पूर्ण प्रकृया अवलम्बन गरी एक आपसमा गाभ्ने/गाभिने (Merger) वा प्राप्ति गर्ने (Acquisition) सम्पूर्ण कार्य गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।

(ग) विविध :

**बाईसौं वार्षिक साधारण सभा सम्बन्धी जानकारी**

१. बाईसौं वार्षिक साधारण सभा, सो सभामा पेश हुने १०.५२६३ प्रतिशत लाभांश (४ प्रतिशत बोनस शेयर तथा ६.५२६३ प्रतिशत नगद लाभांश) प्रयोजनका लागि यस डेभलपमेन्ट बैंकको शेयर दाखिल खारेज (शेयर दर्ता किताब) मिति २०८३/०६/०८ गतेदेखि २०८३/०६/२२ गते सम्म बन्द रहने छ । शेयर दाखिल खारेज बन्द शुरू हुने मिति भन्दा अघिल्लो दिन अर्थात् मिति २०८३/०६/०७ गते सम्म नेपाल स्टक एक्सचेञ्ज लिमिटेडमा कारोवार भई नियमानुसार कायम शेयरधनीहरूलाई साधारण सभामा भाग लिन, मतदान गर्न तथा १०.५२६३ प्रतिशत लाभांश (४ प्रतिशत बोनस शेयर तथा ६.५२६३ प्रतिशत नगद लाभांश) प्राप्त गर्नका लागि योग्य हुनेछन् ।
२. शेयरधनी महानुभावहरूले सञ्चालक समितिको प्रतिवेदन र लेखापरीक्षण प्रतिवेदन सहितको आर्थिक वर्ष ०८२/०८३ को वार्षिक प्रतिवेदन तथा प्रोक्सि फाराम यस डेभलपमेन्ट बैंकको केन्द्रीय कार्यालय बालुवाटार, काठमाडौं वा शेयर रजिष्ट्रार एनआइएमवि एस क्यापिटल लिमिटेडबाट प्राप्त गर्न सक्नुहुनेछ । उक्त प्रतिवेदन यस डेभलपमेन्ट बैंकको वेबसाइट www.shangrilabank.com मा हेर्न र डाउनलोड गर्न समेत सकिनेछ ।
३. सभामा उपस्थित हुने सम्पूर्ण शेयरधनीहरूले शेयर प्रमाणपत्र वा डिम्याट खाताको विवरण र आफ्नो परिचय खुल्ने प्रमाण (जस्तै नागरिकता प्रमाणपत्र वा अन्य कुनै परिचयपत्र) अनिवार्य रूपमा साथमा लिई आउनुहुन अनुरोध छ ।
४. सभामा भाग लिनको लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले यस डेभलपमेन्ट बैंकको संचालक निर्वाचन कार्यविधि निर्देशिका, २०८३ को अनुसूची १ बमोजिमको प्रोक्सी फाराम भरी सभा शुरू हुने भनी तोकिएको समय भन्दा कम्तिमा ७२ घण्टा अगावै डेभलपमेन्ट बैंकको केन्द्रीय कार्यालयमा रहेको निर्वाचन अधिकृतको कार्यालयमा दर्ता गरिसक्नु पर्नेछ । संचालक निर्वाचन कार्यविधि निर्देशिका, २०८३ को अनुसूची १ बाहेक अन्य फाराम प्रयोग गरी पेश भएको प्रोक्सिलाई मान्यता दिइने छैन । यसरी नियुक्त गरिएको प्रतिनिधि डेभलपमेन्ट बैंकको शेयरधनी हुनुपर्नेछ । त्यसरी प्रतिनिधि नियुक्त गरिसकेपछि उक्त प्रतिनिधि बदर गरी अर्को प्रतिनिधि मुकरर गरी सभा शुरू हुने भनी तोकिएको समय भन्दा कम्तिमा ७२ घण्टा अगावै यस डेभलपमेन्ट बैंकको केन्द्रीय कार्यालयमा कारोवार समय भित्र दर्ता गरेमा वा आफू स्वयं साधारण सभामा उपस्थित हुन आएमा त्यस्तो शेयरधनीले गरिदिएको अघिल्लो प्रोक्सी स्वतः बदर हुनेछ । कुनै शेयरधनीले एक भन्दा बढी शेयरधनीलाई प्रतिनिधि नियुक्त गरेको रहेछ भने निज स्वयंले अन्य बदर गरी ७२ घण्टा अगावै एउटा कायम गरेको अवस्थामा बाहेक त्यस्ता सबै प्रतिनिधि पत्रहरू स्वतः बदर हुनेछ । प्रतिनिधि मुकरर गर्दा आफ्नो सम्पूर्ण शेयरको प्रतिनिधि (आफू जुन समूहको शेयरधनी हो सोही समूहको कुनै एक शेयरधनीलाई मात्र) एउटै व्यक्तिलाई नियुक्त गर्नुपर्छ । कुनै किसिमबाट छुट्याई दिएमा उक्त प्रोक्सी बदर गरिनेछ । यस सम्बन्धमा साधारण सभामा विवाद गर्न पाइने छैन ।
५. संयुक्त रूपमा शेयर ग्रहण गर्ने शेयरधनीहरूको हकमा साभेदारहरूद्वारा नियुक्त साभेदारले वा निजले नियुक्त गरेको प्रतिनिधिले र सो बमोजिम नियुक्त हुन नसकेकोमा शेयरधनीहरूको दर्ता किताबमा नाम क्रमानुसार अधि लेखिएको साभेदारले मात्र सभामा भाग लिन, छलफल गर्न र मतदान गर्न पाउनेछ ।
६. नाबालक वा मानसिक सन्तुलन ठिक नभएका शेयरधनीको तर्फबाट कम्पनीको शेयरधनी दर्ता किताबमा संरक्षकको रूपमा दर्ता भएको संरक्षकले वा संरक्षकले नियुक्त गरेको प्रतिनिधिले सभामा भाग लिन तथा मतदान गर्न पाउनेछन् ।
७. संगठित संस्था वा कम्पनी शेयरधनी भएकोमा त्यस्ता संगठित संस्था वा कम्पनीले मनोनित गरेको प्रतिनिधिले सभामा भाग लिन र मतदान गर्न पाउनेछन् ।
८. विविध शीर्षक अन्तर्गत छलफल गर्न चाहने शेयरधनीले छलफल गर्न चाहेको विषय सभा हुनु भन्दा ७ दिन अगावै यस डेभलपमेन्ट बैंकको केन्द्रीय कार्यालय बालुवाटार, काठमाडौंमा लिखित रूपमा जानकारी गराउनुपर्नेछ । यसरी लिखित रूपमा पूर्व जानकारी नगराएको विषयमा सभामा छलफल तथा निर्णय गरिने छैन ।



८. शेयरधनी महानुभावहरूको सुविधाको लागि हाजिरी पुस्तिका सभा स्थलमा साधारण सभा हुने दिन विहान ९ बजे देखि नै खुल्ला गरिनेछ । साधारण सभामा भाग लिने प्रत्येक शेयरधनी महानुभावहरूले सभा हुने स्थानमा उपस्थित भई उक्त स्थानमा रहेको हाजिरी पुस्तिकामा दस्तखत गर्नुपर्नेछ ।
१०. साधारण सभाको काम कारवाहीहरू कम्पनी ऐन, २०६३, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ तथा यस डेभलपमेन्ट बैंकको प्रबन्धपत्र, नियमावली बमोजिम हुनेछन् ।
११. शान्ति सुरक्षाका कारण साधारण सभामा उपस्थित हुने शेयरधनी महानुभावहरूलाई यथासक्य भोला/ब्याग नल्याउनुहुन अनुरोध गरिन्छ । सभाको सुरक्षाका लागि खटिएका सुरक्षाकर्मीहरूले शेयरधनी महानुभावहरू लगायत सभाकक्षमा प्रवेश गर्ने सबैको भोला/ब्याग र शरीर जाँच गर्न सक्नेछन् ।
१२. साधारण सभा सम्बन्धी थप जानकारी यस डेभलपमेन्ट बैंकको केन्द्रीय कार्यालय बालुवाटार, काठमाडौँबाट कार्यालय समय भित्र प्राप्त गर्न सकिनेछ ।
१३. संस्थापक समूह तथा सर्वसाधारण समूहका शेयरधनीहरूको समूहका शेयरधनीहरूको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्ने ३/३ जना गरी जम्मा ६ जना सञ्चालकहरूको निर्वाचनका सम्बन्धमा निर्वाचन अधिकृतले तोके बमोजिमको निर्वाचन सम्बन्धी कार्यक्रमको सूचना यस डेभलपमेन्ट बैंकको केन्द्रीय कार्यालय, बालुवाटार, काठमाण्डौँको सूचना पाटीमा मिति २०८३।०६।१४ गते दिउँसो २ बजे टाँस गरिनेछ र सो को विवरण यस डेभलपमेन्ट बैंकको वेबसाइटमा समेत प्रकाशन गरिनेछ । निर्वाचन सम्बन्धी आवश्यक सम्पूर्ण जानकारी यस डेभलपमेन्ट बैंकको केन्द्रीय कार्यालय, बालुवाटार, काठमाण्डौँमा रहेको निर्वाचन अधिकृतको कार्यालयबाट प्राप्त गर्न सकिनेछ ।

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव



सांग्रिला डेभलपमेन्ट बैंक लि.

अञ्चलिय विकासको आधार
(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त संस्था)



सांग्रिला डेभलपमेन्ट बैंक लि.
Shangri-la Development Bank Ltd.
अञ्चलिय विकासको आधार

अनुसूची - १

सांग्रिला डेभलपमेन्ट बैंक लिमिटेड

साधारण सभामा मतदान गर्न आफ्नो प्रतिनिधि नियुक्त गर्ने निवेदनको ढाँचा

सांग्रिला डेभलपमेन्ट बैंक लिमिटेडको मिति साल महिना गते का दिन हुने
वार्षिक साधारण सभामा उपस्थित हुन तथा मतदान गर्न जारी गरिएको

प्रोक्सी फारम

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

श्री सञ्चालक समिति

सांग्रिला डेभलपमेन्ट बैंक लिमिटेड,

बालुवाटार, काठमाण्डौं

विषय : प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

..... जिल्ला म.न.पा./उप म.न.पा./न.पा./गा.पा., वडा नं. बस्ने
म/हामी ले त्यस कम्पनीको शेयरधनीको हैसियतले सम्बन्धित
..... गते का दिन हुने निर्वाचनमा म/हामी स्वयम् उपस्थित भई निर्वाचन/ मतदान प्रकृत्यामा
सहभागी हुन नसक्ने भएकोले मेरो/हाम्रो तर्फबाट सो कार्यका लागि जिल्ला
..... म.न.पा./ उप-म.न.पा /न.पा. /गा.पा.वडा नं. बस्ने श्री
..... लाई मेरो/हाम्रो प्रतिनिधि नियुक्त गरी पठाएको छु/पठाएका
छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको:

हस्ताक्षरको नमूना:

निवेदक:

दस्तखत :

नाम :

नाम :

ठेगाना :

ठेगाना :

हितग्राही खाता /शेयरधनी नं. :

हितग्राही खाता /शेयरधनी नं. :

शेयर कित्ता संख्या :

समूह : संस्थापक / सर्वसाधारण

मिति :

द्रष्टव्य : १) यो निवेदन मतदान हुनु भन्दा कम्तीमा ७२ घण्टा अगावै कम्पनीको रजिष्टर्ड कार्यालयमा पेश गरिसक्नु पर्नेछ । एकभन्दा बढी प्रतिनिधिको नाम उल्लेख गरेमा प्रतिनिधि (प्रोक्सी) फारम रद्द गरिने छ ।

२) संचालक निर्वाचन कार्यविधि निर्देशिका, २०८३ को अनुसूची १ बमोजिमको यसै ढाँचा बाहेक अन्य फारम प्रयोग गरि पेश भएको प्रोक्सिलाई मान्यता दिइने छैन ।

आज्ञाले,
प्रोक्सी फारम जारी गर्ने

सुजनवावु अधिकारी
कम्पनी सचिव



सञ्चालक समितिका अध्यक्षज्यूको मन्तव्य

आदरणीय शेयरधनी महानुभावहरू,

यस सांग्रिला डेभलपमेन्ट बैंक लिमिटेडको आजको यस बाईसौं वार्षिक साधारण सभामा उपस्थित हुनु भएका सम्पूर्ण श्रद्धेय शेयरधनी महानुभावहरू, सञ्चालक समितिका सदस्यज्यूहरू, हाम्रो निमन्त्रणालाई सहर्ष स्वीकार गरी नियमनकारी निकायबाट पाल्नु भएका अतिथिज्यूहरू, आन्तरिक तथा बाह्य लेखापरीक्षक, कानुनी सल्लाहकार, बैंकका प्रमुख कार्यकारी अधिकृत तथा कार्यरत कर्मचारीहरू एवं उपस्थित सम्पूर्ण भद्र महिला तथा सज्जनवृन्दहरू प्रति आजको यस साधारण सभाको शुभ अवसरमा मेरो व्यक्तिगत तथा संचालक समितिका तर्फबाट हार्दिक स्वागत एवं अभिवादन व्यक्त गर्दछु ।

प्रस्तुत आर्थिक वर्ष २०८२/०८३ को बाईसौं वार्षिक वित्तीय प्रतिवेदन पुस्तिका डेभलपमेन्ट बैंकको वेबसाइटमा पनि राखिएको साथै अहिले यहाँहरूको हात हातमा समेत उपलब्ध भईसकेको हुँदा यहाँहरूले अध्ययन गरिसक्नु भयो होला भन्ने विश्वास लिएको छु ।

अन्य कुराहरू विस्तृत रूपमा वार्षिक प्रतिवेदनमा उल्लेख गरिसकिएको छ । आफ्नो व्यस्त समयका बावजुद पनि यस गरिमामय सभामा उपस्थित भईदिनु भएकोमा यहाँहरूको यस अमूल्य समयको पावन्दीलाई समेत मध्यनजर गर्दै म सक्षिप्त रूपमा वित्तीय विवरणका केही मुख्य मुख्य बुँदाहरू मात्र प्रस्तुत गर्न अनुमति चाहन्छु ।

आर्थिक अवस्थामा देखिएको यस विषम परिस्थितिमा समेत यस डेभलपमेन्ट बैंकले चुक्ता पूँजी रु ३,७३,४०,६८,५०५.५३ (अक्षरूपी तीन अर्ब त्रीहत्तर करोड चालीस लाख अठसठ्ठी हजार पाँच सय पाँच र पैसा त्रिपल्ल मात्र)को ४ प्रतिशत अर्थात रकम रु.१४,९३,६२,७४०.२२ (अक्षरूपी चौध करोड त्रियानब्वे लाख बैसठ्ठी हजार सात सय चालीस र पैसा बाईस मात्र) को बोनस शेयर तथा ६.५२६३ प्रतिशतले हुन आउने रकम रु. रु.२४,३६,९७,१०२.४७ (अक्षरूपी चौबीस करोड छत्तीस लाख सन्तानब्वे हजार एक सय दुई र पैसा सत्चालीस मात्र) (बोनस शेयर तथा नगद लाभांशमा लाग्ने कर सहित) नगद लाभांश प्रस्तावको रूपमा पेश गरिएको व्यहोरा जानकारी गराउन चाहन्छु ।

आ.व. २०८२/८३ मा यस डेभलपमेन्ट बैंकले हासिल गरेको प्रगति एवं उपलब्धिहरू समावेश गरिएको २०८३ आषाढ मसान्त सम्मको वित्तीय अवस्थाको विवरण, नाफा वा नोक्सान विवरण, अन्य विस्तृत आयको विवरण, नगद प्रवाह विवरण र इक्विटीमा भएको परिवर्तनको विवरण तथा सोसँग सम्बन्धित अनुसूचीहरू सहितको सञ्चालक समितिबाट पारित तथा नेपाल राष्ट्र बैंकबाट स्वीकृत वित्तीय विवरण यहाँहरू समक्ष स्वीकृतिका लागि पेश गरेको छु । साथै, संस्थापक शेयरधनीहरूको तर्फबाट प्रतिनिधित्व गर्नुहुने ३ जना सञ्चालकहरू र सर्वसाधारण शेयरधनीहरूको तर्फबाट प्रतिनिधित्व गर्नुहुने ३ जना सञ्चालकहरूको लागि निर्वाचन सम्बन्धी प्रस्ताव यस सभा समक्ष पेश गरिएकोले संस्थापक तथा सर्वसाधारण समूह अन्तर्गतका ६ जना सञ्चालकहरू यस सम्मानित सभा मार्फत निर्वाचित हुनुहुनेछ भन्ने विश्वास लिएको छु ।

यस साधारण सभाले डेभलपमेन्ट बैंकले गत आर्थिक वर्षमा गरेको उपलब्धिहरू तथा चालु आर्थिक वर्षमा र भविष्यमा चालु पर्ने कदम तथा अपनाउनु पर्ने नीतिनियम र कार्ययोजना सम्बन्धमा सल्लाह सुझाव एवं मार्ग निर्देशन गर्नेछ भन्ने विश्वासका साथ यहाँहरू सम्पूर्णलाई हृदयदेखि हार्दिक स्वागत गर्दै यस बाईसौं वार्षिक साधारण सभाको प्रतिवेदन छलफल तथा स्वीकृतिको लागि यहाँहरू समक्ष पेश गर्ने अनुमति चाहन्छु । प्रस्तुत प्रतिवेदनमा उल्लेख गरिएको आ. व. २०८२/८३ को डेभलपमेन्ट बैंकको कारोवार समीक्षा (वित्तीय स्थिति, निक्षेप संकलन, कर्जा तथा सापट, मुनाफा आदि सम्बन्धी विवरण), राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कारोवारलाई परेको असर (विश्व अर्थतन्त्र, देशको आर्थिक अवस्था, कुल गार्हस्थ्य उत्पादन र मुद्रास्फीति, वित्तीय बजारको स्थिति, पूँजी बजारको स्थिति), चालु आ. व. को उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा संचालक समितिको धारणा, पूँजी वृद्धि तथा संरचना सम्बन्धी विवरण, मानव संसाधन व्यवस्थापन, संस्थागत सुशासन, औद्योगिक वा व्यवसायिक सम्बन्ध, संस्थागत सामाजिक उत्तरदायित्व, सञ्चालक समितिमा भएको हेरफेर, कारोवारलाई असर पार्ने मुख्य कुराहरू, लेखा परीक्षण प्रतिवेदनका कैफियत उपर संचालक समितिको प्रतिक्रिया, लाभांश बाँडफाँड लगायतका विवरणहरू यहाँहरूले वार्षिक प्रतिवेदनबाट अध्ययन गरिसक्नु भयो भन्ने विश्वासका साथ यस बाईसौं वार्षिक साधारण सभाको प्रतिवेदन छलफल तथा स्वीकृतिको लागि यहाँहरू समक्ष पेश गरेको छु । जेनजी आन्दोलनले निम्त्याएको राजनीतिक परिवर्तन तथा त्यसले अर्थतन्त्रमा पारेको प्रभावका बीच बैंक तथा वित्तीय संस्था अगाडि बढीरहेको अवस्थामा यस सांग्रिला डेभलपमेन्ट बैंक समेत सो प्रभावबाट मुक्त हुन नसकेको व्यहोरा यहाँहरूलाई जानकारी मै छ ।



यस डेभलपमेन्ट बैंकलाई निरन्तर रूपमा अटुट माया तथा विश्वास गर्दै आजको यस अवस्थासम्म ल्याई पुऱ्याउन निरन्तर सौहार्दपूर्ण वातावरणमा कारोवार गर्दै आउनु भएका आदरणीय ग्राहक महानुभावहरू प्रति हार्दिक कृतज्ञता व्यक्त गर्दछु । बैंक संचालनको लागि हामीलाई गहनतम जिम्मेवारी दिनुको साथै यस डेभलपमेन्ट बैंकको उत्तरोत्तर प्रगति तथा सम्वृद्धिको लागि हामीलाई आफ्नो अमूल्य मार्गदर्शन, सुझाव, सल्लाह तथा परामर्श दिई निरन्तर अभिभावकको रूपमा सहयोग पुऱ्याउँदै आउनु भएका आदरणीय सम्पूर्ण शेयरधनी महानुभावहरू, बैंकको उन्नति तथा प्रगतिमा निरन्तर रूपमा क्रियाशिल रही ग्राहक सेवामा संलग्न सम्पूर्ण कर्मचारीहरू, नेपाल सरकार, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लि., सिडिएस एण्ड क्लियरिङ लि., आन्तरिक तथा बाह्य लेखापरीक्षक, बैंकको शेयर रजिष्ट्रार लगायत यस डेभलपमेन्ट बैंकको प्रगतिमा प्रत्यक्ष वा अप्रत्यक्ष रूपमा सहयोग पुऱ्याउँदै आउनु भएका सम्पूर्ण निकाय एवं शुभेच्छुकहरूलाई विशेष धन्यवाद दिन चाहन्छु ।

अन्त्यमा, यहाँहरूले निरन्तर रूपमा दिँदै आउनु भएको साथ, सहयोग, आत्मियता, न्यानो माया र विश्वास प्रति हार्दिक आभार प्रकट गर्दै भविष्यमा समेत निरन्तर रूपमा यहाँहरूको साथ र सहयोग पाईरहने विश्वास लिएका छौं । हामी यहाँहरूलाई उच्च स्तरिय सेवाको माध्यमबाट दीर्घकालिन र पारस्परिक सम्बन्ध र सहयोगको विस्तार गर्न प्रतिवद्ध रहेको कुरा विश्वास दिलाउन चाहन्छौ ।

धन्यवाद ।

उज्ज्वल सत्याल

अध्यक्ष

संचालक समिति



Information Related to the Development Bank

Name of Development Bank	Shangri-la Development Bank Limited
Type of Company	Public Limited Company
Registered Address	Baluwatar, Kathmandu
Date of Registration and Registration Number in Company Registrar's Office	2060/10/14, 871/060/61
Date of Approval for Business Operations from Nepal Rastra Bank	2060/10/23
Date of Operation	2061/07/13
Working Territory	National Level
Permanent Account Number	301655248
<u>Capital Structure</u>	
Authorized Share Capital	NPR. 5,000,000,000
Issued Share Capital	NPR. 3,734,068,506
Paid up Share Capital	NPR. 3,734,068,506
<u>Shareholding Structure</u>	
Promoter Shareholder	51 %
Public Shareholder	49 %
Number of Shareholders	525 promoter shareholders 24,258 public shareholders
Number of Branch at the Time of Preparation of Annual Book	109
Total Number of Employees	852
Share Listing Date	2067/10/11
Net worth	NPR. 6,239,681,785
Net worth per share	NPR. 167.10
Total Deposit	NPR. 58,034,319,017
Total Loans and Advances	NPR. 46,927,057,891
Net Profit	NPR. 800,505,857
Earnings Per Share (before adjustment of bonus share)	NPR. 21.44
Capital Adequacy Ratio	14.44%
Credit Deposit Ratio	83.37%
Non-Performing Loan Percentage	6.96%
Liquidity Ratio	26.21%
Interest Spread	4.14%
Number of Deposit Customers	604,201
Number of Loan Clients	22,320
Statutory Auditor	D.S. & Associates, Chartered Accountants



सागिला डेभलपमेन्ट बैंक लिमिटेडको
बाईसौं वार्षिक साधारण सभाका लागि सञ्चालक समितिको तर्फबाट
अध्यक्षज्यूको प्रतिवेदन आ.व. २०८२/८३

आदरणीय शेयरधनी महानुभावहरू,

यस सागिला डेभलपमेन्ट बैंक लिमिटेडको आजको यस बाईसौं वार्षिक साधारण सभामा उपस्थित हुनु भएका सम्पूर्ण श्रद्धेय शेयरधनी महानुभावहरू, सञ्चालक समितिका सदस्यज्यूहरू, हाम्रो निमन्त्रणालाई सहर्ष स्वीकार गरी नियमनकारी निकायबाट पाल्नु भएका अतिथिज्यूहरू, आन्तरिक तथा बाह्य लेखापरीक्षक, कानुनी सल्लाहकार, बैंकका प्रमुख कार्यकारी अधिकृत तथा कार्यरत कर्मचारीहरू एवं उपस्थित सम्पूर्ण भद्र महिला तथा सज्जनवृन्दहरू प्रति आजको यस साधारण सभाको शुभ अवसरमा मेरो व्यक्तिगत तथा संचालक समितिका तर्फबाट हार्दिक स्वागत एवं अभिवादन व्यक्त गर्दछु ।

आ.व. २०८२/८३ मा यस डेभलपमेन्ट बैंकले हासिल गरेको प्रगति एवं उपलब्धिहरू समावेश गरिएको २०८३ आषाढ मसान्त सम्मको वित्तीय अवस्थाको विवरण, नाफा वा नोक्सान विवरण, विस्तृत आयको विवरण, नगद प्रवाह विवरण र इक्विटीमा भएको परिवर्तनको विवरण तथा सोसँग सम्बन्धित अनुसूचीहरू सहितको सञ्चालक समितिबाट पारित तथा नेपाल राष्ट्र बैंकबाट स्वीकृत वित्तीय विवरण यहाँहरू समक्ष स्वीकृतिका लागि पेश गरेको छु ।

यस साधारण सभाले डेभलपमेन्ट बैंकले गत आर्थिक वर्षमा गरेको उपलब्धिहरू तथा चालु आर्थिक वर्षमा र भविष्यमा चाल्नु पर्ने कदम तथा अपनाउनु पर्ने नीतिनियम र कार्ययोजना सम्बन्धमा सल्लाह सुझाव एवं मार्गनिर्देशन गर्नेछ भन्ने विश्वासका साथ यहाँहरू सम्पूर्णलाई हृदयदेखि हार्दिक स्वागत गर्दै यस बाईसौं वार्षिक साधारण सभाको प्रतिवेदन छलफल तथा स्वीकृतीको लागि यहाँहरू समक्ष पेश गर्ने अनुमति चाहन्छु ।

(१) आ. व. २०८२/८३ को डेभलपमेन्ट बैंकको कारोवार समीक्षा:

क) वित्तीय स्थिती :

डेभलपमेन्ट बैंकको आ. व. २०८२/८३ तथा आ.व. २०८१/८२ को तुलनात्मक वित्तीय स्थिती निम्न अनुसार छ ।

विवरण	आ. व. २०८२/८३	आ. व. २०८१/८२	रु. हजारमा	
			वृद्धि/कमी रकममा	प्रतिशत
चुक्ता पूँजी (प्रस्तावित बोनस शेयर सहित)	३,८८३,४३१	३,७३४,०६५	२२४,०४४	६.००%
जगेडा तथा कोषहरू	२,५०५,६१३	२,०७१,३४५	४३४,२६८	२०.९७%
कुल सम्पत्ति	६५,६०५,७३१	६३,५३१,४१४	२,३७८,३१८	३.७४%
कुल निक्षेप	५८,०३४,३१५	५६,१६५,३७७	१,८६८,९३८	३.२७%
कुल कर्जा तथा सापट	४६,६२७,०५८	४५,६६२,१६३	१,२३४,८९५	२.७०%
लगानी	११,८४७,६२५	१०,६७६,४६०	८६८,१६४	७.९१%
ब्याज आम्दानी	४,७७४,४७२	५,३८६,०४४	-६११,५७३	-११.३५%
ब्याज खर्च	२,३६१,६४२	३,३१४,५७४	-१०५,९३२	-३.२०%
खुद ब्याज आम्दानी	२,४१२,८३०	२,०७१,४७०	३४१,३६०	१६.४८%
कर्मचारी खर्च	६८७,८५१	७४५,१८३	-५६,३३२	-७.५६%
अन्य संचालन खर्च	३४६,५६७	३१३,२८५	३३,२८२	१०.६२%
संचालन मुनाफा	१,२२५,१७२	८८४,४३५	३४०,७३७	३८.५३%
खुद मुनाफा	८००,५०६	६०६,६७२	१९३,८३४	३१.६५%
नोक्सानी व्यवस्था थप (कमी)	२२७,०६८	३४५,४८१	-११८,४१३	-३४.२७%
तरलता प्रतिशत	२६.२१%	२६.१५%		०.०६%
निष्क्रिय कर्जा प्रतिशत	६.६६%	५.५२%		१.४४%
प्रति शेयर आम्दानी रु.	२१.४४	१७.०६		२५.६७%
आधार दर प्रतिशत	५.५७%	७.२८%		-१.७१%
पूँजी कोष पर्याप्तता प्रतिशत	१४.४४%	१४.३६%		०.०५%



देशमा भाद्र २३ र २४ मा भएको जेन जी आन्दोलनको कारण भएको सामाजिक आर्थिक तथा राजनीतिक क्षेत्रमा विभिन्न परिवर्तनहरू देखिनु, सहकारी क्षेत्रमा विभिन्न समस्याहरू देखिनु, देशमा आर्थिक क्रियाकलापमा देखिएको शिथिलता, देश भित्र कर्जा असुलीमा देखिएका विभिन्न समस्याहरू, बैंक तथा वित्तीय संस्था लक्षित विभिन्न आन्दोलन एवं विश्व अर्थतन्त्रमा आएको परिवर्तनको प्रत्यक्ष र अप्रत्यक्ष प्रभाव एवं अमेरिकी अर्थ राजनीति प्रभाव आदिको असर देशको अर्थतन्त्रमा पनि परेको छ । बैकिङ्ग क्षेत्रमा निक्षेप बढ्दै गएको तर निक्षेपको तुलनामा कर्जाको माग नभएको तथा प्रवाह भएको कर्जाहरूको साँवा व्याज अपेक्षित रूपमा असुली हुन नसकेको अवस्थामा पनि बैंकको मुनाफा सन्तोषजनक देखिएको छ ।

यस्तो विषम परिस्थितिका बाबजुत पनि उपरोक्त वित्तीय विवरणहरूको आधारमा डेभलपमेन्ट बैंकको वित्तीय सूचकांकहरू सन्तोषजनक नै रहेका छन् । डेभलपमेन्ट बैंकले यस आ.व. २०८२/८३ को मुनाफाबाट बोनस शेयर तथा नगद लाभांश वितरण गर्ने प्रस्ताव गरेकोले डेभलपमेन्ट बैंकको चुक्ता पूँजीमा ४ प्रतिशतले वृद्धि हुने भएको छ । पूँजी कोष पर्याप्तता नेपाल राष्ट्र बैंकले राष्ट्रिय स्तरको विकास बैंकलाई तोकेको ११ प्रतिशत भन्दा ३.४४ प्रतिशतले अझै अधिक रहेको छ ।

त्यस्तै डेभलपमेन्ट बैंकको खुद व्याज आम्दानी १६.४८ प्रतिशतले बढेको छ भने माथि उल्लेखित समस्याका कारण खराब कर्जा प्रतिशत आ. व. २०८१/८२ मा ५.५२ प्रतिशत रहेकोमा यस आर्थिक वर्षमा बढेर ६.५६ प्रतिशत कायम रहन गएको छ ।

गत आ. व. २०८१/८२ मा कुल कर्जा तथा सापटी करिव रु. ४५ अर्ब ६५ करोड पुऱ्याएकोमा बैंकले यस आ. व. २०८२/८३ मा कुल कर्जा तथा सापटी करिव रु. ४६ अर्ब ६३ करोड पुऱ्याएको छ जुन गत आ. व. को तुलनामा २.७० प्रतिशतले वृद्धि भएको हो भने निक्षेपमा रु. १ अर्ब ८३ करोड थप निक्षेप संकलन गरी रु. ५८ अर्ब ३ करोड पुऱ्याएको छ जुन गत वर्षको तुलनामा ३.२७ प्रतिशतको वृद्धि हो । गत आ. व. २०८१/८२ मा कुल लगानी करिव रु. १० अर्ब ५८ करोड पुऱ्याएकोमा बैंकले यस आ. व. २०८२/८३ मा कुल लगानी करिव रु. ११ अर्ब ८५ करोड पुऱ्याएको छ जुन गत आ. व. को तुलनामा ७.५१ प्रतिशतको वृद्धि भएको हो ।

ख) निक्षेप संकलन :

आर्थिक वर्षहरू	रकम रु. हजारमा
२०७८/७९	५२,२०५,१४५
२०७९/८०	५२,५०५,४२६
२०८०/८१	५५,५२८,१७४
२०८१/८२	५६,१५५,३७७
२०८२/८३	५८,०३४,३१५

हाल यस डेभलपमेन्ट बैंकको निक्षेपको बनोट यस प्रकार रहेको छ ।

रकम रु. हजारमा					
क्र.सं.	निक्षेपको प्रकार	२०८२/८३ (रु.)	प्रतिशत%	२०८०/८१ (रु.)	प्रतिशत%
१.	मार्जिन निक्षेप	२१,२०२	०.०४	१८,५५६	०.०३
२.	बचत निक्षेप	३१,७६३,८७१	५४.७३	२०,०५३,०७७	३५.७५
३.	मुद्दती निक्षेप	१८,५५८,७५२	३२.०५	२५,५७०,५८४	५३.३३
४.	मागेको बखत तिर्नु पर्ने निक्षेप	६,४२०,६७८	११.०६	५,१८५,०२२	९.२३
५.	चलती निक्षेप	१,२२५,८१६	२.१२	५२७,३३८	१.६५
	जम्मा रु.	५८,०३४,३१५	१००.००	५६,१५५,३७७	१००.००

माथि उल्लेखित निक्षेपको बनोटले प्रष्ट पार्दछ कि डेभलपमेन्ट बैंकमा कल खाता निक्षेप तथा मुद्दती निक्षेपको तुलनामा बचत निक्षेपको अंश बढि रहेको छ । यस आर्थिक वर्षमा तुलनात्मक रूपमा वचत तथा चलती निक्षेपको अंश वढेको देखिन्छ भने मुद्दती निक्षेपको अंश घटेको देखिन्छ । साथै, यस डेभलपमेन्ट बैंकको कुल निक्षेपको ७५.६३ प्रतिशत निक्षेप सर्वसाधारण व्यक्तिहरूको रहेको तथा वचत र चलती निक्षेपको अंश वढ्दै



जाँदा निक्षेपको लागत घट्न गई आगामी दिनमा सकारात्मक प्रभाव पर्ने देखिन्छ । साथै, कुल निक्षेपमा सर्वसाधारणको अंश वढी भएकोले डेभलपमेन्ट बैंक तरलताको दृष्टिकोणले न्यून जोखिममा रहेको अनुमान गर्न सकिन्छ ।

ग) कर्जा तथा सापट :

तल उल्लेखित कर्जा तथा सापट तालिकाबाट बैंकको विगत ५ वर्षको कर्जा तथा सापट विवरण अध्ययन गर्न सकिन्छ । तालिका हेर्दा पछिल्लो आर्थिक वर्षमा कर्जा तथा सापटमा उल्लेखनीय वृद्धि हुन सकेको देखिदैन । वृद्धि हुन नसक्नुको कारणमा अघिल्लो वर्षहरूको तुलनामा कर्जाको मागमा देखिएको कमी तथा आर्थिक क्रियाकलापमा वृद्धि हुन नसकेको र त्यसको प्रत्यक्ष तथा अप्रत्यक्ष प्रभाव यस डेभलपमेन्ट बैंकमा समेत परेकाले कर्जा तथा सापटमा उल्लेखनीय वृद्धि हुन नसकेको देखिन्छ ।

आर्थिक वर्षहरू	रकम रु. हजारमा
२०७८/७९	४२,२४०,९६९
२०७९/८०	४२,०८६,६७८
२०८०/८१	४४,५५०,८६६
२०८१/८२	४५,६५२,९६३
२०८२/८३	४६,५२७,०५८

घ) मुनाफा :

माथि उल्लेखित विभिन्न चुनौतीका बावजुत समेत आ. व. २०८१/८२ को तुलनामा, खुद मुनाफामा वृद्धि आई आ.व. २०८२/८३ मा डेभलपमेन्ट बैंकले रु. ८० करोड ५ लाख खुद मुनाफा आर्जन गर्न सफल भएको छ जुन गत आ. व. सोही अवधिको तुलनामा ३१.५५ प्रतिशतले बढी हो । चालु आ. व. २०८३/८४ मा बैंकसंग रहेको कोषको लागतलाई निक्षेपको अनुपात मिलाई, कर्जा लगानी बढाउनुको साथै संचालन खर्च न्यून गरी आफूसंग रहेको तरलताको अधिकतम उपयोग गरी व्यवसायिक कारोवारमा वृद्धि गर्दै आगामी वर्षमा समेत बैंकको मुनाफामा केही वृद्धि हुनेमा बैंक व्यवस्थापन विश्वस्त रहेको छ ।

आर्थिक वर्षहरू	रकम रु. हजारमा	
	संचालन मुनाफा	खुद नाफा
२०७८/७९	७४९,२४६	५२७,९७४
२०७९/८०	४००,३८७	२७०,४९३
२०८०/८१	७०३,४९८	५०४,२८०
२०८१/८२	८८४,४३५	६०६,६७२
२०८२/८३	९,२२५,९७२	८००,५०६

(२) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट यस डेभलपमेन्ट बैंकको कारोबारमा परेको असर

राष्ट्रिय तथा अन्तर्राष्ट्रिय आर्थिक स्थिति

अन्तर्राष्ट्रिय आर्थिक स्थिति

कोभिड-१९ महामारी पश्चात् क्रमशः सुधार हुँदै गएको विश्व अर्थतन्त्र बढ्दो भूराजनीतिक तनाव र युद्धको छायाँमा परेको छ । अन्तर्राष्ट्रिय मुद्राकोषका पछिल्ला प्रक्षेपणहरूले विश्वव्यापी उर्जा आपूर्तिमा आएको अवरोधका कारण आर्थिक वृद्धिदर सुस्त हुने र मुद्रास्फिती वढ्ने देखाएका छन् । अमेरिका-इरान बीचको सम्झौताले पश्चिम एसियामा शान्ति पुनःस्थापित हुने आशा गरिएको भएतापनि पछिल्ला दिनहरूका घटनाहरूले उक्त शंशय अझै समाप्त भएको छैन । पश्चिम एसियामा बढेको द्वन्द्व कम भएमा तेलको मूल्यलाई युद्धपूर्वको स्तरमा ल्याउने तथा मुद्रास्फितीको दबाव कम गर्ने अपेक्षा लिईएको छ । विश्वका अधिकांश केन्द्रीय बैंकहरूले ब्याजदर कटौतीलाई रोकिसकेका छन् भने केही केन्द्रीय बैंकहरूले ब्याजदर वृद्धी समेत शुरू गरिसकेका छन् ।



विश्व अर्थतन्त्र हाल रसिया युक्रेनको द्वन्दबाट उत्पन्न लगातारका धक्काहरू तथा त्यसपछि पश्चिम एसियामा देखिएको पछिल्लो तनावका कारण बारम्बारका बाह्य आघातको बीचमा रहेको छ । यस अभूतपूर्व स्तरको अनिश्चितता र अव्यवस्थाले विश्वव्यापी उत्पादनमा नकारात्मक प्रभाव पारेको भएतापनि कृत्रिम बुद्धिकता (Artificial Intelligence) बाट प्राप्त उत्पादकत्व वृद्धिले यसको प्रभावलाई केही हदसम्म न्यूनीकरण गरेको छ । अन्तर्राष्ट्रिय मुद्राकोषले सन् २०२६ को विश्व आर्थिक वृद्धिदरको प्रक्षेपणलाई जनवरी २०२६ मा गरिएको अनुमान ३.३० प्रतिशतबाट अप्रिल २०२६ मा केही घटाएर ३.१० प्रतिशत कायम गरेको छ ।

सेप्टेम्बर २०२५ मा अमेरिका र उसका प्रमुख व्यापारिक साझेदारहरूबीच उल्लेखनीय रूपमा बढेको भन्सार दर र व्यापार युद्धको तीव्रताका कारण उच्च विन्दुमा पुगेको विश्वव्यापी अनिश्चितता सूचकांक त्यसपछि क्रमशः घट्दै गएको थियो । तथापी, मध्य पश्चिम एसियामा द्वन्द शुरू भएपछि उक्त सूचकांक पुनः वढेको छ, जसले विश्वव्यापी अनिश्चितताको पुनरुत्थानलाई संकेत गर्दछ ।

अन्तर्राष्ट्रिय मुद्राकोषले सन् २०२६ को विश्वव्यापी मुद्रास्फीतीको जनवरी २०२६ मा गरिएको अनुमान ३.८० प्रतिशतबाट मार्च २०२६ मा बढाएर ४.४० प्रतिशतमा पुऱ्याएको छ । यसले उपभोक्ताको वास्तविक क्रयशक्तिमा संकुचन आउने संकेत गर्दछ । सन् २०२६ मा विकसित तथा उदयीमान अर्थतन्त्रहरूको मुद्रास्फीती क्रमशः करिब २.८० प्रतिशत र ५.५० प्रतिशत रहने अनुमान गरिएको छ ।

राष्ट्रिय आर्थिक स्थिति

वास्तविक क्षेत्र

राष्ट्रिय तथ्याङ्क कार्यालयका अनुसार आर्थिक वर्ष २०८२/८३ मा आर्थिक वृद्धि ३.८५ प्रतिशत रहेको अनुमान छ । कृषि क्षेत्रको वृद्धि १.५८ प्रतिशत, उद्योग क्षेत्रको ५.६७ प्रतिशत र सेवा क्षेत्रको वृद्धि ४.२१ प्रतिशत रहेको अनुमान छ । आर्थिक वर्ष २०८२/८३ मा कुल गार्हस्थ्य उत्पादनमा कृषि, उद्योग र सेवा क्षेत्रको अंश क्रमशः २४.०३ प्रतिशत, १४.१६ प्रतिशत र ६१.८१ प्रतिशत रहेको छ । आर्थिक वर्ष २०८२/८३ मा कुल गार्हस्थ्य बचत कुल गार्हस्थ्य उत्पादनको ६.७१ प्रतिशत रहेको छ । कुल स्थिर पुँजी निर्माण र कुल राष्ट्रिय बचतको कुल गार्हस्थ्य उत्पादनसँगको अनुपात क्रमशः २६.२६ प्रतिशत र ४४.७७ प्रतिशत रहेको छ । आर्थिक वर्ष २०८२/८३ मा कुल विद्युत्को जडित क्षमता वृद्धि भई ४,१२० मेगावाट पुगेको छ । जडित क्षमतामध्ये जलविद्युत् ३,६०५ मेगावाट रहेको छ । आर्थिक वर्ष २०८२/८३ मा कुल पर्यटक आगमन ०.६५ प्रतिशतले वृद्धि भई ११,५८,४५६ पुगेको छ ।

मुद्रास्फीति

२०८३ असारमा वार्षिक बिन्दुगत उपभोक्ता मुद्रास्फीति ५.१४ प्रतिशत रहेको छ । २०८२ असार महिनामा यस्तो मुद्रास्फीति २.२० प्रतिशत रहेको थियो । अघिल्लो आर्थिक वर्षको तुलनामा आर्थिक वर्ष २०८२/८३ मा खाद्य तथा पेय पदार्थ समूह अन्तर्गत घ्यू तथा तेल उप-समूहको मूल्यवृद्धि १०.०५ प्रतिशत, फलफूलको ७.०६ प्रतिशत र गैर-मदिराजन्य पेय पदार्थको ३.२८ प्रतिशत रहेको छ भने तरकारी उप-समूहको मूल्य सूचकाङ्क ३.६५ प्रतिशत, मरमसलाको ३.६६ प्रतिशत र दाल तथा गेडागुडीको ३.४१ प्रतिशतले ऋणात्मक रहेको छ । साथै, गैर-खाद्य तथा सेवा समूहअन्तर्गत विविध वस्तु तथा सेवाहरू उप-समूहको मूल्यवृद्धि १७.६१ प्रतिशत, शिक्षाको ७.०४ प्रतिशत, यातायातको ५.८० प्रतिशत र कपडा तथा जुत्ताचप्पलको ५.५६ प्रतिशत रहेको छ भने बीमा तथा वित्तीय सेवाहरूको सूचकाङ्क ०.०१ प्रतिशतले ऋणात्मक रहेको छ । २०८३ असार महिनामा काठमाडौं उपत्यकाको वार्षिक बिन्दुगत उपभोक्ता मुद्रास्फीति ४.८० प्रतिशत, तराईको ५.६३ प्रतिशत, पहाडको ४.६७ प्रतिशत र हिमालको ४.०४ प्रतिशत रहेको छ । २०८३ असार महिनामा कोशी प्रदेशको वार्षिक बिन्दुगत उपभोक्ता मुद्रास्फीति ५.६१ प्रतिशत, मधेश प्रदेशको ५.६४ प्रतिशत, बागमती प्रदेशको ४.६८ प्रतिशत, गण्डकी प्रदेशको ५.१२ प्रतिशत, लुम्बिनी प्रदेशको ५.२५ प्रतिशत, कर्णाली प्रदेशको ५.०१ प्रतिशत र सुदूरपश्चिम प्रदेशको ४.२७ प्रतिशत रहेको छ ।

२०८३ असार महिनामा वार्षिक बिन्दुगत थोक मुद्रास्फीति ६.६७ प्रतिशत रहेको छ । २०८२ असार महिनामा यस्तो मुद्रास्फीति १.०५ प्रतिशत रहेको थियो ।

२०८३ असार महिनामा वार्षिक बिन्दुगत तलब तथा ज्यालादर सूचकाङ्क ६.७० प्रतिशतले वृद्धि भएको छ । २०८२ असार महिनामा यस्तो सूचकाङ्क २.६३ प्रतिशतले वृद्धि भएको थियो ।

**वैदेशिक व्यापार**

आर्थिक वर्ष २०८२/८३ मा कुल वस्तु निर्यात १३.८ प्रतिशतले वृद्धि भई रु.३१५ अर्ब २५ करोड पुगेको छ । अघिल्लो वर्ष यस्तो निर्यात ८१.८ प्रतिशतले वृद्धि भएको थियो । गन्तव्यका आधारमा भारत र अन्य मुलुकतर्फको निर्यात क्रमशः १५.१ प्रतिशत र १०.१ प्रतिशतले वृद्धि भएको छ भने चीनतर्फको निर्यातमा २८.० प्रतिशतले कमी आएको छ । वस्तुगत आधारमा भटमासको तेल, पाम तेल, अलैंची, जुटका सामान, चाउचाउ लगायतका वस्तुको निर्यात बढेको छ भने जिङ्ग सिट, पार्टिकल बोर्ड, चिया, ऊनी गलैंचा, हस्तकलाका सामान तथा अन्य हस्तकला लगायतका वस्तुको निर्यात घटेको छ ।

आर्थिक वर्ष २०८२/८३ मा कुल वस्तु आयात १६.२ प्रतिशतले वृद्धि भई रु.२०५६ अर्ब ३८ करोड पुगेको छ । अघिल्लो वर्ष यस्तो आयात १३.३ प्रतिशतले वृद्धि भएको थियो । वस्तु आयात गरिने मुलुकका आधारमा भारत, चीन र अन्य मुलुकबाट भएको आयात क्रमशः १३.० प्रतिशत, २४.७ प्रतिशत र १७.५ प्रतिशतले वृद्धि भएको छ । वस्तुगत आधारमा पेट्रोलियम पदार्थ, चाँदी, यातायातका उपकरण, सवारी साधन तथा स्पेयर पार्ट्स, रासायनिक मल, अन्य मेशिनरी तथा पार्ट्स लगायतका वस्तुको आयात बढेको छ भने खाने तेल, हट रोल्ड शिट इन क्वाइल, लसुन, अलकत्रा, एम.एस.विलेट लगायतका वस्तुको आयात घटेको छ ।

आर्थिक वर्ष २०८२/८३ मा कुल वस्तु व्यापार घाटा १६.६ प्रतिशतले वृद्धि भई रु.१७८१ अर्ब १३ करोड पुगेको छ । अघिल्लो वर्ष यस्तो घाटा ६.० प्रतिशतले वृद्धि भएको थियो । समीक्षा वर्षमा निर्यात-आयात अनुपात १५.० प्रतिशत रहेको छ । अघिल्लो वर्ष यस्तो अनुपात १५.४ प्रतिशत रहेको थियो ।

समीक्षा वर्षमा भारतबाट परिवर्त्य विदेशी मुद्रा भुक्तानी गरी रु.१५७ अर्ब २५ करोड बराबरको वस्तु आयात भएको छ । अघिल्लो वर्ष यस्तो आयात रु.१८१ अर्ब १५ करोड बराबरको भएको थियो ।

विप्रेषण आप्रवाह

आर्थिक वर्ष २०८२/८३ मा विप्रेषण आप्रवाह ३७.१ प्रतिशतले वृद्धि भई रु.२३६३ अर्ब १३ करोड पुगेको छ । अघिल्लो वर्ष विप्रेषण आप्रवाह १५.२ प्रतिशतले बढेको थियो । २०८३ असार महिनामा विप्रेषण आप्रवाह रु.२४२ अर्ब ३३ करोड रहेको छ । अघिल्लो वर्षको सोही महिनामा विप्रेषण आप्रवाह रु.१८५ अर्ब ११ करोड रहेको थियो । समीक्षा वर्षमा अमेरिकी डलरमा विप्रेषण आप्रवाह २८.१ प्रतिशतले वृद्धि भई १६ अर्ब १५ करोड पुगेको छ । अघिल्लो वर्ष यस्तो आप्रवाह १६.३ प्रतिशतले बढेको थियो । समीक्षा वर्षमा खुद द्वितीय आय (खुद ट्रान्सफर) रु.२५८१ अर्ब ५३ करोड पुगेको छ । अघिल्लो वर्ष यस्तो आय रु.१८७४ अर्ब ३० करोड रहेको थियो ।

समीक्षा वर्षमा वैदेशिक रोजगारीका लागि अन्तिम श्रम स्वीकृति (संस्थागत तथा व्यक्तिगत-नयाँ) लिने नेपालीको सङ्ख्या ४०६,५१५ र पुनः श्रम स्वीकृति लिनेको सङ्ख्या ३८५,७८३ रहेको छ । अघिल्लो वर्ष यस्तो सङ्ख्या क्रमशः ५०५,५५७ र ३३३,३०५ रहेको थियो ।

चालु खाता एवम् शोधनान्तर स्थिति

आर्थिक वर्ष २०८२/८३ मा चालु खाता रु.५२३ अर्ब ५६ करोडले बचतमा रहेको छ । अघिल्लो वर्ष चालु खाता रु.४०५ अर्ब ८४ करोडले बचतमा रहेको थियो । अमेरिकी डलरमा अघिल्लो वर्ष ३ अर्ब १ करोडले बचतमा रहेको चालु खाता समीक्षा वर्षमा ६ अर्ब ३३ करोडले बचतमा रहेको छ । समीक्षा वर्षमा खुद पुँजीगत ट्रान्सफर रु.१८ अर्ब ५० करोड रहेको छ । अघिल्लो वर्ष यस्तो ट्रान्सफर रु.५ अर्ब ८४ करोड रहेको थियो । यसैगरी, समीक्षा वर्षमा रु.२८ अर्ब ४५ करोड प्रत्यक्ष वैदेशिक लगानी (इक्विटी मात्र) भित्रिएको छ । अघिल्लो वर्ष यस्तो प्रत्यक्ष वैदेशिक लगानी (इक्विटी मात्र) रु.१२ अर्ब २ करोड रहेको थियो । समीक्षा वर्षमा शोधनान्तर स्थिति रु.१०२७ अर्ब ४ करोडले बचतमा रहेको छ । अघिल्लो वर्ष शोधनान्तर स्थिति रु.५५४ अर्ब ५४ करोडले बचतमा रहेको थियो । अमेरिकी डलरमा अघिल्लो वर्ष ४ अर्ब ३७ करोडले बचतमा रहेको शोधनान्तर स्थिति समीक्षा वर्षमा ७ अर्ब ५ करोडले बचतमा रहेको छ ।

मौद्रिक स्थिति

आर्थिक वर्ष २०८२/८३ मा विस्तृत मुद्राप्रदाय १३.४ प्रतिशतले बढेको छ । अघिल्लो वर्ष उक्त मुद्राप्रदाय १२.५ प्रतिशतले बढेको थियो । समीक्षा वर्षमा खुद वैदेशिक सम्पत्ति (विदेशी विनिमय मूल्याङ्कन नाफा/नोक्सान समायोजित) रु.१०२७ अर्ब ४ करोड (३८.५ प्रतिशत) ले बढेको छ । अघिल्लो वर्ष उक्त सम्पत्ति रु.५५४ अर्ब ५४ करोड (२५.५ प्रतिशत) ले बढेको थियो । खुला बजार कारोबार र नेपाल राष्ट्र बैंक ऋणपत्र जारी गरी अधिक तरलता प्रशोधन गरिएकोले समीक्षा वर्षमा सञ्चित मुद्रा ५.६ प्रतिशतले मात्र बढेको छ । अघिल्लो वर्ष यस्तो मुद्रा १६.१ प्रतिशतले बढेको थियो ।



समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूमा रहेको निक्षेप १३.५ प्रतिशत (रु.१०१३ अर्ब ५ करोड) ले वृद्धि भई रु.८२७६ अर्ब ५३ करोड पुगेको छ । अधिल्लो वर्ष यस्तो निक्षेप १२.६ प्रतिशत (रु.८११ अर्ब ४५ करोड) ले बढेको थियो । २०८३ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चल्ती, बचत र मुद्दती निक्षेपको अंश क्रमशः ८.१ प्रतिशत, ४७.० प्रतिशत र ३५.३ प्रतिशत रहेको छ । अधिल्लो वर्ष यस्तो अंश क्रमशः ७.१ प्रतिशत, ३६.८ प्रतिशत र ४८.३ प्रतिशत रहेको थियो । २०८३ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा संस्थागत निक्षेपको अंश ३३.५ प्रतिशत रहेको छ । २०८२ असार मसान्तमा यस्तो निक्षेपको अंश ३६.१ प्रतिशत रहेको थियो ।

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा ६.५ प्रतिशत (रु.३५५ अर्ब ३६ करोड) ले वृद्धि भई रु.५८५७ अर्ब ६ करोड पुगेको छ । अधिल्लो वर्ष यस्तो कर्जा ८.४ प्रतिशत (रु.४२३ अर्ब ७३ करोड) ले बढेको थियो । २०८३ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा मध्ये गैरवित्तीय संस्थागत क्षेत्र तर्फ प्रवाह भएको कर्जाको अंश ६२.१ प्रतिशत र व्यक्तिगत तथा घरपरिवार क्षेत्रतर्फ प्रवाह भएको कर्जाको अंश ३७.९ प्रतिशत रहेको छ । अधिल्लो वर्षमा यस्तो अंश क्रमशः ६२.८ प्रतिशत र ३७.२ प्रतिशत रहेको थियो । समीक्षा वर्षमा निजी क्षेत्र तर्फ प्रवाहित कर्जा मध्ये वाणिज्य बैंकहरूको ६.५ प्रतिशत, विकास बैंकहरूको ७.० प्रतिशत र वित्त कम्पनीहरूको ५.४ प्रतिशतले बढेको छ ।

२०८३ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको लगानीमा रहेको कर्जा मध्ये चालु सम्पत्ति (कृषि तथा गैरकृषिजन्य वस्तु) को सुरक्षणमा १५.१ प्रतिशत रहेको छ भने घरजग्गा धितो सुरक्षणमा ६२.५ प्रतिशत रहेको छ । २०८२ असार मसान्तमा यस्तो धितोमा प्रवाहित कर्जाको अंश क्रमशः १४.५ प्रतिशत र ६४.७ प्रतिशत रहेको थियो । आर्थिक वर्ष २०८२/८३ मा बैंक तथा वित्तीय संस्थाहरूको लगानीमा रहेको कर्जा मध्ये निर्माण क्षेत्र तर्फको कर्जा १८.६ प्रतिशत, उपभोग्य क्षेत्र तर्फको कर्जा १७.८ प्रतिशत, यातायात, सञ्चार तथा सार्वजनिक सेवा क्षेत्र तर्फको कर्जा १५.० प्रतिशत, औद्योगिक उत्पादन क्षेत्र तर्फको कर्जा ५.२ प्रतिशत, वित्त, बीमा तथा अचल सम्पत्ति क्षेत्र तर्फको कर्जा ५.० प्रतिशत, र सेवा उद्योग क्षेत्र तर्फको कर्जा ४.४ प्रतिशतले बढेको छ भने कृषि क्षेत्र तर्फको कर्जा १.८ प्रतिशतले घटेको छ । समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट प्रवाहित कर्जा मध्ये ट्रष्ट रिसिट (आयात) कर्जा ३२.२ प्रतिशत, मार्जिन प्रकृतिको कर्जा १८.३ प्रतिशत, हायर पचेज कर्जा ११.१ प्रतिशत, माग तथा अन्य चालु पुँजी कर्जा ७.३ प्रतिशत, रियल स्टेट कर्जा (व्यक्तिगत आवासीय घर कर्जासमेत) ६.५ प्रतिशत, अधिविकर्ष कर्जा ५.२ प्रतिशत र आवधिक कर्जा ४.३ प्रतिशतले बढेको छ भने क्यास क्रेडिट कर्जा १.८ प्रतिशतले घटेको छ ।

वित्तीय पहुँच र पुँजी बजार

२०८३ असार मसान्तमा २० वाणिज्य बैंक, १७ विकास बैंक, १६ वित्त कम्पनी, ५१ लघुवित्त वित्तीय संस्था र १ पूर्वाधार विकास बैंक गरी जम्मा १०५ वटा बैंक तथा वित्तीय संस्थाहरू सञ्चालनमा रहेका छन् । २०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरू (लघुवित्त वित्तीय संस्थासमेत) को शाखा सङ्ख्या ११,५२६ रहेकोमा २०८३ असार मसान्तमा ११,३३२ रहेको छ । २०८३ असार मसान्तमा 'क', 'ख' र 'ग' वर्गका बैंक तथा वित्तीय संस्थामा रहेका निक्षेप खाताहरूको सङ्ख्या ६ करोड ३४ लाख २५ हजार २५६ रहेको छ भने कर्जा खाताहरूको सङ्ख्या २० लाख ३१ हजार ३६४ रहेको छ ।

२०८२ असार मसान्तमा २७५४.७५ रहेको नेप्से सूचकाङ्क २०८३ असार मसान्तमा २५५७.८० कायम भएको छ । २०८३ असार मसान्तमा धितोपत्र बजार पुँजीकरण रु.४४६३ अर्ब ५५ करोड कायम भएको छ । २०८२ असार मसान्तमा बजार पुँजीकरण रु.४६५६ अर्ब ५५ करोड रहेको थियो । २०८२ असार मसान्तमा बजार पुँजीकरण कुल गार्हस्थ्य उत्पादनको ७५.११ प्रतिशत रहेकोमा २०८३ असारमा ६७.६३ प्रतिशत रहेको छ । २०८३ असार मसान्तमा नेपाल स्टक एक्सचेन्ज लिमिटेडमा सूचीकृत कम्पनीहरूको संख्या ३०२ रहेको छ । सूचीकृत कम्पनीहरूमध्ये १३३ बैंक तथा वित्तीय संस्था र बीमा कम्पनी रहेका छन् भने ११० जलविद्युत् कम्पनी, २५ उत्पादन तथा प्रशोधन उद्योग, ५ होटल, ७ लगानी कम्पनी, ४ व्यापारिक संस्था र १० अन्य समूहका रहेका छन् । २०८२ असार मसान्तमा महिनामा सूचीकृत कम्पनीहरूको संख्या २७२ रहेको थियो ।

सूचीकृत कम्पनीहरू मध्ये बैंक तथा वित्तीय संस्था र बीमा कम्पनीको धितोपत्र बजार पुँजीकरणको हिस्सा ५१.८ प्रतिशत रहेको छ । त्यसैगरी, जलविद्युत् कम्पनीको हिस्सा १७.५ प्रतिशत, उत्पादन तथा प्रशोधन उद्योगको हिस्सा ८.४ प्रतिशत, लगानी कम्पनीको हिस्सा ६.७ प्रतिशत, व्यापारिक संस्थाको हिस्सा ४.२ प्रतिशत, होटलको हिस्सा ३.२ प्रतिशत तथा अन्य समूहका कम्पनीहरूको हिस्सा ८.३ प्रतिशत रहेको छ ।

(३) चालु आ. व. को उपलब्धी र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा संचालक समितिको धारणा :

(क) ग्राहक सेवा तथा सूचना प्रविधिको सम्बन्धमा :

आजको यस प्रतिस्पर्धात्मक विश्व बजारमा बैकिङ्ग क्षेत्रमा सूचना तथा प्रविधिको तीव्र गतिमा भईरहेको परिवर्तनलाई समयानुकूल आत्मसाथ गर्दै यस बैंकलाई सवल, सक्षम एवं प्रतिस्पर्धि सूचना प्रविधियुक्त बनाई सेवाग्राहीलाई सरल, सहज एवं छिटो छरितो रूपमा बैकिङ्ग सेवा प्रदान गर्ने उद्देश्यले सूचना प्रविधिको संयन्त्रमा स्तर वृद्धि गर्दै विभिन्न किसिमका अत्याधुनिक सेवाहरू प्रदान गर्दै आईरहेको छ ।



- **ATM सेवा :** ग्राहकहरूको सुविधालाई मध्यनजर गर्दै यस डेभलपमेन्ट बैंकले डेबिट कार्डमा Chip based EMV सेवा थप गरी, Paper-based Pin लाई बिस्थापित गरी ग्राहकलाई Mobile OTP को माध्यमबाट Green Pin सेवा समेत दिदै आइरहेको छ । यसबाट ग्राहकवर्गहरूलाई सहज रूपमा सेवा प्रदान गर्न सकिने विश्वास लिइएको छ । हालसम्म यस डेभलपमेन्ट बैंकले आफ्नो २८ स्थानबाट ATM सेवा प्रदान गर्दै आइरहेको छ । साथै, डेबिट कार्ड प्राप्त गरेका ग्राहक महानुभावहरूलाई लाभ होस् भन्ने उद्देश्यले विभिन्न संस्थाहरू जस्तै अस्पताल, होटल तथा अन्य सेवा प्रदायक संस्थाहरूसँग सम्झौता गरी उक्त संस्थाहरूले प्रदान गर्ने सेवा उपभोग गरे वापत निश्चित प्रतिशत सम्मको रकम छुट हुने व्यवस्था समेत मिलाइएको छ । साथै, हाल यस डेभलपमेन्ट बैंकले ग्राहकहरूलाई SCT UPI / Visa दुवै कार्ड जारी गरेको छ ।

साथै, बैंकले Cardless Withdrawal सेवाको समेत निरन्तरता दिदै अन्तरबैंक Cardless Withdrawal सेवा समेत थप गरेको छ । मोबाइल बैंकिङ्ग सेवाको प्रयोग गरेर ग्राहकहरूले ATM मार्फत डेबिट कार्ड विना नै रकम भिक्न सक्नेछन् । यस प्रकारको सुविधाले गर्दा ग्राहकहरूले रकम भिक्नका लागि डेबिट कार्ड बोकेर हिड्नु पर्ने भन्फट हटेको छ ।

- **विद्युतीय कारोवार सेवा :** ग्राहक महानुभावहरूले जुनसुकै ठाउँबाट अनलाइन मार्फत आफ्नो आन्तरिक तथा अन्तरबैंक कारोवार गर्न तथा कारोवार बारे जानकारी प्राप्त गर्न आधुनिक Shangri-la Smart सेवा प्रयोग गर्न सक्नेछन् । त्यसैगरी Connect IPS, RTGS तथा Shangri-la Smart सेवा प्रयोग गरी ग्राहकहरूले विभिन्न वालेटहरूमा रकम रकमान्तर गर्न, विविध विल भुक्तानी सेवाहरू प्रयोग गर्न, QR Payment गर्न समेत सक्नेछन् । साथै, व्यवसायीहरूले वस्तु तथा सेवा विक्री वापतको रकम प्राप्त गर्न QR Merchant को सुविधा लिन सक्नेछन् । आ. व. २०८२/८३ मा यस बैंकका करिब १२४,००० जति सेवाग्राहीहरूले उक्त सेवा उपभोग गर्दै दैनिक आफ्नो खातामा भएको कारोवारको सहजै विद्युतीय सेवाबाट जानकारी प्राप्त गर्दै आइरहेका छन् ।

सांग्रिला डेभलपमेन्ट बैंकले मोबाइल बैंकिङ एप Shangri-la Smart मा एसएमएस प्रमाणिकरण प्रविधि समेत थपेको कारण पछिल्लो समय मोबाइल बैंकिङ एप मार्फत देखिएका विभिन्न शंकास्पद गतिविधिहरू र अनाधिकृत कारोबारहरू कम गर्न मद्दत पुगेको छ । इन्टरनेट बैंकिङ्गको सुविधाको लागि छुट्टै दर्ता नगरी मोबाइल बैंकिङ सेवालाई कम्प्यूटर तथा ल्यापटपबाट पनि चलाउन मिल्ने गरी Omni Channel मार्फत सेवा समेत सुचारु भएसँगै सांग्रिला डेभलपमेन्ट बैंकका मोबाइल बैंकिङ सेवा लिएका ग्राहकहरूले देशविदेशका कुनैपनि स्थानबाट मोबाइल तथा कम्प्यूटर/ल्यापटप प्रयोग गरी कारोवार गर्न सक्नेछन् ।

- **अनलाइन सेवाहरू:** डेभलपमेन्ट बैंकका ग्राहकहरूले बैंकबाट online account opening, online fixed deposit, online loan application, online document validation, online card service request, online cheque request, online NID update, online गुनासो दर्ता, अपाङ्ग मैत्री वेबसाइट अद्यावधिक जस्ता सेवाहरूको समेत उपभोग गर्दै आइरहेका छन् ।
- **आश्वा सेवा :** डेभलपमेन्ट बैंकले आफ्ना ग्राहकहरूलाई विभिन्न कम्पनीहरूको सार्वजनिक शेयर निष्काशनमा आश्वा (ASBA) प्रणाली मार्फत ती कम्पनीहरूको शेयर लगानीमा आवेदन दिन सक्ने व्यवस्था गरेको छ । यो सेवा यस डेभलपमेन्ट बैंकमा खाता भएका ग्राहकहरूले डेभलपमेन्ट बैंकको सम्पूर्ण शाखाहरूबाट प्राप्त गर्न सक्नेछन् ।
- **निक्षेप सदस्य सेवा:** नेपाल धितोपत्र बोर्ड र सिडिएस एण्ड क्लियरिङ लिमिटेडबाट डेभलपमेन्ट बैंकले निक्षेप सदस्यको अनुमति प्रमाणपत्र प्राप्त गरी निक्षेप सदस्यले दिने सेवा उपलब्ध गराउँदै आइरहेको छ । यस किसिमको अनुमति प्राप्त गरेसँगै बैंकले डिम्याट खाता खोल्ने कार्यलाई निरन्तरता दिइएको छ ।
- **SCT-UPI (Card) सम्बन्धमा:** नेपाल राष्ट्र बैंकबाट भुक्तानी प्रणाली सञ्चालनको अनुमति पत्र प्राप्त संस्था स्मार्ट चवाईस टेक्नोलोजिज लिमिटेड (SCT) र यस सांग्रिला डेभलपमेन्ट बैंक लिमिटेडबीच SCT-UPI कार्ड जारी गर्ने सम्बन्धी सम्झौता सम्पन्न भएको छ । सांग्रिला डेभलपमेन्ट बैंकका ग्राहकहरूले बैंकबाट सजिलै आफ्नो लागि SCT-UPI कार्ड लिन सक्नेछन् । SCT ले आफ्नै कार्ड स्विचिंग संरचना स्मार्ट स्विच मार्फत SCT-UPI कार्ड / VISA कार्ड जारी गर्ने तथा UnionPay, VISA, MasterCard तथा Discover कार्ड स्वीकार गरी कार्ड मार्फत हुने कारोबारको सेवा प्रदान गर्दै आएको छ । विगत दुई दशकदेखि नेपालभरि सुरक्षित सरल र भरपर्दो



भुक्तानी सेवा दिदै आएको SCT नेपालकै पहिलो डोमेस्टिक कार्ड स्किम हो । SCT ले कार्ड सेवाका अतिरिक्त विभिन्न बैंक तथा वित्तीय संस्थाहरूलाई Smart QR, Smart Pay – IBFT (अन्तर बैंक भुक्तानी सेवा), Smart Banking मोबाइल बैकिङ लगायतका सेवा समेत प्रदान गर्दै आइरहेको छ ।

यसै गरी विगतका वर्षहरूदेखि नै डेभलपमेन्ट बैंकले आफ्ना ग्राहकहरूलाई ABBS सेवा, केही शाखाहरूबाट शनिबार तथा सार्वजनिक बिदाका दिनहरूमा समेत काउन्टर खोली निक्षेप लिने तथा चेकहरूको भुक्तानी दिने जस्ता ३६५ दिने बैकिङ सेवा तथा विभिन्न विप्रेषण कम्पनीहरूसँग सम्भौता गरी विभिन्न मुलुकहरूबाट पठाएको रकम भुक्तानी गर्ने र ग्राहकहरूको बहुमूल्य सामानहरू, सुन चाँदी तथा अन्य कागजातहरूको सुरक्षाको लागि विभिन्न शाखाहरूबाट लकर सेवा उपलब्ध गराउँदै आईरहेको छ ।

(ख) शाखा सञ्जाल विस्तार :

स्थानीय विकासको आधार' भन्ने आफ्नो मुल नारालाई आत्मसाथ गर्दै डेभलपमेन्ट बैंकले स्थापना कालदेखि नै ग्रामीण क्षेत्रका जनताहरू बिच आधुनिक बैकिङ सेवा, सुविधा प्रदान गर्दै आईरहेको यहाँहरू सामु सर्वविदित नै छ, साथै देश सघियतामा गईसके पश्चात नेपाल सरकार तथा नेपाल राष्ट्र बैंकको स्थानीय स्तरमा शाखा सञ्जाल पुऱ्याउने नीतिलाई अबलम्बन गर्दै डेभलपमेन्ट बैंकले आफ्नो संस्थापित शाखाहरूको विकास तथा नयाँ शाखा विस्तार गर्ने नीति अनुरूप आवश्यकताको पहिचान तथा विभिन्न स्थानहरू छनौट गरी सातै वटा प्रदेशका स्थानीय तहहरूमा आफ्नो उपस्थिती मार्फत शाखा सञ्जाललाई विस्तार गर्दै एवं आवश्यकताका आधारमा केही शाखाहरूलाई एक आपसमा गाभी समीक्षा वर्षको अन्तिममा बैंकको शाखा संख्या जम्मा १०५ रहेको व्यहोरा सम्मानित सभा समक्ष जानकारी गराउँदछौ ।

(ग) आन्तरिक नियन्त्रण प्रणालीको विवरण :

नेपाल राष्ट्र बैंकको निर्देशन, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को दफा १४ र १५ मा भएको व्यवस्था बमोजिम सञ्चालक समितिले आफ्नो जवाफदेहीतामा गैर कार्यकारी सञ्चालकहरूको संयोजकत्वमा आन्तरिक लेखा परीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा निर्धारण समिति र सम्पत्ति शुद्धिकरण निवारण सम्बन्धी समिति गठन गरी उक्त समितिको बैठकमा भए गरेका काम कारवाहीहरू सञ्चालक समितिको बैठकमा समेत जानकारी गराई छलफल गरी आवश्यक निर्देशन दिने गरेको छ । त्यस्तै व्यवस्थापन स्तरमा उच्च व्यवस्थापन उप-समिति, पदपूर्ति समिति, आर्थिक प्रशासन उप-समिति, कर्जा तथा असुली उप-समिति, सम्पत्ति तथा दायित्व उप-समिति (ALCO) र खरिद उप-समिति गठन गरी डेभलपमेन्ट बैंकले आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न विभिन्न विनियमावली, नीति, निर्देशन, कार्यविधि तथा मार्गदर्शनहरू पारित गरी आवश्यकता अनुसार नेपाल राष्ट्र बैंकबाट स्वीकृति लिई तथा जानकारी गराई लागु गरेको छ ।

यस डेभलपमेन्ट बैंकका गैर कार्यकारी सञ्चालकको संयोजकत्वमा गठित लेखा परीक्षण समितिले डेभलपमेन्ट बैंकको वित्तीय कारोबारको त्रैमासिक रुपमा बैठक बसी अनुगमन गर्ने आन्तरिक नियन्त्रणलाई प्रभावकारी तुल्याउँदै आइरहेको छ । बैंकको आन्तरिक लेखापरीक्षण विभागले दैनिक रुपमा कार्य सम्पादन कारोवारहरूको लेखाजोखा तथा जाँच गर्नुका साथै मूल्याङ्कन, अध्ययन तथा नियन्त्रणको रुपमा आन्तरिक लेखा परीक्षण गरी नियन्त्रण प्रणालीलाई चुस्त र दुरुस्त राख्ने गरिएको छ भने उक्त आन्तरिक लेखा परीक्षकले औल्याएका कैफियत तथा त्रुटिहरूलाई तत्कालै सुधार गर्दै आईरहेको छ ।

(घ) सम्पत्ति शुद्धिकरण निवारण तथा ग्राहक पहिचान :

सम्पत्ति शुद्धिकरण तथा आतंकवादी क्रियाकलापमा वित्तीय लगानी निवारण सम्बन्धी कार्यको प्रभावकारी नियन्त्रणका लागि यस बैंकले सम्पत्ति शुद्धिकरण निवारण ऐन, २०६४ (संशोधन २०८३), सम्पत्ति शुद्धिकरण निवारण नियमावली २०८२, नेपाल राष्ट्र बैंक, वित्तीय जानकारी इकाईले जारी गरेका निर्देशन तथा परिपत्र बमोजिम आवश्यक नीति प्रक्रियाको तर्जुमा गरी निरन्तर रुपमा कार्यान्वयन गर्दै आएको छ तथा सोको प्रभावकारी रुपमा कार्यान्वयन गर्न बैंकका सञ्चालक श्री लिसा शेरचनको संयोजकत्वमा सम्पत्ति शुद्धिकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी समिति गठन गरिएको छ । यस समितिले गरेका निर्णयहरू तथा भएका कार्यहरू सञ्चालक समितिमा छलफल गर्ने गरिएको छ । यस डेभलपमेन्ट बैंकले AML/CFT विभाग खडा गरी ग्राहक पहिचान पद्धति, GoAML, AML/CFT Policy, Procedural Guidelines तथा Risk Based Customer Assessment Manual बनाई प्रत्येक शाखाहरूमा आवश्यक AML/CFT Implementing कर्मचारी तोक्यो सम्पत्ति शुद्धिकरण निवारण सम्बन्धी ऐन, नियमावली तथा निर्देशनहरूको कार्यान्वयन गर्दै आएको छ ।



(४) पूँजी वृद्धि तथा संरचना सम्बन्धमा :

आर्थिक वर्ष २०८२/८३ को अन्त्यमा डेभलपमेन्ट बैंकको चुक्ता पूँजी रु. ३,७३,४०,६८,५०५.५३ (अक्षरूपी तीन अर्ब त्रीहत्तर करोड चालीस लाख अठसठ्ठी हजार पाँच सय पाँच र पैसा त्रीपन्न मात्र) कायम रहेको छ । संस्थापक समूहको शेयर स्वामित्व ५१ प्रतिशत रहेको छ भने सर्वसाधारण समूहको शेयर स्वामित्व ४९ प्रतिशत रहेको छ । सागिला डेभलपमेन्ट बैंक लिमिटेड र अन्य ईजाजतपत्र प्राप्त बैंक तथा वित्तीय संस्थाहरु एक आपसमा गाभ्ने गाभिने तथा यस सागिला डेभलपमेन्ट बैंक लिमिटेडले अन्य वित्तीय संस्थाहरुलाई प्राप्ति गर्ने कार्य खुला रूपमा अधि बढाउने बैंकको योजना रहनेछ ।

(५) मानव संसाधन व्यवस्थापन :

समीक्षा वर्षको आषाढ मसान्तमा डेभलपमेन्ट बैंकमा कुल ८५२ जना कर्मचारीहरु कार्यरत रहेका छन् जसमध्ये ७१ जना नयाँ कर्मचारी नियुक्ति भएका छन् । यसैगरी आ.व. २०८२/८३ मा डेभलपमेन्ट बैंकबाट ७३ जना (८.५%) कर्मचारीहरु सेवाबाट अलग भएका छन्, जुन अघिल्लो आर्थिक वर्षको (१०३ जना, ११.८५%) तुलनामा २९.०८ प्रतिशतले घटेको छ । डेभलपमेन्ट बैंकको कुल कर्मचारी संख्या मध्ये ४०१ जना (४७.०६ प्रतिशत) महिला कर्मचारीहरु रहेका छन् । बैंक तथा वित्तीय संस्था भनेको देश विकासको एक जिम्मेवार एवं आर्थिक मेरुदण्ड भएकोले राष्ट्रको हरेक आर्थिक गतिविधिहरुमा यसको प्रत्यक्ष प्रभाव पर्ने गर्दछ । दक्ष जनशक्ति विना कुनै पनि संस्था सफलतापूर्वक अगाडि बढ्न नसक्ने साथै आजको यस प्रतिस्पर्धात्मक युगमा दक्ष जनशक्ति विना कुनै पनि संस्थाको सफलताको परिकल्पना गर्न नसकिने भएकोले आफ्नो जनशक्तिलाई प्रतिस्पर्धीहरुको विच सक्षम बनाई आफ्ना ग्राहकहरुलाई आधुनिक सेवा एवं सुबिधाहरु प्रदान गर्न उचित प्रशिक्षण एवं तालिमको आवश्यकतालाई दृष्टिगत गरी डेभलपमेन्ट बैंकले कार्यरत कर्मचारीहरुलाई आवश्यकता अनुसारको बाह्य तथा आन्तरिक तालिमहरु विभिन्न समयमा गराउँदै आइरहेको छ ।

बाह्य तालिम अन्तर्गत विभिन्न प्रतिष्ठित संस्थाहरुले सञ्चालन गर्ने तालिम तथा कार्यशाला गोष्ठीमा आवश्यकता अनुसार कनिष्ठ तहदेखि व्यवस्थापकीय तहका कर्मचारीहरुलाई सहभागी गराउँदै आईरहेको छ भने अधिकृत तथा व्यवस्थापन तहका कर्मचारीहरुलाई डेभलपमेन्ट बैंकको आवश्यकता अनुसार वैदेशिक तालिम नीति तयार गरी विदेशमा समेत पठाउने गरेको छ । त्यस्तै डेभलपमेन्ट बैंकले विभिन्न विभागमा कार्यरत मानव संसाधनको कारोवारको प्रकृतीको आधारमा आन्तरिक रूपमा समेत तालिम प्रदान गर्दै आईरहेको छ भने नयाँ नियुक्त गरेका कनिष्ठ स्तरका कर्मचारीहरुलाई आन्तरिक तथा बाहिरबाट समेत प्रशिक्षक ल्याई अभिमुखिकरण सम्बन्धी तालिम (भौतिक तथा अभौतिक) प्रदान गर्दै आईरहेको छ ।

नेपाल राष्ट्र बैंकबाट बैंक तथा वित्तीय संस्थाहरुलाई जारी निर्देशन अनुरूप कुल कर्मचारी तलबभत्ता खर्चको तीन प्रतिशतले हुने रकम कर्मचारीको तालिम तथा वृत्ति विकासमा खर्च गर्नुपर्ने व्यवस्था भए बमोजिम समीक्षा वर्षमा डेभलपमेन्ट बैंकले आन्तरिक तथा बाह्य गरी करिब सम्पूर्ण कर्मचारीहरुलाई तालिममा सहभागी गराई जनशक्ति तालिममा रु. १३,३७५,३४८/- खर्च गरेको छ । त्रैमासिक रूपमा उच्च व्यवस्थापन, विभागीय प्रमुख र शाखा प्रमुख बीच विभिन्न शाखाहरुको कारोवार, प्रगती विवरण र समस्याहरु बारे छलफल तथा भावी योजना बारे प्रशिक्षण तथा अन्तरक्रिया गर्दै आईरहेको छ ।

(६) संस्थागत सुशासन :

कुनै पनि संस्थाको सफलता मुल रूपमा त्यस संस्थाले अवलम्बन गर्ने कुशल संस्थागत सुशासनका अभ्यासहरुमा निर्भर हुने गर्दछ । संस्थागत सुशासन विना कुनै पनि संस्था लामो समय तथा दिगो रूपमा अगाडि बढ्न नसक्ने हुँदा विश्वसनीय व्यवसाय संचालनको लागि संस्थागत सुशासन प्रमुख आधार हो भन्ने मान्यतामा बैंक प्रतिबद्ध रही सोही बमोजिम यसका मुलभुत मान्यताहरु जवाफदेहिता, पारदर्शिता र ईमानदारितालाई बैंकले सदैब पालना गर्दै आईरहेको छ । प्रचलित ऐन, नियम, नेपाल राष्ट्र बैंक तथा अन्य नियमनकारी निकायहरुद्वारा जारी निर्देशन तथा बैंकको आफ्नै नीतिनियम तथा निर्देशिका बमोजिम कार्य संचालन गर्दै आईरहेको छ । यसरी आवश्यक नीतिनियमहरु समयानुकूल संशोधन सहित अद्यावधिक गरी लागु गर्ने काम निरन्तर भईरहेको छ भने बैंकले आफ्नो वित्तीय विवरणहरु तथा नियमनकारी निकायद्वारा निर्धारण गरिएका सूचना तथा प्रतिवेदनहरु सरोकारवाला निकायहरुसंग पेश गर्नुको साथै प्रकाशन गरी आफ्नो वेवसाईटमा समेत राख्दै आईरहेको छ ।

यसरी यस डेभलपमेन्ट बैंकले बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, नेपाल राष्ट्र बैंक तथा अन्य नियमनकारी निकायहरुद्वारा जारी नीति, निर्देशन तथा परिपत्रहरुको सञ्चालक तथा कर्मचारीहरुले पालना गर्नुपर्ने आचरणहरु उच्च प्राथमिकताका साथ पालना गर्दै आईरहेको र भविष्यमा समेत पूर्ण रूपमा पालना गरिने छ ।

**(७) औद्योगिक वा व्यवसायिक सम्बन्ध :**

डेभलपमेन्ट बैंकले आफ्नो व्यवसायिक सम्बन्ध तथा कारोवार विस्तारको लागि विभिन्न संस्थाहरूको सदस्यता लिनुको साथै स्थानीय स्तरमा रहेका संघ/संस्था, विभिन्न सरकारी तथा गैर सरकारी कार्यालय, कर्मचारीहरूसँग व्यवसायिक र कारोवारको सम्बन्ध फराकिलो बनाउदै अगाडि बढिरहेको छ ।

नियमनकारी निकायहरू नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रार कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लि., सिडिएस एण्ड क्लियरिङ लिमिटेड, विभिन्न बैंक तथा वित्तीय संस्थाहरू, नेपाल सरकार र सरकारी तथा गैर सरकारी संघसंस्थाहरू, डेभलपमेन्ट बैंकसँग एशोसिएसन लगायत डेभलपमेन्ट बैंकसँग सम्बद्ध अन्य संघसंस्थाहरू तथा सरोकारवालाहरूसँगको सौहार्दपूर्ण व्यवसायिक सम्बन्ध विस्तार गर्दै लगेको र बैंक तथा ग्राहक महानुभावहरू विचको कारोवार सम्बन्ध र सुरक्षालाई ध्यानमा राखी सुमधुर सम्बन्ध कायम गरिएको जानकारी गराउँदछु ।

(८) संस्थागत सामाजिक उत्तरदायित्व :

बैंकले आफ्नो मुनाफामा मात्र केन्द्रित नभई सामाजिक क्षेत्रमा पनि केही योगदान पुऱ्याउनु पर्दछ भन्ने कुरालाई आत्मसाथ गर्दै विगतका वर्षहरूमा भैँ यस कार्यलाई निरन्तरता दिँदै संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम अन्तर्गत विभिन्न कार्यक्रमहरूमा आफैँ प्रत्यक्ष रूपमा सहभागी भई आर्थिक रूपमा सहयोग गरी सक्रिय सहभागिता जनाउँदै आइरहेको छ ।

नेपाल राष्ट्र बैंकको संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी मार्गदर्शन, २०८२ बमोजिम बैंकले समीक्षा वर्षमा खुद मुनाफाको १ प्रतिशतले हुने रु.८,००५,०५५/- संस्थागत सामाजिक उत्तरदायित्व कोषमा विनियोजन गरेको छ जुन अधिल्लो आ.व.मा उक्त कोषमा खुद मुनाफाको १ प्रतिशतले हुने रु.६,०६६,७१८/-संस्थागत सामाजिक उत्तरदायित्व कोषमा विनियोजन गरेको थियो । यसरी समीक्षा वर्षमा डेभलपमेन्ट बैंकले केन्द्रीय कार्यालय तथा विभिन्न शाखा कार्यालयहरूबाट सातैवटा प्रदेशमा नेपाल राष्ट्र बैंकले, बैंक तथा वित्तीय संस्थाहरूलाई जारी गरेको संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी मार्गदर्शन, २०८२ बमोजिम विभिन्न क्षेत्र/कार्यक्रमहरूमा संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम अन्तर्गत रु.२,६५८,३०१ बराबर खर्च गरेको छ । यसरी भविष्यमा समेत सामाजिक उत्तरदायित्व कार्यहरूमा अभैँ निरन्तर रूपमा सहयोग जारी रहने छ । यस सम्बन्धी विस्तृत विवरण वित्तीय विवरणमा प्रस्तुत गरिएको छ ।

(९) सञ्चालक समितिमा भएको हेरफेर :

यस डेभलपमेन्ट बैंकको नियममावलीमा भएको व्यवस्था बमोजिम संस्थापक शेयरधनीहरूको समूह "क" बाट ३ जना, सर्वसाधारण शेयरधनीहरूको समूह "ख" बाट ३ जना र १ जना स्वतन्त्र सञ्चालक गरी कुल ७ सदस्यिय सञ्चालक समिति रहने व्यवस्था छ । हाल डेभलपमेन्ट बैंकमा निम्न बमोजिम सञ्चालकहरू रहनु भएको छ । यस आर्थिक वर्षमा सञ्चालक समितिमा कुनै पनि परिवर्तन आएको छैन ।

विवरण :

क्र. सं.	नाम	पद	ठेगाना
१	श्री उज्ज्वल सत्याल	अध्यक्ष	विशालनगर - ४, काठमाण्डौ
२	श्री सुशिल काजी बानियाँ	सञ्चालक संस्थापक तर्फबाट	धुम्बाराही -४, काठमाण्डौ
३	श्री सुजन सिद्धि बज्राचार्य	सञ्चालक संस्थापक तर्फबाट	मखनटोल-२४, काठमाण्डौ
४	श्री गंगा सागर ढकाल	सञ्चालक सर्वसाधारण तर्फबाट	आधिखोला -६, स्याङ्जा
५	श्री लिसा शेरचन	सञ्चालक सर्वसाधारण तर्फबाट	टोखा-३, काठमाण्डौ
६	श्री नरेश ढुंगाना	सञ्चालक सर्वसाधारण तर्फबाट	भिरकोट -४, स्याङ्जा
७	श्री रविन्द्र नारायण प्रधान	स्वतन्त्र सञ्चालक	सौगल टोल, ललितपुर

(१०) कारोवारलाई असर पार्ने मुख्य कुराहरू :

डेभलपमेन्ट बैंकको कारोवारलाई असर पार्ने मुख्य कुराहरू निम्नानुसार रहेका छन् :

- क) समयमै कर्जा असुली तथा व्याज भुक्तान हुन नसकी उत्पन्न हुने जोखिमहरू तथा सहकारी क्षेत्रमा देखिएको समस्याका कारण उत्पन्न जोखिमहरू ।
- ख) सूचना तथा प्रविधिको विकाससँगै बैंक तथा वित्तीय संस्थाहरूमा आर्थिक अपराधिक गतिविधिहरू बढ्दै गईरहेको कारण हुने जोखिमहरू ।
- ग) राजनीतिक परिवर्तनका कारण उत्पन्न हुने जोखिमहरू ।
- घ) पूँजी बजारमा आउने उतार चढावको कारण हुन सक्ने जोखिमहरू ।



- ड) बैकिङ क्षेत्रमा हुने अत्याधिक प्रतिस्पर्धा एवं कर्जा छुट गर्ने प्रकृतिका आन्दोलनका कारण हुने जोखिमहरू ।
 च) तरलतामा हुने उतार चढावका कारण निक्षेप तथा कर्जा लगानीको ब्याजदरमा हुने परिवर्तनले व्यवसायमा आउन सक्ने जोखिमहरू ।
 छ) अन्तर्राष्ट्रिय बजारमा हुने आर्थिक मन्दि एवं अमेरिकी अर्थ राजनीतिको प्रत्यक्ष अप्रत्यक्ष असरबाट नेपालको अर्थतन्त्रमा पर्ने जोखिमहरू ।
 ज) राष्ट्रको आर्थिक, मौद्रिक तथा वित्तीय नीति परिवर्तनबाट हुन सक्ने संभावित जोखिमहरू ।
 झ) मुद्रास्फिति तथा संकुचनका कारण उत्पन्न हुन सक्ने जोखिमहरू ।
 ञ) उत्पादनशील क्षेत्रमा कर्जाको मागमा आएको संकुचन ।
 ट) जलवायु परिवर्तनका कारण जलविद्युत, कृषि आदि क्षेत्रमा पर्न जाने प्रतिकूल असरहरू ।
 ठ) समय समयमा हुने विभिन्न प्रकृतिका आन्दोलनका कारण निम्तिने परिवर्तनले ल्याउने प्रतिकूल असर ।

(११) लेखा परीक्षण प्रतिवेदनका कैफियत उपर संचालक समितिको प्रतिक्रिया :

डेभलपमेन्ट बैंकको नियमित कारोबारको सिलसिलामा हुने सामान्य कैफियत बाहेक डेभलपमेन्ट बैंकलाई असर पार्ने जोखिमपूर्ण गम्भीर प्रकृतिका कैफियतहरू लेखापरीक्षण प्रतिवेदनमा रहेका छैनन् । आन्तरिक तथा बाह्य लेखा परीक्षकहरूले औल्याएका कैफियतहरू प्रति संचालक समिति सचेत रहेको र उक्त सुझावहरूको बारेमा समितिमा छलफल गरी कैफियतहरूको सुधार गर्न व्यवस्थापनलाई निर्देशन दिई कैफियत र सुझावहरूमा सुधार गरी सकिएको जानकारी गराउँदछौं ।

(१२) लाभान्श बाँडफाँड :

यस डेभलपमेन्ट बैंकको लेखापरीक्षकबाट लेखा परीक्षण भई प्राप्त प्रतिवेदन अनुसार आर्थिक वर्ष २०८२/८३ को नाफा वा नोक्सान हिसाब विवरणका आधारमा खुद मुनाफा रु. ८००,५०५,८५७/- बाट साधारण जगेडा कोषमा रकम रु.१६०,१०१,१७१/- सारी तथा अन्य आवश्यक समायोजनहरू पश्चात बाँकी रहेको रकमबाट बाईसौं वार्षिक साधारण सभाको प्रयोजनार्थ यस डेभलपमेन्ट बैंकमा कायम हुन आएको रु ३,७३,४०,६८,५०५.५३/- शेयर पूँजीको को १०.५२६३ प्रतिशतले हुन आउने लाभान्श मध्ये ४ प्रतिशतले हुन आउने बोनस शेयर वापत रु. १४,५३,६२,७४०.२२ /- (अक्षरूपी चौध करोड त्रियानब्वे लाख बसठ्ठी हजार सात सय चालीस पैसा बाईस मात्र) बराबरको बोनस शेयर तथा ६.५२६३ प्रतिशतले हुन आउने रकम रु.२४,३६,५७,१०२.४७/- (अक्षरूपी चौबीस करोड छत्तीस लाख सन्तानब्वे हजार एक सय दुई पैसा सत्चालीस मात्र) बराबरको नगद लाभान्श (बोनस शेयर तथा नगद लाभान्शमा लाग्ने कर सहित) वितरण गर्ने प्रस्ताव यस सम्मानित साधारणसभा समक्ष पेश गरिएको छ ।

(१३) कम्पनी ऐन २०६३ को दफा १०५ उपदफा ४ अनुसारको अतिरिक्त विवरणहरूलाई यसै प्रतिवेदनको अंगको रुपमा तल छुट्टै राखिएको छ ।

कृतज्ञता

यस डेभलपमेन्ट बैंकलाई निरन्तर रुपमा अटुट माया तथा विश्वास गर्दै आजको यस अवस्था सम्म ल्याई पुऱ्याउन निरन्तर सौहार्दपूर्ण वातावरणमा कारोवार गर्दै आउनु भएका आदरणीय ग्राहक महानुभावहरू प्रति हार्दिक कृतज्ञता जाहेर गर्दछौं । बैंक संचालनको लागि हामीलाई गहनतम जिम्मेवारी दिनुको साथै यस डेभलपमेन्ट बैंकको उत्तरोत्तर प्रगति तथा सम्वृद्धिको लागि हामीलाई आफ्नो अमूल्य मार्गदर्शन, सुझाव, सल्लाह तथा परामर्श दिई निरन्तर अभिभावकको रुपमा सहयोग पुऱ्याउँदै आउनु भएका आदरणीय सम्पूर्ण शेयरधनी महानुभावहरू, बैंकको उन्नति तथा प्रगतिमा निरन्तर रुपमा क्रियासिल रही ग्राहक सेवामा संलग्न सम्पूर्ण कर्मचारीहरू, नेपाल सरकार, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लि., सिडिएस एण्ड क्लियरिङ लि., आन्तरिक तथा बाह्य लेखापरीक्षक, बैंकको शेयर रजिष्ट्रार लगायत यस डेभलपमेन्ट बैंकको प्रगतिमा प्रत्यक्ष वा अप्रत्यक्ष रुपमा सहयोग पुऱ्याउँदै आउनु भएका सम्पूर्ण निकाय एवं शुभेच्छुकहरूलाई विशेष धन्यवाद दिन चाहन्छौं ।

अन्त्यमा यहाँहरूले निरन्तर रुपमा दिँदै आउनु भएको साथ, सहयोग, आत्मीयता, न्यानो माया र विश्वास प्रति हार्दिक आभार प्रकट गर्दै भविष्यमा समेत निरन्तर रुपमा यहाँहरूको साथ र सहयोग पाईरहने विश्वास लिएका छौं । हामी यहाँहरूलाई उच्च स्तरीय सेवाको माध्यमबाट दीर्घकालिन र पारस्परिक सम्बन्ध र सहयोगको विस्तार गर्न प्रतिवद्ध रहेको कुरा बिश्वास दिलाउन चाहन्छौं ।

धन्यवाद !

नरेश दुंगाना
संचालक

उज्ज्वल सत्याल
अध्यक्ष
मिति : २०८३/०६/२२

**कम्पनी ऐन २०६३ को दफा १०५ को उपदफा ४ अनुसारको अतिरिक्त विवरण :**

- (क) विगत वर्षको कारोवारको सिंहावलोकन: सञ्चालक समितिको प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको छ ।
- (ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोवारलाई कुनै असर परेको भए सो असर :
सञ्चालक समितिको प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको छ ।
- (ग) प्रतिवेदन तयार भएको मितिसम्म चालु वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :
यस चालु आ. व. को आषाढ मसान्तसम्म बैंकको कारोवारको स्थिति तथा भविष्यमा गर्नुपर्ने कामको सम्बन्धमा सञ्चालक समितिको धारणा समेत सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको छ । यस चालु आ. व. को भाद्र मसान्तसम्म बैंकको कारोवारको स्थिति निम्न बमोजिम भएको अवगत गराउँदछौ ।
- | २०८३ भाद्र मसान्त | |
|-------------------|----------------------|
| निक्षेप | रु. ५७,७७२,४५५,७३६/- |
| कर्जा तथा सापटी | रु. ४७,५७३,१२६,३४४/- |
- (घ) कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध :
सञ्चालक समितिको प्रतिवेदनको बुँदा नं. ७ मा उल्लेख गरिएको छ ।
- (ङ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण :
यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनको बुँदा नं. ८ मा उल्लेख गरिएको छ ।
- (च) कारोवारलाई असर पार्ने कुराहरु :
यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनको बुँदा नं. १० मा उल्लेख गरिएको छ ।
- (छ) लेखा परीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया :
यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनको बुँदा नं. ११ मा उल्लेख गरिएको छ । साथै आ. व. २०८२/८३ को वित्तीय विवरण नेपाल राष्ट्र बैंकबाट स्वीकृत हुँदाका बखत दिईएका निर्देशनहरु यसै प्रतिवेदनमा समावेश गरिएको छ ।
- (ज) लाभांश बाँडफाँड गर्न सिफारिश गरिएको रकम :
यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनको बुँदा नं. १२ मा उल्लेख गरिएको छ ।
- (झ) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अङ्कित मूल्य, त्यस्तो शेयर जफत हुन भन्दा अगावै सो वापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्रि गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयरवापत रकम फिर्ता गरेको भए सो को विवरण :
यस डेमलपमेन्ट बैंकले यस आर्थिक वर्षमा कुनै पनि शेयर जफत गरेको छैन ।
- (ञ) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोवारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन :
यस डेमलपमेन्ट बैंकले विगत आ. व. मा गरेको कारोवारको प्रगतिको विवरण यसै प्रतिवेदनको विभिन्न शिर्षकमा प्रस्तुत गरिएको छ भने हालसम्म डेमलपमेन्ट बैंकको कुनै सहायक कम्पनी नरहेको व्यहोरा अवगत गराउँदछौ ।
- (ट) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोवारहरु र सो अवधिमा कम्पनीको कारोवारमा आएको कुनै महत्वपूर्ण परिवर्तन :



डेमलपमेन्ट बैंकको सहायक कम्पनी नरहेको कर्जा लगानी तथा निक्षेप संकलन तथा विभिन्न वित्तीय सेवा प्रदान गर्ने नियमित कारोवारलाई यस वर्ष पनि निरन्तरता दिइयो । डेमलपमेन्ट बैंकले समीक्षा वर्षमा गरेका प्रमुख कारोवारहरू र कारोवारमा आएको परिवर्तन सम्बन्धमा वित्तीय विवरणमा प्रस्ट पारिएको छ ।

(ठ) विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी :
डेमलपमेन्ट बैंकको आधारभूत शेयरधनीहरूबाट बैंकलाई कुनै त्यस्तो जानकारी उपलब्ध गराएको छैन ।

(ड) विगत आर्थिक वर्षमा कम्पनीका संचालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्व विवरण र कम्पनीको शेयर कारोवारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त जानकारी
डेमलपमेन्ट बैंकको शेयर कारोवारमा सञ्चालक तथा पदाधिकारीहरू संलग्न रहनु भएको जानकारी छैन । कर्मचारीहरूलाई छुटाइएको शेयर बाहेक पदाधिकारीहरूले यस कम्पनीको शेयर लिएका छैनन् । डेमलपमेन्ट बैंकको संस्थापक शेयर सर्वसाधारण शेयरमा रूपान्तरणको कारणबाट सञ्चालकहरूको देहाय बमोजिम संस्थापक तथा सर्वसाधारण दुवै समूहको शेयर स्वामित्व रहेको छ ।

क्र.सं.	सञ्चालक	पद	प्रतिनिधित्व समूह	शेयर स्वामित्व		
				संस्थापक	सर्वसाधारण	जम्मा
१.	श्री उज्ज्वल सत्याल	अध्यक्ष	संस्थापक समूह	४,३२,४६०	१,३४,१४०	५,६६,६००
२.	श्री सुशिल काजी बानियाँ	सञ्चालक	संस्थापक समूह	३०,४०६	६,६५६	३७,०६२
३.	श्री सुजन सिद्धि बज्राचार्य	सञ्चालक	संस्थापक समूह	६,५२६	४,६४५	११,१७१
४.	श्री गंगा सागर ढकाल	सञ्चालक	सर्वसाधारण समूह	-	४,४७२	४,४७२
५.	श्री लिसा शेरचन	सञ्चालक	सर्वसाधारण समूह	-	१,४३२	१,४३२
६.	श्री नरेश ढुंगाना	सञ्चालक	सर्वसाधारण समूह	-	१,३०२	१,३०२
७.	श्री रविन्द्र नारायण प्रधान	स्वतन्त्र सञ्चालक	-	-	-	-

(ढ) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै संचालक तथा निजको निजिको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराएको जानकारीको व्यहोरा :

आ. व. २०८२/८३ मा डेमलपमेन्ट बैंकसँग सम्बन्धित सम्भौताहरूमा संचालक तथा निजको नातेदारको व्यक्तिगत स्वार्थ नरहेको र हालसम्म त्यस्तो कुनै कारोवारको जानकारी प्राप्त भएको छैन ।

(ण) कम्पनीले आफ्नो शेयर आफैले खरीद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित मूल्य तथा त्यसरी शेयर खरिद गरे वापत कम्पनीले भुक्तानी गरेको रकम :
डेमलपमेन्ट बैंकले आफ्नो शेयर आफैले खरिद गरेको छैन ।

(त) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण :
यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको ।

(थ) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :
विगत आर्थिक वर्षको व्यवस्थापन खर्चको विवरणहरू यसै प्रतिवेदनको विभिन्न आर्थिक विवरणहरूमा उल्लेख गरिएको छ । यस वर्षको संचालन खर्च निम्न बमोजिम रहेको छ ।

कर्मचारी खर्च	रु. ८६०,७६३,२५१
कर्मचारी बोनस व्यवस्था	रु. १२७,०८८,०३२
अन्य संचालन खर्च	रु. ३४६,५६७,१६१
सम्पत्तिमा हास कट्टी खर्च	रु. १५५,५६८,२८४
कुल	रु. १,४८९,५८६,७६८



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

१) लेखापरीक्षण समिति :

सञ्चालक	- श्री नरेश दुंगाना	संयोजक
सञ्चालक	- श्री गंगा सागर ढकाल	सदस्य
आन्तरिक लेखापरीक्षण विभाग प्रमुख	- श्री राजु पौडेल	सदस्य सचिव

२) समितिका सदस्य (सञ्चालक) लाई प्रति बैठक भत्ता रु. १०,०००/- बाहेक अन्य कुनै पारिश्रमिक/सुविधा प्रदान गर्ने गरिएको छैन ।

३) आन्तरिक लेखापरीक्षणको कार्य योजना पारित गरी कार्यान्वयन गराउने र बैंकको नीति नियम तथा संचालन सम्बन्धी काम कारवाहीहरूको पुनरावलोकन गरी व्यवस्थापन तथा सञ्चालक समितिलाई आवश्यक सुझावहरू दिएको छ । यसका साथै बाह्य लेखापरीक्षक तथा नेपाल राष्ट्र बैंकले दिएको प्रतिवेदन उपर विस्तृत छलफल गरी सञ्चालक समितिलाई आवश्यक सुझाव दिएको छ । आर्थिक वर्ष २०८२/८३ मा लेखापरीक्षण समितिको बैठक जम्मा ८ पटक बसेको छ भने उक्त बैठक भत्ता वापत जम्मा रु. १,३०,०००/- भुक्तानी गरिएको छ ।

(ध) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेयरधनी वा निजको नजिकको नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा :
डेभलपमेन्ट बैंकका सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेयरधनी वा निजको नजिकको नातेदार वा निज संलग्न रहेको फर्म, कम्पनीले डेभलपमेन्ट बैंकलाई कुनै रकम बुझाउन बाँकी छैन ।

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

१) संचालक समितिलाई प्रदान गरिएको भत्ता तथा सुविधाको विवरण:

आ. व. २०८२/०८३ मा यस डेभलपमेन्ट बैंकका सञ्चालकहरूलाई सञ्चालक समितिको बैठकमा उपस्थित भए वापत प्रति बैठक भत्ता रु. ११,०००/- (अध्यक्षको हकमा) तथा रु. १०,०००/- (अन्य सञ्चालकको हकमा) प्रदान गरिएको छ । यसरी समीक्षा वर्षमा सञ्चालक समितिको बैठक जम्मा २७ पटक बसेको छ भने सो बैठक भत्ता वापत सञ्चालकहरूलाई रु.१,५६२,०००/- भुक्तानी गरिएको छ । सञ्चालक समितिका सदस्य बाहेक अन्य पदाधिकारीहरूलाई उक्त भत्ता प्रदान गरिएको छैन ।

उपत्यका भन्दा बाहिरबाट समितिको बैठकमा भाग लिन आउनु हुने सञ्चालकहरूलाई दैनिक भ्रमण भत्ता वापत प्रति दिन रु. ३,०००/- का दरले प्रदान गर्ने गरेको तथा पत्रपत्रिका तथा टेलिफोन खर्च वापत प्रति महिना प्रति सञ्चालक रु. ३,०००/- प्रदान गर्ने गरिएको छ भने यातायात तथा अन्य खर्च वास्तविक खर्चको आधारमा बिल सोधभर्ना गर्ने गरिएको छ । यसरी समीक्षा वर्ष २०८२/८३ मा सञ्चालक समितिका पदाधिकारीहरूलाई प्रदान गरिएको अन्य खर्च जम्मा रु ५२६,०५३/- रहेको छ ।

२) कार्यकारी प्रमुख तथा अन्य पदाधिकारीहरूलाई भुक्तानी गरिएको तलब, भत्ता तथा सुविधाको विवरण:

यस समीक्षा वर्षमा यस डेभलपमेन्ट बैंकको प्रमुख कार्यकारी अधिकृतमा श्री सुयोग श्रेष्ठ रहनु भएको र प्रमुख कार्यकारी अधिकृत लाई निम्नानुसार तलब, भत्ता, दशैंभत्ता, कर्मचारी संचयकोष योगदान, बिदा वापतको भुक्तानी तथा कर्मचारी बोनस प्रदान गरिएको छ ।



कार्यकारी प्रमुख लाई भुक्तानी गरिएको तलब, भत्ता तथा सुविधाको विवरणः

सि.नं.	तलब भत्ता शीर्षक	मासिक रकम (रु.)	वार्षिक रकम (रु.)
१.	निश्चित तलब तथा भत्ता	८३५,०००	१०,०२०,०००
२.	कार्य सम्पादनमा आधारित पारिश्रमिक	-	-
३.	कर्मचारी बोनस वापत्को सुविधा	-	२,३७२,२३८
४.	अन्य सुविधा		
	कर्मचारी बिदा वापत्को सुविधा	-	१४८,०१७
	कर्मचारी पोषाक भत्ता	-	११,५००
	उपदान	४४,२३२	५३०,७८४
	संचय कोष कटौती	५३,१००	६३७,२००
	दशै भत्ता	-	८८८,१००
	जम्मा		१४,६०७,८३५

अन्य पदाधिकारीहरूलाई भुक्तानी गरिएको तलब, भत्ता तथा सुविधाको विवरणः

सि.नं.	तलब भत्ता शीर्षक	मासिक रकम (रु.)	वार्षिक रकम (रु.)
१.	निश्चित तलब तथा भत्ता	१,२३२,३५६	१४,७८८,७४७
२.	कार्य सम्पादनमा आधारित पारिश्रमिक	-	-
३.	कर्मचारी बोनस वापत्को सुविधा	-	१,८५५,२५२
४.	अन्य सुविधा		
	कर्मचारी बिदा वापत्को सुविधा	-	६८५,४६२
	कर्मचारी पोषाक भत्ता	-	४६,०००
	उपदान	५७,३२४	६८७,८८४
	संचय कोष कटौती	६२,४४३	७४९,३२१
	दशै भत्ता	-	८४८,१५०
	जम्मा		१९,७००,८१६

उपरोक्त बाहेक दुर्घटना बीमा, मोबाईल खर्च, सवारी साधन सुविधा, ईन्धन तथा मर्मत खर्च बैंकको कर्मचारी विनियमावली तथा गरिएको करारनामा बमोजिम प्रदान गरिएको छ ।

(प) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :

शेयरधनीहरूले २०८३ आषाढ मसान्त सम्ममा यस डेभलपमेन्ट बैंक र डेभलपमेन्ट बैंकको शेयर रजिष्ट्रार एनआइएमविएल एस क्यापिटल लि. माफत बुझिलिन बाँकी रहेको लाभांश रकम निम्न विवरण बमोजिम रहेको छ :

आर्थिक वर्ष	बुझिलिन बाँकी रहेको लाभांश रकम रु. (कर कटौती अघि)
२०६७/६८	५,८६,५३०
२०६८/६९	११,२५,०१८
२०६९/७०	२४,६१,४६६
२०७०/७१	१८,६३,५२५
२०७३/७४	६४,७६,५००
२०७४/७५	४२,३८,१६०
२०७५/७६	७८,०१,२३६
२०८१/८२	१,७६,३३,१२५
जम्मा	४,२१,८५,५६४



- (फ) दफा १४१ बमोजिम सम्पत्ति खरीद वा विक्री गरेको कुराको विवरण :
समीक्षा अवधिमा डेभलपमेन्ट बैंकलाई आवश्यक पर्ने सम्पत्तिहरू खरिद तथा बिक्रिको विवरण संलग्न वित्तीय विवरणको अनुसूचि ४.१३ र ४.१४ मा उल्लेख गरिएको छ ।
- (ब) दफा १७५ बमोजिम सम्बद्ध कम्पनीबीच भएको कारोवारको विवरण :
केही नभएको ।
- (भ) यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा :
केही नभएको ।
- (म) अन्य आवश्यक कुराहरू :
(१) पूँजीकोषको पर्याप्तता :
नेपाल राष्ट्र बैंकको निर्देशन बमोजिमको पूँजी कोषको गणना गर्दा जोखिम भारित सम्पत्तिको १४.४४% पूँजी कायम रहेको छ जुन आवश्यक ११% भन्दा ३.४४% अधिक हो ।
- (२) लेखा परीक्षकको नियुक्ति र प्रतिवेदन :
डेभलपमेन्ट बैंकको आ. व. २०८२/८३ को लेखापरीक्षण गर्नको लागि लेखापरीक्षण समितिको सिफारिसमा यस डेभलपमेन्ट बैंकको २०८१/८२ को वार्षिक साधारण सभाले श्री डि.एस. एण्ड एसोसियट्स, चार्टर्ड एकाउण्टेन्ट्स कम्पनीलाई बाह्य लेखा परीक्षकमा पारिश्रमिक रु २,०००,०००/- (मू.अ.क. बाहेक) प्रदान गर्ने गरी नियुक्त गरिएको । यसरी उक्त लेखापरीक्षकले डेभलपमेन्ट बैंकको हिसाब किताबको लेखापरीक्षण गरी दिनु भएको प्रतिवेदन माथि लेखा परीक्षण समितिमा छलफल समीक्षा गरी दिएको प्रतिवेदन उपर सञ्चालक समितिमा छलफल भई प्रतिवेदनमा औल्याईएका सामान्य कैफियतहरू र सुझावहरूको सम्बन्धमा सुधार गर्न व्यवस्थापनलाई निर्देशन दिइएको छ ।
- (३) मानव संसाधन
आ. व. २०८२/८३ को आषाढ मसान्तमा यस डेभलपमेन्ट बैंकले जम्मा ८५२ जना कर्मचारीहरूलाई रोजगारी दिन सफल भएको छ । अन्य सहयोगी कर्मचारी बाह्य श्रोतबाट आपूर्ति गर्ने गरिएको छ ।
- (४) राजश्वमा योगदान
आ. व. २०८२/८३ मा यस डेभलपमेन्ट बैंकले नेपाल सरकारलाई कर्पोरेट करको रूपमा रु.३४६,६०५,३८५/- तिरेर देशको विकासमा योगदान दिएको छ ।
- (५) बाँडफाँड भएको शेयर संख्या, बाँडफाँड भएको शेयरमध्ये चुक्ता भएको र नभएको शेयरको संख्या :
नभएको ।
- (६) डेभलपमेन्ट बैंकको चुक्ता पूँजीको पाँच प्रतिशत वा सो भन्दा बढी शेयर खरिद गरी लिने व्यक्ति वा संगठित संस्था :
कोही छैन ।
- (७) यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनुपर्ने अन्य कुनै कुराको विवरण
आवश्यक कुराहरू यसै प्रतिवेदनमा माथि उल्लेख गरी सकिएको छ ।
- (८) यस डेभलपमेन्ट बैंकले प्रचलित कम्पनी ऐन तथा प्रचलित कानूनको पालना पूर्ण रूपमा गरेको छ ।



धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को नियम २६ को उप नियम (२) संग सम्बन्धीत विवरण

१.) सञ्चालक समितिको प्रतिवेदन :

यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

२.) लेखापरीक्षकको प्रतिवेदन :

यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

३.) लेखापरीक्षण भएको वित्तीय विवरण :

यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

४.) कानुनी कारवाही सम्बन्धी विवरण :

(क) त्रैमासिक अवधिमा संगठित संस्थाले वा संस्थाको विरुद्धमा कुनै मुद्दा दायर भएको भए,

कर्जा कारोवारको सन्दर्भमा पर्ने नियमित प्रकृतिका मुद्दा बाहेक त्रैमासिक अवधिमा डेभलपमेन्ट बैंकले वा यस डेभलपमेन्ट बैंकको विरुद्ध कुनै मुद्दा दायर नभएको ।

(ख) संगठित संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए,

यस सम्बन्धमा कम्पनीलाई कुनै जानकारी प्राप्त नभएको ।

(ग) कुनै सञ्चालक वा संस्थापक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए,

यस सम्बन्धमा कुनै जानकारी प्राप्त नभएको ।

५.) संगठित संस्थाको शेयर कारोवार तथा प्रगतिको विश्लेषण :

(क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयर कारोवार सम्बन्धमा व्यवस्थापनको धारणा,

खुल्ला बजारले प्रतिपादित गरेको मूल्य तथा मान्यता अनुरूप शेयर कारोवारमा हुने उत्तार चढावलाई डेभलपमेन्ट बैंकले सामान्य रूपले लिएको छ । यस्तो उत्तार चढावको अवस्थामा पनि बैंकको शेयर कारोवार सन्तोषजनक रहेको छ ।

(ख) आ. व. २०८२/८३ को प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोवार शेयर संख्या र कुल कारोवार दिन देहाय बमोजिम रहेको छ ।

विवरण	२०८२ आश्विन मसान्त	२०८२ पौष मसान्त	२०८२ चैत मसान्त	२०८३ आषाढ मसान्त
अधिकतम मूल्य रु.	५१६.२४	४२६.००	४६३.००	४४३.६०
न्यूनतम मूल्य रु.	३८३.००	३७६.००	४०४.५०	३७८.९०
अन्तिम मूल्य रु.	३८३.००	४०९.६०	४२५.००	४०४.००
कुल कारोवार शेयर संख्या	६८,४८,०६४	९७,२०,३०८	३५,४८,०३५	९७,०७,२५५
कुल कारोवार दिन	५९	५५	५३	६४

६.) समस्या तथा चुनौती :

(क) आन्तरिक समस्या तथा चुनौती :

- बैंक तथा वित्तीय संस्थाहरूमा कार्यरत दक्ष जनशक्ति व्यवस्थापन तथा जनशक्ति पलायनको चुनौती ।
- सूचना तथा प्रविधिको विकाससँगै बैंक तथा वित्तीय संस्थाहरूमा आर्थिक अपराधिक गतिविधिहरू बढ्दै गइरहेको कारण हुने संचालन जोखिमहरू ।



- संचालन खर्च बढ्न जाँदा हुने व्यवस्थापकीय चुनौती ।
- आर्थिक क्रियाकलापमा आएका सुस्तताले समयमा कर्जा असुली हुन नसकी निष्कृत्य कर्जामा वृद्धि हुन सक्ने चुनौती ।
- व्याजदरमा हुने परिवर्तन तथा सोको व्यवस्थापनमा हुने चुनौती ।
- तरलतामा हुने उतार चढावका कारण निक्षेप तथा कर्जा लगानीको व्याजदरमा हुने परिवर्तनले व्यवसायमा आउन सक्ने जोखिमहरू ।

(ख) बाह्य समस्या तथा चुनौती :

- सहकारी क्षेत्रमा देखिएको समस्या, आर्थिक क्रियाकलापमा आएको शिथिलताका कारण समयमै कर्जा असुली तथा व्याज भुक्तान हुन नसकी निष्कृत्य कर्जा बढ्न सक्ने चुनौती ।
- राजनीतिक परिवर्तनका कारण बैकिङ्ग व्यवसायमा पर्न जाने असर ।
- अन्तर्राष्ट्रिय बजारमा हुने आर्थिक मन्दी एवं विदेशी आर्थिक नीतिबाट नेपालको अर्थतन्त्रमा हुन सक्ने असरहरू ।
- पूँजी बजारमा आउने उतार चढावको कारण हुन सक्ने चुनौतीहरू ।
- राजनीतिक परिवर्तनका कारण उत्पन्न हुने जोखिमहरू ।
- बैकिङ्ग क्षेत्रमा हुने अत्याधिक प्रतिस्पर्धा एवं कर्जा छुट गर्ने प्रकृतिका आन्दोलनका कारण हुने जोखिमहरू ।
- अन्तर्राष्ट्रिय बजारमा हुने आर्थिक मन्दी एवं अमेरिकी अर्थ राजनीतिको प्रत्यक्ष अप्रत्यक्ष असरबाट नेपालको अर्थतन्त्रमा पर्ने जोखिमहरू ।
- राष्ट्रको आर्थिक, मौद्रिक तथा वित्तीय नीति परिवर्तनबाट हुन सक्ने संभावित जोखिमहरू ।
- मुद्रास्फिति तथा संकुचनका कारण उत्पन्न हुन सक्ने जोखिमहरू ।
- नियमनकारी निकायबाट छिटो छिटो गरिने नीतिगत परिवर्तनले उत्पन्न हुन सक्ने जोखिमहरू ।
- सीमित लगानीका अवसरहरू ।

समस्या र चुनौतीको समाधान गर्न व्यवस्थापनले अवलम्बन गरेको रणनीति :

- व्यवसाय / कारोवार वृद्धि गर्ने ।
- आधुनिक नयाँ प्रविधिहरूको प्रयोगबाट हुन सक्ने जोखिम न्यूनीकरणका लागि उपायहरू अवलम्बन गर्दै जाने ।
- दक्ष जनशक्ति विकासका निम्ति कर्मचारीहरूलाई समय सापेक्ष आन्तरिक तथा बाह्य तालिम प्रदान गरिने र उनीहरूलाई दीर्घकालिन रूपमा कायम राख्न समय सापेक्ष सुविधाहरू प्रदान गर्दै जाने ।
- तरलताको कारणले हुने जोखिम न्यूनीकरण गर्न व्याजदरमा समसामयिक रूपमा समायोजन गर्दै जाने ।
- मुनाफामा असर पर्न नदिने अभिप्रायका साथ कर्जामा विविधिकरणको साथै गैह्र आम्दानीको वृद्धिमा व्यवस्थापनको ध्यान केन्द्रित रहेको ।
- समग्र जोखिम व्यवस्थापनको आधारभूत पक्षहरूलाई मजबुत बनाई उल्लेखित चुनौतिको समाधान गर्ने र बैंकको आन्तरिक कार्य प्रणालीमा खर्च मितव्ययिता अपनाई निर्धारित लक्ष्य प्राप्त गर्ने ।

७.) संस्थागत सुशासनसंग सम्बन्धित विवरण :



संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदनको ढाँचा
(सूचीकृत संगठित संस्थाहरूका संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम)

सूचीकृत सङ्गठित संस्थाको नाम	सांग्रिला डेभलपमेन्ट बैंक लि.
ठेगाना इमेल र वेबसाइट सहित	बालुवाटार-०४, काठमाडौं, info@shangrilabank.com , www.shangrilabank.com
फोन नं.	(०१)-४५२९८६९, ४५२९८६२
प्रतिवेदन पेश गरिएको आ.व.	२०८२/८३

१. सञ्चालक समिति सम्बन्धी विवरण

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति : श्री उज्ज्वल सत्याल, २०७५/१२/१७

(ख) संस्थाका शेयर संरचना सम्बन्धी विवरण (संस्थापक, सर्वसाधारण तथा अन्य):

संस्थापक : ५१%, सर्वसाधारण : ४९%

(ग) सञ्चालक समिति सम्बन्धी विवरण :

क्र. सं.	सञ्चालकहरूको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर सख्या	नियुक्ति भएको मिति	पद तथा गोपनीयताको शपथ लिएको मिति	सञ्चालक नियुक्तिका तरिका (विधि)
१.	श्री उज्ज्वल सत्याल, का.म.न.पा.-४, विशालनगर, काठमाण्डौ	संस्थापक समूह	संस्थापक : ४,३२,४६० सर्वसाधारण: १,३४,१४०	२०७५/१२/१७	२०७५/१२/२६	१८ औं वार्षिक साधारण सभाबाट निर्वाचित
२.	श्री सुशिल काजी बानियाँ, का.म.न.पा. -४, धुम्बाराही, काठमाण्डौ	संस्थापक समूह	संस्थापक : ३०,४०६ सर्वसाधारण: ६,६५६	२०७५/१२/१७	२०७५/१२/२५	१८ औं वार्षिक साधारण सभाबाट निर्वाचित
३.	श्री सुजन सिद्धि बज्राचार्य का.म.न.पा. -२४, मखन टोल, काठमाण्डौ	संस्थापक समूह	संस्थापक : ६,५२६ सर्वसाधारण: ४,६४५	२०७५/१२/१७	२०७५/१२/२५	१८ औं वार्षिक साधारण सभाबाट निर्वाचित
४.	श्री गंगा सागर ढकाल, वडा नं. ३ स्याङजा, फापरथूम हाल आदिखोला गा. पा.-६	सर्वसाधारण समूह	४,४७२	२०७५/१२/१७	२०७५/१२/२५	१८ औं वार्षिक साधारण सभाबाट निर्वाचित
५.	श्री लिसा शेरचन, टोखा ०३, काठमाण्डौ	सर्वसाधारण समूह	१,४३२	२०७५/१२/१७	२०७५/१२/२५	१८ औं वार्षिक साधारण सभाबाट निर्वाचित
६.	श्री नरेश ढुंगाना, भिरकोट-०४, स्याङजा	सर्वसाधारण समूह	१,३०२	२०७५/१२/१७	२०७५/१२/२५	१८ औं वार्षिक साधारण सभाबाट निर्वाचित
७.	श्री रविन्द्र नारायण प्रधान, सौगल टोल, ललितपुर	स्वतन्त्र सञ्चालक	नभएको	२०८०/०५/०३	२०८०/०५/०३	सञ्चालक समितिबाट नियुक्त



(घ) सञ्चालक समितिको बैठक :

सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

क्र. सं.	यस आ.व. मा बसेको सञ्चालक समितिको बैठकका मिति	उपस्थित सञ्चालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व.मा बसेको बैठकको मिति
१.	२०८२/०५/११	६	नभएको	२०८१/०४/२५
२.	२०८२/०५/२२	७	नभएको	२०८१/०५/२५
३.	२०८२/०६/१२	६	नभएको	२०८१/०६/२२
४.	२०८२/०६/३१	६	नभएको	२०८१/०८/१०
५.	२०८२/०७/२३	६	नभएको	२०८१/०८/०२
६.	२०८२/०७/२८	७	नभएको	२०८१/०८/०५
७.	२०८२/०८/१२	७	नभएको	२०८१/०८/२५
८.	२०८२/०८/२२	७	नभएको	२०८१/०८/२८
९.	२०८२/०८/२४	७	नभएको	२०८१/१०/१३
१०.	२०८२/०८/०६	७	नभएको	२०८१/११/१८
११.	२०८२/०८/२८	६	नभएको	२०८१/१२/१२
१२.	२०८२/०८/३०	६	नभएको	२०८१/१२/१५
१३.	२०८२/१०/२६	७	नभएको	२०८१/१२/२५
१४.	२०८२/१२/०२	७	नभएको	२०८२/०१/१५
१५.	२०८२/१२/०३	६	नभएको	२०८२/०२/०७
१६.	२०८२/१२/२०	७	नभएको	२०८२/०२/२२
१७.	२०८२/१२/३०	५	नभएको	२०८२/०२/३१
१८.	२०८३/०१/२८	७	नभएको	२०८२/०३/०१
१९.	२०८३/०२/११	६	नभएको	२०८२/०३/२२
२०.	२०८३/०२/२५	७	नभएको	२०८२/०३/२५
२१.	२०८३/०३/१२	७	नभएको	२०८२/०३/२६
२२.	२०८३/०३/२२	७	नभएको	२०८२/०३/३२
२३.	२०८३/०३/२३	६	नभएको	
२४.	२०८३/०३/२४	७	नभएको	
२५.	२०८३/०३/२५	७	नभएको	
२६.	२०८३/०३/३०	७	नभएको	
२७.	२०८३/०३/३२	७	नभएको	

- कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित भएको भए सोको विवरण: नभएको
- सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :



सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए-नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने):	उपस्थित नभएको विवरण - श्री सुशिल काजि बानियाँ: मिति २०८२/०६/३१, २०८२/०७/२३ कारण : व्यक्तिगत कार्य व्यस्तता - श्री सुजन सिद्धि बज्राचार्य: मिति २०८२/०६/१२ कारण : व्यक्तिगत कार्य व्यस्तता - श्री गंगा सागर ढकाल: मिति २०८३/०३/२३ कारण : व्यक्तिगत कार्य व्यस्तता - श्री लिसा शेरचन: मिति २०८२/०५/११, २०८२/०५/२८, २०८२/१२/०३, २०८२/१२/३० र २०८३/०२/११ कारण : व्यक्तिगत कार्य व्यस्तता - श्री नरेश दुंगाना: मिति २०८२/०५/३० र २०८२/१२/३० कारण : व्यक्तिगत कार्य व्यस्तता
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माइन्सुट) को छुट्टै अभिलेख राखे नराखेको:	सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माइन्सुट) को छुट्टै अभिलेख राखेको ।
सञ्चालक समितिका दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा):	३५ दिन
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति:	२०८२/०५/०७ मा बसेको २१ औं वार्षिक साधारण सभा
सञ्चालक समितिको प्रति बैठक भत्ता रु.	रु. ११,०००/- अध्यक्ष रु. १०,०००/- संचालक
आ.व.को संचालक समितिको कुल बैठक खर्च रु.	रु. १,५६२,०००/-

२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार सहिता भए/नभएको :					भएको
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :					नभएको
सञ्चालकहरूको वार्षिक रुपमा सिकाई तथा पुनर्ताजगी कार्यक्रम सम्बन्धी विवरण विवरण :					
क्र.स.	विषय	मिति	सहभागी संचालकको सख्या	तालिम संचालन भएको स्थान	
१	"Corporate Governance"	२०८३/०३/०५	२	Hotel Siraichuli, Bharatpur, Chitwan	
प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण:					गराएको
- संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण, - निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण, - निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण, - निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण					



सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भइ कार्य गरेको भए सोको विवरण:	नभएको
सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण:	नभएको

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

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

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:

(अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद)

नाम	पद
सुजन सिद्धि बज्राचार्य	संयोजक
नरेश दुंगाना	सदस्य
अपूर्व प्रसाद जोशी	सदस्य
शुलभ जोशी	सदस्य सचिव

(आ) समितिको बैठक संख्या : ६

(इ) समितिको कार्य सम्बन्धी छोटो विवरण : संस्थाको जोखिम मूल्याङ्कन गरी सोको विवरण सञ्चालक समितिमा पेश गर्ने ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको :

आन्तरिक नियन्त्रण पद्धतिलाई व्यवस्थित बनाउन संस्थाले विभिन्न कार्यविधिहरू बनाई लागु गरेको छ ।

(घ) आन्तरिक नियन्त्रण प्रणालीका लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारण:

आन्तरिक नियन्त्रण पद्धतिलाई सुदृढ गर्न संस्थामा सञ्चालक तथा व्यवस्थापन स्तरीय विभिन्न समितिहरूको गठन गरिएको छ ।

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण:

समितिको नाम	समितिको संरचना	बैठक संख्या
लेखापरीक्षण समिति	संयोजक : नरेश दुंगाना-सञ्चालक सदस्य : गंगा सागर ढकाल-सञ्चालक सदस्य सचिव : राजु पौडेल- आन्तरिक लेखापरीक्षण विभाग प्रमुख	८
समितिको कार्य सम्बन्धी छोटो विवरण : बैंकको समग्र वित्तीय विवरणहरूको सहि जानकारी सुनिश्चित गर्न निगरानी राख्ने, आन्तरिक नियन्त्रण प्रणालीको समीक्षा र मूल्यांकन गर्ने, वार्षिक आन्तरिक लेखापरीक्षणको योजना बनाउने र स्वीकृत योजना अनुरूप बैंकको विभाग र शाखाको आन्तरिक लेखापरीक्षण गर्ने र प्रतिवेदन समीक्षा गर्ने र आवश्यक सुझाव दिने तथा सञ्चालक समिति समक्ष सिफारिस गर्ने ।		
कर्मचारी सेवा सुविधा समिति	संयोजक : सुशिल काजी बानियाँ-सञ्चालक सदस्य : सुयोग श्रेष्ठ- तत्कालिन प्रमुख कार्यकारी अधिकृत सदस्य : निर्जला फर्शी-लेखा तथा वित्त विभाग प्रमुख सदस्य सचिव : लेखनाथ पौडेल-मानव संसाधन विभाग प्रमुख	३



समितिको कार्य सम्बन्धी छोटो विवरण : पारिश्रमिक निर्धारण नीति तर्जुमा गर्न सञ्चालक समितिलाई आवश्यक सहयोग गर्ने, समय-समयमा सम्पूर्ण कर्मचारीको पारिश्रमिक संरचनाको अध्ययन तथा विश्लेषण गर्ने र बजारको पारिश्रमिक संरचनामा आएको परिवर्तनले संस्थामा पार्ने प्रभावका सम्बन्धमा नियमित रूपले अध्ययन गर्ने । कर्मचारीले सम्पादन गर्नुपर्ने कार्य विवरण, लक्ष्य र प्रगति मूल्याङ्कनका परिसूचकहरू समेत विकास गरी सो बमोजिम निजहरूको कार्यसम्पादन मूल्याङ्कन प्रणालीको पुनरावलोकन गर्ने, जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरू भर्ना, छनौट, नियुक्ति, पदस्थापना, सरुवा, बढुवा, वृत्ति विकास, कार्यसम्पादन मूल्याङ्कन, पुरस्कार तथा सजाय र श्रम सम्बन्ध सम्बन्धी योजना, नीति तथा मापदण्डहरू तयार गर्ने ।

जोखिम व्यवस्थापन समिति	संयोजक : सुजन सिद्धि बज्राचार्य-सञ्चालक सदस्य : नरेश दुंगाना-सञ्चालक सदस्य : अपूर्व प्रसाद जोशी-प्रमुख संचालन अधिकृत सदस्य सचिव : शुलभ जोशी -प्रमुख जोखिम अधिकृत	६
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समितिको कार्य सम्बन्धी छोटो विवरण: विभिन्न प्रकारका जोखिम पहिचान, मूल्यांकन र निगरानी गर्ने, जोखिम न्यूनीकरणको लागि नितिहरू बनाउने र कार्यान्वयन अनुगमन गर्ने तथा प्रतिवेदन तयार पार्ने र सञ्चालक समिति समक्ष सुभाष पेश गर्ने ।

सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति	संयोजक : लिसा शेरेचन-सञ्चालक सदस्य : निर्मल कुमार श्रेष्ठ-प्रमुख अनुपालना विभाग सदस्य : शुलभ जोशी-प्रमुख जोखिम अधिकृत सदस्य सचिव : अमित कुमार पुडासैनी- प्रमुख-एएमएल सिएफटी	८
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समितिको कार्य सम्बन्धी छोटो विवरण:

- सम्पत्ति शुद्धीकरण (मनी लाउन्डरिङ) निवारण ऐन, २०६४, नियमावली, २०८१, नेपाल राष्ट्र बैंकद्वारा जारी निर्देशनहरू (जस्तै इ.प्रा. निर्देशन नं. १९) / FATF -Financial Action Task Force का सिफारिसहरू बमोजिम तर्जुमा तथा कार्यान्वयन गरिएका आन्तरिक नीति, कार्यविधि र प्रक्रियाहरूको पर्याप्तता र प्रभावकारिताको नियमित समीक्षा गर्ने ।
- ऐन, नियम तथा आन्तरिक नीतिको परिपालना र कार्यान्वयन अवस्थाबारे त्रैमासिक प्रतिवेदन सञ्चालक समितिमा पेश गर्ने ।
- AML/CFT प्रणालीले प्रभावकारी रूपमा काम गरे/नगरेको, जोखिमको उचित व्यवस्थापन भए/नभएको, अस्वाभाविक गतिविधिको पर्याप्त अनुगमन भए/नभएको र आवश्यक प्रतिवेदनहरू सम्बन्धित निकाय मा तोकिए बमोजिम पेश भए/नभएको यकिन गर्ने ।
- AML/CFT निवारण गर्न जोखिमको आधारमा वार्षिक बजेट र कार्यतालिका तयार गरी त्यसको प्रभावकारी कार्यान्वयन र नियमित अनुगमनका लागि संयन्त्र विकास गर्ने ।

यस बाहेक बैंकको विभाग अनुसार अन्य समितिहरू निर्माण भई समितिले आन्तरिक नियन्त्रण प्रणालीका लागि कार्य गरिरहेको छ ।

समितिको नाम	समितिको संरचना
आर्थिक निर्देशन समिति	संयोजक : सुयोग श्रेष्ठ- तत्कालिन प्रमुख कार्यकारी अधिकृत* सदस्य : अपूर्व प्रसाद जोशी-प्रमुख संचालन अधिकृत सदस्य : निर्मल कुमार श्रेष्ठ-अनुपालना विभाग प्रमुख सदस्य : निर्जला फर्शी-लेखा तथा वित्त विभाग प्रमुख सदस्य सचिव : दिपक बहादुर बि.क.- सामान्य प्रशासन विभाग प्रमुख
समितिको कार्य सम्बन्धी छोटो विवरण : बैंकको सेवा तथा वस्तु खरिद प्रक्रिया पारदर्शी तथा सहज बनाउने ।	
खरिद समिति	संयोजक : अपूर्व प्रसाद जोशी-प्रमुख संचालन अधिकृत सदस्य : निर्जला फर्शी-लेखा तथा वित्त विभाग प्रमुख सदस्य सचिव : दिपक बहादुर बि.क.- सामान्य प्रशासन विभाग प्रमुख
समितिको कार्य सम्बन्धी छोटो विवरण : बैंकको सेवा तथा वस्तु खरिद प्रक्रिया पारदर्शी तथा सहज बनाउने ।	



पदपूर्ति समिति	संयोजक : उमेश सिंह भण्डारी-नायव प्रमुख कार्यकारी अधिकृत सदस्य : लेखनाथ पौडेल-मानव संसाधन विभाग प्रमुख सदस्य सचिव : सुजन बाबु अधिकारी-कानून तथा शेयर विभाग प्रमुख
समितिको कार्य सम्बन्धी छोटो विवरण : कर्मचारी छनोट प्रक्रिया सहज बनाउने ।	
सम्पत्ति दायित्व व्यवस्थापन सम्बन्धी समिति	संयोजक : सुयोग श्रेष्ठ- तत्कालिन प्रमुख कार्यकारी अधिकृत* सदस्य : अपूर्व प्रसाद जोशी-प्रमुख संचालन अधिकृत सदस्य : रजित मास्के- प्रमुख कर्जा अधिकृत सदस्य : शुलभ जोशी- जोखिम व्यवस्थापन प्रमुख सदस्य : निर्जला फर्शी-लेखा तथा वित्त विभाग प्रमुख सदस्य सचिव : स्वेच्छा अधिकारी- ट्रेजरी विभाग प्रमुख
समितिको कार्य सम्बन्धी छोटो विवरण : बैंकमा अल्पकालीन तथा दीर्घकालीन सम्पत्ति तथा दायित्वहरूको सन्तुलन राख्ने सम्बन्धी कार्य ।	
संस्थागत सामाजिक उत्तरदायित्व समिति	सदस्य : अपूर्व प्रसाद जोशी-प्रमुख संचालन अधिकृत सदस्य : रजित मास्के- प्रमुख कर्जा अधिकृत सदस्य सचिव : निर्जला फर्शी-लेखा तथा वित्त विभाग प्रमुख
समितिको कार्य सम्बन्धी छोटो विवरण : संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी कार्य पारदर्शी तथा सहज बनाउने ।	
कर्जा असुली समिति	संयोजक : सुयोग श्रेष्ठ- तत्कालिन प्रमुख कार्यकारी अधिकृत* सदस्य : रजित मास्के- प्रमुख कर्जा अधिकृत सदस्य : सुजन बाबु अधिकारी- कानून तथा शेयर विभाग प्रमुख सदस्य सचिव : जयन्द्र बहादुर खड्का -कर्जा असुली विभाग प्रमुख
समितिको कार्य सम्बन्धी छोटो विवरण : कर्जा असुली प्रक्रियालाई नियमित तथा कानून सम्मत बनाउने ।	
कर्जा अपलेखन समिति	संयोजक : सुयोग श्रेष्ठ- तत्कालिन प्रमुख कार्यकारी अधिकृत* सदस्य : अपूर्व प्रसाद जोशी-प्रमुख संचालन अधिकृत सदस्य : रजित मास्के- प्रमुख कर्जा अधिकृत सदस्य : सुजन बाबु अधिकारी- कानून तथा शेयर विभाग प्रमुख सदस्य सचिव : जयन्द्र बहादुर खड्का -कर्जा असुली विभाग प्रमुख
समितिको कार्य सम्बन्धी छोटो विवरण : कर्जा अपलेखन सम्बन्धी कार्यलाई नियम सम्मत बनाउने ।	

(च) आर्थिक प्रशासन विनियमावली भए/नभएको : भएको

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण

(क) संस्थाले सार्वजनिक गरेका सूचना तथा जानकारी प्रवाहको विवरण:

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	कारोबार र अभियान	२०८२/०८/१४ र २०८२/०८/२५
विशेष साधारण सभाको सूचना	नभएको	
वार्षिक प्रतिवेदन	वेबसाइटमा राखिएको तथा शेयरधनीहरूलाई वितरण गरिएको ।	२०८२/०८/१५ देखि निरन्तर



त्रैमासिक प्रतिवेदन	राष्ट्रिय दैनिक पत्रिकामा प्रकाशित	पहिलो त्रैमासिक : २०८२/०७/२४ दोस्रो त्रैमासिक : २०८२/१०/११ तेस्रो त्रैमासिक : २०८३/०१/१५ चौथो त्रैमासिक : २०८३/०४/०६
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य सवेदनशील सूचना	राष्ट्रिय दैनिक पत्रिकामा प्रकाशित साथै नेपाल स्टक एक्सचेञ्जको वेबसाइटमा राखिएको तथा नियमनकारी निकायलाई जानकारी दिइएको ।	विभिन्न मितिमा राष्ट्रिय दैनिक पत्रिकामा प्रकाशित साथै नेपाल स्टक एक्सचेञ्जको वेबसाइटमा राखिएको तथा नियमनकारी निकायलाई जानकारी दिइएको ।

(ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहिमा परेको भए सो सम्बन्धी जानकारी : नभएको

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति : वार्षिक साधारण सभा (२०८२/०६/०७)

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

(क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलव, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचारसंहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको: भएको

(ख) सांगठनिक संरचना संलग्न गर्ने : संलग्न

(ग) उच्च व्यवस्थापन तहका कर्मचारीहरूको नाम, शैक्षिक योग्यता तथा अनुभव सम्बन्धी विवरण :

क्र.स.	कर्मचारीको नाम	तह	योग्यता	कार्य अनुभव
१.	श्री सुयोग श्रेष्ठ*	प्रमुख कार्यकारी अधिकृत	सि.ए.	बैकिङ्ग क्षेत्रमा सत्ताइस वर्षको अनुभव
२.	श्री उमेश सिंह भण्डारी	नायव प्रमुख कार्यकारी अधिकृत	स्नातकोत्तर	बैकिङ्ग क्षेत्रमा चौतीस वर्षको अनुभव
३.	श्री अपूर्व प्रसाद जोशी	वरिष्ठ नायव महाप्रबन्धक-सञ्चालन तथा दायित्व व्यवसाय	स्नातक	बैकिङ्ग क्षेत्रमा तीस वर्षको अनुभव
४	श्री रजित मास्के	नायव महाप्रबन्धक- कर्जा व्यवसाय	स्नातकोत्तर	बैकिङ्ग क्षेत्रमा छब्बीस वर्षको अनुभव
५	श्री जयन्द्र बहादुर खड्का	सहायक महाप्रबन्धक- रिक्भरि तथा एनपिए व्यवस्थापन	स्नातकोत्तर	बैकिङ्ग क्षेत्रमा तेइस वर्षको अनुभव

*तत्कालिन प्रमुख कार्यकारी अधिकृत श्री सुयोग श्रेष्ठको करार अवधि २०८३।०५।१८ मा समाप्त भई मिति २०८३।०५।१९ देखि लागु हुने गरी प्रमुख कार्यकारी अधिकृतमा श्री रविन सिजापतीको नियुक्ति भएको ।

(घ) कर्मचारी सम्बन्धी अन्य विवरण

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	गरेको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएका प्रक्रिया :	खुल्ला प्रतियोगिता तथा हेड हन्ट
व्यवस्थापन स्तरका कर्मचारीको संख्या:	३०
कुल कर्मचारीको संख्या:	८५२
कर्मचारीहरूको स्वसेसन प्लान भए/नभएको :	भएको



आ. व. कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या:	११३ (तालिम) र १,२१५ (संख्या)
आ. व. को कर्मचारी तालिम खर्च रु :	१३,३७५,३४८ /-
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	६६.१२% (कुल व्यवस्थापन खर्चमा कर्मचारी खर्चको प्रतिशत)
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत	१.३५%

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) लेखा सम्बन्धी विवरण

संस्थाको पछिल्लो आ. व. को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण :	गरेको
संचालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति:	२०८२/०७/२८
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	पहिलो त्रैमासिक : २०८२/०७/२४ दोस्रो त्रैमासिक : २०८२/१०/११ तेस्रो त्रैमासिक : २०८३/०१/१५ चौथो त्रैमासिक : २०८३/०४/०६
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८२/०७/२८
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति :	२०८२/०८/०७
संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण :	
(अ) आन्तरिक रूपमा लेखापरीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको	(अ) आन्तरिक रूपमा लेखापरीक्षण गर्ने गरिएको ।
(आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण	(आ) वाह्य विज्ञ पि.एल.श्रेष्ठ एण्ड कम्पनी, चार्टर्ड एकाउन्टेन्ट (१८ शाखाहरू लेखापरीक्षणको लागि)
(इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	(इ) अर्धवार्षिक र वार्षिक रूपमा, शाखाहरूको जोखिम अवस्था हेरेर ।

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता :	नम : नरेश दुंगाना पद : संयोजक योग्यता : Chartered Accountant, Master Degree in Business Studies, Bachelor of Laws नाम : गंगा सागर ढकाल पद : सदस्य योग्यता : Master Degree in Humanities and Social Science नाम : राजु पौडेल पद : सदस्य सचिव योग्यता : Chartered Accountant, Master Degree in Business Studies
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सांग्रिला डेमलपमेन्ट बैंक लि.

व्यापारिक विकासको आधार
(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त संस्था)

	२०८२/०८/०६ : ३ २०८२/०६/१० : ३ २०८२/०७/२० : ३ २०८२/०८/१२ : ३ २०८२/१०/०५ : ३ २०८२/१२/२७ : ३ २०८३/०१/१४ : ३ २०८३/०१/२८ : ३
प्रति बैठक भत्ता रु. :	रु १०,००० (संचालकलाई मात्र)
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन संचालक समितिमा पेश गरेको मिति :	२०८२/०५/११ २०८२/०७/२३ २०८२/१०/२६ २०८३/०१/२८

७. अन्य विवरण

संस्थाले सञ्चालक तथा निजको एकाघरको परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैङ्क तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रूपमा रकम लिए/नलिएको	नलिएको
प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सुचिकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदातालाई संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगचलन गरे/नगरेको	नगरेको
नियमनकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको	पालना भएको
नियमनकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको	पालना भएको
संस्था वा संचालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहको भए सोको विवरण	कर्जा कारोवारको सन्दर्भमा पर्ने नियमित प्रकृतिका मुद्दा बाहेक यस आ. व. मा विकास बैंकले वा यस विकास बैंकको विरुद्ध कुनै मुद्दा दायर नभएको ।

अनुपालना अधिकृतको नाम : अमित कुमार पुडासैनी

पद : नायव प्रबन्धक

प्रतिवेदन संचालक समितिबाट स्वीकृत मिति : २०८३/०५/३०



D.S. & Associates

Chartered Accountants

Registration No: 237



INDEPENDENT AUDITOR'S REPORT

TO THE SHAREHOLDERS OF

SHANGRI-LA DEVELOPMENT BANK LIMITED

Opinion

We have audited the financial statements of **Shangri-la Development Bank Ltd.** (referred to as the "Bank"), which comprise the Statement of Financial Position as at Ashadh 32, 2083 (July 16, 2026), the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the Financial Position of the Bank as at Ashadh 32, 2083 (July 16, 2026), and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards [NFRS] except for the departures from NFRS specifically required by NRB under Unified Directives.

Basis for Opinion

We conducted our audit in accordance with Nepal Standards on Auditing [NSA]. 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 Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Nepal, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key Audit Matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report:

S. N.	Key Audit Matters	Auditor Response
a)	Interest Income: The interest income of the bank has been recognized in accordance with guidance note on Interest Income Recognition, 2025 issued by Nepal Rastra Bank (NRB). As per the guideline, the interest recognition is based on the stage (Stage 1, 2, 3) of each financial asset as determined at the previous quarter's end. As per the guideline for stage 3 financial assets, interest income recognized on an accrual basis (coupon rate or effective rate) shall be adjusted against the movement in accrued interest receivable during the current quarter, and interest suspense at the beginning of the quarter, and only cash based interest income during the current quarter shall be recognized. Similarly, for stage 1 and 2 financials	Our audit approach included clear understanding of the Core Banking Software (CBS) of the bank i.e., how the interest rate on loans and advance has been implemented in system. Also, we have test checked the interest income booking with manual computation and no deviation was observed. We have test checked the collateral's fair value as per the NRB Income recognition guidelines. We obtained an understanding of the Bank's process for classifying loans into stage 1, 2, 3 as per NRB ECL guidelines.



	assets, interest income is recognized on accrual basis (coupon rate or effective rate) and any interest suspense at the beginning of quarter is also recognized as interest income. The Manual intervention is required for the interest recognition process. Hence, it creates risk of improper application of guidelines, in staging financial assets and determination of interest income. So, this may have an effect on recognition of interest income of the Bank. Therefore, we have considered it as Key Audit Matter.	Accounting policies and recognition of interest income has been considered acceptable.
b)	Impairment of Loan and Advances The impairment of loans and advances has been identified as a Key Audit Matter due to the bank's significant credit exposure across a large number of borrowers. The determination of Expected Credit Loss (ECL) involves a high level of complexity, judgment, and estimation, requiring careful evaluation of various credit risk parameters. This complexity necessitated significant audit effort to address the risks associated with loan recoverability and the accuracy of the ECL calculation. As per the NFRS 9 - Expected Credit Loss Related Guidelines, 2024, Banks and Financial Institutions (BFIs) are required to recognize impairment on credit exposures as the higher of the Expected Credit Loss (ECL) calculated in accordance with NFRS 9 and the existing regulatory provision prescribed in the Unified Directives. Accordingly, the impairment loss on loans and advances is determined based on the greater of these two measures, ensuring that impairment is adequately recognized in compliance with both accounting and regulatory frameworks. In light of the regulatory requirements, the current business environment, and the significant judgments involved in the Expected Credit Loss (ECL) calculation, we consider this to be a matter of utmost importance for the intended users of the financial statements. Consequently, we have identified the impairment of loans and advances as a Key Audit Matter.	Our audit procedure included: We tested, on a sample basis, the approval of new lending facilities against the Bank's credit policies, the performance of annual loan assessments, and controls over the monitoring of credit quality. We evaluated the Bank's policies and procedures relating to staging of loans and recognition of impairment under NFRS 9 and NRB Guidelines 2025. We assessed the judgments applied in ECL estimates, including recoverability of exposures. We tested the design and operating effectiveness of periodic internal reviews of asset quality and collateral values. We evaluated the adequacy and transparency of related disclosures in the financial statement in line with NFRS 9 and NRB requirements. We tested on sample basis the provisions for loan and advance as per NRB Directives requirement.
c)	Investment Valuation, identification and impairment: Investment of the bank comprises of investment in government bonds, T-bills, development bonds and investment in quoted and unquoted securities. The valuation of aforesaid securities has been done in compliance with NFRS 9 and Directive No. 8 of NRB Unified Directive 2082. The investment in government bonds & T-Bills has been done on amortized cost and rest has	Our audit approach regarding investment of bank is based on NRB Directives & NFRS issued by the Accounting Standards Board of Nepal. For the investment valuation that are done at amortized cost, we checked the effective interest rate and amortization schedule on test basis. For investment valued through OCI i.e., for quoted investment, we relied on last

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	been valued through FVTOCI. Given the varieties of treatments recommended for valuation of investment based on nature of cash flow, the business model adopted, complexity of calculation and significance of amount involved in such investments, same has been considered as Key Audit Matter.	transaction price (LTP) in NEPSE as on 16.07.2026 for fair value indication and for the unquoted investment, the fair value has been taken at the cost. Further, the income and bonus shares have been cross verified from bank statements and Demat Statement of the bank, wherever applicable.
d)	Information Technology: Considering the nature, complexity, and volume of the Bank's operations and transactions, the Bank utilizes various information technology systems, including the Core Banking System (CBS) and Management Information System (MIS), for processing transactions and maintaining financial and operational data. The Bank's transactions are processed electronically, and its data and information are stored in digital form. Accordingly, the Bank is required to maintain effective information technology general controls (ITGCs) and application controls to ensure the integrity, completeness, accuracy, and security of its data and information systems. We considered this to be a key audit matter because the financial statements and various regulatory and management reports are significantly dependent on data generated from these IT systems. Any deficiencies in IT controls, including those relating to data input, processing, output, system access, change management, or data extraction, could result in inaccurate processing of transactions and erroneous reporting to management, shareholders, and regulators.	In respect of the Bank's Information Technology (IT) environment, we performed the following audit procedures: i) Reviewed the IT control framework to assess whether the information systems and related controls are in compliance with the applicable guidelines issued by Nepal Rastra Bank (NRB). ii) Obtained an understanding of the controls established over the input, processing, and output of the Bank's information systems. iii) Reviewed, on a sample basis, the accuracy and reliability of information and reports generated by the relevant information systems. Based on the audit procedures performed and the audit evidence obtained, we are of the opinion that the controls over the Bank's Information Technology environment are generally adequate and commensurate with the nature and scale of its operations.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Nepal Financial Reporting Standards (NFRS) and NRB Unified Directives, 2082 wherever applicable and for such internal control as management determines is 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 Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance whether the financial statements as a whole are free from material misstatement whether caused due to fraud or error, and to issue 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.

S. N. Sharma





that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists.

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

- Communicates with Those Charged with Governance (TCWG) regarding the planned scope and timing of the audit, and significant audit findings, including any deficiencies in internal control identified.
- Comply with relevant ethical requirements regarding independence and communicate with TCWG all relationships and other matters that may reasonably be thought to bear on independence, and where applicable, the actions taken to eliminate threats or safeguards applied.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of 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 audit evidence obtained, whether a material uncertainty exists related to events or condition that may cast significant doubt on the company's ability to continue a going concern. If we conclude that material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Report on Other Legal and Regulatory Requirements

We have determined to communicate following matters in accordance with the requirements of NRB Directives, Companies Act, 2063 (updated 2074), BAFIA, 2073 and other regulatory requirements: -

- We have obtained all the information and the explanations, which, to the best of our knowledge and belief, were necessary for the purpose of our audit.
- Based on our audit, proper books of accounts as required by law have been kept by the Bank.
- The Statement of Financial Position, the Statement of Profit or Loss and Other Comprehensive Income, the Cash Flow Statement, and the Statement of Changes in Equity dealt with by this report are in agreement with the books of accounts maintained by the Bank.
- The capital fund, risk bearing fund and the provisions for possible impairment of assets of the bank are adequate considering the Directives issued by Nepal Rastra Bank.
- In our opinion and to the best of our information and according to the explanations and from our examination of the books of accounts of the Bank, we have not come across any case where the Board of Directors or any office bearer of the Bank have acted contrary to the



[Signature]

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provisions of law, or committed any misappropriation or caused any loss or damage to the Bank and violated Directives issued by Nepal Rastra Bank or acted in a manner, as would jeopardize the interest and security of the Bank, its shareholders and its depositors.

- The business of the Bank has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.

Dipak Shivakoti

CA Dipak Shivakoti
Proprietor
D.S. & Associates
Chartered Accountants



UDIN: 260817CA0030558MjM

Place: Kathmandu
Date: 17-Aug-2026



सांखिला डेभलपमेन्ट बैंक लि.

संखलीय विकासको आधार
(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त संस्था)

Statement of Financial Position

As on 32 Ashadh 2083

Amount in NPR

Particulars	Note	Current Year	Previous Year
Assets			
Cash and cash equivalent	4.1	2,025,051,584	2,454,642,710
Due from Nepal Rastra Bank	4.2	2,453,510,419	2,497,928,135
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	1,187,802,384	2,868,266,918
Loans and advances to customers	4.7	45,739,255,507	42,823,895,737
Investment securities	4.8	11,847,624,653	10,979,490,324
Current tax assets	4.9	-	-
Investment in subsidiaries	4.10	-	-
Investment in associates	4.11	-	-
Investment property	4.12	730,077,816	528,099,838
Property and equipment	4.13	979,977,392	733,378,400
Goodwill and Intangible assets	4.14	14,729,137	16,461,269
Deferred tax assets	4.15	61,331,471	53,980,914
Other assets	4.16	870,371,089	575,269,438
Total Assets		65,909,731,450	63,531,413,683
Liabilities			
Due to Bank and Financial Institutions	4.17	1,112,593,259	1,530,882,450
Due to Nepal Rastra Bank	4.18	-	-
Derivative financial instruments	4.19	-	-
Deposits from customers	4.20	56,921,725,757	54,668,494,391
Borrowing	4.21	-	-
Current Tax Liabilities	4.9	44,639,316	56,216,196
Provisions	4.22	-	-
Deferred tax liabilities	4.15	-	-
Other liabilities	4.23	843,511,409	901,007,453
Debt securities issued	4.24	747,579,924	747,212,038
Subordinated Liabilities	4.25	-	-
Total Liabilities		59,670,049,665	57,903,812,528
Equity			
Share capital	4.26	3,734,068,506	3,556,255,720
Share premium		-	-
Retained earnings		419,588,609	368,366,412
Reserves	4.27	2,086,024,670	1,702,979,022
Total equity attributable to equity holders		6,239,681,785	5,627,601,154
Non-controlling interest		-	-
Total Equity		6,239,681,785	5,627,601,154
Total Liabilities and Equity		65,909,731,450	63,531,413,683
Contingent liabilities and commitment	4.28	1,368,044,311	2,436,823,416
Net assets value per share		167.10	158.25

Nirjala Phashi
Head- Accounts & Finance

Rabin Sijapati
Chief Executive Officer

Ujjwal Satyal
Chairman

Rabindra Narayan Pradhan
Lisa Sherchan
Ganga Sagar Dhakal
Sujan Siddhi Bajracharya
Sushil Kaji Baniya
Naresh Dhungana
Directors

As per our report of even date
CA. Dipak Shivakoti
Proprietor
D. S. & Associates
Chartered Accountants

Date: 17 August, 2026 (01 Bhadra, 2083)

Place: Kathmandu



Statement of Profit or Loss
For the year ended 32 Ashadh 2083

Amount in NPR

Particulars	Note	Current Year	Previous Year
Interest income	4.29	4,774,471,553	5,386,044,260
Interest expense	4.30	2,361,642,400	3,314,574,435
Net interest income		2,412,829,153	2,071,469,825
Fee and commission income	4.31	276,102,030	235,211,951
Fee and commission expense	4.32	17,987,331	20,557,125
Net fee and commission income		258,114,699	214,654,826
Net interest, fee and commission income		2,670,943,852	2,286,124,651
Net trading income	4.33	-	-
Other operating income	4.34	275,282,748	175,031,280
Total operating income		2,946,226,599	2,461,155,930
Impairment charge/(reversal) for loans and other losses	4.35	227,067,954	345,480,502
Net operating income		2,719,158,645	2,115,675,429
Operating expense			
Personnel expenses	4.36	987,851,323	745,182,853
Other operating expenses	4.37	346,567,161	313,285,157
Depreciation & amortization	4.38	159,568,284	172,768,510
Operating Profit		1,225,171,877	884,438,909
Non-operating income	4.39	21,800,037	1,792,444
Non-operating expense	4.40	103,179,626	21,994,176
Profit before income tax		1,143,792,288	864,237,178
Income tax expense	4.41	343,286,431	257,565,421
Current Tax		346,609,385	277,291,476
Deferred Tax Income / Expenses		(3,322,954)	(19,726,055)
Profit for the year		800,505,857	606,671,757
Profit attributable to:			
Equity holders of the Bank		800,505,857	606,671,757
Non-controlling interest		-	-
Profit for the year		800,505,857	606,671,757
Earnings per share			
Basic earnings per share		21.44	17.06
Diluted earnings per share		21.44	17.06

Nirjala Phashi
Head- Accounts & Finance

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Naresh Dhungana
Directors

As per our report of even date
CA. Dipak Shivakoti
Proprietor
D. S. & Associates
Chartered Accountants

Date: 17 August, 2026 (01 Bhadra, 2083)
Place: Kathmandu



Statement of Other Comprehensive Income

For the year ended 32 Ashadh 2083

Amount in NPR

Particulars	Current Year	Previous Year
Profit for the year	800,505,857	606,671,757
Other comprehensive income		
a) Items that will not be reclassified to profit or loss		
Gains/(losses) from investments in equity instruments measured at fair value	(13,425,341)	87,644,392
Gain/(loss) on revaluation	-	-
Actuarial gain/(loss) on defined benefit plans		
Income tax relating to above items	4,027,602	(26,293,317)
Net other comprehensive income that will not be reclassified to profit or loss	(9,397,739)	61,351,074
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	-	-
Reclassification of Profit/Loss	-	-
Net other comprehensive income that are or may be reclassified to profit or loss	-	-
c) Share of other comprehensive income of associate accounted as per equity method	-	-
Other comprehensive income for the period, net of income tax	(9,397,739)	61,351,074
Total comprehensive income for the year	791,108,119	668,022,831
Total comprehensive income attributable to:		
Equity holders of the Bank	791,108,119	668,022,831
Non-controlling interest	-	-
Total comprehensive income for the year	791,108,119	668,022,831

Nirjala Phashi
Head- Accounts & Finance

Rabin Sijapati
Chief Executive Officer

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Nareish Dhungana
Directors

As per our report of even date
CA. Dipak Shivakoti
Proprietor
D. S. & Associates
Chartered Accountants

Date: 17 August, 2026 (01 Bhadra, 2083)

Place: Kathmandu



Statement of Cash Flows
For the year ended 32 Ashadh 2083

Amount in NPR

Particulars	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	4,132,906,085	4,900,406,094
Fees and other income received	513,227,231	380,208,874
Dividend received	-	-
Receipts from other operating activities	-	-
Interest paid	(2,341,947,307)	(3,310,541,333)
Commission and fees paid	(17,987,331)	(20,557,125)
Cash payment to employees	(745,539,762)	(642,270,576)
Other expense paid	(411,284,917)	(251,165,647)
Operating cash flows before changes in operating assets and liabilities	1,129,373,998	1,056,080,288
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	44,417,716	(462,888,791)
Placement with bank and financial institutions	-	-
Other trading assets	-	-
Loan and advances to bank and financial institutions	1,753,287,439	345,561,153
Loans and advances to customers	(3,403,768,436)	(1,549,364,470)
Other assets	(294,733,765)	126,515,106
	(1,900,797,047)	(1,540,177,003)
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	(418,289,191)	(30,187,043)
Due to Nepal Rastra Bank	-	-
Deposit from customers	2,253,231,366	640,390,034
Borrowings	-	-
Other liabilities	-	-
	1,834,942,175	610,202,991
Net cash flow from operating activities before tax paid	1,063,519,127	126,106,276
Income taxes paid	(358,186,266)	(252,298,960)
Net cash flow from operating activities	705,332,862	(126,192,683)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of investment securities	(1,093,526,960)	(418,314,362)
Receipts from sale of investment securities	211,967,290	142,734,283
Purchase of property and equipment	(394,062,056)	(235,108,237)
Receipt from the sale of property and equipment	10,058,833	6,319,676
Purchase of intangible assets	-	-
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	(198,718,488)	(239,937,996)
Receipt from the sale of investment properties	-	-
Interest received	537,880,154	544,873,219
Dividend received	49,898,751	25,507,124
Net cash used in investing activities	(876,502,476)	(173,926,294)



सांखिला डेभलपमेन्ट बैंक लि.

संघीय लोकसेवा आयोग
(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त संस्था)

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	-	-
Dividends paid	(190,553,626)	(6,593,917)
Interest paid	(67,867,886)	(67,836,619)
Other receipt/payment	-	-
Net cash from financing activities	(258,421,512)	(74,430,536)
Net increase (decrease) in cash and cash equivalents	(429,591,126)	(374,549,513)
Cash and cash equivalents at Shrawan, 01, 2082	2,454,642,710	2,829,192,223
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
Cash and cash equivalents at 32 Ashadh 2083 (16 July 2026)	2,025,051,584	2,454,642,710

Nirjala Phashi
Head- Accounts & Finance

Rabin Sijapati
Chief Executive Officer

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Sushil Kaji Baniya
Naresh Dhungana
Directors

As per our report of even date
CA. Dipak Shivakoti
Proprietor
D. S. & Associates
Chartered Accountants

Date: 17 August, 2026 (01 Bhadra, 2083)

Place: Kathmandu

Statement of Changes in Equity
For the year ended 32 Ashadh 2083

Particulars	Amount in NPR						
	Share Capital	General Reserve	Exchange Equalization Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Total
Balance at Shrawan 1, 2081	3,430,971,303	772,005,167	954,538	533,295,155	(1,333,302)	-	4,984,375,687
Adjustment/Restatement	-	-	-	-	-	-	(15,087,312)
Adjusted/Restated balance at Shrawan 1, 2081	3,430,971,303	772,005,167	954,538	533,295,155	(1,333,302)	-	4,969,288,375
Comprehensive income for the year	-	-	-	-	-	-	-
Profit for the year as per Report (NFRS)	-	-	-	-	-	-	606,671,757
Other comprehensive income, net of tax	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	61,351,074	-	61,351,074
Gain/(loss) on revaluation	-	-	-	-	-	-	-
Actuarial gain/loss on defined benefit plans	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	61,351,074	-	668,022,831
Transfer to General Reserve	-	121,334,351	-	-	-	-	(121,334,351)
Transfer to General Reserve -Disposal of Shares	-	3,448,007	-	-	-	-	(3,448,007)
Transfer From General Reserve	-	-	-	-	-	-	-
Exchange Fluctuation Fund	-	-	117,549	-	-	-	(117,549)
Investment Adjustment Reserve	-	-	-	-	-	-	-
Institution CSR Fund	-	-	-	-	-	-	-
Utilization of Institution CSR Fund	-	-	-	-	-	(6,066,718)	6,066,718
Staff Training Fund	-	-	-	-	-	-	(3,116,134)
Utilization of Staff Training Fund	-	-	-	-	-	-	-
Fair Value Reserve	-	-	-	-	(17,240,036)	-	-
Transfer To/from Regulatory reserve during the year	-	-	-	-	-	-	-
Deferred Tax Reserve	-	-	-	11,766,053	-	-	(11,766,053)
Interest Receivable	-	-	-	(89,377,494)	-	-	89,377,494
Fair Value Reserve	-	-	-	(1,333,302)	-	-	1,333,302
Non-Banking Assets	-	-	-	81,293,329	-	-	(81,293,329)
Transactions with owners, directly recognized in equity	-	-	-	-	-	-	-
Share Issued	-	-	-	-	-	-	-
Share Issue Expenses	-	-	-	-	-	-	-
Tax On Share Issue Expenses	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-
Bonus shares issued	125,284,417	-	-	-	-	-	(125,284,417)
Cash dividend paid	-	-	-	-	-	-	(6,593,917)
Other	-	-	-	-	-	-	107,142,857
Total contributions by and distributions	125,284,417	124,782,359	117,549	2,348,586	(17,240,036)	-	(9,710,051)
Balance at 32 Ashadh 2082 (16 July 2025)	3,556,255,720	896,787,525	1,072,088	535,643,741	42,777,736	-	5,627,601,154



सांखिला डेवलपमेन्ट बैंक लि.

संघर्षविहीन विकासको आधार
(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त संस्था)



सांख्यिका डेभलपमेन्ट बैंक लि.

संघीय विकासको आधार
(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त संस्था)

Particulars	Share Capital	General Reserve	Exchange Equalization Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total
Balance at Shrawan 1, 2082	3,556,255,720	896,787,525	1,072,088	535,643,741	42,777,736	-	368,366,412	226,697,933	5,627,601,154
Adjustment/Restatement	-	-	-	-	-	-	14,184,439	-	14,184,439
Adjusted/Restated balance at Shrawan 1, 2082	3,556,255,720	896,787,525	1,072,088	535,643,741	42,777,736	-	382,550,852	226,697,933	5,641,765,594
Comprehensive income for the year	-	-	-	-	-	-	800,505,857	-	800,505,857
Profit for the year as per Report (NFRS)	-	-	-	-	-	-	-	-	-
Other comprehensive income, net of tax	-	-	-	-	(9,397,739)	-	-	-	(9,397,739)
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-
Gain/(loss) on revaluation	-	-	-	-	-	-	-	-	-
Actuarial gain/loss on defined benefit plans	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	(9,397,739)	-	800,505,857	-	791,108,119
Transfer to General Reserve	-	160,101,171	-	-	-	-	(160,101,171)	-	-
Transfer to General Reserve -Disposal of Shares	-	675,554	-	-	-	-	(675,554)	-	-
Transfer From General Reserve	-	-	-	-	-	-	-	-	-
Exchange Fluctuation Fund	-	-	809,373	-	-	-	(809,373)	-	-
Investment Adjustment Reserve	-	-	-	-	-	-	-	-	-
Institution CSR Fund	-	-	-	-	-	-	(8,005,059)	8,005,059	-
Utilization of Institution CSR Fund	-	-	-	-	-	-	(2,658,301)	(2,658,301)	-
Staff Training Fund	-	-	-	-	-	-	(695,319)	695,319	-
Utilization of Staff Training Fund	-	-	-	-	-	-	-	-	-
Fair Value Reserve	-	-	-	-	(3,377,768)	-	3,377,768	-	-
Transfer To/From Regulatory reserve during the year	-	-	-	1,875,340	-	-	(1,875,340)	-	-
Deferred Tax Reserve	-	-	-	18,650,343	-	-	(18,650,343)	-	-
Interest Receivable	-	-	-	-	-	-	-	-	-
Fair Value Reserve	-	-	-	-	-	-	-	-	-
Non-Banking Assets	-	-	-	100,524,440	-	-	(100,524,440)	-	-
Transactions with owners, directly recognized in equity	-	-	-	-	-	-	-	-	-
Share Issued	-	-	-	-	-	-	-	-	-
Share Issue Expenses	-	-	-	-	-	-	-	-	-
Tax On Share Issue Expenses	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-
Bonus shares issued	177,812,786	-	-	-	-	-	(177,812,786)	-	-
Cash dividend paid	-	-	-	-	-	-	(190,553,626)	-	(190,553,626)
Other	-	-	-	-	-	-	(107,142,857)	107,142,857	-
Total contributions by and distributions	177,812,786	160,776,725	809,373	121,050,122	(3,377,768)	-	(763,468,100)	113,184,934	(193,211,927)
Balance at 32 Ashadh 2083 (16 July 2026)	3,734,068,506	1,057,564,250	1,881,461	656,693,863	30,002,230	-	419,588,609	339,882,867	6,239,681,785

Nirjala Phashi Head- Accounts & Finance	Rabin Sijapati Chief Executive Officer	Ujjwal Satyal Chairman	Rabindra Narayan Pradhan Lisa Sherchan Ganga Sagar Dhakal Sujan Siddhi Bajracharya Sushil Kaji Baniya Naresh Dhungana Directors	As per our report of even date CA. Dipak Shivakoti Proprietor D. S. & Associates Chartered Accountants
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Date: 17 August, 2026 (01 Bhadra, 2083)

Place: Kathmandu



Statement of Distributable Profit or Loss
For the year ended 32 Ashadh 2083

Amount in NPR

Particulars	Current Year	Previous Year
Net profit or (loss) as per statement of profit or loss	800,505,857	606,671,757
<u>Appropriations:</u>		
a. General reserve	(160,776,725)	(124,782,359)
b. Foreign exchange fluctuation fund	(809,373)	(117,549)
c. Debenture redemption reserve	(107,142,857)	(107,142,857)
d. Corporate social responsibility fund	(8,005,059)	(6,066,718)
e. Employees' training fund	(695,319)	-
f. Fair Value Reserve	3,377,768	17,240,036
g. Investment Adjustment Reserve	-	-
h. Others	-	-
Profit or (loss) before regulatory adjustment	526,454,291	385,802,310
<u>Regulatory adjustment:</u>		
a. Interest receivable (-)/previous accrued interest received (+)	(18,650,343)	89,377,494
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 (+)	(100,524,440)	(81,293,329)
e. Deferred tax assets recognized (-)/ reversal (+)	(1,875,340)	(11,766,053)
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other (+/-)	-	-
Unrealized Gain/(Loss) on Investment Securities-Fair value through PL	-	-
Unrealized Gain/(Loss) on Investment Securities	-	1,333,302
Net Profit for the year end 32 Ashadh 2083 (16 July 2026) for distribution	405,404,169	383,453,724
Opening Retained Earning as on Shrawan 1, 2082	368,366,412	131,878,334
Adjustment	14,184,439	(15,087,312)
<u>Distributions:</u>		
Bonus Shares Issued	177,812,786	125,284,417
Cash Dividend Paid	190,553,626	6,593,917
Total Distributable profit or (Loss) as on 32 Ashadh 2083 (16 July 2026)	419,588,609	368,366,412
Annualized Distributable Profit/Loss per share	11.24	10.36

Nirjala Phashi
Head- Accounts & Finance

Rabin Sijapati
Chief Executive Officer

Ujjwal Satyal
Chairman

Rabindra Narayan Pradhan
Lisa Sherchan
Ganga Sagar Dhakal
Sujan Siddhi Bajracharya
Sushil Kaji Baniya
Naresh Dhungana
Directors

As per our report of even date
CA. Dipak Shivakoti
Proprietor
D. S. & Associates
Chartered Accountants

Date: 17 August, 2026 (01 Bhadra, 2083)
Place: Kathmandu



Significant Accounting Policies and Notes to the Account Year ended 32 Ashadh 2083

1. Reporting Entity

Shangri-la Development Bank Limited ("the Bank") is a public limited company incorporated under the Office of the Company Registrar and operates as a Class "Kha" licensed financial institution authorized by Nepal Rastra Bank. The Bank's corporate office is located in Baluwatar, Kathmandu, Nepal. With a robust network of 109 branches, it stands among the largest national-level development banks in the country. The Bank's shares are publicly traded on the Nepal Stock Exchange under the ticker symbol SADB.L. This report pertains to the financial period ending 32 Ashadh 2083 (16 July 2026).

2. Basis of Preparation

The financial statement of the Bank has been prepared on accrual basis of accounting in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in the format issued by Nepal Rastra Bank in Directive No. 4 of NRB Directives, 2082. The financial statement comprises Statement of Financial Position, Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows and Notes to the Financial Statement.

2.1. Statement of Compliance

The financial statement has been prepared and approved by the Board of Directors in accordance with Company Act 2063, Bank and Financial Institution Act 2073, Nepal Financial Reporting Standards (NFRS) and as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in the format issued by Nepal Rastra Bank in Directive No.4 of NRB Directives, 2082. These policies have been consistently applied to all the years presented except otherwise stated.

2.2. Reporting Period and Approval of Financial Statement

The Bank has adopted the Nepal Financial Reporting Standards (NFRS), as issued by the Accounting Standards Board (ASB), effective from the fiscal year 2017/18 (2074/75 BS), for the preparation of its financial statements, except where Nepal Rastra Bank has prescribed otherwise through its Directives/Circulars/Notifications. The financial statements, along with the accompanying notes, were approved by the Board of Directors ("the Board") during its 397th meeting held on 17 August 2026 (01 Bhadra 2083). The Board affirms its responsibility for the preparation of the Bank's financial statements. These approved statements have been recommended for endorsement by the shareholders at the Bank's 22nd Annual General Meeting.

The Board retains the authority to amend the annual accounts, provided they have not yet been adopted by the general meeting of shareholders. The general meeting of shareholders may decide not to adopt the annual accounts but may not amend these.

2.3. Responsibility for Financial Statement

The Board of the Bank is responsible for approval of the financial statement prepared by the Management of the Bank which reflects a true and fair view of the financial position and performance of the Bank. The Board is of the view that the financial statements have been prepared in conformity with the prevailing financial reporting standards, regulations of the Nepal Rastra Bank and the requirements of the Company Act.

2.4. Functional and Presentation Currency

The accompanied financial statement is presented in Nepalese Rupees (NPR) which is the Bank's functional currency. All financial information presented in NPR has been rounded to the nearest rupee except otherwise indicated.

2.5. Use of Estimates, Assumptions and Judgments

The Bank, under NFRS, is required to apply accounting policies to most appropriately suit its circumstances and operating environment. Further, the Bank is required to make judgments in respect of items where the choice of specific policy, accounting estimate or assumption to be followed could materially affect the financial statements.

The NFRS requires the Bank to make estimates and assumptions that will affect the assets, liabilities, disclosure of contingent assets and liabilities, and income or expenses as reported in the financial statements.



The Bank applies estimates in preparing and presenting the financial statements and such estimates and underlying assumptions are reviewed periodically. The revision to accounting estimates are recognized in the period in which the estimates are revised and are applied prospectively.

Disclosures of the accounting estimates have been included in the relevant sections of the notes wherever the estimates have been applied along with the nature and effect of changes of accounting estimates, if any.

2.6. Going Concern

The financial statements of the Bank has been prepared on a going concern basis. The Management has made an assessment of its ability to continue as a going concern and is satisfied that it has the resources to continue its business for the foreseeable future. Furthermore, the Management is not aware of any material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern.

2.7. Changes in Accounting Policies

The Bank is required to adopt and apply the accounting policies in conformity with NFRS and the accounting policies are applied consistently; changes, if any, are disclosed with the financial impact to the extent possible. The Bank under NFRS, is required to apply accounting policies to most appropriately suit its circumstances and operating environment. Further, the Bank is required to make judgments in respect of items where the choice of specific policy, accounting estimate or assumption to be followed could materially affect the financial statements. This may later be determined that a different choice could have been more appropriate. The accounting policies have been included in the relevant notes for each item of the financial statements and the effect and the nature of changes, if any, have been disclosed.

2.8. Reporting Pronouncements

The Bank has, for the preparation of financial statements, adopted the NFRS pronounced by ASB as effective on September 13, 2013. The NFRS confirm, in all material respect, to International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB).

The Institute of Chartered Accountants of Nepal has pronounced implementation of NFRS. Accordingly, the accompanying financial statements for the year ended July 16, 2026 have been prepared in accordance with NFRS including Carve-Out Alternatives provided for Bank and Financial Institutions under NFRS – 9 and except where Nepal Rastra Bank has prescribed otherwise through its Directives/Circulars/Notifications. Wherever the information is not adequately available, and/or it is impracticable to develop such exception to NFRS implementation has been noted and disclosed in respective sections.

2.9. Discounting

Discounting has been applied where assets and liabilities are non-current, and the impact of the discounting is material. The Bank determines amortized cost of a financial asset or a financial liability using the effective interest rate. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts throughout the expected life of a financial asset or a financial liability to the net carrying amount of the financial asset or liability. If expected life cannot be determined reliably, then the contractual life is used.

In case where the Bank assesses that the transaction amount of a financial asset or a financial liability does not represent its fair value, the related future cash flows are discounted at prevailing interest rate to determine the initial fair value.

2.10. Prior Period Errors

Prior Period Errors are omissions or misstatements in an entity's financial statements. Such omissions may relate to one or more prior periods. Correction of an error is done by calculating the cumulative effect of the change on the financial statements of the period as if new method or estimate had always been used for all the affected prior years' financial statements. Sometimes such changes may not be practicable. In such cases, it is applied to the latest period possible by making corresponding adjustment to the opening balance of the period.

2.11. Offsetting

In the Statement of Financial Position, financial assets and financial liabilities are netted off only when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liability simultaneously. Income and expenses are not netted off in the Statement of Profit or Loss unless required or permitted by an accounting standard or interpretation and as specifically disclosed in the accounting policy.



2.12. Materiality and Aggregation

In the financial statements, materiality and aggregation is dealt with in compliance with Nepal Accounting Standard – NAS 1 “Presentation of Financial Statements” and within the scope of formats implemented by Nepal Rastra Bank. Accordingly, each material class of similar items is presented separately and items that are not similar in nature or function are also presented separately unless these are immaterial.

2.13. Rounding

The amounts in the financial statements are rounded off to the nearest Rupees, except where otherwise indicated as permitted by NAS 1 – “Presentation of Financial Statements”.

2.14. Comparative Information

Accounting policies are consistently applied across all periods reported. The presentation and classification of financial figures relating to previous period are regrouped or reclassified where relevant to facilitate consistent presentation and better comparability.

3. Significant Accounting Policies

The Bank has applied the accounting policies set out below consistently to all periods presented in the accompanying financial statements unless specifically stated otherwise.

3.1 Basis of Measurement

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

- Investment securities are measured at Fair value through Other Comprehensive Income (FVTOCI).
 - On disposal of an equity instrument for which the Bank has made the irrevocable election to present fair value changes in Other Comprehensive Income under NFRS 9 Para B 5.7.1, the cumulative gain or loss recognized in Other Comprehensive Income up to the immediately preceding reporting date is transferred directly to Retained Earnings within equity, in accordance with NFRS 9 Para B 5.7.1.
 - The gain or loss arising in the current reporting period — being the difference between the fair value of the instrument at the immediately preceding reporting date and the consideration received on disposal — is recognized in Profit or Loss. This treatment follows the clarification issued by the Accounting Standards Board (ASB) Nepal to Nepal Rastra Bank vide letter Ref. No. 26/077/078 dated 2077.07.04, read together with NFRS 9 Para 3.2.12, and is disclosed as required under NFRS 7.
- Investment properties have been measured at lower of loan outstanding amount or fair market value of the collateral at the time of recognition in line with NRB Directives.
- Liabilities for employee; defined benefit obligations and liabilities for long service leave presented in SOFP line-item “Other Liabilities” measured at fair value under NAS 19 ‘Employee Benefits’

3.2 Cash and Cash Equivalent

Cash and cash equivalent comprise short-term, highly liquid investments that are readily convertible to known amounts of cash and are subject to an insignificant risk of change in value and carried at amortized cost.

The cash and cash equivalents for the purpose of cash flow statement include cash in hand, balances with banks, money at call and money market funds and financial assets with original maturity less than 3 months from the date of acquisition.

3.3 Financial Assets and Financial Liabilities

3.3.1. Recognition

The Bank recognizes financial assets and financial liabilities when it becomes a party to the contractual provisions of the instrument. All financial assets and liabilities are measured at fair value on initial recognition. Transaction costs in relation to financial assets and financial liabilities, other than those carried at fair value through profit or loss (FVTPL), are added to the fair value on initial recognition. Transaction costs in relation to financial assets and financial liabilities which are carried at fair value through profit or loss (FVTPL), are charged to Statement of Profit or Loss.

3.3.2. Classification

The financial assets and liabilities are subsequently measured at amortized cost or fair value on the basis of business model for managing the financial assets and the contractual cash flow characteristics of the financial assets.



Financial assets are classified under three categories as required by NFRS 9, namely:

a. Financial Assets Measured at Amortized Cost:

Financial assets that are held within a business model whose objective is to hold financial assets in order to collect contractual cash flows that are solely payments of principal and interest, are subsequently measured at amortized cost using the effective interest rate ('EIR') method less impairment, if any. The amortization of EIR and loss arising from impairment, if any is recognized in Statement of Profit or Loss.

b. Financial Assets Measured at Fair Value Through Other Comprehensive Income:

Financial assets that are held within a business model whose objective is achieved by both, selling financial assets and collecting contractual cash flows that are solely payments of principal and interest, are subsequently measured at fair value through other comprehensive income. Fair value movements are recognized in Other Comprehensive Income (OCI).

c. Financial Assets Measured at Fair Value Through Profit or Loss:

The bank classifies the financials assets as fair value through profit or loss if they are held for trading or designated at fair value through profit or loss. Any other financial asset not classified as either amortized cost or FVTOCI, is classified as FVTPL.

Financial Liabilities are classified under two categories as required by NFRS 9, namely:

a. Financial Liabilities Measured at Fair Value Through Profit or Loss:

Financial liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition as at fair value through profit or loss. Upon initial recognition, transaction cost directly attributable to the acquisition are recognized in Statement of Profit or Loss as incurred. Subsequent changes in fair value is recognized at profit or loss.

b. Financial Liabilities Measured at Amortized Cost:

All financial liabilities other than measured at fair value through profit or loss are classified as subsequently measured at amortized cost using effective interest method.

3.3.3. Measurement

Initial Measurement

A financial asset or financial liability is measured initially at fair value plus or minus, for an item not at fair value through profit or loss, transaction costs that are directly attributable to its acquisition or issue. Transaction cost in relation to financial assets and liabilities at fair value through profit or loss are recognized in Statement of Profit or Loss. Transaction costs are ignored where it is impractical to determine the relevant costs as allowed by carve out issued by ICAN.

Subsequent Measurement

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

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

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

3.3.4. De-recognition

The Bank derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire, or it transfers the contractual rights to receive the cash flows from the asset. A financial liability is derecognized when the obligation specified in the contract is discharged, cancelled or expires.



3.3.5. Determination of Fair Value

The fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The Bank follows three levels of the fair-value-hierarchy are described below:

Level 1: Quoted (unadjusted) prices for identical assets or liabilities in active markets;

Level 2: Significant inputs to the fair value measurement are directly or indirectly observable or valuations of quoted for similar instrument in active markets or quoted prices for identical or similar instrument in inactive markets; and

Level 3: Significant inputs to the fair value measurement are unobservable.

Investment in Unquoted Equity Instrument are carried at cost as the market price of such shares could not be ascertained with certainty at the reporting date.

3.4. Impairment Losses on Financial Assets

The Bank has adopted NFRS 9: Financial Instruments, which introduces a forward-looking Expected Credit Loss (ECL) model for the recognition of impairment on financial assets. NFRS 9 replaces the previous incurred loss model under NAS 39, and requires recognition of credit losses based on a three-stage model, reflecting changes in credit risk since initial recognition.

Accordingly, the Bank reviews its individually significant loans and advances portfolio at each reporting date to assess whether an impairment loss is to be recognized in the Statement of Profit or Loss. In particular, the Management's judgement is required in the estimation of the amount and timing of future cash flows when determining the impairment loss. In estimating these cash flows, Management makes judgements about a borrower's financial situation and the net realizable value of any underlying collateral (foreclosure) and expected cash from operations. Each impaired asset is assessed on its merits, and the workout strategy and estimate of cash flows considered recoverable. These estimates are based on assumptions about several factors and hence actual results may differ, resulting in future changes to the impairment allowance made.

Following NFRS 9, the Bank's Expected Credit Loss (ECL) calculations are outputs of complex models with several underlying assumptions regarding the choice of variable inputs and their interdependencies. Elements of the Bank's ECL models that are considered accounting judgements and estimates include:

- Criteria for qualitatively assessing whether there has been a significant increase in credit risk (SICR) and if so, allowances for financial assets measured on a Lifetime Expected Credit Loss (LT - ECL) basis.
- Segmentation of financial assets when their ECL is assessed on a collective basis.
- Various statistical formulas and the choice of inputs used in the development of ECL models.
- Associations between macroeconomic inputs, such as GDP, inflation, interest rates, exchange rates, general government net lending/borrowing, etc. and the effect of these inputs on Probability of Default (PDs).
- Forward-looking macroeconomic scenarios and their probability weightings.
- Coupon rate of loan has been considered by the Bank as effective interest rate.

As such, the accuracy of the impairment provision depends on the model assumptions and parameters used in determining the ECL calculations. Further, the Bank has assigned weightages for base (normal) case, best case and worst-case scenarios when assessing the probability weighted forward looking macro-economic indicators.

To facilitate a consistent and robust implementation of the ECL framework, the Nepal Rastra Bank (NRB) has issued detailed ECL Implementation Guidelines, developed in alignment with international practices and regulatory frameworks of comparable jurisdictions. These guidelines are intended to support institutions in applying NFRS 9 requirements prudently and uniformly across the banking sector.

NFRS 9- Expected Credit Loss Related Guidelines, 2024

Expected Credit Losses are a probability weighted estimate of credit losses (i.e., present value of all cash shortfalls) over the expected life of the financial instrument. A cash shortfall is the difference between cash flows that are due to an entity in accordance with the contract and cash flows that the entity expects to receive.

**12 month expected credit losses**

Twelve month expected credit losses is the portion of lifetime expected credit losses that represent the expected credit losses that result from default events on a financial instrument that are possible within 12 months after reporting date. An amount equal to 12-month ECL is not only losses expected in next 12 months rather, it is the expected cash shortfalls over the life of the lending exposure or group of lending exposures due to loss events that could occur in the next 12 months. Twelve month expected credit losses are to be recognized for financial instruments with low credit risk or no significant change in credit risk since initial recognition, at the reporting date. A nil allowance is rare as ECL estimates are probability weighted amount.

Lifetime expected credit losses

Lifetime Expected Credit Losses are the expected credit losses that result from all possible default events over the expected life of a financial instrument.

Lifetime expected credit losses are to be recognized for financial instruments with significant increase in credit risk since initial recognition, whether assessed on individual or collective basis, considering all reasonable and supportable information, including that which is forward looking.

It is the change in risk of default rather than change in amount of expected credit losses that is of concern for assessment of changes in credit risk (before consideration of effects of credit risk mitigates such as collateral or guarantees).

In the case of modified/restructured/renewed exposures, the assessment of increase in credit risk by comparing risk of default occurring at the reporting date based on modified contractual terms with risk of default occurring upon initial recognition based on original, unmodified contractual terms. BFIs should not move back to 12-month ECL unless there is sufficient evidence.

For purchased or originated credit impaired financial assets, only cumulative changes in lifetime expected credit losses since initial recognition are recognized.

Indicators of significant increase in credit risk

The recognition of lifetime or 12 month expected credit losses requires assessment of significant increase in credit risk since initial recognition. Therefore, the following conditions (non-exhaustive list) can be deemed as indicators of significant increase in credit risk.

- i. More than one month past due
- ii. Absolute Lifetime PD is 5% or more
- iii. Relative Lifetime PD is increased by 100% or more
- iv. Risk rating (internal or external) downgraded by 2 notches since initial recognition
- v. Risk rating downgraded to non-investment grade by external credit rating agency (BB+ or below) or by bank's internal credit rating system
- vi. Deterioration of relevant determinants of credit risk (e.g., future cash flows) for an individual obligor (or pool of obligors)
- vii. Expectation of forbearance or restructuring due to financial difficulties
- viii. Deterioration of prospects for sector or industries within which a borrower operates
- ix. Borrowers affected by macroeconomic conditions based on reasonable and supportable forecasts.
- x. Modification of terms resulting in restructuring/rescheduling
- xi. Credit Quality Indicators determined as per internal credit assessment of performing loans which are subject to individual monitoring and review, are weaker than that in the initial recognition
- xii. Management decision to strengthen collateral and/or covenant requirements for credit exposures because of changes in the credit risk of those exposures since initial recognition

Both qualitative and quantitative factors are encouraged to be considered while assessing whether there have been significant increases in credit risk. Accurate identification of drivers of credit risk and reliable demonstration of linkage between those drivers and level of credit risk is also critical.

Internal risk rating systems of banks and financial institutions should include sufficient number of grades to appropriately distinguish credit risk whilst change in credit risk can occur prior to a movement in a credit grade.



For the purpose of determining significant increases in credit risk and recognizing loss allowance on a collective basis, banks and financial institutions can group financial instruments on the basis of shared risk characteristics. Examples of shared credit risk characteristics may include, but are not limited to, the:

- instrument/product type
- credit risk ratings
- collateral type
- date of initial recognition
- remaining term to maturity
- industry/sector
- geographical location of borrower
- value of collateral relative to financial asset only if it has an impact on probability of default occurring.

Assessment of significant increase in credit risk on a collective basis may be needed, for example: on group or sub group of financial instruments, even if evidence of such significant increases in credit risk at individual instrument level is not yet available.

In order to assess changes in credit risk since initial recognition, at each reporting date, it is recommended to:

- measure risk of default of retail or other exposures that have less borrower-specific information via collective or group assessment (based on shared risk characteristics) and of exposures classified under Stage 3 and large exposures via individual assessment. However, if additional information becomes available that is considered to have impact on repayment capacity of individual borrower falling within a group assessed via collective assessment, additional adjustment should be made in measurement of risk of default factoring in such information. To measure ECL on collective basis, among different shared credit risk characteristics considered, BFIs should at least include credit risk rating to group or segment exposures.
- assess significant increase in credit risk at counterparty level and obligor level, if counterparties under same obligor have business interconnection.

Guidance for computation of Expected Credit Loss (based on PD, LGD and EAD)

In view of the fact that most ECL models require the determination of Probability of Default (PD), Loss Given Default (LGD), Exposure at Default (EAD), BFIs are required to take following factors into account:

$$ECL = PD * LGD * EAD$$

a. Probability of Default (PD)

PD is an estimate of the likelihood of a default over a given time horizon. With regards to PD estimation, the following measures are to be considered by BFIs:

- Derive PD based on historical default migration rates and/or other data, internal and external credit rating etc.
- Incorporate forward looking PD information as well by adjusting PD to its sensitivity to changes in certain macroeconomic factors.
- Use at least five-year historical data, where available, for calculating PDs and validate any smoothing of data or inputs by the Risk Management Department.
- Can link their internal rating scale to external credit rating for the determination of PD. However, BFIs should avoid using proxies to compute PDs.
- Compute PDs by using a sovereign PD which is linked to the external credit rating scale, with respect to exposures denominated in foreign currencies issued by the foreign sovereigns.

Irrespective of results derived by the model of BFIs, prudential floor of 2.5% for credit exposures PD has been prescribed as a regulatory backstop measure. Based on experience of 5 years post implementation period of this guideline, NRB shall review above prudential floor.

b. Loss Given Default (LGD)

LGD is the percentage of exposure that is not expected to be recovered in the event of a default.

Factors to consider for LGD

- The BFIs are advised to initiate development of LGD models based on historical data, historical experience of cash recovery from defaults (including settlements), cost and time of recoveries and all other relevant and supportable information (including forward looking information).



- ii. It is recommended to pursue computation of LGD in the following order:
- Use historical actual recovery rates in first place.
 - If historical rates are unavailable, use valuation (prudential floors) for ECL calculation as outlined in this guideline taking into account disposal time and costs until expected disposal of collateral or assets. However, value of collateral or assets for loans that have defaulted and BFIs have also not been able to realize within 5 years of default, cannot be used for determining loss or recovery rates.
 - If such net realizable value of collateral or other sources are reliably undeterminable and BFIs are unable to compute LGDs due to lack of data or inputs, they are required to obtain approval of the same from the board of directors. Such BFIs are required to use a minimum LGD of 45 percent for such credit exposures.

(Note: BFIs should demonstrate via sound back-testing that the assumptions used are reasonable and grounded in observed experience. In this context, BFIs should regularly back-test their valuation history (last valuation before the asset was classified as a NPL or Stage 3) vs. their sales history (net sales price of collateral).

- iii. BFIs shall use LGD of 0 per cent for same currency denominated cash backed loans with a haircut of over 10 per cent subject to meeting following conditions:
- BFIs shall have the right to take legal possession of such cash deposit, in the event of default, or insolvency or bankruptcy of borrower.
 - All documentation used in cash collateralized transactions shall be binding on all parties and legally enforceable.
- iv. Exposures backed by Government of Nepal guarantees shall have minimum LGD of 0 percent.
- v. All subordinated claims on corporates, banks and foreign sovereigns will be assigned a minimum of 75% LGD. A subordinated loan is a facility that is expressly subordinated to another facility.
- vi. BFIs should avoid using proxies to compute LGDs.

c. Exposure at Default (EAD)

EAD refers to the expected exposure to a borrower in the event of default. The methodology for EAD varies according to the nature of product. BFIs are required to consider the following factors, in relation to EAD.

- i. Since ECL is a forward-looking measure, EAD input will be forward-looking as well as based on the time period when the default is likely to occur.
- ii. Model to be developed for computing credit conversion factor on off balance sheet exposures based on past experience and forward-looking information, which is required for EAD.
- iii. EAD to include all outstanding exposure and off-balance sheet exposure after adjustment with contractual cash flows to reflect expected exposure when default occurs.
- iv. For closed end loans, EAD to be capped at maximum contractual period over which entity is exposed to credit risk.
- v. BFIs are not permitted to use the legally enforceable contractual period for revolving credit facilities unless analysis of historical data shows that, in practice, management action consistently limits the period of exposure to the contractual period. BFIs are expected to consider all relevant historical information that is available without undue cost and effort when determining the exposure period of a revolving credit facility.
- vi. For revolving products (such as overdraft, credit cards), period longer than actual contractual period may be required based on past experience and forward-looking information.
- vii. If data is not available for off balance sheet exposures, BFIs may use Credit Conversion Factor (CCF) for the calculation of EAD for off balance sheet exposures

Guidance on staging for expected credit losses

Bank and financial institutions are required to segregate their financial instruments in three stages for the purpose of measurement of expected credit loss. 12 months expected credit loss shall be recognized for stage 1 whereas life time expected credit loss shall be recognized for stage 2 and stage 3.

a. Stage 1 includes the following:

- i. Initially recognized financial instruments, unless it is purchased or originated credit-impaired financial assets
- ii. Financial instruments that do not have significant increase in credit risk since initial recognition
- iii. Financial instruments that have low credit risk at the reporting date



For this purpose, instruments with low credit risk includes:

- All exposures on Nepal Government/Province/Local Level or Nepal Rastra Bank
- Exposures fully guaranteed by Nepal Government/ Province/Local Level
- Foreign Sovereign exposures having rating BBB- and above from an external rating agency at the reporting date.
- All exposures on BIS, IMF, EC, ECB and multilateral development banks with risk weight of 0% as defined in Capital Adequacy Framework 2015
- Debenture/bonds having rating of AA or above at reporting date from external credit rating agency.

BFIs are required to determine at each reporting date as whether the financial instruments meet the requirement of low credit risk. If the instrument does not meet the requirement of low credit risk, the BFIs shall determine whether the risk of default on financial instrument has been increased significantly or not after the initial recognition. If the risk has been increased, the instrument shall be classified under stage 2 and accordingly life time ECL shall be recognized.

iv. Financial assets in which contractual payments are not overdue or is overdue for up to one month.

b. Stage 2 includes the following:

- i. Financial instruments having significant increase in credit risk since initial recognition
- ii. Financial instruments having contractual payments overdue for more than one month but not exceeding three months
- iii. Loans classified under 'Watch list' as per NRB Directive on prudential provisioning
- iv. Loans without approved credit line or with credit line revoked by the bank
- v. Loan that has been restructured/rescheduled but not classified as non-performing loan as per existing provisions of NRB directives. However, rescheduling of instalment/EMI based loans resulting reduction in number of instalments due to prepayments or change in number of instalments due to change in interest rates under floating interest rate are not applicable.
- vi. Claims on non-investment grade financial instruments i.e., with credit rating of BB+ or below

c. Stage 3 includes the following:

- i. Financial instruments having contractual payments overdue for more than three months
- ii. BFIs consider that the borrower is unlikely to pay its credit obligations to the bank in full, without realizing security (if held). The indicators of unlikeliness to pay includes:
 - Bank puts credit obligation on non-accrued status
 - Bank consents to distressed restructuring of credit obligation resulting in reduction in financial obligation due to material forgiveness, postponement of principal, interest
 - Bank has filed for debtor's bankruptcy or a similar order in respect of the borrower's credit obligation
 - The bank sells a part of the credit obligation at a material credit-related economic loss.
 - The debtor has sought or has been placed in bankruptcy or similar protection where this would avoid or delay repayment of the credit obligation.
 - There is evidence that full repayment based on contractual terms is unlikely without bank's realization of collateral regardless of whether the exposure is current or past due by few days
- iii. Loan is classified as non-performing as per the NRB prudential provisioning directive.
- iv. Credit impaired financial instruments with objective evidence of impairment

A financial instrument is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial instrument have occurred. Evidence that a financial instrument is credit-impaired include observable data about the following events:

- significant financial difficulty of the issuer or the borrower
- a breach of contract, such as a default or past due event;
- the lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider;
- it is becoming probable that the borrower will enter bankruptcy or other financial re-organization;
- The disappearance of an active market for that financial instrument because of financial difficulties; or
- The purchase or origination of a financial instrument at a deep discount that reflects the incurred credit losses.

Credit impaired financial instrument shall also include credit impaired defined by BFIs as per their risk management practices.

v. The financial assets classified as purchased or originated credit impaired (POCI) assets as per NFRS 9. POCI assets also refer to new loans disbursed during the current reporting period for accounts that were classified under Stage 3 at previous reporting date.

**Transfer criteria between stages**

Transfer from Stage 2 to Stage 1: Where there is evidence of significant reduction in credit risk, BFIs can upgrade such exposure from Stage 2 to Stage 1.

Transfer Out of Stage 3: Though the conditions for an exposure to be classified in Stage 3 no longer exist, BFIs should continue to monitor for a minimum probationary period of three months to upgrade from Stage 3.

For restructured/rescheduled exposures: BFIs need to monitor restructured/ rescheduled exposures classified under Stage 3 for a minimum probationary period of 24 months before upgradation.

Upgrading of stages for exposures should be executed by Risk Management department in line with policies approved by the Board of Directors of BFIs.

Forward Looking Information

BFIs should have board approved policies to specify the sources and methodologies to be used for economic analysis and forecasting. Wider range of forward-looking information including macroeconomic factors, for measurement of expected credit loss need to be considered for formulating such policies. Information should not be excluded from that process simply because an event has a low likelihood of occurring or the effect of that event on the credit risk or the amount of expected credit losses is uncertain. BFIs need to employ sound judgment consistent with generally accepted methods for economic analysis and forecasting supported by sufficient and reliable data. Appropriate oversight and an effective internal control system should be in place to ensure periodic sensitivity assessment of ECL to each forward-looking parameter applied and to ensure that bias is not introduced in the ECL assessment and measurement process. BFIs may consider a minimum of three economic scenarios for ECL forecasting: normal, best and worst case scenarios. For weightages of the economic scenarios, BFIs may use recognized statistical methodologies.

BFIs should use the forecasts and projections published by authentic sources (such as Central Bureau of Statistics, Nepal Rastra Bank, International Monetary Fund, World Bank, Asian Development Bank etc.) where available and also other alternative credible sources when adjusting ECL models to reflect the economic conditions and forecasts and maintain documentary evidence for such data.

Loan Loss Provision as per NRB Directives

As per NRB Directives, provision is made for possible losses on loans and advances at 1 % to 100 % on the basis of classification of loans and advances, overdraft and bills purchased. Loan loss provisions in respect of non-performing loans and advances are based on management's assessment of the degree of impairment of the loans and advances, subject to the minimum provisioning level prescribed in relevant NRB Directives.

The bank has considered the impairment on loans and advances as the higher of total impairment charge calculated under ECL provision as per NFRS 9 and as per existing regulatory provisions as per NRB Directive, in accordance to ECL Guidelines, 2024 issued by NRB.

3.5. Trading Assets

Financial assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent pattern of short- term profit taking. They are recognized on trade date, when the bank enters into contractual arrangements with counterparties, and are normally derecognized when sold. They are initially measured at fair value, with transaction costs taken to profit or loss. Subsequent changes in their fair values are recognized in statement of profit or loss.

3.6. Derivative Assets and Derivative Liabilities

Derivative instruments include transactions like interest rate swap, currency swap, forward foreign exchange contract etc. held for trading as well as risk management purposes. Derivative financial instruments are initially measured at fair value on the contract date and are subsequently re-measured to fair value at each reporting date. The Bank does not have any derivative instrument during the reporting period.

3.7. Property & Equipment

All property and equipment are stated at cost less accumulated depreciation and impairment losses. Cost includes expenditure that is directly attributable to the acquisition of the assets.



Subsequent costs are included in the asset's carrying amount or are recognized as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Bank and the cost of the item can be measured reliably. All other repairs and maintenance are charged to the Statement of Profit or Loss during the financial period in which they are incurred. Depreciation on other assets is calculated from the date the assets are available for use up to the date of disposal using the straight-line method to allocate their cost to their residual values over their estimated useful lives, as follows:

Particulars	No. of Years
Building	50
Computer and Accessories	5
Furniture and Fixtures	7
Office Equipment	7
Vehicles	7
Leasehold Properties	10

The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at each reporting date. The value of the assets fully depreciated but continued to be in use is considered not material. Assets with costs less than NPR 5,000 are charged off on purchase as revenue expenditure. Additional information on property and equipment with a reconciliation of carrying amounts, accumulated depreciation at the beginning and at the end of the period is presented in Note 4.13.

3.8. Intangible Assets

An intangible asset appearing in the Bank's books is computer software/software licenses. Acquired computer software licenses are capitalized on the basis of the costs incurred to acquire and bring to use the specific software. Costs associated with the development of software are capitalized where it is probable that it will generate future economic benefits in excess of its cost. Software costs are amortized over the period of 5 years in Straight Line method (SLM). Costs associated with maintaining software are recognized as an expense as incurred.

Additional information on intangible assets with a reconciliation of carrying amounts, accumulated amortization at the beginning and at the end of the periods is presented in Note 4.14.

3.9. Investment Property

Investment properties are land or building or both other than those classified as property and equipment under NAS 16 – "Property, Plant and Equipment"; and assets classified as non-current assets held for sale under NFRS 5 – "Non-Current Assets Held for Sale and Discontinued Operations". Land and Building acquired as non-banking assets are recognized as investment property.

Such investment properties have been measured at lower of loan outstanding amount or fair market value of the collateral at the time of recognition in line with NRB Directives. No depreciation is charged in investment property as they are not intended for the owner-occupied use.

During the current financial year, the Bank identified errors in the accounting for an investment property in the previous financial year. It was identified that the valuation amount previously considered for calculation one of the investment properties was inadvertently misstated and hence the write-off amount should have been NPR 369,853 instead of NPR 3,622,748. Considering excess loan write-off booked in FY 2081.82 instead of booking it as NBA, ratification of excess loan write-off was made through retained earnings for amount NPR 3,252,895.

3.10. Income Tax

Tax expenses comprises of current tax and deferred tax.

Current tax

Current tax is the income tax expense recognized in Statement of Profit or Loss, except to the extent it relates to items recognized directly in equity or other comprehensive income in which case it is recognized in equity or in other comprehensive income. Current tax is the amounts expected or paid to Inland Revenue Department in respect of the current year, using the tax rates and tax laws enacted or substantively enacted on the reporting date and any adjustment to tax payable in respect of prior years. Details of Current tax is presented in Note 4.41.

Deferred tax

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the balance sheet and the amounts attributed to such assets and liabilities for tax purposes. Deferred tax liabilities are generally



recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that future taxable profits will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated using the tax rates expected to apply in the periods in which the assets will be realized or the liabilities settled, based on tax rates and laws enacted, or substantively enacted, by the balance sheet date. Deferred tax assets and liabilities are offset when they arise in the same tax reporting group and relate to income taxes levied by the same taxation authority, and when the group has a legal right to offset. Details of Deferred tax is presented in Note 4.15.

3.11. Deposit, Debts Securities Issued and Subordinated Liabilities

i. Deposits

The Bank accepts deposits from its customers under saving, current, term deposits, call and margin accounts which allows money to be deposited and withdrawn by the account holder. These transactions are recorded on the Bank's books, and the resulting balance is recorded as a liability for the Bank and represents the amount owed by the Bank to the customer.

ii. Debt Securities Issued

It includes debenture issued by the Bank initially measured at fair value minus incremental direct transaction costs, and subsequently measured at their amortized cost using the effective interest method. However, debentures issued by the Bank are subordinate to the deposits from customer.

iii. Subordinated Liabilities

Subordinated liabilities are those liabilities which at the event of winding up are subordinate to the claims of depositors, debt securities issued and other creditors. The Bank does not have any subordinated liabilities as at the reporting date.

3.12. Provisions, Contingent Liabilities and Contingent Assets

The Bank recognizes a provision if, as a result of past event, the Bank has a present constructive or legal obligation that can be reliably measured and it is probable that an outflow of economic benefit will be required to settle the obligation.

A disclosure for contingent liability is made when there is a possible obligation or a present obligation that may but probably will not require an outflow of resources. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

A provision for onerous contract is recognized when the expected benefits to be derived by the Bank from a contract are lower than the unavoidable cost of meeting its obligation under the contract.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources would be required to settle the obligation, the provision is reversed. Contingent assets are not recognized in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognized in the period in which the change occurs. Details of Provisions, Contingent Liabilities and Contingent Assets are presented in Note 4.28.

3.13. Revenue Recognition

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

a. Interest Income

Interest Income include interest income on loans and advances, cash and cash equivalent, due from Nepal Rastra Bank, due from BFIs, loan and advances to staff etc. For all financial assets measured at amortized cost, interest bearing financial assets classified as fair value through profit and loss, interest income is recorded using the rate that closely approximates the effective interest rate (EIR) suggested by NFRS. The adoption of effective interest method is not possible due to constraints of time, effort and cost in short term compared to the benefits it provides. Benefit of carve out has been applied to this effect.

Interest income on loans and advances is recognized as per the Guidance Note on Interest Income Recognition, 2025 issued by NRB.

For Stage 1 and Stage 2 Loans and Advances: Based on coupon interest rate on principal outstanding for all financial assets (Accrual Basis)



For Stage 3 Loans and Advances: Based on actual cash basis approach (incremental) and coupon interest rate applied on principal outstanding. For stage 3 financial assets, interest income recognized on accrual basis shall be adjusted against the movement in accrued interest receivable during the current quarter and interest suspense at beginning of quarter and only cash-based interest income during the current quarter shall be recognized. Similarly, for Stage 1 and 2 financial assets, interest income is recognized on accrual basis (coupon rate or effective rate) and any interest suspense at the beginning of quarter is also recognized as interest income.

NFRS Requirement: NFRS requires interest income to be recognized using the Effective Interest method, except for those classified at fair value through profit or loss. The effective interest method is a method of calculating the amortized cost of a financial asset and of allocating the interest income over the expected life of the financial instrument.

Carve out issued by ICAN

As per carve out regarding Effective Interest Rate used for calculation of Interest revenue, bank or other financial institutions established /licensed by appropriate government bodies, interest revenue can be recognized as per the Guidance Note issued by respective regulators.

b. Fees and Commission Income

Fees and commission are generally recognized on an accrual basis when the service has been provided or significant act performed. Service fee income/expenses are recognized on accrual basis unless it is impracticable to recognize as allowed through carve-out on NFRS.

c. Dividend Income

Dividend income is recognized when the Bank's right to receive the payment is established, which is generally when the shareholders approve the dividend. In line with the requirements of the Income Tax Act 2058, dividends received from domestic companies are recognized as final withholding income, while those received in respect of unit investments in mutual are recognized in gross amounts and respective withholding taxes are recognized as tax receivables.

d. Net Trading Income

Net trading income includes all gains and losses from changes in fair value and the related interest income or expense and dividends, for financial assets and financial liabilities held for trading.

e. Other Operating Income

Other Operating Income includes foreign exchange revaluation gain, gain/loss on sale of investment securities, investment properties, property & equipment, dividend on equity instrument and others.

During FY 2082.83, the Bank disposed-off equity instruments carried at fair value through other comprehensive income, realizing a total gain of NPR 17,528,162. However, the Bank has recognized NPR 12,702,780 amount out of total gain under Other Operating Income (included within Gain/loss on sale of Investment securities) in line with Note 3.1.

3.14. Interest Expense

Interest expense on all financial liabilities including deposits is recognized in profit or loss using effective interest rate method. Interest expense on all trading liabilities is considered to be incidental to the Bank's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

3.15. Employee Benefits

a. Short term employee benefits

Short term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is also recognized for the amount expected to be paid under bonus required by the Bonus Act, 2030 to pay the amount as a result of past service provided by the employee and the obligation can be estimated reliably under short term employee benefits.

Short-term employee benefits include all the following items (if payable within 12 months after the end of the reporting period):

- wages, salaries and social security contributions,
- paid annual leave, sick leave and home leave.
- profit-sharing and bonuses and non-monetary benefits.

b. Post-Employment Benefits

Post-employment benefit plan includes the followings;

**I. Defined Contribution Plans**

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

Provident Fund

The Bank deducts ten percent of the basic remuneration of each employee, add ten percent to that amount and deposit the total amount for the purpose of provident fund. The above expenses are identified as contributions to 'Defined Contribution Plans' as defined in Nepal Accounting Standards – NAS 19 (Employee Benefits).

The Bank has deposited NPR 26,240,451 as expense in the Provident Fund during the FY 2082.83.

Gratuity

The Bank has followed Defined Contribution Plan from 2075/10/01. Gratuity amounts are deposited under the Citizen Investment Trust (CIT) Gratuity Fund Scheme. For FY 2082.83, gratuity amount NPR 22,600,023 has been deposited into CIT. The Bank has followed following rate to deposit the gratuity as per its Employee Service Bylaws:

- For the employee who have worked first 15 years or less than that, gratuity is provided at 8.33% of the basic remuneration of each month.
- For the employee who have worked above 15 years and up to 20 years, gratuity is provided at 12.50% of the basic remuneration of each month.
- For the employee who have worked above 20 years, gratuity is provided at 16.67% of the basic remuneration of each month.

II. Defined Benefit Plans

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The bank's net obligation in respect of defined benefit plans is calculated separately for each plan by estimating the amount of future benefit that employees have earned in return for their service in current and prior periods. That benefit is discounted to determine its present value.

Any unrecognized past service costs and the fair value of any plan assets are deducted. The discount rate is the yield at the reporting date on government bonds, that have maturity dates approximating the terms of the Bank's obligation and that are denominated in the currency in which the benefits are expected to be paid.

III. Other long term employee benefits

Other long term employee benefits include accumulated leave which is expected to be utilized beyond one year from the end of the reporting period. Bank's net obligation towards unutilized accumulated leave is calculated by discounting the amount of future benefit that employees have earned in return for their service in the current and prior periods to determine the present value of such benefits. The discount rate is the yield at the reporting date on government bonds that have maturity dates approximating to the terms of Bank's obligation. The calculation is performed using the Projected Unit Credit method. Net change in liability for unutilized accumulated leave including any actuarial gain and loss are recognized in the Statement of Profit or Loss under 'Personnel Expenses' in the period in which they arise.

IV. Termination Benefits

Termination benefits are recognized as an expense when the Bank is demonstrably committed, without realistic possibility of withdrawal, to a formal detailed plan to either terminate employment before the normal retirement date, or to provide termination benefits as a result of an offer made to encourage voluntary redundancy. Termination benefits for voluntary redundancies are recognized as an expense if the Bank has made an offer of voluntary redundancy, it is probable that the offer will be accepted, and the number of acceptances can be estimated reliably. If benefits are payable more than 12 months after the reporting date, then they are discounted to their present value.

3.16. Leases

Lease payments under an operating lease shall be recognized as an expense on a straight-line basis over the lease term unless either:

- Another systematic basis is more representative of the time pattern of the user's benefit even if the payments to the lessors are not on that basis; or



- The payments to the lessor are structured to increase in line with expected general inflation to compensate for the lessor's expected inflationary cost increases. If payments to the lessor vary because of factors other than general inflation, then this condition is not met.

Majority of lease agreements entered by the Banks are with the clause of normal increment of 5%-10% p.a. which the management assumes are in line with the lessor's expected inflationary cost increases.

Bank has implemented lease as per NFRS 16 pronounced by ASB with effect from FY 2021.22 (FY 2078.79). The Bank has Right of Use assets of NPR 281,459,757 and booked under leasehold assets on 4.13 Property and Equipment.

During the current financial year, the Bank identified errors in the accounting for certain lease arrangements in the previous financial year. The errors related to the calculation of interest expense on lease liabilities and depreciation of Right-of-Use (ROU) assets. The Bank has corrected these errors in accordance with NAS 8 – Accounting Policies, Changes in Accounting Estimates and Errors and the relevant requirements of NFRS 16 – Leases.

The nature of the errors and the corresponding corrections are as follows:

(a) Interest expense on lease liability

Lease payments as per the agreements are payable at the beginning of each month (annuity due). However, the lease liability amortization schedule was calculated on the basis of payments being made at the end of each month (ordinary annuity). Consequently, interest expense was overstated by NPR. 4,255,149 in the previous financial year.

The lease liability has been recalculated based on the actual contractual timing of lease payments, and the resulting adjustment has been accounted for retrospectively.

(b) Depreciation of Right-of-Use (ROU) assets

Depreciation on certain ROU assets was calculated for the full financial year, although the respective lease arrangements commenced during the mid of financial year. Consequently, depreciation expense was overstated by NPR. 6,669,800 in the previous financial year, resulting in a corresponding understatement of the carrying amount of ROU assets.

The depreciation expense has been recalculated from the respective lease commencement dates, and the resulting adjustment has been accounted for retrospectively.

The above matters have been identified as prior period errors and corrected retrospectively in accordance with NAS 8. Accordingly, the relevant comparative figures and opening balances have been restated.

The impact of the corrections on Retained Earning is summarized below:

Particulars	Amount
Reversal of excess interest expense	4,255,149
Reversal of excess depreciation expense	6,669,800
Increase in opening retained earnings	10,924,949

The impact of the corrections in financial line item is summarized below:

Particulars	Before Correction	After Correction	Net Impact
Opening Lease Liability	4,22,055,176	417,800,026	4,255,149
Opening ROU Assets	326,970,025	333,639,824	6,669,800

Statement showing Reconciliation of Closing ROU Assets after correction as on 32 Ashadh 2083

Particulars	Amount
Opening ROU Assets	333,639,824
Add: Impact of modification during the year	4,720,366
Add: Addition during the year	10,871,012
Less: Depreciation	(67,771,445)
Closing Balance	281,459,757



Statement showing Reconciliation of Closing Lease Liability after correction as on 32 Ashadh 2083

Particulars	Amount
Opening Lease Liability	417,800,026
Add: Impact of Modification during the Year	4,720,366
Add: Additions during the year	10,871,012
Add: Interest during the year	37,880,571
Less: Lease Payment during the year	(98,634,125)
Closing Balance	372,637,849

3.17. Foreign Currency Translation

The financial statements are presented in Nepalese Rupees (NPR). Transactions in foreign currencies are initially recorded at the functional currency rate of exchange ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are retranslated at the functional currency rate of exchange at the reporting date.

3.18. Share Capital and Reserves

Equity is the residual interest in the total assets of the Bank after deducting all of its liabilities. Shares are classified as equity when the Bank has an unconditional right to avoid delivery of cash or another financial asset, that is, when the dividend and repayment of capital are at the sole and absolute discretion of the Bank and there is no contractual obligation whatsoever to that effect.

Reserves are the allocation out of profit or retained earnings. These are created as statutory requirement, accounting standard requirement and the bank's own requirement. Details of share capital and reserves are provided in Note 4.26 and Note 4.27.

3.19. Earnings per Share (EPS) and Diluted EPS

The Bank presents basic and diluted Earnings per share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit and loss attributable to ordinary equity holders of the Bank by the weighted average number of ordinary shares outstanding during the period. The number of shares is taken as the weighted average number of shares for the relevant period as required by NAS 33 - Earnings per Share.

Diluted EPS is determined by adjusting both the profit and loss attributable to the ordinary equity holders relating to the dilutive potential equity shares, by the weighted average number of equity shares considered for deriving basic earnings per share and the weighted average number of equity shares which could have been issued on the conversion of all dilutive potential equity shares. Potential equity shares are deemed to be dilutive only if their conversion to equity shares would decrease the net profit per share from continuing ordinary operations. Potential dilutive equity shares are deemed to be converted as at the beginning of the period, unless they have been issued at a later date.

Earnings per share are disclosed in the Statement of Profit or Loss. Further, considering issuance of bonus share in FY 2082.83 out of distributable profit of FY 2081.82, which have restated the net profit per share from continuing ordinary operations, earnings per share for previous period has been calculated as below. The effect of bonus of share issued has been adjusted retrospectively.

Details of calculation of Earnings per share is as follows:

Particulars	Current Year	Previous Year
Profit attributable to ordinary shareholders	800,505,857	606,671,757
Weighted average number of equity shares at year end	37,340,685	37,340,685
Basic earnings per share	21.44	16.25
Diluted earnings per share	21.44	16.25

3.20. Proposed Dividend

The Board of Directors of the Bank has proposed the following dividend by passing the resolution in the 397th Board Meeting. The payment is subject to the approval of the shareholders in the ensuing Annual General Meeting of the Bank. The amount of the dividend proposed in current year and previous year is as follows: Cash dividend is inclusive of dividend tax.



	Current Year		Previous Year	
	Percentage	Amount	Percentage	Amount
Stock Dividend	4.00%	149,362,740	5.00%	177,812,786
Cash Dividend	6.53%	243,697,102	5.36%	190,553,626
Total	10.53%	393,059,253	10.36%	368,366,412

3.21. Cash Flow Statement

The cash flow statement has been prepared using 'The Direct Method', whereby gross cash receipts and gross cash payments of operating activities, finance activities and investing activities have been recognized unless otherwise stated in NAS-07 Cash Flow Statements.

3.22. Related Party

The objective of NAS 24- Related Party Disclosure is to ensure that an entity's financial statements contain the disclosures necessary to draw attention to the possibility that its financial position and profit or loss may have been affected by the existence of related parties and by transactions and outstanding balances, including commitments, with such parties.

A related party is a person or an entity that is related to the reporting entity:

- A person or a close member of that person's family is related to a reporting entity if that person has control, joint control, or significant influence over the entity or is a member of its key management personnel.
- An entity is related to a reporting entity if, among other circumstances, it is a parent, subsidiary, fellow subsidiary, associate, or joint venture of the reporting entity, or it is controlled, jointly controlled, or significantly influenced or managed by a person who is a related party.

The Bank has identified its related parties and made needful disclosure under Note 5.8.

3.23. Segment Reporting

The Bank's operating segments are organized and managed separately through the respective department/business managers according to the nature of products and services provided with each segment representing a strategic business unit. Segment report include items directly attributable to a segment as well as those that can be allocated on a reasonable basis.

The bank has identified three segments namely: Core Banking, Treasury and Digital banking for the segment reporting. Details are provided in Note 5.6.

Additional Disclosure on Loan and Advances

1. Disclosure Under ECL

Credit Risk Management Practice

Credit risk represents the potential loss that may arise from a customer or counterparty's failure to meet its obligations when due. Credit risk can also arise from operational failures that result in an unauthorized or inappropriate loans and advances, commitment or investment. The bank's major credit risks arise from loans and advances, treasury operations and off-balance sheet related credit risk exposures.

Impairment of Financial Assets – Adoption of NFRS 9- Financial Instruments

The Bank has adopted NFRS 9: Financial Instruments, which introduces a forward-looking Expected Credit Loss (ECL) model for the recognition of impairment on financial assets. NFRS 9 replaces the previous incurred loss model under NAS 39, and requires recognition of credit losses based on a three-stage model, reflecting changes in credit risk since initial recognition.

NFRS 9 mandates an impairment model that requires the recognition of Expected Credit Losses (ECL) on all financial debt instruments held at amortized cost, Fair Value through Other Comprehensive Income (FVOCI), undrawn loan commitments and financial guarantees.

Although NFRS 9 was originally announced by the Institute of Chartered Accountants of Nepal (ICAN) to be effective from 16 July 2021 (01 Shrawan, 2078), full implementation—particularly of the ECL framework—was deferred for banks and financial institutions until FY 2080.81, due to various operational and technical challenges including the impact of COVID-19, limited model readiness, and resource constraints.



Accordingly, the provisions of NFRS 9, including the ECL impairment model, have been made fully applicable from FY 2081.82 for licensed banks and financial institutions.

To facilitate a consistent and robust implementation of the ECL framework, the Nepal Rastra Bank (NRB) has issued detailed "NFRS 9 – Expected Credit Loss Related Guidelines, 2024", developed in alignment with international practices and regulatory frameworks of comparable jurisdictions. These guidelines are intended to support institutions in applying NFRS 9 requirements prudently and uniformly across the banking sector.

Significant Increase in Credit Risk (SICR)

When determining whether the risk of default on a financial instrument has increased significantly since initial recognition, the Bank considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis, based on the Bank's historical experience and expert credit assessment and including forward-looking information. The objective of the assessment is to identify whether a significant increase in credit risk has occurred for an exposure. The Bank has defined the criteria for SICR in its ECL Policy, 2025 which are in consistent with the NFRS 9 – Expected Credit Loss Related Guidelines, 2024 issued by Nepal Rastra Bank. The criteria are as follow:

1. More than one-month past dues
2. Absolute lifetime PD is 5% or more
3. Relative lifetime PD is increased by 100% or more.
4. Risk rating downgraded by 2 notches since initial recognition.
5. Risk rating downgraded to non-investment grade by external credit rating agency.
6. Deterioration of relevant determinant of credit risk
7. Expectation of forbearance or restructuring due to financial difficulties
8. Deterioration of prospects for sector or industries within which a borrower operates
9. Borrower affected by macroeconomic conditions based on reasonable and supportable forecasts.
10. Modification of terms resulting in restructuring/ rescheduling.
11. Credit Quality Indicators determined as per internal credit assessment of performing loans which are subject to individual monitoring and review, are weaker than that in the initial recognition.

The Bank is determined to develop mechanisms for implementation of all SICR criteria in near future, however for this period, the Bank has used following criteria for determining whether there has been a significant increase in credit risk:

a. Qualitative Factor

The Bank uses the Asset Classification as per the Directive issued by Nepal Rastra Bank for determining the increase in Credit Risk. E.g.: Loan which was in Pass Category in previous quarter has been moved to Watchlist Category then such loan is deemed to have significant increase in credit risk as a result the loan is categorized under stage 2 from stage 1.

b. Quantitative Factor

The Bank uses the backstop measure for determining the quantitative factor for determining the increase in credit risk. The Bank uses NFRS 9- Expected Credit Loss Related Guidelines, 2024 for determining the SICR criteria which is more than one month past due. E.g.: Loans which are one month past due are categorized under stage 2 from stage 1.

Default Definition

- The Bank considers loan to be in default when it is unlikely that the borrower will repay its credit obligations in full without recourse to actions such as realizing security, or when the borrower is past due on any material credit obligation by more than 3 months.
- The Bank may consider other qualitative factors, such as management's assessment of the borrower's creditworthiness, which could indicate a significant deterioration in the ability to meet obligations. The Bank may use their own definitions of default if they are consistent with this principle and applied in a manner aligned with their credit risk management practices. Default definitions play a critical role in determining expected credit losses (ECL) and the Bank has applied it consistently across the ECL measurement process.

Portfolio segmentation of credit risk exposures

For measurement of ECL, portfolio segmentation is based on similar credit risk characteristics. In performing the portfolio segmentation of credit assets, the Bank considers product types, customer types, industry and customer size. The Bank retests and revises the rationality of portfolio segmentation of credit risk exposures every year.



Staging of Financial Instruments

NFRS 9: Financial Instruments, the Bank classifies financial assets into three stages based on the change in credit risk since the initial recognition. This staging framework forms the basis for calculating Expected Credit Losses (ECL) and reflects the level of credit deterioration.

Financial instruments that are not already credit-impaired are originated into stage 1 and a 12 month expected credit losses provisions is recognized.

Instrument will remain in stage 1 until they experience significant credit deterioration (stage 2) or they become credit impaired (stage 3).

Instruments will transfer to stage 2 and a lifetime expected credit loss provision is recognized when there has been a significant change in Credit risk compared to what was expected at origination.

The framework used to determine a significant increase in credit risk is set out below:

Particulars	Financial Instrument	ECL
Stage 1	Performing	12 months
Stage 2	Performing but has exhibited Significant increase in credit risk	Lifetime
Stage 3	Non-Performing Credit Impaired	Lifetime
Purchased or Originated Credit Impaired (POCI) financial assets		Lifetime

Parameters for Estimating Expected Credit Losses

Expected credit losses are a probability weighted estimate of credit losses (i.e., Present Value of all cash shortfalls) over the expected life of the financial instruments. A cash shortfall is the difference between the cash flows that are due to an entity in accordance with the contract and the cash flows that an entity expects to receive. Because expected credit losses consider the amount and timing of payments, a credit loss arises even if the entity expects to be paid in full but later than when contractually due.

The relevant parameters of ECL measurement include Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD). The bank establishes its PD models, LGD models and EAD models on the basis of the historical information available with the bank along with the incorporation of forward-looking information.

The parameters are defined as follows:

S.N.	Component	Definition
1.	Probability of Default (PD)	The Probability of Default (PD) represents the likelihood that the counterparty will not be able to meet its contractual obligation. For Stage 1 assets, PD is calculated over the next 12 months; for Stage 2, PD reflects the lifetime of the asset. Stage 3 exposures are assumed to have a PD of 100% (Since already in default). PD estimates incorporate forward-looking macroeconomic assumptions (e.g., GDP growth, inflation) and are updated periodically based on statistical models calibrated to historical defaults and adjusted for the current and expected economic environment.
2.	Loss Given Default (LGD)	Loss Given Default (LGD) represents the proportion of exposure not expected to be recovered in the event of default, after considering the present value of expected cash flows from recoveries and collateral realizations, net of costs. The LGD is determined based on the historical recovery rates and takes into accounts the recovery of any collateral (applying haircuts) that is integral to the financial assets.



3.	Exposure at Default (EAD)	The Exposure at Default (EAD) represents the potential exposure to the lender in the event of a default by the borrower. It reflects the total amount the lender is at risk of losing if the borrower defaults, considering both the outstanding balance and any potential increases in exposure due to undrawn commitments or principal repayments. For revolving loans, the EAD is calculated as the outstanding balance of the loan, plus any additional undrawn amounts that may be utilized, adjusted for the Credit Conversion Factor (CCF). The CCF reflects the likelihood that the undrawn portions of the loan will be utilized before the default occurs. This adjustment is important as it accounts for the potential increase in exposure if the borrower draws on the available credit. The Bank has utilized its portfolio based CCF ratio for funded loans and for non-funded loans, the Bank has utilized CCF ratio and Utilization ratio provided by Nepal Rastra Bank in its Expected Credit Losses (ECL) Guideline, 2024 For term loans, the EAD is based on the outstanding balance of the loan, adjusted for any principal repayments made by the borrower. Since term loans are typically repaid over time according to a fixed amortization schedule, the EAD decreases as principal is repaid, reducing the exposure in the event of default. Therefore, the EAD for term loans reflects the amount remaining after accounting for any principal recoveries, as per the amortization plan.
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To determine the expected credit loss, these components are multiplied together. PD for the reference period (up to 12 months or lifetime) * LGD * EAD and discounted to the balance sheet dates using the Coupon Rate of the reporting date as the discount rate.

For stage 3 loans, the Probability of Default is already 100% (since already defaulted) so the Expected Credit Loss is calculated as LGD * EAD.

Credit Impaired Financial Instrument

A financial instrument is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial instrument have occurred. Evidence that a financial instrument is credit-impaired include observable data about the following events:

- Significant financial difficulty of the issuer or the borrower.
- A breach of contract, such as a default or past due event
- The lenders of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession that the lenders would not otherwise consider.
- It is becoming probable that the borrower will enter bankruptcy or other financial re-organization.
- The disappearance of an active market for that financial instrument because of financial difficulties
- The purchase or origination of a financial instrument at a deep discount that reflects the incurred credit losses.
- The borrower is overdue for more than 90 days in any principal, advances, interest or investment in bonds due to the bank.

The credit impairment of a financial asset may be caused by the combined effect of multiple events rather than any single discrete event.

Estimation of Expected Credit loss for Credit Impaired Financial Assets

For credit-impaired exposures, the Probability of Default (PD) is assumed to be 100%, as these loans have already met the default criteria under the Bank's Credit Risk Policy.

The recovery horizon for such exposures is determined based on Plateau Analysis, which assesses historical recovery trends over time. The Loss Given Default (LGD) is derived from the Bank's recovery model for exposures where the recovery period has not yet expired. For exposures where the recovery period has lapsed, an LGD of 100% is applied to reflect full loss recognition.



The Exposure at Default (EAD) for credit-impaired exposures is measured as the total outstanding balance of the loan, including accrued interest and fees, as at the reporting date.

Purchased or originated credit impaired (POCI) financial assets are those financial assets that are credit-impaired on initial recognition. The Bank does not have any POCI assets as on reporting date.

Investment

The Bank applies the NFRS 9 Expected Credit Loss (ECL) model on investments in debt instruments measured at amortized cost and FVOCI. The Vasicek single-factor credit risk model is used to estimate probability of default (PD), incorporating both systematic and idiosyncratic risk. The model is calibrated using S&P Global historical default and transition data, adjusted for the Bank's portfolio and forward-looking macroeconomic scenarios. Loss Given Default (LGD) is estimated based on recovery experience and external benchmarks, while Exposure at Default (EAD) represents the amortized cost carrying amount including accrued interest.

Staff Loans

Staff loans are classified at amortized cost in accordance with NFRS 9. In the absence of historical default events, the Bank has adopted the regulatory floor Probability of Default (PD) of 2.5% as prescribed by NFRS 9, ECL Guideline issued by Nepal Rastra Bank, together with an average Loss Given Default (LGD) derived from Bank's recovery experience. The Exposure at Default (EAD) is represented by the outstanding loan balance, including accrued interest. Although staff loans are generally considered low risk due to repayment through salary deductions and end-of-service benefits, an Expected Credit Loss (ECL) is recognized to ensure compliance with NFRS 9 and regulatory requirements. The staff loans are assessed under stage 1 unless objective evidence of impairment exists. This conservative approach ensures prudence in financial reporting and alignment with sound risk management practices.

Off Balance Sheet items

Off-balance sheet items such as letters of credit, guarantees, and unutilized loan commitments are not recognized as financial assets or liabilities in the Statement of Financial Position. However, these exposures are subject to Expected Credit Loss (ECL) under NFRS 9. For estimating ECL, the Bank applies the Probability of Default (PD) and Loss Given Default (LGD) derived from its business portfolio, and utilizes the credit conversion factors (CCF) / utilization ratios as prescribed in the NFRS 9 ECL Guideline issued by Nepal Rastra Bank (NRB). This approach ensures that ECL reflects both the likelihood of default and the expected drawdown of off-balance sheet exposures. All off-balance sheet exposures are recognized under Stage 1 (12-month ECL) unless there is objective evidence of impairment. This approach ensures that ECL reflects both the likelihood of default and the expected drawdown, maintaining prudence and compliance with NFRS 9 and NRB requirements.

Transfer between stages

Financial assets can be transferred between the different categories (other than POCI) depending on their relative change in credit risk since initial recognition. Financial instruments are transferred out of stage 2 if their credit risk is no longer considered to be significantly increased since initial recognition based on the Bank's assessments. Financial instruments are transferred out of stage 3 when they no longer exhibit any evidence of credit impairment as described above as per the ECL Policy.

Transfer from Stage 2 to Stage 1:

If all due contractual payments associated with such credit facility as at the date of upgrading are fully settled.

Transfer Out of Stage 3:

Though the conditions for an exposure to be classified in stage 3 no longer exist, the Bank continues to monitor for a minimum probationary period of 3 months to upgrade from stage 3.

For Restructured/Rescheduled Exposures:

Restructured and rescheduled facilities are gradually upgraded upon satisfactory repayment for a stipulated period according to the policy while exercising prudence principles. The Bank monitor restructured/rescheduled exposures classified under stage 3 for a minimum probationary period of 24 months before upgradation.

The transfer of the loans among different stages are shown in quantitative disclosure.



Key Inputs, Assumptions and Estimation Techniques

Recognition of Expected Credit Losses – Approaches

a. General Approach

The Bank applies the general approach for recognition of Expected Credit Losses on loans and advances to customers, loans to banks and financial institutions, investment securities measured at amortized cost or FVOCI, and loan commitments and financial guarantees and staff loans. Under this approach, exposures are classified into Stage 1, Stage 2, or Stage 3 based on changes in credit risk since initial recognition, with a 12-month ECL recognized for Stage 1 and lifetime ECL for Stages 2 and 3. Interest income is calculated on the gross carrying amount for Stages 1 and 2, and on the actual receipt basis for Stage 3.

b. Simplified Approach

The Bank's policy is to apply the simplified approach to trade receivables without a significant financing component, lease receivables, contract assets under NFRS 15, and certain short-term staff or retail loans. Under this approach, lifetime ECL is recognized from initial recognition without staging assessment, typically using a provision matrix or simplified statistical model adjusted for forward-looking information. However, no ECL has been calculated for these items during the reporting period.

c. Individual Assessment Approach

Loans and advances meeting the Bank's criteria for individual significance, credit lines under wholesale lending product and consortium loans where client code limit is NPR.10 crores and above are assessed individually, given their materiality and distinct risk characteristics. The Probability of Default (PD) for such borrowers is estimated using a logistic regression-based framework, combining a systematic risk component reflecting sensitivity to macroeconomic and sectoral conditions with behaviors adjustment based on borrower's days-past due history. Loss Given Default (LGD) is determined on an industry/sector basis. Exposure at Default (EAD) is assessed case-by-case basis, reflecting facility-level outstanding balances and accrued interest. Where an exposure doesn't meet the individual assessment threshold, or borrower-specific data is insufficient, it reverts to the General Approach.

Methodology and Data Source

The Bank's Expected Credit Loss (ECL) estimates are based on a combination of internal historical data, regulatory guidance and forward-looking macroeconomic information. Historical default rates are derived from the Bank's internal portfolio performance records, covering default rates actually observed by the Bank in past. Historical loss rates are derived from the Banks internal portfolio covering default, recoveries and write offs over the past years. This includes portfolio level default histories, Days Past Due (DPD) migration trends, collateral recovery rates and cure rates.

Where internal history is insufficient to produce statistically reliable estimates- particularly for certain loan products or off-balance sheet exposures – the Bank supplements its analysis with:

- Parameters and indicative ratios provided in the Nepal Rastra Bank's ECL Implementation Guidelines (e.g., Credit Conversion Factor [CCF], utilization ratios.
- Floor rates prescribed by Nepal Rastra Bank for Probability of Default (PD)

Forward looking adjustments are applied to historical rates to reflect expected changes in the economic environment. These adjustments are informed by macroeconomic forecasts sourced from the International Monetary Fund (IMF). The Bank uses scenario-weighted projections (baseline, upturn, and downturn) to modify Probability of Default (PD) estimates, ensuring that the ECL reflects both past performance and anticipated future conditions.

Incorporation of Forward-Looking Information

It is a fundamental principal of NFRS 9 that the provisions bank hold against the potential future credit risk losses should depend, not just on the health of the economy today, but should also take into account potential changes to the economic environment.

To capture the effect of changes to the economic environment, the Probability of Default (PD) used to calculate ECL incorporate the forward- looking information in the form of forecasts of the values of economic variable.

Variable Selection

The Bank initially considered a broad range of macroeconomic variables sourced from the International Monetary Fund (IMF). Through statistical testing – including correlation analysis, regression significant testing and model fit evaluation- only



those variables with a consistent and statistically significant relationship with default rates for the Bank's portfolios were retained in the final model.

Different portfolios may use different subsets of these variables, depending on their relevance to the credit behavior.

Macroeconomic Scenario

Para 5.5.17 (a) of NFRS 9 requires the estimate of expected credit losses to reflect an unbiased and probability weighted amount that is determined by evaluating a range of possible outcomes. The three possible scenarios are taken into account i.e., Baseline, Upturn and Downturn. The base line forecasts are used to create the upturn and downturn scenarios. The Bank determines the upturn and downturn of the macroeconomic variable using +/- Standard Deviation of the baseline. The Bank uses the following probability weights:

Particulars	Probability Weights
Base Line	40%
Upturn	30%
Downturn	30%

These weights reflect management's assessment of the relative likelihood of each scenario over the forecast horizon.

Macro-Economic Variables used in the model

The table below presents the variables incorporated in the ECL model for the next 12 months. These variables are applied at a portfolio level, with relevance determined by the statistical significance and predictive power for each product segment.

Baseline

Variables	Units	Q1	Q2	Q3	Q4
General government total expenditure (diff_B2)	Percent of GDP	0.135	0.154	0.183	0.198
General government net lending/borrowing (lag4_B3)	Percent of GDP	-1.804	-1.776	-1.793	-1.808
Current account balance (lag4_B6)	Percent of GDP	5.650	5.924	6.081	6.091
Gross Capital Formation (Y1)	Percent of GDP	33.446	33.740	33.951	34.005
Gross domestic product, constant prices (diff_X1)	Percent change	-0.412	-0.414	-0.384	-0.361
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag4_X2)	Percent	0.087	0.087	0.087	0.087
Gross national savings (lag4_Z1)	Percent of GDP	39.492	40.383	41.154	41.790
General government revenue (diff_B1)	Percent of GDP	0.339	0.470	0.483	0.378
Gross Capital Formation (lag4_Y1)	Percent of GDP	32.270	32.892	33.737	34.883

Upturn

Variables	Units	Q1	Q2	Q3	Q4
General government total expenditure (diff_B2)	Percent of GDP	0.514	0.533	0.562	0.577
General government net lending/borrowing (lag4_B3)	Percent of GDP	-3.511	-3.484	-3.500	-3.515
Current account balance (lag4_B6)	Percent of GDP	-0.382	-0.107	0.050	0.059
Gross Capital Formation (Y1)	Percent of GDP	36.090	36.384	36.595	36.649
Gross domestic product, constant prices (diff_X1)	Percent change	0.825	0.824	0.854	0.877
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag4_X2)	Percent	0.087	0.087	0.087	0.087
Gross national savings (lag4_Z1)	Percent of GDP	43.419	44.309	45.081	45.716
General government revenue (diff_B1)	Percent of GDP	1.883	2.150	2.177	1.963
Gross Capital Formation (lag4_Y1)	Percent of GDP	0.510	0.668	0.883	1.174

**Downturn**

Variables	Units	Q1	Q2	Q3	Q4
General government total expenditure (diff_B2)	Percent of GDP	-0.236	-0.225	-0.196	-0.181
General government net lending/borrowing (lag4_B3)	Percent of GDP	-0.129	-0.069	-0.086	-0.101
Current account balance (lag4_B6)	Percent of GDP	11.681	11.955	12.112	12.122
Gross Capital Formation (Y1)	Percent of GDP	30.802	31.096	31.307	31.361
Gross domestic product, constant prices (diff_X1)	Percent change	-1.649	-1.651	-1.621	-1.598
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag4_X2)	Percent	0.086	0.086	0.086	0.086
Gross national savings (lag4_Z1)	Percent of GDP	35.566	36.456	37.228	37.864
General government revenue (diff_B1)	Percent of GDP	-0.133	0.134	0.161	-0.053
Gross Capital Formation (lag4_Y1)	Percent of GDP	-1.490	-1.332	-1.117	-0.826

Probability Weighted

Variables	Units	Q1	Q2	Q3	Q4
General government total expenditure (diff_B2)	Percent of GDP	0.1376	0.1542	0.1831	0.1977
General government net lending/borrowing (lag4_B3)	Percent of GDP	-1.8135	-1.7765	-1.7927	-1.8078
Current account balance (lag4_B6)	Percent of GDP	5.6495	5.9241	6.0807	6.0906
Gross Capital Formation (Y1)	Percent of GDP	33.4456	33.7396	33.9514	34.0049
Gross domestic product, constant prices (diff_X1)	Percent change	-0.4120	-0.4137	-0.3838	-0.3608
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag4_X2)	Percent	0.0867	0.0868	0.0868	0.0868
Gross national savings (lag4_Z1)	Percent of GDP	39.4924	40.3827	41.1545	41.7900
General government revenue (diff_B1)	Percent of GDP	0.6606	0.8732	0.8944	0.7243
Gross Capital Formation (lag4_Y1)	Percent of GDP	12.6140	12.9579	13.4247	14.0578

The above quarterly macroeconomic forecasts are applied in the Bank's ECL models to adjust Probability of Default (PD) estimates for each quarter within the forecast horizon. For lifetime ECL calculations, these quarterly forecasts are extended beyond 12 months using econometric models.

Collateral Valuation, Net Realizable Value and Haircuts

The Bank seeks to use collateral, where possible, to mitigate its risks on financial assets. The collateral comes in various forms such as cash, gold, government securities, letters of credit/guarantees, real estate, receivables, inventories, other non-financial assets etc.,

While determining loss rate or recovery rate for the purpose of calculation of loss allowance, expected cash flows from collateral realization have been considered based on latest reliable internal/external valuations. Collateral values are excluded from the loss allowance calculation for loans that have defaulted and where the collateral has not been realized within 5 years of default.

The Bank determines the net realizable value of collateral as the current fair value reduced by estimated realization costs and the applicable haircut, in accordance with the Nepal Rastra Bank's NFRS 9 – Expected Credit Loss Related Guidelines, 2024.



The realization cost and haircuts used are as follows:

S.N.	Collateral Details	Realization Cost	Haircut
1.	Land & Building	5%	25%
2.	Vehicle	0%	50%
3.	Guarantees	0%	0%
4.	Fixed Assets	5%	25%
5.	Gold & Silver	5%	10%
6.	Non-Governmental Securities	5%	10%
7.	Others	0%	25%
8.	Insurance Policy	5%	25%
9.	Governmental Securities	2%	0%
10.	Share Securities	5%	10%
11.	Gold	10%	0%
12.	Other Fixed Assets	5%	25%

The Bank has not recognized an ECL Provision for Investment, as the collateral held is considered sufficient to fully mitigate the credit risk.

S.N.	Loan type	Gross Carrying Amount	NRB Provision	ECL Provision	Reason for no ECL
1.	Investment	7,733,092,000	-	-	Government Backed Securities

Quantitative Information

Amount in NPR

A. Impairment Charges

The following table shows the total impairment allowance of the Bank.

Particulars	Current Year	Previous Year
Loans and Advances to Customers and B/FIs	1,276,175,653	1,648,418,050
Loans to Staffs	1,665,460	1,397,656
Off- Balance sheet Items	346,912	841,828
Investment	-	-
Total	1,278,188,025	1,650,657,534

B. Impairment Charges as per Staging

The following table shows the total impairment allowance of the bank as per the staging.

Particulars	Expected Credit Loss (ECL) For the year ending on 2083			
	Stage 1	Stage 2	Stage 3	Total
Loans & Advances to Customers and B/FIs	143,642,238	109,909,828	1,022,623,587	1,276,175,653
Loans to Staffs	1,665,460	-	-	1,665,460
Off Balance Sheet Items	346,912	-	-	346,912
Investment	-	-	-	-
Total	145,654,610	109,909,828	1,022,623,587	1,278,188,025

**C. Recognition of Impairment Charges on Loans and Advances**

The Bank, following regulatory backstop as mentioned in Clause 16 of "NFRS 9- Expected Credit Loss Related Guidelines, 2024" has recognized impairment on credit exposures as the higher of total ECL calculated as per NFRS 9 and existing regulatory provisions as mentioned in Unified NRB Directives no 02.

Following are the details of impairment under both methods:

Particulars	Amount in NPR
Total Impairment as per NRB Directive	2,387,906,973
Total Impairment as per ECL	1,278,188,025

The higher of two above, i.e., NPR 2,387,906,973 has been taken in account for impairment loss on loan and advances for the reporting period.

In line with Clause 15 of ECL Related Guidelines, 2024 issued by NRB, as the ECL provision is less than existing regulatory loan loss provisions, no transitional arrangement has been applied for capital adequacy assessment.

D. Movement of Impairment during the year ending on 2083

The following table below shows the movement of the impairment during the year for staff loans:

Amount in NPR

Particulars	Gross Carrying Amount (GCA)	ECL
Opening Balance	1,084,772,612	1,397,656
New assets originated	138,194,421	188,953
Assets derecognized	(75,402,773)	(96,940)
Unwinding of Discount	-	54,424
Change in Model	-	1,219,052
GCA Adjustment	86,801,448	-
Closing Balance	1,234,365,708	1,665,460

The following table below shows the movement of the impairment during the year for Off Balance Sheet Items:

Particulars	Gross Carrying Amount (GCA)	ECL
Opening Balance	136,858,110	841,828
New assets originated	70,166,000	137,934
Assets derecognized	(33,118,485)	(210,934)
Unwinding of Discount	-	77,915
Change in Model	-	(499,831)
GCA Adjustment	(521,000)	-
Closing Balance	173,384,625	346,912



साग्रिला डेमलपमेन्ट बैंक लि.

स्वास्थ्य विकासको आधार
(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त संस्था)

The following table below shows the movement of the impairment during the year for Loans and Advances.

Amount in NPR

Particulars	Stage 1		Stage 2		Stage 3		Total	
	Gross Carrying amount	ECL	Gross Carrying amount	ECL	Gross Carrying amount	ECL	Gross Carrying amount	ECL
At Beginning	39,782,883,220	556,017,268	3,160,067,027	146,623,528	4,376,674,527	945,777,254	47,319,624,774	1,648,418,050
New assets originated or purchased	35,010,415,273	101,672,623	2,811,305,217	105,634,495	4,205,607,502	1,003,295,121	42,027,327,993	1,210,602,239
Assets derecognized	(8,041,092,853)	(117,152,899)	(746,912,317)	(34,759,492)	(1,508,778,911)	(366,603,390)	(10,296,784,081)	(518,515,780)
Transfers to Stage 1	1,306,646,279	3,519,882	(891,824,734)	(2,347,393)	(414,821,545)	(1,172,489)	-	-
Transfers to Stage 2	(1,554,774,483)	(55,273,516)	1,787,177,066	63,064,417	(232,402,583)	(7,790,900)	-	-
Transfers to Stage 3	(1,796,723,780)	(103,269,763)	(428,068,457)	(24,319,457)	2,224,792,237	127,589,219	-	-
Unwind of Discount	-	40,893,436	-	10,822,797	-	57,536,234	-	109,252,467
Change in Model (b/f)	-	(282,764,793)	-	(154,809,068)	-	(736,007,462)	-	(1,173,581,323)
GCA Adjustment (b/f)	(23,375,701,592)	-	(2,640,077,703)	-	(4,122,765,914)	-	(30,138,545,209)	-
At closing	41,331,652,063	143,642,238	3,051,666,100	109,909,828	4,528,305,314	1,022,623,587	48,911,623,477	1,276,175,653

*GCA is the Gross Carrying Amount of the Loan

*ECL is the Expected Credit Losses

2. Loans and Advances to B/FIs and Customers

Loans & Advances to B/FIs and Customers have been valued under amortized cost as allowed under NFRS 9. Separate Effective Interest Rate (EIR) has not been computed since all the relevant transactions costs for computing EIR are ignored due to impracticability to determine the relevant costs as allowed by Carve Out issued by ICAN. The details of loans and advances are as follows:

Particulars		Amount in NPR
1.	Performing Loan and Advances	45,013,054,747
1.1	Pass Loan	41,787,380,225
1.1.1	Pass Loan (other than Restructured/Rescheduled COVID)	-
1.1.2	Pass Loan (Restructured/Rescheduled COVID Related)	-
1.2	Watchlist	3,225,674,522
2.	Non- Performing Loan and Advances	3,368,410,421
2.1	Restructured / Rescheduled	-
2.2	Sub-standard	1,301,454,911
2.3	Doubtful	895,818,956
2.4	Loss	1,171,136,554
3.	Total Loan and Advances	48,381,465,169



The reconciliation of loan and advances as per above and Statement of Financial Position is as follows:

Particulars	Amount in NPR
Loan and advances as per Statement of Financial Position	46,927,057,891
To B/FIs	1,187,802,384
To Customers	45,739,255,507
Less: Accrued interest receivables	(271,694,992)
Less: Staff loan	(1,166,321,894)
Add: Staff loan NFRS adjustment	504,517,191
Add: Impairment Charges	2,387,906,973
Total Loan and Advances	48,381,465,169

The bank has considered the impairment on loans and advances as the higher of total impairment charge calculated under ECL provision as per NFRS 9 and as per existing regulatory provisions as per NRB Directive, in accordance to ECL Guidelines 2024 issued by NRB. Details of such impairment is as mentioned below:

		Amount in NPR	
Particulars	Current Year	Previous Year	
A. Loan Loss Provision as per NRB Directives	2,387,906,973	2,160,839,019	
Good	393,522,882	360,624,809	
Watchlist	153,894,326	207,462,690	
Sub-standard	346,999,096	109,609,096	
Doubtful	439,790,493	364,447,927	
Loss	1,053,700,177	1,118,694,497	
B. Impairment as per ECL Guidelines	1,278,188,025	1,650,657,534	
C. Impairment charge (Higher of A or B)	2,387,906,973	2,160,839,019	

3. Refinance and Business Continuity Loan

Particulars	Current Year		Previous Year	
	No. of Customers	Amount (NPR in '000)	No. of Customers	Amount (NPR in '000)
Refinance	-	-	-	-
Business Continuity Loan	-	-	-	-

4. Subsidized Loan

Particulars	Current Year		Previous Year	
	No. of Customers	Amount (NPR in '000)	No. of Customers	Amount (NPR in '000)
Subsidized Loan	400	120,798	1,266	355,458

5. Loan write-off

During the FY 2082.83, the Bank had written off loan amounting NPR. 102,627,764.

6. Recovery of loan write-off

During the FY 2082.83, following loans which were written-off in past year was recovered:

S. No.	Name of Borrower	Loan write-off date	Loan write-off amount (NPR)
1.	SHIVCHARAN MAHATO	10/04/2026	731,000
2.	ENGINEERS NIRMAL SEWA PVT.LTD.	10/07/2026	5,286,000
Total			6,017,000



7. Non-Banking Assets

Non-Banking Assets are the assets obtained as security for loans & advances and subsequently taken over by the Bank in the course of loan recovery. Such assets are booked at fair market value or total amount due from the borrower, whichever is lower.

Particulars	Current Year	Previous Year
Opening Balance	528,099,838	288,161,842
Adjustment	3,252,895	-
Addition during the year	635,309,735	452,975,854
Disposal during the year	119,818,802	150,221,858
Conversion into banking asset during the year	316,765,849	62,816,000
Closing Balance	730,077,816	528,099,838

Notes forming part of the financial statement

Amount in NPR

4.1 Cash and Cash Equivalent

Particulars	Current Year	Previous Year
Cash In Hand	557,498,005	578,936,607
Balances with B/FIs	1,467,553,579	1,875,706,103
Money at Call and Short Notice	-	-
Other	-	-
Total	2,025,051,584	2,454,642,710

The fair value of cash and cash equivalent is its carrying value. Cash at vault is adequately insured for physical and financial risks. The amount of cash at vault is maintained on the basis of the liquidity and business requirements. Balance with B/FIs includes balance maintained at various banks and financial institutions.

The foreign convertible currency held in hand and banks are subject to price fluctuation due to market movement. Bank continuously monitors and manages the market risk involved in foreign currency; thus, they are considered to be exposed to insignificant risks.

4.2 Due from Nepal Rastra Bank

Particulars	Current Year	Previous Year
Statutory Balances with NRB	2,453,510,419	2,441,189,545
Securities purchased under resale agreement	-	-
Other deposit and receivable from NRB	-	56,738,589
Total	2,453,510,419	2,497,928,135

The fair value of balance with the Nepal Rastra Bank (NRB) is its carrying amount itself. Balance with the NRB is principally maintained as a part of the regulatory cash reserve ratio required by the NRB. Other deposit and receivable from NRB include receivable from NRB for interest subsidy.

4.3 Placement with Banks & Financial Institutions

Particulars	Current Year	Previous Year
Placement with Domestic B/FIs	-	-
Placement with Foreign B/FIs	-	-
Less: Allowances for Impairment	-	-
Total	-	-

Placement with B/FIs includes the placements with domestic as well as foreign bank and financial institutions with original maturities of more than three months from the acquisition date. Bank does not have placement with bank and financial institutions as on reporting date.



Amount in NPR

4.4 Derivative Financial Instruments

Particulars	Current Year	Previous Year
Held for Trading	-	-
Interest Rate Swap	-	-
Currency Swap	-	-
Forward exchange Contract.	-	-
Others	-	-
Held for risk management	-	-
Interest Rate Swap	-	-
Currency Swap	-	-
Forward exchange Contract	-	-
Others	-	-
Total	-	-

The Bank does not have any foreign currency exposures as on reporting date.

4.5 Other Trading Assets

Particulars	Current Year	Previous Year
Treasury bills	-	-
Government Bonds	-	-
NRB Bonds	-	-
Domestic Corporate bonds	-	-
Equity	-	-
Other	-	-
Total	-	-

Trading assets are those assets that the Bank has acquired for the purpose of selling in the near term, or holds as part of a portfolio that is managed together for short-term profit are presented under this head.

The Bank does not have any other trading assets as on reporting date.

4.6 Loan and Advances to B/FIs

Particulars	Current Year	Previous Year
Loans to Microfinance institutions	1,199,798,925	2,953,086,364
Other	-	-
Less: Allowances for impairment	(11,996,541)	(84,819,446)
Total	1,187,802,384	2,868,266,918

Impairment allowance on loans and advances to B/FIs have been considered as per NRB Directive. Accrued Interest Receivables related to loans and advances to B/FIs as on Ashadh end 2083 amounts to NPR 144,782

4.6.1 Specific Allowance for Impairment

Particulars	Current Year	Previous Year
Balance at beginning of the fiscal year	84,819,446	94,752,284
Impairment loss for the year:		
Charge for the year	(72,822,905)	(9,932,838)
Recoveries/reversal	-	-
Amount written off	-	-
Balance as on Ashad end	11,996,541	84,819,446



Amount in NPR

4.7 Loan and Advances to Customers

Particulars	Current Year	Previous Year
Loan and advances measured at amortized cost	48,115,165,939	44,899,915,310
Less: Impairment allowances		
Individual impairment	(1,840,489,766)	(1,536,899,732)
Collective impairment	(535,420,666)	(539,119,841)
Net amount	45,739,255,507	42,823,895,737
Loan and advances measured at FVTPL	-	-
Total	45,739,255,507	42,823,895,737

Above impairment is higher of impairment as per NRB Directive No.2 and NFRS 9- ECL Model.

4.7.1 Analysis of Loans and Advances- By Product

Particulars	Current Year	Previous Year
Product		
Term loans	10,706,536,174	19,119,055,190
Overdraft	3,252,744,003	6,115,759,892
Trust receipt/Import loans	-	-
Demand and other working capital loans	13,842,756,895	555,328,190
Personal residential loans	8,270,095,733	7,285,841,274
Real estate loans	3,790,275,643	3,163,127,357
Margin lending loans	1,685,792,510	1,519,936,096
Hire purchase loans	981,752,031	1,649,803,165
Deprived sector loans	4,070,214,976	3,795,837,889
Bills purchased	-	-
Staff loans	661,804,703	813,372,108
Other	581,643,059	524,725,205
Sub-Total	47,843,615,729	44,542,786,366
Interest receivable	271,550,210	357,128,944
Grand-Total	48,115,165,939	44,899,915,310

4.7.2 Analysis of Loans and Advances- By Currency

Particulars	Current Year	Previous Year
Nepalese rupee	48,115,165,939	44,899,915,310
Indian rupee	-	-
USD	-	-
GBP	-	-
Euro	-	-
JPY	-	-
Chinese Yuan	-	-
Other	-	-
Total	48,115,165,939	44,899,915,310



Amount in NPR

4.7.3 Analysis of Loan and Advances- By Collateral

Particulars	Current Year	Previous Year
Secured		
Movable / Immovable assets	44,215,587,480	40,759,142,351
Gold and silver	326,184,001	177,382,302
Guarantee of domestic B/Fis	-	-
Government Guarantee	-	-
Guarantee of international rated bank	-	-
Export document	-	-
Fixed Deposit receipts	250,723,709	345,773,058
Government securities / bonds Counter guarantee	-	-
Counter guarantee	-	-
Personal guarantee	711,297,734	1,127,478,964
Other	2,611,373,014	2,490,138,635
Sub-Total	48,115,165,939	44,899,915,310
Unsecured	-	-
Grand Total	48,115,165,939	44,899,915,310

4.7.4 Allowances for Impairment

Particulars	Current Year	Previous Year
Specific allowances for impairment		
Balance at Shrawan 2082	1,536,899,732	1,051,683,151
Impairment loss for the year:	-	-
Charge for the year	303,590,034	485,216,581
Recoveries/reversal during the year	-	-
Write-offs	-	-
Exchange rate variance on foreign currency	-	-
Other movement	-	-
Balance at Ashadh end	1,840,489,766	1,536,899,732
Collective allowances for impairment		
Balance at Shrawan 2082	539,119,841	668,923,082
Impairment loss for the year:		
Charge/(reversal) for the year	(3,699,175)	(129,803,241)
Exchange rate variance on foreign currency	-	-
Other movement	-	-
Balance at Ashadh end	535,420,666	539,119,841
Total allowances for impairment	2,375,910,432	2,076,019,573

4.8 Investment in Securities

Particulars	Current Year	Previous Year
Investment securities measured at amortized cost	10,836,953,468	9,943,095,785
Investment in equity measure at FVTOCI	1,010,671,185	1,036,394,539
Total	11,847,624,653	10,979,490,324

Investment made by the Bank in financial instruments has been presented under this account head in two categories i.e., investment securities measured at amortized cost and investment in equity measured at fair value through other comprehensive income. Investment other than those measured at amortized cost is measured at fair value and changes in fair value has been recognized in other comprehensive income. Where income from the investment is received in the form of bonus shares, the valuation of investment is made by increasing the number of shares without changing in the cost of investment.



The bank has made an agreement with Nabil Investment for Portfolio Management Service (PMS) with the amount of NPR 10,000,000 on 2079.02.20 for 5 years and has been categorized into Investment in Equity and Account Receivable of NPR 9,629,597 and NPR 370,403 respectively as on reporting date.

Amount in NPR

4.8.1 Investment in Securities measured at Amortized Cost

Particulars	Current Year	Previous Year
Debt securities	-	-
Government bonds	7,136,143,386	8,742,997,155
Government treasury bills	-	-
Nepal Rastra Bank bonds	700,810,082	-
Nepal Rastra Bank deposits instruments	3,000,000,000	1,200,000,000
Other	-	98,630
Less: specific allowances for impairment	-	-
Total	10,836,953,468	9,943,095,785

4.8.2 Investment in Securities measured through Other Comprehensive Income

Particulars	Current Year	Previous Year
Equity instruments		
Quoted equity securities	838,457,585	983,220,939
Unquoted equity securities	172,213,600	53,173,600
Total	1,010,671,185	1,036,394,539

4.8.3 Investment in Securities measured through Profit or Loss

Particulars	Current Year	Previous Year
Equity instruments		
Quoted equity securities	-	-
Unquoted equity securities	-	-
Total	-	-

4.8.4. Information relating to Investment in Equities

Particulars	Current Year		Previous Year	
	Cost Price	Fair Value	Cost Price	Fair Value
Investment in Quoted Equity Securities				
Investment in Mutual Fund				
Citizens Santulit Yojana	500,000	451,000	-	-
50,000 units of Rs. 10 each				
Citizens Super 30 Mutual Fund	5,000,000	5,100,000	5,000,000	5,040,000
500,000 units of Rs. 10 each				
Garima Samridhhi Yojana	20,000,000	20,600,000	20,000,000	19,900,000
2,000,000 units of Rs. 10 each				
Global IME Sammunat Yojana -2	20,000,000	19,960,000	-	-
2,000,000 units of Rs. 10 each				
HLI Large Cap Fund	5,000,000	4,350,000	-	-
500,000 units of RS 10 each				
Kumari Dhanabridhhi Yojana	-	-	50,000,000	50,250,000
0 units of Rs. 10 each				
Kumari Equity Fund	-	-	10,000,000	9,950,000



Particulars	Current Year		Previous Year	
	Cost Price	Fair Value	Cost Price	Fair Value
0 units of Rs. 10 each				
Kumari Sabal Yojana	500,000	501,500	500,000	500,000
5,0000 units of Rs. 10 each				
LS Horizon 12	20,000,000	20,000,000	-	-
2,000,000 units of Rs.10 each				
MBL Equity Fund	5,000,000	5,000,000	5,000,000	4,965,000
5,00,000 units of Rs. 10 each				
Mega Mutual Fund -1	4,363,400	4,254,315	4,363,400	4,180,137
436,340 units of Rs. 10 each				
Muktinath Mutual Fund 1	20,000,000	19,800,000	20,000,000	19,800,000
2,000,000 units of Rs. 10 each				
Nabil Balanced Fund-3	166,800	165,632	166,800	166,633
16,680 units of Rs. 10 each				
Nepal Life Samriddhi Lagani Yojana	500,000	487,500	-	-
50,000 units of RS 10 each				
NIBL Growth Fund	10,000,000	10,910,000	10,000,000	9,860,000
1,000,000 units of Rs. 10 each				
NIBL Samriddhi Fund 2	36,721,230	33,416,319	36,721,230	32,424,846
3,672,123 units of Rs. 10 each				
NIBL Stable Fund	500,000	452,000	500,000	494,500
5,0000 units of Rs. 10 each				
NIC Asia Flexi Cap Fund	30,000,000	27,180,000	30,000,000	30,450,000
3,000,000 units of Rs. 10 each				
NIC Asia Select Fund 30	5,000,000	4,550,000	5,000,000	4,645,000
500,000 units of Rs. 10 each			-	-
NMB Hybrid Fund II	20,000,000	20,260,000	20,000,000	18,120,000
2,000,000 units of Rs. 10 each				
RBB Focus 40	2,500,000	2,497,500	-	-
250,000 units of RS 10 each				
RBB Mutual Fund 1	5,000,000	5,025,000	5,000,000	4,980,000
500,000 units of Rs. 10 each				
RBB Mutual Fund 2	8,000,000	8,000,000	8,000,000	8,064,000
800,000 units of Rs. 10 each				
Sanima Equity Fund - II	500,000	500,000	-	-
50,000 units of RS 10 each				
Sanima Large Cap Fund	10,000,000	10,550,000	10,000,000	10,230,000
1,000,000 units of Rs. 10 each				
Siddhartha Equity Fund 2	5,000,000	5,000,000	-	-
500,000 units of RS 10 each				
Siddhartha Investment Growth Scheme 3	-	-	10,000,000	10,440,000
0 units of Rs. 10 each				
Sunrise Bluechip Fund	46,050,260	44,899,004	46,050,260	46,050,260
4,605,026 units of Rs. 10 each				
Sunrise Focused Equity Fund	30,000,000	30,570,000	30,000,000	30,120,000
3,000,000 units of Rs. 10 each				
Sub-total	310,301,690	304,479,770	326,301,690	320,630,376
Investment in Public Share				
Api Power Company Ltd.	-	-	5,898,439	5,918,400



सांखिला डेवलपमेन्ट बैंक लि.

संस्थापक निदेशकको कार्यालय
(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त संस्था)

Particulars	Current Year		Previous Year	
	Cost Price	Fair Value	Cost Price	Fair Value
0 equity shares of Rs.100 each				
Arun Valley Hydropower Development Company Ltd	-	41,150	639,130	912,698
157 equity shares of Rs. 100 each				
Asian Life Insurance Co. Limited	4,312,335	4,183,715	661,784	726,111
9,985 equity shares of Rs. 100 each				
Bottlers Nepal (Terai) Limited	838,265	696,600	838,265	768,000
60 equity shares of Rs. 100 each				
CEDB Hydropower Development Co. Ltd.	1,434,166	4,108,039	1,099,231	4,882,398
1,994 equity shares of Rs. 100 each				
Chilime Hydropower Co. Ltd.	346,557	381,030	4,677,649	5,346,769
80 equity shares of Rs. 100 each				
Citizen Investment Trust	12,234,096	11,043,710	12,234,096	12,445,060
6,613 equity shares of Rs. 100 each				
Himalayan Distillery Limited	1,376,471	1,184,460	34,301,775	34,589,733
1,039 equity shares of Rs. 100 each				
Himalayan Everest Insurance Ltd.	12,553,742	10,764,000	12,553,742	12,758,652
20,700 equity shares of Rs. 100 each				
Himalayan Life Insurance Limited	20,383,467	16,764,815	18,379,314	17,580,231
52,097 equity shares of Rs. 100 each				
Kalika Power Company Ltd.	284,800	377,757	4,350,201	5,425,657
823 equity shares of Rs. 100 each				
Life Insurance Co. Nepal Ltd.	48,061,471	46,883,318	45,871,326	50,467,359
59,361 equity shares of Rs. 100 each				
Mountain Energy Nepal Limited	1,129,700	1,133,249	881,756	845,009
1,992 equity shares of Rs. 100 each				
National Life Insurance Co. Ltd.	470,116	522,258	12,211,557	13,168,762
902 equity shares of Rs. 100 each				
Neco Insurance Co. Ltd.	6,738,524	5,499,760	6,738,524	5,811,455
9,016 equity shares of Rs. 100 each				
Nepal Doorsanchar Company Limited	5,915,098	5,809,562.50	5,915,098	5,943,504
6,775 equity shares of Rs. 100 each				
Nepal Life Insurance Co. Ltd.	60,677,479	45,897,507	60,677,479	45,062,605
61,213 equity shares of Rs. 100 each				
Nerude Mirmire Laghubitta Bittiya Sanstha Limited	-	-	11,928,280	8,026,011
0 equity shares of Rs. 100 each				
Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	-	-	14,059,533	8,992,370
0 equity shares of Rs. 100 each				
Radhi Bidhyut Company Ltd.	-	-	1,569,491	4,546,257
0 equity shares of Rs. 100 each				
Rastriya Beema Company Limited	401,715	446,370	401,715	453,300
30 equity shares of Rs. 100 each				
Sahas Urja Limited	818,473	1,272,000	704,992	967,740
2,000 equity shares of Rs. 100 each				
Sanima GIC Insurance Limited	14,429,185	11,722,655	14,429,185	15,246,700
24,995 equity shares of Rs. 100 each				
Shivam Cements Limited	513,597	552,069	24,337,913	25,075,720
889 equity shares of Rs. 100 each				
Sanima Mai Hydropower Ltd.	-	-	5,332,811	9,403,650



Particulars	Current Year		Previous Year	
	Cost Price	Fair Value	Cost Price	Fair Value
0 equity shares of Rs. 100 each Siddhartha Premier Insurance Limited	42,888,202	38,314,887	36,338,167	36,736,741
51,707 equity shares of Rs. 100 each Soaltee Hotel Limited	-	-	16,685,783	20,336,014
0 equity shares of Rs. 100 each Surya Jyoti Life Insurance Company Limited	36,480,912	26,641,804	36,480,912	28,815,079
64,508 equity shares of Rs. 100 each Swabalamban Laghubitta Bittiya Sanstha Limited	-	-	10,584,854	8,995,977
0 equity shares of Rs. 100 each				
Sub-total	272,288,367	234,240,715	400,782,998	390,247,963
Investment in Promoter Share				
Prabhu Mahalaxmi Life Insurance Limited	177,750,000	241,135,800	177,750,000	231,861,300
2,318,614 equity shares of Rs. 100 each Sampada Laghubitta Bittiya Sanstha Ltd.	20,000,000	35,105,000	20,000,000	35,105,000
351,050 equity shares of Rs. 100 each Sanima GIC Insurance Limited	21,857,100	23,496,300	21,857,100	23,496,300
234,963 equity shares of Rs. 100 each				
Sub-total	219,607,100	299,737,100	219,607,100	290,462,600
Total Investment in Quoted Equity Securities	802,197,157	838,457,585	946,691,788	1,001,340,939
Investment in Unquoted Equity Securities				
Investment in Mutual Fund				
Citizens Sadabahar Yojana	2,000,000	1,990,000	-	-
200,000 units of Rs. 10 each NIC ASIA Equity Linked Investment Scheme	10,000,000	9,580,000	-	-
1,000,000 units of Rs. 10 each				
Sub-total	12,000,000	11,570,000	-	-
Investment in Promoter Share				
Nepal Clearing House Ltd.	1,925,000	8,954,900	1,925,000	8,386,900
89,549 equity shares of Rs. 100 each Smart Choice Technologies Ltd.	26,666,700	26,666,700	26,666,700	26,666,700
266,667 equity shares of Rs. 100 each Sanjeevani Laghubitta Bittiya Sanstha Limited	125,022,000	125,022,000	-	-
125,022 equity shares of Rs. 100 each				
Sub-total	153,613,700	160,643,600	28,591,700	35,053,600
Total Investment in Unquoted Equity Securities	165,613,700	172,213,600	28,591,700	35,053,600
Total Investment in Equity	967,810,857	1,010,671,185	975,283,488	1,036,394,539

4.9 Current Tax Assets

Particulars	Current Year	Previous Year
Current income tax assets	301,970,070	221,075,280
Current tax of prior periods	-	-
Total Current Tax Assets	301,970,070	221,075,280
Current income tax liabilities	346,609,385	277,291,476
Current tax of prior periods	-	-
Total Current Tax Liabilities	346,609,385	277,291,476
Total (Current Assets - Current Liabilities)	(44,639,316)	(56,216,196)



Current Tax Assets includes advance income tax paid by the Bank under self-assessment tax returns filed as per the Income Tax Act 2058 and tax deducted at source (TDS) on behalf of the Bank. Similarly, the current income tax liabilities include the tax payable to the Government computed as per the provision of the Income Tax Act 2058.

Amount In NPR

4.10 Investment in Subsidiaries

Particulars	Current Year	Previous Year
Investment in quoted subsidiaries	-	-
Investment in unquoted subsidiaries	-	-
Total Investment	-	-
Less: Impairment		
Net Carrying Amount	-	-

The Bank does not have any subsidiary as on reporting date.

4.10.1 Investment in Quoted Subsidiaries

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

4.10.2 Investment in Unquoted Subsidiaries

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

4.10.3 Information relating to subsidiaries of the bank

Particulars	Percentage of Ownership Held by Bank	
	Current Year	Previous Year
.....Ltd.		
.....Ltd.		
Total	-	-

4.10.4 Non-Controlling Interest of the subsidiaries

Particulars	Current Year	Previous Year
Equity interest held by NCI (%)		
Profit/(loss) allocated during the year		
Accumulated balance of NCI as on Ashad end		
Dividend paid to NCI		



Amount In NPR

4.11 Investment in Associates

Particulars	Current Year	Previous Year
Investment in quoted associates	-	-
Investment in unquoted associates	-	-
Total Investment	-	-
Less: Impairment		
Net Carrying Amount	-	-

The Bank does not have any associates as on reporting date.

4.11.1 Investment in Quoted Associates

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

4.11.2 Information relating to associates of the bank

Particulars	Percentage of Ownership Held by Bank	
	Current Year	Previous Year
.....Ltd.		
.....Ltd.		
Total		

4.11.3 Equity Value of Associates

Particulars	Current Year	Previous Year
Total		

4.12 Investment Properties

Particulars	Current Year	Previous Year
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	528,099,838	288,161,842
Addition/disposal during the year	201,977,978	239,937,996
Net changes in fair value during the year	-	-
Adjustment/transfer	-	-
Net amount	730,077,816	528,099,838
Total	730,077,816	528,099,838

4.13 Property and Equipment (PE)



सांख्यिका डेभलपमेन्ट बैंक लि.

संख्यिका विकासको आधार
(नेपाल राष्ट्र बैंकबाट "ब" वर्गको इजाजत प्राप्त संस्था)

Particulars	Land	Buildings	Leasehold Assets	Computer Accessories	Vehicles	Furniture & Fixtures	Machinery	Other Assets	Amount in NPR	
									Current Year	Previous Year
Cost										
Balance at Ashadh end 2081	-	-	836,551,956	61,463,845	84,005,882	110,095,014	-	321,285,967	1,413,402,665	1,312,896,325
Additions	-	-	203,585	18,093	529,941	85,955	-	938,081	1,775,655	-
Acquisition during the year	54,188,000	8,628,000	124,085,577	3,744,400	17,132,400	2,913,501	-	19,418,698	230,110,576	130,499,109
Capitalization	54,188,000	8,628,000	124,085,577	3,744,400	17,132,400	2,913,501	-	19,418,698	230,110,576	130,499,109
Disposals	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	16,865,704	2,176,068	1,721,821	2,378,835	-	10,272,922	33,415,349	29,992,769
Balance at Ashadh end 2082	54,188,000	8,628,000	943,975,414	63,050,271	99,946,402	110,715,635	-	331,369,825	1,611,873,546	1,413,402,665
Adjustment in opening balance	-	-	11,390,165	-	-	-	-	-	11,390,165	1,775,655
Additions	237,263,441	84,815,813	27,534,007	7,511,100	9,133,053	3,888,152	-	22,591,016	392,736,581	230,110,576
Acquisition during the year	237,263,441	84,815,813	27,534,007	7,511,100	9,133,053	3,888,152	-	22,591,016	392,736,581	230,110,576
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	3,928,537	5,194,139	9,799,671	3,788,070	-	8,871,250	31,581,667	33,415,349
Adjustment	-	-	-	-	-	-	-	-	-	1,611,873,546
Balance at Ashadh end 2083	291,451,441	93,443,813	978,971,050	65,367,231	99,279,784	110,815,717	-	345,089,590	1,984,418,625	1,611,873,546
Accumulated depreciation and impairment										
Balance at Ashadh end 2081	-	-	352,601,232	46,859,100	50,727,554	81,265,945	-	205,662,243	737,116,073	608,609,891
Depreciation Charge for the Year	-	-	104,536,477	6,103,617	9,259,497	11,678,037	-	36,619,136	168,196,764	154,210,382
Impairment for the Year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	11,493,415	2,097,324	1,521,514	2,226,161	-	9,479,276	26,817,691	25,704,200
Adjustment	-	-	-	-	-	-	-	-	-	-
Balance at Ashadh end 2082	-	-	445,644,294	50,865,393	58,465,537	90,717,820	-	232,802,103	878,495,146	737,116,073
Depreciation Charge for the Year	-	203,745	102,796,323	6,558,732	10,477,072	6,229,672	-	27,765,898	154,031,442	168,196,764
Impairment for the Year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	3,897,713	4,788,397	7,405,768	3,773,631	-	8,219,846	28,085,355	26,817,691
Adjustment	-	-	-	-	-	-	-	-	-	-
Balance at Ashadh end 2083	-	203,745	544,542,903	52,635,728	61,536,841	93,173,861	-	252,348,155	1,004,441,234	878,495,146
Capital Work in Progress 2081	-	-	-	-	-	-	-	-	-	-
Capital Work in Progress 2082	-	-	-	-	-	-	-	-	-	-
Capital Work in Progress 2083	-	-	-	-	-	-	-	-	-	-
Net Book Value										
Balance at Ashadh end 2081	-	-	483,950,724	14,604,745	33,278,328	28,829,070	-	115,623,725	676,286,592	704,286,434
Balance at Ashadh end 2082	54,188,000	8,628,000	498,331,120	12,184,878	41,480,865	19,997,815	-	98,567,722	733,378,400	676,286,592
Balance at Ashadh end 2083	291,451,441	93,240,068	434,428,146	12,731,503	37,742,943	17,641,855	-	92,741,435	979,977,392	733,378,400

The cost of an item of property and equipment has been recognized as an asset, initially recognized at cost. Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will flow to the Bank. Any gain or loss on disposal of an item of property and equipment (calculated as the difference between the net proceeds from disposal and the carrying amount of the item) is recognized in other operating income in Statement of profit or loss. Property & Equipment with cost less than NPR 5,000 are charged off on purchases as revenue expenditure.

The depreciation expense of NPR 67,771,445 has been charged for Right on Use (ROU) of assets for the year. As on 32 Ashadh, 2083, leasehold properties include ROU asset balance of NPR 281,459,757. The detailed accounting policy of ROU asset has been disclosed in Note 3.16.



Amount in NPR

4.14 Goodwill & Intangible Assets

Particulars	Goodwill	Software		Others	Current Year	Previous Year
		Purchased	Developed			
Cost						
Balance at Ashadh end 2081	-	40,178,373	-	-	40,178,373	31,588,977
Additions:	-	5,984,870	-	-	5,984,870	8,589,396
Acquisition	-	5,984,870	-	-	5,984,870	8,589,396
Capitalization	-	-	-	-	-	-
Disposals or classified as held for sale	-	56,500	-	-	56,500	-
Adjustment	-	34,182	-	-	34,182	-
Balance at Ashadh end 2082	-	46,140,925	-	-	46,140,925	40,178,373
Adjustment in opening balance	-	-	-	-	-	34,182
Additions	-	3,808,100	-	-	3,808,100	5,984,870
Acquisition	-	3,808,100	-	-	3,808,100	5,984,870
Capitalization	-	-	-	-	-	-
Disposals or classified as held for sale	-	13,560	-	-	13,560	56,500
Adjustment	-	-	-	-	-	-
Balance at Ashadh end 2083	-	49,935,465	-	-	49,935,465	46,140,925
Amortization and Impairment						
Balance at Ashadh end 2081	-	25,164,409	-	-	25,164,409	21,251,982
Amortization charge for the Year	-	4,571,746	-	-	4,571,746	3,912,426
Impairment for the Year	-	-	-	-	-	-
Disposals	-	56,499	-	-	56,499	-
Adjustment	-	-	-	-	-	-
Balance at Ashadh end 2082	-	29,679,656	-	-	29,679,656	25,164,409
Amortization charge for the Year	-	5,536,842	-	-	5,536,842	4,571,746
Impairment for the Year	-	-	-	-	-	-
Disposals	-	10,170	-	-	10,170	56,499
Adjustment	-	-	-	-	-	-
Balance at Ashadh end 2083	-	35,206,328	-	-	35,206,328	29,679,656
Capital Work in Progress 2081	-	-	-	-	-	-
Capital Work in Progress 2082	-	-	-	-	-	-
Capital Work in Progress 2083	-	-	-	-	-	-
Net Book Value						
Balance at Ashadh end 2081	-	15,013,965	-	-	15,013,965	10,336,995
Balance at Ashadh end 2082	-	16,461,269	-	-	16,461,269	15,013,965
Balance at Ashadh end 2083	-	14,729,137	-	-	14,729,137	16,461,269

Acquired computer software licenses are capitalized on the basis of the costs incurred to acquire and bring to use the specific software. Costs associated with the development of software are capitalized where it is probable that it will generate future economic benefits in excess of its cost. Computer software costs are amortized on the basis of expected useful life. Costs associated with maintaining software are recognized as an expense upfront.

Software is amortized on a straight-line basis in profit or loss over its estimated useful life, from the date that it is available for use. The estimated useful life of software for the current and comparative periods is five years. Software assets with costs less than NPR 5,000 are charged off on purchases as revenue expenditure.



Amount in NPR

4.15 Deferred Tax

Deferred Tax Assets/Liabilities

Particulars	Current Year	Previous Year
Deferred tax assets	158,627,496	170,405,237
Deferred tax liabilities	97,296,025	116,424,323
Net Amount	61,331,471	53,980,914

Particulars	Current Year		
	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	-	-	-
Loan and advance to customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	12,858,098	(12,858,098)
Right on Use of Assets (NFRS 16)	-	84,437,927	(84,437,927)
Property & Equipment	7,443,081	-	7,443,081
Leave Liability	38,927,393	-	38,927,393
Lease Liabilities under NFRS 16	111,791,355	-	111,791,355
Provision	-	-	-
Debenture Issue Expenses	465,667	-	465,667
Other temporary differences	-	-	-
Deferred tax on temporary differences	158,627,496	97,296,025	61,331,471
Deferred tax on carry forward of unused tax losses		-	-
Deferred tax due to changes in tax rate	-	-	-
Net Deferred tax asset/liabilities as on Ashadh end 2083			61,331,471
Recognized in profit or loss			74,189,569
Recognized in other comprehensive income			(12,858,098)
Recognized in directly in equity			-
Deferred tax (asset)/liabilities as on Ashadh end 2082			53,980,914
Origination/(Reversal) during the year			7,350,556
Deferred tax expense/(income) recognized in profit or loss			3,322,954
Deferred tax expense/(income) recognized in other comprehensive income			4,027,602
Deferred tax expense/(income) recognized in directly in equity			-



Previous Year

Particulars	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	-	-	-
Loan and advance to customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	18,333,315	(18,333,315)
Right on Use of Assets (NFRS 16)		98,091,007	(98,091,007)
Property & Equipment	11,008,347	-	11,008,347
Leave Liability	32,425,036	-	32,425,036
Lease Liabilities under NFRS 16	126,616,553	-	126,616,553
Provision	-	-	-
Debenture Issue Expenses	355,301	-	355,301
Other temporary differences	-	-	-
Deferred tax on temporary differences	170,405,237	116,424,323	53,980,914
Deferred tax on carry forward of unused tax losses			-
Deferred tax due to changes in tax rate			-
Net Deferred tax asset/liabilities as on Ashadh end 2082			53,980,914
Recognized in profit or loss			72,314,229
Recognized in other comprehensive income			(18,333,315)
Recognized in directly in equity			-
Deferred tax (asset)/liabilities as on Ashadh end 2081			60,548,177
Origination/(Reversal) during the year			(6,567,263)
Deferred tax expense/(income) recognized in profit or loss			19,726,055
Deferred tax expense/(income) recognized in other comprehensive income			(26,293,317)
Deferred tax expense/(income) recognized in directly in equity			-

4.16 Other Assets

Particulars	Current Year	Previous Year
Assets held for sale	-	-
Other non-banking assets	-	-
Bills receivable	-	-
Accounts receivable	333,372,067	230,838,134
Accrued Income	-	-
Prepayments and Deposit	8,085,944	4,627,582
NCHL Security Guarantee	15,000,000	15,000,000
Income Tax Deposit	-	-
Deferred Employee expenditure	504,517,191	314,941,834
Other	9,395,887	9,861,888
Stationery	7,446,852	7,987,949
Commission receivables	(5)	(1)
Deposit	1,525,949	1,450,849
Gold and Silver Coin	423,092	423,092
Total	870,371,089	575,269,438

Accounts receivable includes bank balance available with PMS NPR 370,403 which has been received after reporting date.



Amount in NPR

4.17 Due to Bank and Financial Institutions

Particulars	Current Year	Previous Year
Money Market Deposit	-	-
Interbank Borrowing	-	-
Other deposits from B/FIs	1,112,593,259	1,530,882,450
Settlement and clearing accounts	-	-
Other deposits from B/FIs	-	-
Total	1,112,593,259	1,530,882,450

The balances in accounts maintained with the Bank by other local financial institution have been presented under this head. Interbank borrowing, interbank deposit, balances on settlement and clearing accounts as well as other amount due to bank and financial institution is presented under due to bank and financial institutions.

4.18 Due to Nepal Rastra Bank

Particulars	Current Year	Previous Year
Refinance from NRB	-	-
Standing Liquidity Facility	-	-
Lender of last resort facility from NRB	-	-
Sale and repurchase agreement	-	-
Other due to Nepal Rastra Bank	-	-
Total	-	-

The amount payable to NRB shall include amount of refinance facilities, standing liquidity facility, sale and repurchase agreements, deposit from NRB etc.

4.19 Derivative financial instruments

Particulars	Current Year	Previous Year
Held for Trading		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward exchange Contract.	-	-
Others	-	-
Held for Risk Management	-	-
Interest Rate Swap	-	-
Currency Swap	-	-
Forward exchange Contract	-	-
Others	-	-
Total	-	-

The Bank does not have any derivative financial instruments as on reporting date.

4.20 Deposit from Customers

Particulars	Current Year	Previous Year
Corporate Customers		
Term Deposit	7,157,999,351	9,049,801,155
Call Deposit	5,648,777,735	3,356,797,808
Current Deposit	884,757,344	603,094,943
Other	8,659,348	13,441,001
	13,700,193,778	13,023,134,907
Retail Deposit		
Term Deposit	11,120,752,743	26,493,847,562
Saving Deposit	31,737,331,348	14,296,727,708
Current Deposit	322,433,213	203,295,074
Other	41,014,676	651,489,141
	43,221,531,979	41,645,359,484
Total	56,921,725,757	54,668,494,391



Amount in NPR

4.20.1 Deposit from Customer- Currency

Particulars	Current Year	Previous Year
Nepalese rupee	56,921,725,757	54,668,494,391
Indian rupee	-	-
United State dollar	-	-
Great Britain pound	-	-
Euro	-	-
Japanese yen	-	-
Chinese yuan	-	-
Other	-	-
Total	56,921,725,757	54,668,494,391

4.21 Borrowing

Particulars	Current Year	Previous Year
Domestic Borrowing		
Nepal Government	-	-
Other Institution	-	-
Other	-	-
Foreign Borrowing		
Foreign B/FIs	-	-
Multilateral Development Banks	-	-
Other Institutions	-	-
Sub-total	-	-
Total	-	-

The Bank does not have any borrowing as on reporting date.

4.22 Provisions

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

4.22.1 Movement in provision

Particulars	Current Year	Previous Year
Balance at Shrawan 1	-	-
Provisions made during the year	-	-
Provisions used during the year	-	-
Provisions reversed during the year	-	-
Unwind of discount	-	-
Balance at Ashadh end	-	-



Amount in NPR

4.23 Other Liabilities

Particulars	Current Year	Previous Year
Liability for employees defined contribution obligations	-	-
Liability for long-service leave	129,757,978	108,083,453
Short-term employee benefits	-	-
Bills Payable	3,367,757	4,687,427
Creditors and accruals	95,478,087	96,531,045
Interest payable on deposit	34,775,793	82,948,586
Interest payable on borrowing	-	-
Liabilities on deferred grant income	-	-
Unpaid Dividend	210,364	210,364
Lease Liabilities under NFRS 16	372,637,849	422,055,176
Employee bonus payable	127,088,032	96,026,353
Other	80,195,549	90,465,049
Audit Fee Payable	1,352,050	1,892,800
TDS payable	26,885,059	33,752,207
Central Fund	2,415,711	2,415,711
Emergency Fund	6,113,647	6,113,647
Interest Payable on Debenture	35,665,164	35,514,299
Other	7,763,918	10,776,384
Total	843,511,409	901,007,453

Liabilities relating to employees benefits like gratuity and pension fund, liabilities for long-service leave, short-term employee benefits etc., creditors and accruals, unpaid dividend etc. are presented under this account head of other liabilities. Long service leave consists of sick leave and annual leave. Actuarial breakup for defined benefit obligations have been disclosed in disclosure in sub-annex 4.23.

4.23.1 A Defined Benefit Obligations

The amounts recognized in the statement of financial position are as follows:

Particulars	Current Year	Previous Year
Total present value of obligations	-	-
Fair value of plan assets	-	-
Present value of net obligations	-	-

4.23.2 A Plan Assets

Particulars	Current Year	Previous Year
Equity Shares	-	-
Government Bonds	-	-
Bank Deposit	-	-
Other	-	-
Total	-	-

4.23.3 A Movement in Present Value of Defined Benefits Obligation

Particulars	Current Year	Previous Year
Fair Value of Obligation at beginning of the year		
Actuarial (gain)/loss		
Benefits paid by the plan		
Current Service Cost and Interest		
Defined benefit obligation at year end	-	-



Amount in NPR

4.23.4 A Movement in Present Value of Plan Assets

Particulars	Current Year	Previous Year
Defined benefit obligations at Shrawan 1	-	-
Actuarial losses	-	-
Benefits paid by the plan	-	-
Current service costs; Past Service Cost and interest	-	-
Defined benefit obligations at Ashadh end	-	-

4.23.5 A Expenses recognized in Income Statement

Particulars	Current Year	Previous Year
Current service cost	-	-
Past service costs-(non-vested)	-	-
Past service costs (Vested)	-	-
Interest cost	-	-
Expected Return on Plan Assets	-	-
Total	-	-

4.23.6 A Expenses recognized in Other Comprehensive Income

Particulars	Current Year	Previous Year
Actuarial (gain)/loss	-	-
Total	-	-

4.23.7 A Actuarial Assumptions

Particulars	Current Year	Previous Year
Discount rate		
Expected return on plan asset		
Future salary increases		
Expected return on Plan Assets		

4.23.1 B Liability for long-service leave

The amounts recognized in the statement of financial position are as follows:

Particulars	Current Year	Previous Year
Present value of unfunded defined benefit obligation	129,757,978	108,083,453
Present value of funded defined benefit obligation	-	-
Total present value of obligation	129,757,978	108,083,453
Fair value of plan assets	-	-
Present value of net obligation	129,757,978	108,083,453
Recognized liability for defined benefit obligation	129,757,978	108,083,453

4.23.2 B Plan Assets

Particulars	Current Year	Previous Year
Equity Shares	-	-
Government Bonds	-	-
Bank Deposit	-	-
Other	-	-
Total	-	-



Amount in NPR

4.23.3 B Movement in the Present Value of Defined Benefit Obligation

Particulars	Current Year	Previous Year
Defined benefit obligations at Shrawan 1	108,083,453	104,838,669
Actuarial losses/(gain)	9,663,553	(7,297,146)
Benefits paid by the plan	(9,681,855)	(13,848,672)
Current service costs; Past Service Cost and interest	21,692,827	24,390,602
Defined benefit obligation at Ashadh end	129,757,978	108,083,453

4.23.4 B Movement in the Fair Value of Plan Assets

Particulars	Current Year	Previous Year
Fair value of plan assets at Shrawan 1	-	-
Contributions paid into the plan	-	-
Benefits paid during the year	-	-
Interest Income	-	-
Expected return on plan assets	-	-
Fair value of plan assets at Ashadh end	-	-

4.23.5 B Expenses recognized in Income Statement

Particulars	Current Year	Previous Year
Current service cost	14,465,850	15,578,312
Past service costs-(non-vested)	-	-
Past service costs (Vested)	-	-
Actuarial (gain)/loss	9,663,553	(7,297,146)
Interest cost	7,226,977	8,812,290
Expected Return on Plan Assets	-	-
Total	31,356,380	17,093,456

4.23.6 B Expenses recognized in Other Comprehensive Income

Particulars	Current Year	Previous Year
Actuarial (gain)/loss	-	-
Total	-	-

4.23.7 B Actuarial Assumptions

Particulars	Current Year	Previous Year
Discount rate	6.50%	7.00%
Expected return on plan asset	-	-
Future salary increases	2.80%	4.50%
Withdrawal rate	11.36%	11.80%

4.24 Debt securities issued

Particulars	Current Year	Previous Year
Debt securities issued designated as at fair value through profit or loss	-	-
Debt securities issued at amortized cost	747,579,924	747,212,038
Total	747,579,924	747,212,038

The Bank has issued 9% SADBIL Debenture 2087 of NPR 750,000,000 (750,000 units @ NPR 1,000) during the period. Interest rate of 9% per annum is paid semi-annually and it is listed in Nepal Stock Exchange. Debt securities are initially



measured at the fair value less incremental direct cost and subsequently at their amortized cost using effective interest method except where the bank designates liabilities at fair value through profit or loss.

Amount in NPR

4.25 Subordinate Liabilities

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

The Bank does not have any kind of subordinated liabilities as on reporting date.

4.26 Share Capital

Particulars	Current Year	Previous Year
Ordinary Shares	3,734,068,506	3,556,255,720
Convertible Preference Shares	-	-
Irredeemable Preference Shares (equity component only)	-	-
Perpetual debt (equity component only)	-	-
Total	3,734,068,506	3,556,255,720

4.26.1 Ordinary Shares

Particulars	Current Year	Previous Year
Authorized capital		
50,000,000 Ordinary Shares of Rs 100 each	5,000,000,000	5,000,000,000
Issued capital		
37,340,685 Ordinary Shares of Rs 100 each	3,734,068,506	3,556,255,720
Paid up capital		
37,340,685 Ordinary Shares of Rs 100 each	3,734,068,506	3,556,255,720
Total	3,734,068,506	3,556,255,720

4.26.2 Ordinary Share Ownership

Particulars	% of Holding	Current Year	Previous Year
Domestic Ownership			
Nepal Government	-	-	-
"A" Class Licensed Institutions	-	-	-
Other licensed institutions	-	-	-
General Public	49%	1,829,695,579	1,742,567,218
Promoter	51%	1,904,372,927	1,813,688,502
Others	-	-	-
Foreign Ownership	-	-	-
Total	100%	3,734,068,506	3,556,255,720



4.26.2 A List of Shareholders holding 0.50% or more of total paid-up capital of the bank

S. No	Name	Promoter Shares	Public Shares	Total Shares	Percentage
1	Manokamana Capital Investment Pvt. Ltd.	-	1,091,066.35	1,091,066.35	2.92%
2	Biswash Gauchan	542,903.20	142,879.92	685,783.12	1.84%
3	Keshav Bohara	536,707.82	81,033.48	617,741.30	1.65%
4	Anjita Shrestha	462,900.88	124,000.21	586,901.09	1.57%
5	Ujjwal Satyal	432,460.20	134,140.26	566,600.46	1.52%
6	Rabeendra Prasad Shrestha	357,496.20	60,138.17	417,634.37	1.12%
7	Shova Mishra	305,323.91	110,643.03	415,966.94	1.11%
8	Kalpna Prasai	285,437.55	96,035.39	381,472.94	1.02%
9	Jyoti Sherchan Gauchan	260,188.54	76,602.27	336,790.81	0.90%
10	Madhab Prasad Mainali	231,799.07	87,394.82	319,193.89	0.85%
11	Rajesh Kumar Shrestha	301,650.30	0.18	301,650.48	0.81%
12	Ramesh Kumar Kandu	258,446.94	41,000.30	299,447.24	0.80%
13	Rajendra Prasad Paudel	266,134.24	3,414.42	269,548.66	0.72%
14	Keshab Prasad Prasain	221,511.26	35,608.25	257,119.51	0.69%
15	Ambi Ratna Shakya	-	248,844.15	248,844.15	0.67%
16	Shreeraman Khanal	184,602.40	30,729.22	215,331.62	0.58%
17	Sikandar Gauchan	106,127.96	103,537.91	209,665.87	0.56%
18	Shakuntala Prasain	149,862.72	59,588.43	209,451.15	0.56%
19	Badri Lal Malla	160,408.32	46,437.90	206,846.22	0.55%
20	Shrawan Kumar Goyal	-	186,742.30	186,742.30	0.50%

Amount in NPR

4.27 Reserves

Particulars	Current Year	Previous Year
Statutory General Reserve	1,057,564,250	896,787,525
Exchange Equalization Reserve	1,881,461	1,072,088
Corporate Social Responsibility Reserve	17,758,976	12,412,219
Capital Redemption Reserve	-	-
Regulatory Reserve	656,693,863	535,643,741
Investment Adjustment Reserve	-	-
Capital Reserve	-	-
Assets Revaluation Reserve	-	-
Fair Value Reserve	30,002,230	42,777,736
Dividend Equalization Reserve	-	-
Debenture Redemption Reserve	321,428,571	214,285,714
Actuarial Gain	-	-
Special Reserve	-	-
Staff Training Reserve	695,319	-
Total	2,086,024,670	1,702,979,022



Amount in NPR

General Reserve

General reserve has been maintained as per the regulatory requirements of the Bank and Financial Institutions Act, 2073. The regulatory requirement is to set aside 20% of net profit until the reserve is twice the paid-up capital and thereafter minimum 10% of the net profit. This reserve is not available for distribution to shareholder in any form and requires specific approval of NRB for any transfer from this heading.

Particulars	Current Year	Previous Year
Opening Balance of General Reserve	896,787,525	772,005,167
20% of Net Profit allocated	160,776,725	124,782,359
Closing Balance of General Reserve	1,057,564,250	896,787,525

Amount in NPR

Exchange Equalization Reserve

Exchange equalization reserve has been maintained as per the regulatory requirements of Bank and Financial Institutions Act, 2073. There is a regulatory requirement to set aside 25% of the foreign exchange revaluation gain on the translation of foreign currency to the reporting currency. This year's 25% of total revaluation gain (except gain from revaluation of Indian Currency) has been transferred into this heading.

Particulars	Current Year	Previous Year
Opening Balance of Exchange Equalization Reserve	1,072,088	954,538
25% Allocation	117,549	127,824
Closing Balance of Exchange Equalization Reserve	1,881,461	1,072,088

Debenture Redemption Reserve

Debenture Redemption Reserve is created as per NRB Directive against the face value of debenture issued by the Bank. The Bank is required to transfer proportionate amount to Debenture Redemption Reserve annually except the financial year in which debenture is issued and repaid. The Bank has issued "9% Shangrila Development Bank Debenture 2087" of NPR 75,00,00,000 on 06 Ashadh, 2078 with the tenure of 10 years. The maturity date of the debenture is 31 Ashadh, 2088.

During the FY 2082.83, the Bank has transferred NPR 107,142,857 to Debenture Redemption Reserve. The Bank has allocated total of NPR 321,428,571 to Debenture Redemption Reserve till this FY 2082.83.

Fiscal Year	Amount (NPR)	Cumulative Amount (NPR)	Remarks
2077.78	Issue Year	-	-
2078.79	-	-	-
2079.80	-	-	-
2080.81	107,142,857	107,142,857	appropriated
2081.82	107,142,857	214,285,714	appropriated
2082.83	107,142,857	321,428,571	to be appropriated
2083.84	107,142,857	428,571,429	to be appropriated
2084.85	107,142,857	535,714,286	to be appropriated
2085.86	107,142,857	642,857,143	to be appropriated
2086.87	107,142,857	750,000,000	to be appropriated
2087.88	Repayment year		



Regulatory Reserve

As per NRB Directive No. 04/82, the bank is required to maintained statutory reserve in the transition to NFRS from previous GAAP. The bank is required to reclassify all amounts that are resultant of re-measurement adjustment and that are recognized in retained earning into this reserve heading. The amount reclassified to this reserve includes re-measurement adjustments such as interest income recognized against interest receivables, amount of deferred tax assets, fair value reserve for investment, reserve for non-banking assets etc. The bank has compiled with this regulatory requirement.

Movement in Regulatory Reserve:

Amount in NPR

Particulars	Interest Receivables	Deferred Tax	Non-Banking Assets (NBA)	Fair Value	Total
Balance at 31 Ashadh, 2079	136,041,322	54,454,558	98,958,734	33,517,371	322,971,985
Transfer from RE to Regulatory Reserve against Interest Receivable	73,658,577	-	-	-	73,658,577
Transfer from RE to Regulatory Reserve against Deferred Tax	-	(8,035,865)	-	-	(8,035,865)
Transfer from RE to Regulatory Reserve against NBA	-	-	(20,639,699)	-	(20,639,699)
Transfer from RE to Regulatory Reserve against Fair Value	-	-	-	(33,517,371)	(33,517,371)
Balance at 32 Ashadh, 2080	209,699,899	46,418,693	78,319,035	-	334,437,627
Transfer from RE to Regulatory Reserve against Interest Receivable	80,171,817	-	-	-	80,171,817
Transfer from RE to Regulatory Reserve against Deferred Tax	-	14,129,483	-	-	14,129,483
Transfer from RE to Regulatory Reserve against NBA	-	-	103,222,925	-	103,222,925
Transfer from RE to Regulatory Reserve against Fair Value	-	-	-	1,333,302	1,333,302
Balance at 31 Ashadh, 2081	289,871,716	60,548,176	181,541,960	1,333,302	533,295,155
Transfer from RE to Regulatory Reserve against Interest Receivable	(89,377,494)	-	-	-	(89,377,494)
Transfer from RE to Regulatory Reserve against Deferred Tax	-	11,766,053	-	-	11,766,053
Transfer from RE to Regulatory Reserve against NBA	-	-	81,293,329	-	81,293,329
Transfer from RE to Regulatory Reserve against Fair Value	-	-	-	(1,333,302)	(1,333,302)
Balance at 32 Ashadh, 2082	200,494,222	72,314,229	262,835,289	-	535,643,741
Transfer from RE to Regulatory Reserve against Interest Receivable	18,650,343	-	-	-	18,650,343
Transfer from RE to Regulatory Reserve against Deferred Tax	-	1,875,340	-	-	1,875,340
Transfer from RE to Regulatory Reserve against NBA	-	-	100,524,440	-	100,524,440
Transfer from RE to Regulatory Reserve against Fair Value	-	-	-	-	-
Balance at 32 Ashadh, 2083	219,144,565	74,189,569	363,359,729	-	656,693,863



Amount in NPR

Movement of Interest Receivables

The regulatory reserve created for interest receivables include write back of interest income recognized against interest receivables amounting NPR.30,663,439, addition of Interest Capitalized Term Loan Reserve amounting NPR 6,163,951 and addition of restructured interest amounting NPR. 43,149,831.

Particulars	AIR	Restructured Interest	ICTL	Total
Opening Balance of reserve	165,886,037	33,415,317	1,192,869	200,494,222
Adjustment during the year	(30,663,439)	43,149,831	6,163,951	18,650,343
Closing Balance	135,222,598	76,565,147	7,356,820	219,144,565

Fair Value Reserve

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

Investment Adjustment Reserve

As per the regulatory requirement of NRB Directive No. 08/82, Investment Adjustment Reserve is required to be maintained to an amount equivalent to the investment in the equity shares if the shares remain unquoted within three years from the date of investment and such amount should not be utilized elsewhere unless such shares get listed. However, If investment is made of 51% or more in company which is not to be listed as per the customary law and investment made in CIB Nepal, Nepal Clearing Housing Ltd. and Nepal Electronic Payment System Ltd. then for such investment, investment adjustment reserve is not required to be maintained. Likewise, for the investment in company established for the modernization and infrastructure development of payment system in Nepal through Payment Switch, such reserve is not required. Smart Choice Technologies Ltd is a Payment Service Operator (PSO) licensed under the Nepal Rastra Bank. Hence, reserve has not been created against such investment.

Details of investment in unquoted equity as on reporting date are given below:

Name of Investment	Date of Investment	Cost Price (NPR)
Nepal Clearing House Ltd.	20/01/2015	1,925,000
Smart Choice Technologies Ltd.	15/05/2020	26,666,700
Sanjeevani Laghubitta Bitty Sanstha Limited	29/12/2025	125,022,000
Citizens Sadabahar Yojana	10/07/2025	2,000,000
NIC ASIA Equity Linked Investment Scheme	17/08/2025	10,000,000
Total		165,613,700

Staff Training Reserve

NRB Directive No. 06/82 requires the bank to spend at least 3% of total salary and allowances expenses of preceding year on staff training and development related activities. In case, such amount could not be spent, the balance amount should be carried forward to next fiscal year under staff training reserve.

Particulars	Current Year	Previous Year
Opening Balance of Staff Training Reserve	-	-
3% of salary and allowances of last year	14,070,667	13,541,570
Utilization during the year	(13,375,348)	(14,210,825)
Closing Balance of Staff Training Reserve	695,319	-

The Bank has spent only NPR 13,375,348 for staff training and development activities in the current fiscal which is less than minimum expense requirement, hence the remaining amount NPR has been transferred to staff training reserve for next fiscal year.



Amount in NPR

Corporate Social Responsibility (CSR) Reserve

The reserve/fund created for the purpose of corporate social responsibility activities by allocating 1% of net profit (after tax) as per NRB Directive is presented under this account head. The balance in the reserve includes the fund allocated out of net profit of current year and unexhausted balance of previous year which shall be utilized for CSR related activities in the coming years.

Particulars	Current Year	Previous Year
Opening Balance of CSR Reserve	12,412,218	9,461,635
1% of Net Profit allocated	8,005,059	6,066,718
Utilization from CSR Reserve	(2,658,301)	(3,116,134)
Closing Balance of CSR Reserve	17,758,976	12,412,218

Province-wise bifurcation of CSR expenses is as follows:

Province	Amount in NPR
Koshi	535,850
Madhesh	33,712
Bagmati	819,569
Gandaki	335,239
Lumbini	141,194
Karnali	112,935
Sudur Pashchim	679,802
Total	2,658,301

Sector-wise bifurcation of CSR expenses is as follows:

Sector	Amount in NPR
Education	680,782
Health	677,644
Humanitarian aid and relief	709,031
Environment	29,090
Financial Literacy	494,754
Sustainable Development Goals	-
Others	67,000
Total	2,658,301

4.28 Contingent liabilities and commitments

Particulars	Current Year	Previous Year
Contingent liabilities	133,011,884	1,104,106,381
Undrawn and undisbursed facilities	1,235,032,426	1,332,717,034
Capital commitment	-	-
Lease Commitment	-	-
Litigation	-	-
Total	1,368,044,311	2,436,823,416

4.28.1 Contingent liabilities

Particulars	Current Year	Previous Year
Acceptance and documentary credit	-	-
Bills for collection	-	-
Forward exchange contracts	-	-
Guarantees	133,011,884	104,106,381
Underwriting commitment	-	-
Other commitments	-	1,000,000,000
Total	1,104,106,381	156,509,295



Amount in NPR

4.28.2 Undrawn and undisbursed facilities

Particulars	Current Year	Previous Year
Undisbursed amount of loans	72,415,000	29,024,000
Undrawn limits of overdrafts	1,122,244,686	1,270,941,306
Undrawn limits of credit cards	-	-
Undrawn limits of letter of credit	-	-
Undrawn limits of guarantee	40,372,741	32,751,729
Total	1,235,032,426	1,332,717,034

4.28.3 Capital commitments

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

Particulars	Current Year	Previous Year
Capital commitments in relation to Property and 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

Particulars	Current Year	Previous Year
Operating lease commitments		
Future minimum lease payments under non-cancellable operating lease, where the bank is lessee	-	-
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
Sub total	-	-
Finance lease commitments		
Future minimum lease payments under non-cancellable operating lease, where the bank is lessee	-	-
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
Sub total	-	-
Grand total	-	-

All the operating lease entered by bank are cancellable by giving a notice period and the bank does not have any finance lease commitment as on reporting date.

Litigation

The Bank does not have any significant litigations that affect the financial position of the Bank as on Ashadh end 2083.



Amount in NPR

4.29 Interest income

Particulars	Current Year	Previous Year
Cash and cash equivalent	6,842,753	15,591,880
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	-	-
Loan and advances to bank and financial institutions	107,610,520	275,176,898
Loans and advances to customers	3,875,226,166	4,408,826,855
Investment securities	537,880,154	544,873,219
Loan and advances to staff	231,498,261	130,121,983
Other	15,413,699	11,453,425
Total interest income	4,774,471,553	5,386,044,260

Interest income is recognized for all items on accrual basis as per the fair presentation framework of NFRS. Interest Income from loans and advances have been recognized in line with the Guidance Note on Interest Income Recognition, 2025 issued by NRB. Interest income from inter-BFI lending and credit sale has been booked under "Other" heading of interest income.

4.30 Interest expense

Particulars	Current Year	Previous Year
Due to bank and financial institutions	35,458,563	56,460,447
Due to Nepal Rastra Bank	-	-
Deposits from customers	2,201,023,814	3,130,545,029
Borrowing	-	-
Debt securities issued	67,867,886	67,836,619
Subordinated liabilities	-	-
Other	57,292,137	59,732,340
Total interest expense	2,361,642,400	3,314,574,435

Interest expense on all financial liabilities including deposits is recognized in profit or loss. Finance cost as per NFRS-16 (Leases), staff leave provision and interest expense on credit purchase has been disclosed under "Other" heading of interest expense.

4.31 Fees and Commission Income

Particulars	Current Year	Previous Year
Loan administration fees	160,485,365	122,938,364
Service fees	61,227,588	59,943,693
Consortium fees	-	-
Commitment fees	568,954	406,546
DD/TT/Swift fees	-	-
Credit card/ATM issuance and renewal fees	10,867,676	12,042,679
Prepayment and swap fees	8,451,903	8,641,696
Investment banking fees	-	-
Asset management fees	-	-
Brokerage fees	-	-
Remittance fees	3,369,254	5,112,207
Commission on letter of credit	-	-
Commission on guarantee contracts issued	4,991,716	1,770,347
Commission on share underwriting/issue	-	-
Locker rental	3,929,551	3,447,716
Other fees and commission income	22,210,022	20,908,702
Total Fees and Commission Income	276,102,030	235,211,951



Amount in NPR

4.32 Fees and Commission Expense

Particulars	Current Year	Previous Year
ATM management fees	16,733,375	19,336,691
VISA/Master card fees	-	-
Guarantee commission	-	-
Brokerage	-	-
DD/TT/Swift fees	-	-
Remittance fees and commission	-	-
Other fees and commission expense	1,253,957	1,220,434
Total Fees and Commission Expense	17,987,331	20,557,125

4.33 Net Trading Income

Particulars	Current Year	Previous Year
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/loss foreign exchange translation	-	-
Other	-	-
Net trading income	-	-

4.34 Other operating income

Particulars	Current Year	Previous Year
Foreign exchange revaluation gain	3,357,874	470,197
Gain/loss on sale of investment securities	211,967,290	142,734,283
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	49,898,751	25,507,124
Gain/loss on sale of property and equipment	10,058,833	6,319,676
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Other	-	-
Total	275,282,748	175,031,280

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

Particulars	Current Year	Previous Year
Impairment charge/(reversal) on loan and advances to B/FIs	(72,822,905)	(9,932,838)
Impairment charge/(reversal) on loan and advances to customer	299,890,859	355,413,340
Impairment charge/(reversal) on financial investment	-	-
Impairment charge/(reversal) on placement with banks and financial institutions	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
Impairment charge/(reversal) on Others Assets	-	-
Total	227,067,954	345,480,502

Loans and advances are assessed individually and collectively as per Expected Credit Loss (ECL) Guidelines, 2024 under the NFRS 9 framework which is compared with the loss provision prescribed by NRB Directive No. 2. Higher of the loss as per ECL model and NRB Directive is considered for impairment. Accrued Interest Receivable on loans have been considered under loans and advances measured at amortized cost.



Amount in NPR

4.36 Personnel Expense

Particulars	Current Year	Previous Year
Salary	262,422,312	227,518,147
Allowances	281,866,026	241,504,085
Gratuity expense	22,600,023	19,523,768
Provident fund	26,240,451	22,762,482
Uniform	9,798,000	10,039,500
Training & development expense	13,375,348	14,210,825
Leave encashment	44,536,810	21,758,914
Medical	-	-
Insurance	4,961,541	5,492,744
Employee Incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRSs	189,575,357	81,427,146
Other expenses related to staff	5,387,423	4,918,888
Subtotal	860,763,291	649,156,500
Employee bonus	127,088,032	96,026,353
Grand total	987,851,323	745,182,853

Provision for staff bonus is a mandatory requirement under the provision of the Bonus Act, 2030. All expenses related to employees of the bank has been included under this head. Expenses covered under this head include employees' salary, allowances, pension, gratuity, contribution to provident fund, training expenses, uniform expenses, insurance, staff bonus, finance expense under NFRS, etc.

4.37 Other Operating Expense

Particulars	Current Year	Previous Year
Directors' fee	1,889,000	1,317,000
Directors' expense	526,054	442,649
Auditors' remuneration	2,723,300	3,768,255
Other audit related expense	3,513,505	3,547,592
Professional and legal expense	8,615,739	8,508,383
Office administration expense (4.37 1)	329,299,563	295,701,277
Operating lease expense	-	-
Operating expense of investment properties	-	-
Corporate social responsibility expense	-	-
Onerous lease provisions	-	-
Other	-	-
Total	346,567,161	313,285,157

All operating expenses other than those relating to personnel expense are recognized and presented under this account head. The expenses covered under this account head includes office administration expense, other operating and overhead expense, directors' remuneration, emoluments and audit fee paid to auditors, professional and legal expense, expense of restructuring, onerous lease provisions, etc.



Amount in NPR

4.37 1 Office Administration Expense

Particulars	Current Year	Previous Year
Water and electricity	22,546,830	22,425,119
Repair and maintenance		
(a) Building	-	-
(b) Vehicle	3,781,146	3,988,001
(c) Computer and accessories	1,531,394	1,126,699
(d) Office equipment and furniture	9,747,144	8,494,711
(e) Other	7,831,698	11,349,789
Insurance	7,282,183	4,599,650
Postage, telex, telephone, fax	2,403,468	2,753,429
Printing and stationery	13,715,113	15,315,234
Newspaper, books and journals	64,040	66,358
Advertisement	16,410,454	14,028,607
Donation	-	-
Security Expenses	63,584,400	56,553,952
Deposit and loan guarantee premium	37,962,047	37,250,232
Travel allowance & expense	4,395,125	4,859,967
Annual/special general meeting expense	1,934,419	1,154,994
Other		
(a) Share Issue Expenses	666,798	809,644
(b) Miscellaneous Expenses	14,414,507	5,407,702
(c) Annual Fee	1,886,522	1,901,632
(d) Office Expenses	84,942,945	69,539,048
(e) Fuel & Gas	10,386,111	9,502,921
(f) House Rent	23,813,218	24,573,589
Total	329,299,563	295,701,277

4.38 Depreciation & Amortization

Particulars	Current Year	Previous Year
Depreciation on property and equipment	86,259,997	99,187,751
Depreciation on investment property	-	-
Depreciation on Right of use assets	67,771,445	69,009,013
Amortization of intangible assets	5,536,842	4,571,746
Total	159,568,284	172,768,510

4.39 Non-operating Income

Particulars	Current Year	Previous Year
Recovery of loan written off	6,017,000	324,084
Other income	15,783,037	1,468,359
Total	21,800,037	1,792,444



Amount in NPR

4.40 Non-operating Expense

Particulars	Current Year	Previous Year
Loan written off	102,627,764	16,363,763
Redundancy provision	-	-
Expense of restructuring	-	-
Other expense	551,862	5,630,412
Total	103,179,626	21,994,176

4.41 Income Tax Expense

Particulars	Current Year	Previous Year
Current Tax Expense	346,609,385	277,291,476
Current year	346,609,385	277,291,476
Adjustment for prior years	-	-
Deferred Tax Expense	(3,322,954)	(19,726,055)
Origination and reversal of temporary differences	(3,322,954)	(19,726,055)
Change in tax rate	-	-
Recognition of previously unrecognized tax losses	-	-
Total income tax expense	343,286,431	257,565,421

The amount of income tax on net taxable profit is recognized and presented under this account head. This account head includes current tax expense and deferred tax expense/deferred tax income. Income tax expense is recognized in Statement of Profit or Loss, except to the extent it relates to items recognized directly in equity or other comprehensive income in which case it is recognized in equity or in other comprehensive income.

4.41.1 Reconciliation of tax expense and accounting profit

Particulars	Current Year	Previous Year
Profit before tax	1,143,792,288	864,237,178
Tax amount at tax rate of 30%	343,137,686	259,271,153
Add: Tax effect of expenses that are not deductible for tax purpose	(4,298,476)	(2,767,607)
Less: Tax effect on exempt income	4,447,221	1,061,874
Add/Less: Tax effect on other items	-	-
Total income tax expense	343,286,431	257,565,421
Effective tax rate	30.01%	29.80%



5. Disclosure and Additional Information

5.1 Risk Management

Risk management structure of the Bank has set clear separation between businesses function and risk management function. Accordingly, the Bank has set up a separate Integrated Risk Management Department. The Department oversees the risk that arise out of daily business operation as well as on periodic basis and are put to the oversight of Top Management, Risk Management Committee and the Board to discuss the reports thereon and issue instructions as appropriate.

➤ Risk Management Committee

Board of Directors is the apex and supreme authority of the Bank and is responsible to frame and implement robust policies and framework for effective compliance of regulation and direction issued by the regulatory authority. BOD ensures the strategies, policies and procedure is in accordance with the risk appetite/tolerance limit for effective management of risk within the Bank. The Board understands the nature of risk of the bank, and periodically reviews reports on risk management, including policies and standards, stress testing, liquidity and capital adequacy through the reporting by the Risk Management Committee and the Asset- Liabilities Management Committee.

➤ Risk Governance

The Bank has prepared and implemented policies and procedures to mitigate the risk at enterprises level arising to the Bank and has inculcated risk culture among the employees by establishing ownership mentality, capacity building programs, well defined job responsibilities and inhabiting good ethical culture.

Through its Risk Management Framework, 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 consequence of any business undertaking.

The Risk Management Committee is responsible for the establishment of, and compliance with, policies relating to management risk, supply risk, production risk, demand risk and collection risk.

The Bank's risk governance structure is such that the responsibility for maintaining risk within the Bank's risk blanket is cascaded down from the Board to the appropriate functional, client business, senior management and committees. Information regarding material risk issues and compliance with policies and standards is communicated through the business, functional, senior management and committees.

➤ Internal Control

The Board is responsible for ensuring that the Bank has appropriate internal control framework in place that supports the achievement of the strategies and objectives. The various functions of the Bank should be looked upon with a view to establish a proper control mechanism is in place during expansion and growth which enables it to maximize profitable business opportunities, avoid or reduce risks which can cause loss or reputational damage, ensure compliance with applicable laws and regulations and enhance resilience to external events.

The Board has set policies and procedures of risk identification, risk evaluation, risk mitigation and control/ monitoring, in line with the NRB Directives has effectively implemented the same at the Bank.

➤ Credit Risk

Credit risk is the probability of loss of principle and reward associated with it due to failure of counterparty to meet its contractual obligations to pay the Bank in accordance with agreed terms. Risk Management Guideline and Credit Risk Management Policy has been prepared in order to mitigate/ minimize the credit risk of the Bank through appropriate monitoring and reporting framework established within the Bank.

The Bank has implemented various System/ Policies/ Procedures/ Guidelines for the effective management of Credit Risk. For the purpose of assessment of credit risk of the bank, following activities were carried out:

- Current system/policies/procedures/guidelines formulated were gone through;
- Actual exposure of credit limit product wise, segment wise were checked against risk appetite, tolerance limit mentioned in respective Product Paper Guidelines, Credit Policy and Credit Risk Management Policy;
- Review of various reports prepared by the Departments such as Account Monitoring Report, Loan Overdue Report, Loan Report, NRB reports and Margin Monitoring Reports.



➤ **Operational Risk**

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Operational Risk can be caused by both internal and external sources such as fraud, business interruptions, system failures, damage to physical infrastructure, failure in execution and service delivery, inherent risks in products, customers, inadequacy in procedures or flawed process designs, and business practices. The risk can occur in any business function or the business supporting functions.

The Bank has Operation Risk Management Policy in place along with needful resources in order to ensure effective management of operational risk that helps the Bank to avoid unnecessary operational losses and helps the Bank to meet the Bank's strategic goals, as well as veneer the Bank from reputational depletion and adverse media. Furthermore, the Bank has Incident Reporting Management system in place led by Incident Response Committee to effectively manage any unforeseen incident that may disrupt business operations, information security, IT systems, employees, customers, or other vital business functions. Moreover, Operation Department, Branch Operation Unit, Operation Risk Unit, AML/CFT Unit, Compliance Department of the Bank continuously work to assess and mitigate any operational risk that the bank may face.

➤ **Information Technology (IT) Risk**

As the banking industry goes through its digital transformation, managing IT risk has become an ultimate priority. With increasing cyber threats, data breaches, and regulatory pressures, banks must be able to adapt continuously to different risk management strategies. The Bank has a robust cybersecurity framework, regular assessments, and the implementation of advanced technologies that are required to mitigate risks and ensure the safety of financial data. Moving on with proactive steps, the Bank is trying to outsmart the threat landscape with ever-evolving stringent regulations that aim to safeguard customer trust and ensure operational resilience.

➤ **Market Risk**

Market risk refers to the risk to a bank resulting from movements in market prices, in particular, changes in interest rates, foreign exchange rates, and equity and commodity prices. Market risk is defined as the risk of losses in on and off-balance sheet positions arising from movements in market prices. The risks subject to this requirement are as follows:

➤ **Currency Risk:**

Foreign exchange risk is the potential for the Bank 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 and liabilities and its reporting currency.

➤ **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.

➤ **Liquidity Risk:**

Liquidity risk is the risk that bank may be unable to meet short term financial demands. This usually occurs due to the inability to convert a security or hard asset to cash without a loss of capital and/or income in the process. Liquidity risk arises because of the possibility that the Bank might be unable to meet its payment obligations when they fall due, as a result of mismatches in the timing of the cash flows under both normal and stress circumstances. Such scenarios could occur when funding needed for liquid asset positions is not available to the Bank on acceptable terms.

5.2 Capital Management

The Bank manages its capital to meet regulatory norms and current and future business needs considering the risks in its business. For the purpose of effective management of the capital the bank has formulated and implemented the Internal Capital Adequacy Assessment Procedure (ICAAP) which encompasses policies, processes and methodologies to determine the adequate level of capitalization for the Bank to meet regulatory norms and current and future business needs under normal as well and under stress scenarios. The board of directors on the frequent interval monitor the capital adequacy position and the risk weighted assets and take a necessary step as appropriate.



1. Capital Structure & Capital Adequacy

Tier I Capital and a breakdown of its components

Particulars		Amount (in '000)
a.	Paid Up Equity Share Capital	3,734,069
b.	Equity Share Premium	-
c.	Proposed Bonus Equity Shares	-
d.	Statutory General Reserves	1,057,564
e.	Retained Earnings	14,184
f.	Unaudited Current Year Cumulative Profit/(Loss)	405,404
g.	Capital Redemption Reserve	-
h.	Capital Adjustment Reserve	-
i.	Debenture Redemption Reserve	321,429
j.	Dividend Equalization Reserves	-
k.	Bargain Purchase Gain	-
l.	Other Free Reserve	-
m.	Less: Goodwill	-
n.	Less: Intangible Assets	14,729
o.	Less: Fictitious Assets	-
p.	Less: Investment in Equity in Licensed Financial Institutions	-
q.	Less: Investment in Equity of institutions With Financial Interests	-
r.	Less: Investment in Equity of Institutions in Excess of Limits	-
s.	Less: Investments Arising Out of Underwriting Commitments	-
t.	Less: Reciprocal Crossholdings	-
u.	Less: Purchase of Land & Building in Excess of Limit and Unutilized	-
v.	Less: Cash Flow Hedge	-
w.	Less: Defined Benefits Pension Assets	-
x.	Less: Unrecognized Defined Benefit Pension Liabilities	-
y.	Less: Negative Balances of Reserve Accounts	-
z.	Less: Other Deductions	-
Total Core Capital (Tier I)		5,517,921

Tier II Capital and a breakdown of its components

Particulars		Amount (in '000)
a.	Cumulative and/or Redeemable Preference Share	-
b.	Subordinated Term Debt	598,064
c.	Hybrid Capital Instruments	-
d.	Stock Premium	-
e.	General loan loss provision	547,417
f.	Exchange Equalization Reserve	1,881
g.	Investment Adjustment Reserve	-
h.	Accrued Interest Receivable on pass loan included in Regulatory Reserve	48,740
i.	Regulatory reserve for non-banking assets recorded within the last 24 months.	272,397
j.	Interest Capitalized Reserve included in Regulatory Reserve	7,357
k.	Excess Additional Tier 1 Capital	-
l.	Other Reserves	-
Total Supplementary Capital (Tier II)		1,475,856



Total Qualifying Capital

Particulars	Amount (in '000)
Total Core Capital (Tier I)	5,517,921
Total Supplementary Capital (Tier II)	1,475,856
Total Capital Fund	6,993,777

Capital Adequacy Ratio

Particulars	
Common Equity Tier 1 Capital to Total Risk Weighted Exposures	11.40%
Tier 1 Capital to Total Risk Weighted Exposures	11.40%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	14.44%

Summary of the bank's internal approach to assess the adequacy of its capital to support current and future activities

Assessment of capital adequacy of the bank is done on regular basis taking into considerations the exposure of the bank. Also, the analysis of possible impact on capital adequacy is being done on regular basis taking into consideration the future impacts on assumptive basis. Capital adequacy of the bank and impact in capital due to future change in nature and size of business is discussed in Risk Management Committee and is summarized in the Board. Regular monitoring of nature of business is being done so that unexpected negative impact does not take place in capital adequacy of the bank.

Capital planning forms a core component of the Bank's medium-term strategic framework and annual budgeting process. It involves calculating total risk-weighted exposures based on projected business operations, estimating the required capital levels, and developing a strategy to maintain adequate capital reserves. The Bank remains well-capitalized, with the ability to sustain its capital requirements through internal earnings and, when necessary, by accessing capital markets.

2. Risk Exposures

Risk Weighted Exposures for Credit, Market and Operational Risk

Particulars	Amount (in '000)
a. Risk Weighted Exposure for Credit Risk	43,979,278
b. Risk Weighted Exposure for Operational Risk	3,027,343
c. Risk Weighted Exposure for Market Risk	18,864
Total Risk Weighted Exposures for Credit, Market and Operational Risk	47,025,485

Risk Weighted Exposures under each category of Credit Risk

Particulars	Amount (in '000)
a. Claims on government and central bank	-
b. Claims on other official entities	-
c. Claims on Banks	819,499
d. Claims on corporate and securities firms	7,877,105
e. Claims on regulatory retail portfolio	14,729,160
f. Claims secured by residential properties	5,453,094
g. Claims secured by commercial real estate	-
h. Past due claims (except for claim secured by residential properties)	3,686,350
i. High risk claims	5,011,688
j. Real Estate loans for land acquisition and development	383,595
k. Lending Against Shares	1,641,005
l. Personal Hire purchase/Personal Auto Loans	629,727
m. Investment in Equity and other capital instruments of institutions	1,050,618
n. Staff Loan secured by residential properties	436,014
o. Other Assets	1,830,608



p. Off Balance sheet items	430,814
Total Risk Weighted Exposures for Credit Risk	43,979,278

Risk Weighted Exposure Calculation Table	
Particulars	Amount (in '000)
a. Risk Weighted Exposure for Credit Risk	43,979,278
b. Risk Weighted Exposure for Operational Risk	3,027,343
c. Risk Weighted Exposure for Market Risk	18,864
Total Risk Weighted Exposures for Credit, Market and Operational Risk	47,025,485
a. Adjustment as per SRP 6.4a (5)	-
b. Adjustment as per SRP 6.4a (6)	-
c. Adjustment as per SRP 6.4a (7)	451,175
d. Adjustment as per SRP 6.4a (9)	940,510
e. Adjustment as per SRP 6.4a (10)	-
Total Risk Weighted Exposures (After Bank's Adjustment of Pillar III)	48,417,170

Amount of Non-Performing Assets (Both Gross and Net)

		Amount (in '000)	
Particulars	Gross Amount	Loan Loss Provision	Net Amount
a. Restructured/Reschedule Loan	-	-	-
b. Substandard Loan	1,301,455	346,999	954,456
c. Doubtful Loan	895,819	439,790	456,028
d. Loss Loan	1,171,137	1,053,700	117,436
Total	3,368,410	1,840,490	1,527,921

5.3 Liquidity Coverage Ratio (LCR) Disclosure

As per the NRB BASEL III Framework on Liquidity Standards, the Bank has to disclose its Liquidity Coverage Ratio (LCR) information for the year ended on 32 Ashadh, 2083. The LCR ensures that the Bank maintains adequate levels of High-Quality Liquid Assets (HQLA) to meet short-term liquidity obligations under stressed conditions.

Amount in Million

**Statement on other Liquidity related Information LCR Disclosure
(LCR Form 3)**

Particulars	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)	11,976	11,698
Cash Outflows		
2 Individual deposits and deposits from small business customers, of which:	32,545	3,232
(i) Stable deposits	444	22
(ii) Less stable deposits	32,101	3,210
3 Unsecured wholesale funding, of which:	7,094	1,810
(i) Operational deposits (all counterparties)	5,668	1,417
(ii) Non-operational deposits (all counterparties)	1,426	393
(iii) Unsecured debt	-	-
4 Secured funding	-	-
5 Additional requirements, of which	1,520	267
(i) Net derivative cash outflows	-	-
(ii) Currently undrawn committed credit and liquidity facilities	1,122	247
(iii) Other contingent funding liabilities	398	20
(iv) Any other contractual obligations within a 30-day period not captured elsewhere	-	-



6	Total Cash Outflows	41,159	5,309
Cash Inflows			
7	Secured lending	-	-
8	Inflows from fully performing exposures	653	327
9	Other cash inflows	64	64
10	Total Cash Inflows	717	390
11	Total HQLA (A)		11,698
12	Total Net Cash Outflows (B)		4,919
13	Liquidity Coverage Ratio (%) (A/B)		237.82%

In line with NRB's requirement, the following qualitative information is provided to facilitate understanding of the LCR results:

- **Main drivers:** The Bank's LCR primarily reflects strong HQLA holdings, mainly in government securities and NRB deposits, ensuring compliance above the regulatory minimum.
- **Intra-period changes:** Liquidity remained stable throughout the quarter, with minor fluctuations due to seasonal deposit movements and fiscal-year-end settlements.
- **Composition of HQLA:** HQLA consists predominantly of cash balances, NRB deposits, and government bonds eligible under BASEL III Framework on Liquidity Standards.
- **Funding concentration:** Retail and small-business deposits form the major funding source, with limited reliance on wholesale funding.
- **Derivative exposures:** The Bank does not have derivative exposure; hence, collateral calls have no impact on liquidity.
- **Currency mismatch:** Foreign-currency positions are small relative to total assets, resulting in insignificant currency mismatch risk.
- **Liquidity management framework:** Liquidity management is centralized at Head Office, ensuring coordinated monitoring of inflows, outflows, and compliance with NRB's LCR requirements.
- **Other relevant inflows/outflows:** No material inflows or outflows outside the LCR template were identified as significant to the Bank's liquidity profile.

The Bank's average LCR of 237.82% for the year ended 32 Ashadh, 2083 demonstrates a strong liquidity position, well above the regulatory threshold, supported by prudent asset-liability management and conservative funding practices

5.4 Net Stable Funding Ratio (NSFR) Disclosure

As per the NRB BASEL III Framework on Liquidity Standards, the Bank has to disclose its Net Stable Funding Ratio (NSFR) information for the year ended on 32 Ashadh, 2083. The NSFR ensures that the Bank maintains a stable funding profile relative to the composition of its assets and off-balance-sheet activities, thereby promoting long-term liquidity resilience.

Amount in Million

Net Stable Funding Ratio (NSFR) Disclosure

S. No.	Item Name	Unweighted Value by Residual Maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available Stable Funding (ASF) Item						
1	Capital: (2+3)	6,994	-	-	-	6,994
2	Regulatory capital	6,994	-	-	-	6,994
3	Other capital instruments	-	-	-	-	-
4	Individual deposits and deposits from small business customers: (5+6)	-	25,275	10,219	-	33,611
5	Stable deposits	-	23,462	9,875	-	31,670
6	Less stable deposits	-	1,813	344	-	1,941



7	Institutional Funding: (8+9)	-	8,553	2,270	-	5,411
8	Operational deposits	-	7,881	1,955	-	4,918
9	Other Institutional funding	-	672	315	-	493
10	Other liabilities: (11+12)	-	-	-	6,105	6,105
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	-	-	-	6,105	6,105
13	Total ASF (1+4+7+10)					52,122
Required Stable Funding (RSF) Item						
14	Total NSFR high-quality liquid assets (HQLA)	3,535	3,264	1,715	6,033	772
15	Deposits held at other financial institutions for operational purposes	1,468	-	-	-	734
16	Performing loans and securities: (17+18+19+20)	-	4,778	3,380	35,705	34,428
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA	-	-	-	-	-
19	Performing loans to non-financial corporate clients, individuals	-	4,778	3,380	35,705	34,428
20	Performing residential mortgages	-	-	-	-	-
21	Other assets: (sum of rows 21 to 24)	166	1,115	38	6,306	7,599
22	Physical traded commodities, including gold	166	-	-	-	141
23	NSFR derivative assets net of NSFR derivative liabilities	-	-	-	-	-
24	All other assets not included in the above categories	-	1,115	38	6,306	7,458
25	Off-balance sheet items	-	955	388	25	65
26	Total RSF (14+15+16+21+25)					43,598
27	Net Stable Funding Ratio (%)					119.55%

In line with NRB's requirement, the following qualitative information is provided to facilitate understanding of the NSFR results:

- **Main drivers:** The Bank's NSFR is primarily driven by a strong capital base and a stable deposit structure, with retail and small-business deposits forming the majority of available stable funding.
- **Funding composition:** Regulatory capital and long-term deposits contribute significantly to ASF, while reliance on short-term institutional funding remains limited.
- **Asset structure:** Performing loans and securities constitute the largest portion of RSF, with a balanced maturity profile ensuring adequate funding coverage.
- **Liquidity management:** The Bank maintains a conservative liquidity management approach, aligning asset maturities with stable funding sources to sustain compliance above regulatory thresholds.
- **Intra-period changes:** Minor variations in NSFR during the quarter were mainly due to seasonal deposit movements and adjustments in loan disbursements.
- **Strategic outlook:** The Bank continues to strengthen its funding stability through diversified deposit mobilization and prudent asset-liability management practices.

The Bank's NSFR of 119.55 % for the year ended 32 Ashadh, 2083 reflects a strong and stable funding position, well above the regulatory minimum of 100 %. This demonstrates the Bank's commitment to maintaining long-term liquidity resilience and sound balance-sheet management.



5.5 Classification of Financial Assets and Financial Liabilities

The financial assets and liabilities are classified in amortized cost, fair value through profit and loss and fair value through other comprehensive income. The following table exhibits the classification of financial assets and liabilities:

Amount in NPR								
Particulars	Current Year			Previous Year				
	Amortized Cost	Fair value through other comprehensive income (FVTOCI)	Fair value through profit or loss (FVTPL)	Total	Amortized Cost	Fair value through other comprehensive income (FVTOCI)	Fair value through profit or loss (FVTPL)	
Financial Assets								
Cash and Cash Equivalent	2,025,051,584	-	-	2,025,051,584	2,454,642,710	-	-	2,454,642,710
Due from Nepal Rastra Bank	2,453,510,419	-	-	2,453,510,419	2,497,928,135	-	-	2,497,928,135
Placement with Bank and Financial Institutions	-	-	-	-	-	-	-	-
Derivative Financial Instruments	-	-	-	-	-	-	-	-
Other Trading Assets	-	-	-	-	-	-	-	-
Loans and Advances to B/FIs	1,187,802,384	-	-	1,187,802,384	2,868,266,918	-	-	2,868,266,918
Loans and Advances to Customers	45,739,255,507	-	-	45,739,255,507	42,823,895,737	-	-	42,823,895,737
Investment Securities	10,836,953,468	1,010,671,185	-	11,847,624,653	9,943,095,785	1,036,394,539	-	10,979,490,324
Investment in Subsidiaries	-	-	-	-	-	-	-	-
Investment in Associates	-	-	-	-	-	-	-	-
Other Assets	870,371,089	-	-	870,371,089	575,269,438	-	-	575,269,438
Total Financial Assets	63,112,944,451	1,010,671,185	-	64,123,615,636	61,163,098,723	1,036,394,539	-	62,727,593,099
Financial Liabilities								
Due to Banks and Financial Institutions	1,112,593,259	-	-	1,112,593,259	1,530,882,450	-	-	1,530,882,450
Due to Nepal Rastra Bank	-	-	-	-	-	-	-	-
Derivative Financial Instruments	-	-	-	-	-	-	-	-
Deposits from Customers	56,921,725,757	-	-	56,921,725,757	54,668,494,391	-	-	54,668,494,391
Borrowings	-	-	-	-	-	-	-	-
Other Liabilities	888,150,725	-	-	888,150,725	957,223,649	-	-	957,223,649
Debt securities issued	747,579,924	-	-	747,579,924	747,212,038	-	-	747,212,038
Total Financial Liabilities	59,670,049,665	-	-	59,670,049,665	57,903,812,528	-	-	57,903,812,528



5.6 Operating Segment Information

I. General Information

An operating segment is a component of the Bank that engages in business activities from which it may earn revenue and incur expenses, including revenue and expenses that relate to transactions with any of the Bank's other components, whose operating results are reviewed regularly by the chief operating decision maker to make decisions about resources allocated to each segment and assess its performance, and for which discrete financial information is available

Based on the nature of the business, transactions, products and services, the Management have identified three reporting segments for the purpose of financial reporting:

a. Core Banking

This segment covers various generalized products and services of the Banks. All deposit accounts (Saving, Current, Call & Fixed) and Loans provided to Institutional and Individual customers are classified under this segment. The interest income and other fee incomes generated out of such loans are revenue items of this segment.

b. Treasury

Treasury function of the Bank manages the liquidity on the branch level and of the Bank as a whole. The fund invested in government bond, treasury bills, placement and shares of other organizations are classified under this segment. The interest income of bonds and bills, forex gains, dividend income are revenue items of this segment. Expenses of this segment comprises of interest expenses on deposits used for making investments.

c. Digital Banking

This segment covers both domestic remittance and foreign inwards remittance facility served with a purpose to provide complete remittance solution to the valued customers of the Bank. Major sources of revenue of the segment are Mobile Banking and its maintenance related income, income from remittances, ATM Card issue and renewal fee etc.

II. Information about reportable segment

	Amount in NPR				
Particulars	Core Banking	Treasury	Digital Banking	Others	Total
Revenue from external customers	4,460,007,024	809,946,822	14,236,930	63,465,591	5,347,656,367
Inter-segment expenses/revenues	-	-	-	-	-
Net Revenue	4,460,007,024	809,946,822	14,236,930	63,465,591	5,347,656,367
Interest revenue	4,214,334,947	544,722,907	-	15,413,699	4,774,471,553
Interest expense	2,268,891,700	35,458,563	-	57,292,137	2,361,642,400
Net interest expenses/revenue	1,945,443,247	509,264,344	-	(41,878,438)	2,412,829,153
Depreciation and amortization	159,568,284	-	-	-	159,568,284
Segment profit /(loss)	24,146,407	774,488,259	(2,496,445)	4,367,636	800,505,857
Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-
Other material non-cash items	-	-	-	-	-
Impairment of assets	227,067,954	-	-	-	227,067,954
Segment assets	48,713,173,705	16,326,186,656	19,315,020	851,056,069	65,909,731,450
Segment liabilities	58,826,538,256	-	-	843,511,409	59,670,049,665

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

Revenues from external customers comprise of gross interest revenue, gross fee and commission revenue, net trading revenue, other operating incomes and inter-segment revenue. The transaction between the branches are charged at the price decided by the Management on time to time basis. The transaction between the departments are recorded using the inter-branch and interdepartmental account. These accounts are reconciled and interdepartmental balances are cancelled out at each reporting date.



5.7 Contingent liabilities and commitment

Contingent Liabilities

Where the Bank undertakes to make a payment on behalf of its customers for guarantees issued for which an obligation to make a payment has not arisen at the reporting date, those are included in these financial statements as contingent liabilities.

Commitment

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 and the Bank has not made payments at the reporting date, those instruments are included in these financial statements as commitments.

Comprehensive disclosure of the contingent liabilities and commitments are made on Note 4.28

5.8 Related Party Disclosures

I. List of related party

Following parties have been identified as related parties for the Bank under NAS 24.

Name of the Related Party	Related Position
Mr. Ujjwal Satyal	Chairman
Mr. Ganga Sagar Dhakal	Director
Mr. Sushil Kaji Baniya	Director
Ms. Lisa Sherchan	Director
Mr. Sujan Siddhi Bajracharya	Director
Mr. Naresh Dhungana	Director
Mr. Rabindra Narayan Pradhan	Independent Director
Mr. Suyog Shrestha	Key Managerial Personnel
Mr. Umesh Singh Bhandari	Key Managerial Personnel
Mr. Apoorba Prasad Joshi	Key Managerial Personnel
Mr. Rajit Maskey	Key Managerial Personnel
Mr. Jayandra Bahadur Khadka	Key Managerial Personnel

Amount in NPR

II. Related Party Transactions

Board of Director Allowance are as follows:

Particulars	No of Meetings	Allowance (NPR)
Board Meeting	27	1,562,000
Audit Committee Meeting	8	130,000
Risk Management Committee	6	102,000
Assets Money Laundering Prevention Committee	8	71,000
Employee Service Benefit Committee	3	24,000
Total	52	1,889,000

III. Key Managerial Personnel's Salary and Facilities are as follows

As per requirement of NRB's Chief Executive Officer's Salary Allowance and Other Facilities Related Guidelines, 2083, detail of salary and facilities provided to the Bank's Chief Executive Officer during the FY 2082.83 has been disclosed below:

Particulars	Monthly	Annual
Salary & Allowance	835,000	10,020,000
Performance-based payment	-	-
Employee Bonus	-	2,372,238
Others		
Leave Allowance	-	148,017
Uniform Allowance	-	11,500
Gratuity	44,232	530,784
Provident Fund	53,100	637,200
Dashain Allowance	-	888,100
Total		14,607,839



Detail of annual salary and facilities provided to the Bank's Other Key Managerial Personnel during the FY 2082.83 has been disclosed below:

Particulars	Amount in NPR
Salary & Allowance	14,788,747
Performance-based payment	-
Employee Bonus	1,895,252
Others	-
Leave Allowance	685,462
Uniform Allowance	46,000
Gratuity	687,884
Provident Fund	749,321
Dashain Allowance	848,150
Total	19,700,816

5.9 Merger and Acquisition

The Bank has neither entered into merger nor acquired any bank and financial institutions during the reporting period.

5.10 Unclaimed Dividend

The following unpaid dividend amount has remained outstanding as at the reporting date:

Fiscal Year	Amount in NPR
FY 2067/68	586,530
FY 2068/69	1,129,018
FY 2069/70	2,461,466
FY 2070/71	1,863,525
FY 2073/74	6,476,500
FY 2074/75	4,238,160
FY 2075/76	7,801,236
FY 2081/82	17,633,129
Total	42,189,564

The Bank has transferred dividend payable to NIMB Ace Capital Limited except for NPR 210,364 mentioned on 4.23 Other Liabilities.

5.11 Events after reporting date

Events after the reporting date are those events, favorable and unfavorable, that occur between the reporting date and the date when the financial statements are authorized for issue. All material and important events that occurred after the reporting date have been considered and appropriate disclosures have been made in line with NAS 10 – "Events after the Reporting Period".

Recovery of Interest after year end and up to 15 Shrawan 2083

Nepal Rastra Bank Directives requires the Bank and Financial Institutions to transfer the equivalent amount of interest on loans and advances accounted as an interest income under the accrual basis of accounting but not recovered as on reporting period to the Regulatory Reserve from the Retained Earnings. However, the same Directives has relaxed this provision with which Bank may not transfer such amount in case it is recovered within fifteen days after the year end, i.e.; Shrawan 15, 2083. The Bank has not transferred any amount on such part from Regulatory Reserve to Retained earnings for FY 2082.83.

5.12 Comparative Figures

Previous year figures have been regrouped and reclassified wherever necessary to conform to the current year's presentation.



Shangri-la Development Bank Limited
Comparison of Unaudited Interim Statement of Financial Position and Audited Statement of Financial Position
As on 32 Ashadh 2083 (16 July 2026)

Amount in NPR

Particulars	Unaudited SOFP	Audited SOFP	Variance Amount	%	Reasons for Variance
Assets					
Cash and cash equivalent	2,024,346,301	2,025,051,584	705,283	0.03%	Adjustment of interest of nostro accounts
Due from Nepal Rastra Bank	2,453,510,419	2,453,510,419	-	0.00%	
Placement with Bank and Financial Institutions	-	-	-	0.00%	
Derivative financial instruments	-	-	-	0.00%	
Other trading assets	-	-	-	0.00%	
Loan and advances to B/FIs	1,187,802,384	1,187,802,384	0	0.00%	
Loans and advances to customers	45,874,963,750	45,739,255,507	(135,708,243)	-0.30%	Adjustment of AIR as per ECL Guideline and impact of change in impairment charges
Investment securities	11,722,560,653	11,847,624,653	125,064,000	1.07%	Adjustment of investment amount from other assets
Current tax assets	-	-	-	0.00%	
Investment in subsidiaries	-	-	-	0.00%	
Investment in associates	-	-	-	0.00%	
Investment property	730,077,816	730,077,816	-	0.00%	
Property and equipment	979,977,392	979,977,392	-	0.00%	
Goodwill and Intangible assets	14,729,137	14,729,137	-	0.00%	
Deferred tax assets	59,206,207	61,331,471	2,125,264	3.59%	Final calculation of deferred tax assets
Other assets	995,345,252	870,371,089	(124,974,164)	-12.56%	Adjustment of staff loan and investment
Total Assets	66,042,519,310	65,909,731,450	(132,787,860)		
Liabilities					
Due to Bank and Financial Institutions	1,112,593,259	1,112,593,259	-	0.00%	
Due to Nepal Rastra Bank	-	-	-	0.00%	
Derivative financial instruments	-	-	-	0.00%	
Deposits from customers	56,921,725,757	56,921,725,757	-	0.00%	
Borrowing	-	-	-	0.00%	
Current Tax Liabilities	81,025,964	44,639,316	(36,386,648)	-44.91%	Effect of change in profit
Provisions	-	-	-	0.00%	
Deferred tax liabilities	-	-	-	0.00%	
Other liabilities	850,509,942	843,511,409	(6,998,533)	-0.82%	Leave adjustment and effect of change in profit
Debt securities issued	747,579,924	747,579,924	-	0.00%	
Subordinated Liabilities	-	-	-		
Total Liabilities	59,713,434,847	59,670,049,665	(43,385,182)		
Equity					
Share capital	3,734,068,506	3,734,068,506	-	0.00%	
Share premium	-	-	-	0.00%	
Retained earnings	492,377,814	419,588,609	(72,789,205)	-14.78%	Effect of change in profit
Reserves	2,102,638,143	2,086,024,670	(16,613,473)	-0.79%	Effect of change in profit
Total equity attributable to equity holders	6,329,084,463	6,239,681,785	(89,402,678)	-1.41%	
Non-controlling interest	-	-	-	0.00%	
Total Equity	6,329,084,463	6,239,681,785	(89,402,678)	-1.41%	
Total Liabilities and Equity	66,042,519,310	65,909,731,450	(132,787,860)	-0.20%	
Contingent liabilities and commitment	1,295,629,311	1,368,044,311	72,415,000	5.59%	
Net assets value per share	169.50	167.10	(2.39)	-1.41%	



Shangri-la Development Bank Limited
Comparison of Unaudited Interim Statement of Profit or Loss and Audited Statement of Profit or Loss
For the year ended 32 Ashadh 2083 (16 July 2026)

Amount in NPR

Particulars	Unaudited SOFP	Audited SOFP	Variance Amount	%	Reasons for Variance
Interest income	4,774,523,360	4,774,471,553	(51,807)	0.00%	NFRS adjustment of staff loan
Interest expense	2,354,415,423	2,361,642,400	7,226,977	0.31%	Impact of finance cost as per NFRS-16 and staff leave provision
Net interest income	2,420,107,937	2,412,829,153	(7,278,784)	-0.30%	
Fee and commission income	275,166,731	276,102,030	935,299	0.34%	
Fee and commission expense	17,887,258	17,987,331	100,073	0.56%	
Net fee and commission income	257,279,473	258,114,699	835,226	0.32%	
Net interest, fee and commission income	2,677,387,410	2,670,943,852	(6,443,558)	-0.24%	
Net trading income	-	-	-	0.00%	
Other operating income	275,401,337	275,282,748	(118,589)	-0.04%	
Total operating income	2,952,788,747	2,946,226,599	(6,562,147)	-0.22%	
Impairment charge/(reversal) for loans and other losses	91,393,710	227,067,954	135,674,245	148.45%	Post audit adjustment
Net operating income	2,861,395,037	2,719,158,645	(142,236,392)	-4.97%	
Operating expense					
Personnel expenses	1,002,120,800	987,851,323	(14,269,478)	-1.42%	NFRS adjustment of staff loan and bonus
Other operating expenses	346,673,183	346,567,161	(106,021)	-0.03%	
Depreciation & Amortization	159,568,284	159,568,284	-	0.00%	Adjustment of NFRS 16
Operating Profit	1,353,032,770	1,225,171,877	(127,860,893)	-9.45%	
Non-operating income	21,763,541	21,800,037	36,496	0.17%	
Non-operating expense	103,179,626	103,179,626	-	0.00%	
Profit before income tax	1,271,616,685	1,143,792,288	(127,824,397)	-10.05%	
Income tax expense	381,678,750	343,286,431	(38,392,319)	-10.06%	Effect of change in profit
Current Tax	382,863,841	346,609,385	(36,254,456)	-9.47%	Effect of change in profit
Deferred Tax Income / Expenses	(1,185,091)	(3,322,954)	(2,137,864)		Effect of change in profit
Profit for the year	889,937,935	800,505,857	(89,432,078)	-10.05%	
Earnings per share					
Basic earnings per share	23.83	21.44	(2.40)	-10.05%	
Diluted earnings per share	23.83	21.44	(2.40)	-10.05%	



Shangri-la Development Bank Limited
Comparison of Unaudited Interim Statement of Other Comprehensive Income and Audited Statement of Other Comprehensive Income
For the year ended 32 Ashadh 2083 (16 July 2026)

Amount in NPR

Particulars	Unaudited SOFP	Audited SOFP	Variance Amount	%	Reasons for Variance
Profit for the year	889,937,935	800,505,857	(89,432,078)	10.05%	Effect of change in profit
Other comprehensive income					
a) Items that will not be reclassified to profit or loss					
Gains/(losses) from investments in equity instruments measured at fair value	(13,467,341)	(13,425,341)	42,000	-0.31%	
Gain/(loss) on revaluation	-	-	-		
Actuarial gain/(loss) on defined benefit plans	-	-	-		
Income tax relating to above items	4,040,202	4,027,602	(12,600)	-0.31%	
Net other comprehensive income that will not be reclassified to profit or loss	(9,427,139)	(9,397,739)	29,400	-0.31%	
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	-	-	-		
Reclassification of Profit/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 period, net of income tax	(9,427,139)	(9,397,739)	29,400	-0.31%	
Total comprehensive income for the year	880,510,796	791,108,119	(89,402,678)	10.15%	
Total comprehensive income attributable to:	-	-	-		
Equity holders of the Bank	880,510,796	791,108,119	(89,402,678)	10.15%	
Non-controlling interest					
Total comprehensive income for the year	880,510,796	791,108,119	(89,402,678)	10.15%	

Principal Indicators of Last Five Fiscal Year

Indicators	Unit	FY 2078.79	FY 2079.80	FY 2080.81	FY 2081.82	FY 2082.83
Net Profit/ Gross Income	%	30.24%	19.19%	27.40%	28.68%	29.44%
Earnings Per Share	NPR	17.51	8.28	14.70	17.06	21.44
Market Value Per Share	NPR	290.00	322.00	349.00	462.82	404.00
Price Earning Ratio	Times	21.53	38.91	23.74	27.13	18.85
Dividend on share capital	%	8.9830%	5.2600%	3.8400%	10.3583%	10.5263%
Cash Dividend	%	0.4490%	0.2630%	0.1900%	5.3583%	6.5263%
Interest Income/ Total Interest Earning Assets	%	9.58%	12.59%	10.73%	8.89%	7.67%
Interest Expenses/Total Interest-Bearing Liabilities	%	7.14%	10.16%	8.08%	5.90%	4.07%
Staff Expenses/ Total Operating Expenses	%	58.76%	57.11%	60.53%	60.52%	66.12%
Exchange Gain/ Total Income	%	0.00%	0.00%	0.00%	0.00%	0.00%
Staff Bonus/Total Staff Expenses	%	13.98%	7.62%	11.30%	12.89%	12.87%
Net Profit/Total Loans & Advances	%	1.21%	0.64%	1.12%	1.33%	1.71%
Net Profit/ Total Assets	%	0.88%	0.46%	0.81%	0.95%	1.21%
Total Loans & Advances/Total Deposits	%	83.28%	80.15%	80.93%	81.30%	80.86%
Total Operating Expenses/Total Assets	%	1.67%	1.72%	1.83%	1.94%	2.27%
Capital Adequacy (On Risk Weighted Assets)						
Core Capital	%	8.61%	9.40%	10.14%	11.01%	11.40%
Supplementary Capital	%	2.98%	3.01%	2.86%	3.38%	3.04%
Total Capital Fund	%	11.59%	12.41%	12.99%	14.39%	14.44%
Liquidity Ratio	%	25.36%	27.26%	25.95%	26.15%	26.21%
Non-Performing Loan/ Total Credit (as per NRB Provision)	%	1.39%	3.16%	3.93%	5.52%	6.96%
Base Rate	%	11.26%	12.15%	9.20%	7.28%	5.57%
Interest Rate Spread	%	4.59%	4.59%	4.58%	4.14%	4.14%
Net Worth	NPR	4,188,804,629	4,483,857,319	4,984,375,687	5,627,601,154	6,239,681,785
Number of Shares	Nos.	30,106,697	32,675,917	34,309,713	35,562,557	37,340,685
Net worth per share	Nos.	139.13	137.22	145.28	158.25	167.10
Number of Employees	Nos.	821	798	854	864	852



सांग्रिला डेमलपमेन्ट बैंक लि.

संस्थापित निरन्तरताको आधारमा
(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त संस्था)



सांग्रिला डेभलपमेन्ट बैंक लि.

व्यवसायिक विकासको आधार
(नेपाल राष्ट्र बैंकबाट "ब" वर्गको इजाजत प्राप्त संस्था)



नेपाल राष्ट्र बैंक वित्तीय संस्था सुपरिवेक्षण विभाग

पत्रसंख्या : वि.सं.सु.वि./गैर-स्थलगत/सांग्रिला/०८३/८४
च.नं. ६९

श्री सांग्रिला डेभलपमेन्ट बैंक लिमिटेड,
बालुवाटार, काठमाण्डौ ।



केन्द्रीय कार्यालय
बालुवाटार, काठमाण्डौ
फोन नं.: ०१-५७९९६३६
Site: www.nrb.org.np
Email: nrbfsd@nrb.org.np
पोष्ट बक्स: ७३

मिति : २०८३/०५/०८

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८२/८३ को लेखापरीक्षण भएको वित्तीय विवरण तथा अन्य प्रतिवेदनहरूका आधारमा गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा देहाय बमोजिमका निर्देशनहरू शेरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्ने गरी संस्थाको आर्थिक वर्ष २०८२/८३ को लेखापरीक्षण भएको वार्षिक वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा अनुरोध छ । साथै, संस्थाले प्रस्ताव गरे अनुसार आर्थिक वर्ष २०८२/८३ को नियमनकारी समायोजन पछिको वितरणयोग्य मुनाफा रु. ४१,९५,८८,६०९/- बाट शेरधनीहरूलाई संस्थाको २०८३ असार मसान्तमा कायम चुक्ता पुँजी रु.३,७३,४०,६८,५०६/- को ४ प्रतिशतले हुने रकम रु.१४,९३,६२,७४०।२२ (अक्षरेपी चौध करोड त्रियानब्बे लाख बैसठ्ठी हजार सात सय चालिस र पैसा बाइस मात्र) बराबरको बोनस शेर तथा संस्थाको हाल कायम चुक्ता पुँजीको ६.५२६३ प्रतिशतले हुने रकम रु.२४,३६,९७,१०२।४७ (अक्षरेपी चौबिस करोड छत्तीस लाख सन्तानब्बे हजार एक सय दुई र पैसा सत्चालिस मात्र) बराबरको नगद लाभांश (बोनस शेर तथा नगद लाभांशमा लाग्ने कर सहित) गरी कुल १०.५२६३ प्रतिशतले हुने रकम रु. ३९,३०,५९,८४२।६९ (अक्षरेपी उनन्चालिस करोड तीस लाख उनन्साठी हजार आठ सय बयालिस र पैसा उनान्सत्तरी मात्र) लाभांश (बोनस शेर र नगद) वितरण गर्ने प्रस्ताव अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना हुने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्र वितरण गर्न स्वीकृति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

- लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरू पूर्णरूपले सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिने आवश्यक व्यवस्था मिलाउनुहुन ।
- यस बैंकबाट जारी गरिएको एकीकृत निर्देशन, परिपत्र तथा प्रचलित कानूनी व्यवस्थाहरूको पूर्णरूपमा परिपालना हुने गरी लाभांश वितरण गर्नुहुन ।
- गैर बैंकिङ्ग सम्पत्तिलाई संस्थाको पूर्व स्वीकृत वार्षिक कार्ययोजना तथा आवश्यकताका आधारमा मात्र बैंकिङ्ग सम्पत्तिको रूपमा परिणत गर्नुहुन र हाल रहेका बैंकिङ्ग सम्पत्तिहरू पूर्ण रूपमा संस्थाको प्रयोगमा रहेको सुनिश्चित गर्नुहुन ।

भवदीय,

(अमृत बहादुर बुढाथोकी)
उप-निर्देशक

बोधार्थ:

- श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।
श्री नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभाग, कार्यान्वयन इकाई-४ ।
श्री IBS (Individual Bank Supervisor) Officer



सांग्रिला डेभलपमेन्ट बैंक लि.

राष्ट्रिय विकासको आधार
(नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजत प्राप्त संस्था)



सांग्रिला डेभलपमेन्ट बैंक लि.

Shangri-la Development Bank Ltd.

राष्ट्रिय विकासको आधार
(नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजत प्राप्त संस्था)

269557

च.नं. सा.डे.वै.लि./के.का./२०८३-८४/२११



मिति: २०८३।०६।०९

श्री नेपाल राष्ट्र बैंक
वित्तीय संस्था सुपरिवेक्षण विभाग
बालुवाटार, काठमाडौं ।

विषय: लाभांश घोषणा/वितरण तथा वार्षिक वित्तीय विवरण प्रकाशन गर्न स्विकृती दिँदा दिइएका निर्देशनहरु सम्बन्धमा ।

महोदय,

उपरोक्त सम्बन्धमा तहाँबाट यस डेभलपमेन्ट बैंकलाई जारी गरिएको लाभांश घोषणा /वितरण तथा वार्षिक वित्तीय विवरण प्रकाशन सम्बन्धी मिति २०८३।०५।०८ गतेको पत्र (पत्रसंख्या:वि.स.सु.वि./गैर-स्थलगत/सांग्रिला/०८३/८४, च.नं. ७९ माफत यस डेभलपमेन्ट बैंकको वित्तीय विवरण प्रकाशन तथा लाभांश वितरण गर्न स्विकृती प्रदान गर्ने क्रममा प्राप्त निर्देशनहरुको सन्दर्भमा मिति २०८३।०५।३० मा बसेको संचालक समितिको ४०० औं बैठकबाट पारित भए बमोजिम तहाँबाट प्राप्त निर्देशनहरुको निम्न अनुसार पालना गरिएको तथा गरिने व्यहोरा तहाँको जानकारीका लागि अनुरोध छ ।

- १) लेखा परिक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरु पूर्णरूपले सुधार गर्ने तथा त्यस्ता कैफियतहरु पुनः दोहोरिन नदिनका लागि आवश्यक व्यवस्था मिलाइने ।
- २) तहाँ बैंकबाट जारी गरिएको एकिकृत निर्देशन, परिपत्र तथा प्रचलित कानूनी व्यवस्थाहरुको पूर्णरूपमा परिपालना हुने गरी लाभांश वितरण गरिने ।
- ३) गैर बैंकिङ्ग सम्पत्तिलाई संस्थाको पूर्व स्वीकृत वार्षिक कार्ययोजना तथा आवश्यकताका आधारमा मात्र बैंकिङ्ग सम्पत्तिको रूपमा परिणत गर्ने तथा हाल रहेका बैंकिङ्ग सम्पत्तिहरुका सन्दर्भमा निर्देशानुसार गरिने ।

धन्यवाद ।

भवदीय,

रबिन सिजापती
प्रमुख कार्यकारी अधिकृत

बोधार्थ

१. श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग, बालुवाटार, काठमाडौं ।
२. श्री नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभाग, कार्यान्वयन इकाई ।
- ✓ ३. श्री IBS (Individual Bank Supervisor) Officer



P.O.Box: 20200, KMC-4, Baluwatar, Kathmandu, Nepal



बाईसौं वार्षिक साधारण सभामा संशोधनको लागि प्रस्तुत
सागिला डेभलपमेन्ट बैंक लिमिटेडको प्रबन्धपत्रको तीन महले विवरण

दफा नं.	साविकको व्यवस्था	संशोधित व्यवस्था	संशोधन गर्नु पर्नाको कारण
५(ख)	विकास बैंकको जारी पूँजी रु ३,७३,४०,६८,५०५.५३ (अक्षरूपी तीन अर्ब त्रिहत्तर करोड चालीस लाख अठसठ्ठी हजार पाँच सय पाँच र पैसा त्रीपन्न मात्र) हुनेछ । जसलाई प्रति शेयर रु. १००/- का दरले ३,७३,४०,६८५.०६ (तीन करोड त्रिहत्तर लाख चालीस हजार छ सय पचासी दशमलब शून्य छ) थान साधारण शेयर मा विभाजन गरिएको छ ।	विकास बैंकको जारी पूँजी रु ३,८८,३४,३१,२४५.७५ (अक्षरूपी तीन अर्ब अठ्ठासी करोड चौत्तीस लाख एकतीस हजार दुई सय पैतालीस र पैसा पचहत्तर मात्र) हुनेछ । जसलाई प्रति शेयर रु. १००/- का दरले ३,८८,३४,३१२.४६ (तीन करोड अठ्ठासी लाख चौत्तीस हजार तीन सय बाह्र दशमलब छयालीस) थान साधारण शेयर मा विभाजन गरिएको छ ।	४ प्रतिशत बोनस शेयर वितरण गरे पश्चात विकास बैंकको जारी तथा चुक्ता पूँजीमा वृद्धि हुने भएकोले ।
५(ग)	विकास बैंकको चुक्ता पूँजी रु ३,७३,४०,६८,५०५.५३ (अक्षरूपी तीन अर्ब त्रिहत्तर करोड चालीस लाख अठसठ्ठी हजार पाँच सय पाँच र पैसा त्रीपन्न मात्र) हुनेछ	विकास बैंकको जारी पूँजी रु ३,८८,३४,३१,२४५.७५ (अक्षरूपी तीन अर्ब अठ्ठासी करोड चौत्तीस लाख एकतीस हजार दुई सय पैतालीस र पैसा पचहत्तर मात्र) हुनेछ । जसलाई प्रति शेयर रु. १००/- का दरले ३,८८,३४,३१२.४६ (तीन करोड अठ्ठासी लाख चौत्तीस हजार तीन सय बाह्र दशमलब छयालीस) थान साधारण शेयर मा विभाजन गरिएको छ ।	



२१औं साधारण सभाका केही भलकहरू





सांग्रिला डेवलपमेन्ट बैंक लि.
Shangri-la Development Bank Ltd.
स्थानीय विकासको आधार
(नेपाल राष्ट्र बैंकबाट "ब" वर्गको इजाजत प्राप्त संस्था)

सामाजिक उत्तरदायित्व कार्यक्रम



निःशुल्क आँखा शिविर





सांग्रिला डेवलपमेन्ट बैंक लि.
Shangri-la Development Bank Ltd.
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वित्तीय साक्षरता - Global Money Week



श्रावण मेहन्दी उत्सव कार्यक्रम





सांग्रिला डेवलपमेन्ट बैंक लि.
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(नेपाल राष्ट्र बैंकबाट "ब" वर्गको इजाजत प्राप्त संस्था)

चौथो सांग्रिला साइकल र्याली-२०८३



तेस्रो सांग्रिला QUIZ - २०८३





सांग्रिला डेवलपमेन्ट बैंक लि.
Shangri-la Development Bank Ltd.
स्थानीय विकासको आधार
(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त संस्था)

प्रचलित सेवाहरु

आफ्नै घर, आफ्नै ठेगाना अब सपना होइन, वास्तविकता

सुलभ ब्याजदर, सजिलो किस्ता र छिटो स्वीकृतिसहित
सपनाको घर साकार पार्नुहोस्।

सांग्रिला घर कर्जा



आकर्षक ब्याजदर

बचत गर्ने बानी, परिवारबाटै सुरु हुन्छ।

सानो सुरुवातले भविष्यलाई उज्यालो बनाउँछ।



शेयर कारोबारलाई दिनुहोस्

नयाँ गति

Shangri-la Share Loan सँग।

आवश्यकता अनुसार
लचिलो कर्जा सीमा

आकर्षक
ब्याजदर

सरल
कागजी प्रक्रिया



सुनलाई बनाउनुहोस्

आर्थिक शक्तिको आधार।

तपाईंको सुनको वास्तविक मूल्यअनुसार
सहज र सुरक्षित गोल्ड लोन सुविधा, अब
सांग्रिला डेवलपमेन्ट बैंकमा।

सुरक्षित

सहज

उच्च गुण्यंकन



परिवारको सुरक्षाका लागि बचत अनिवार्य।

परिवारको आवश्यकता र सुरक्षाका निम्ती नियमित बचतले
तपाईंको आर्थिक उज्ज्वल भविष्य सुनिश्चित गर्छ।



हरेक व्यवसायको सफलतामा, हाम्रो साथ।

व्यवसायको वृद्धि र विस्तारका लागि आवश्यक आर्थिक सहयोग अब
Shangri-la Development Bank को SME Loan बाट।

फर्निचर पसल

किराना पसल

फेब्रु पसल





शाखा प्रमुखहरू

बिनोद बहादुर कुंवर पोखरा न्यूरोड शाखा	दिवाकर भण्डारी दुलेगाँडा शाखा	कोशी माया गुरुङ्ग मद्रकाली शाखा	कमल जवाली बुटवल शाखा
कमला णिरी नयाँ बसपार्क शाखा	कुशल पौडेल रामबजार शाखा	अनिल आचार्य बिरौटा शाखा	श्रीजय श्रेष्ठ बाजुलुङ्ग शाखा
सुनील शर्मा नारायणगढ शाखा	इन्द्र प्रसाद शर्मा जिरो किलोमिटर शाखा	विनेश कार्की हेटौंडा शाखा	दिलिप सिग्देल रानीपौवा शाखा
स्वदेश अधिकारी अमरापुरी शाखा	नागेश्वर गुप्ता नेपालगञ्ज शाखा	बसन्त कुमार रेग्मी सुर्येत शाखा	मनोज महर् कोहलपुर शाखा
तेज बहादुर नेपाली लमही शाखा	सुमन अधिकारी भालुवाङ्ग शाखा	कैलाश खड्का त्रिभुवनचोक शाखा	सुर्देशन बिष्ट खजुरा शाखा
सिर्जना आचार्य घोराही शाखा	महेश्वर अधिकारी तुलसीपुर शाखा	सिर्जना भण्डारी राँम्का शाखा	राम शरण श्रेष्ठ न्यूरोड शाखा
रविन श्रेष्ठ बालुवाटार शाखा	मनोज मल्ल ठाँडी शाखा	पुष्प राज भट्ट अतरिया शाखा	पूर्ण प्रसाद पाण्डे जुम्ला शाखा
शेषराज तिम्सिना इटहरी शाखा	असगर खान गुलरिया शाखा	रोहित कुमार रिमाल इमाडोल शाखा	चित्र बहादुर भट्ट गोरखा शाखा
सुदिप सुबेदी सल्यानटार शाखा	हिमाल खड्का ध्याम्पेसाल शाखा	संजय पाण्डे पालुङटार शाखा	पिताम्बर शर्मा चपाई छेवेटार शाखा
दिवा प्रधान अनामनगर शाखा	शंकर शर्मा पौडेल डुम्रे शाखा	विजय राज कँडेल लेकसाईड शाखा	तप बहादुर बिष्ट बनस्थली शाखा
मञ्जु गुरुङ्ग तालचोक शाखा	सबिर अली बर्दिबास शाखा	मनोज पराजुली मन्थली शाखा	मो. इमरान अन्सारी ढँकी सिनुवारी शाखा
कन्चन जोशी कुमारीपाटी शाखा	नवराज बराल आँधिखोला शाखा	विष्णु थापा फेदिखोला शाखा	महेश चन्द्र खनाल नारायणटार शाखा
बिपिन ओम्हा बेनी शाखा	मदनभट्टराई फिक्कल शाखा	मृगेन्द्र दाहाल शनिश्चरे शाखा	संघर्ष डंगोल धनकुटा शाखा
दिपेन्द्र बहादुर षेर धनगढी शाखा	ऋषभ राज सिंह नखिपोट शाखा	मनोज शाही महेन्द्रनगर शाखा	अनुपम महर् साँफेबजार शाखा
ठासी थकाली जोमसोम शाखा	लवदेव पाठक रजैया शाखा	शंकर पुरी मलेखु शाखा	कमल बिक्रम शाह सुलिचौर शाखा
संजिव बराल रिडी शाखा	हरि प्रसाद अधिकारी मुमही शाखा	होम बहादुर कार्की हेम्जा शाखा	गोविन थापा दमौली शाखा
प्रज्ञान पन्त बोटेचौर शाखा	दीप नारायण महतो कावासोती शाखा	श्रीधर पौडेल गोरुसिङ्गे शाखा	मोहोदत्त चपाई मरतपोखरी शाखा
राजेन्द्र बहादुर शाह राकम शाखा	प्रकाश राज न्यौपाने लम्की शाखा	सन्जय भण्डारी धरान शाखा	केशव राज जोशी दार्चुला शाखा
विक्रम कुँवर बैतडी शाखा	सुवास रिमाल बट्टार शाखा	आशिष दास बिर्तामोड शाखा	सुशील थापा कुश्मा शाखा



राम बहादुर बि. क. पेप्सीकोला शाखा	सन्नी मानन्धर ठिमी शाखा	अर्जुन खतिवडा लाहान शाखा	रबिन शाह जितपुर शाखा
शंकर काफ्ले बयलबास शाखा	सुशिल मानन्धर बानेश्वर शाखा	नवराज सुवेदी टोखा शाखा	अमर बहादुर शाही सिमिकोट शाखा
प्रकाश तामाङ कालीमाटी शाखा	विनोद प्रसाद पन्त नयाँ बानेश्वर शाखा	दिवा कार्की कमलबिनायक शाखा	विकाश श्रेष्ठ चाबहिल शाखा
मिनु महर्जन असन शाखा	चन्द्रदीप पहाडी कोल्हबी शाखा	वासुदेव पौडेल मैरहवा शाखा	मोहन बिक्रम मल्ल बेल्बारी शाखा
भुवन रिजाल हाकिम चोक शाखा	हेम बहादुर कुवर क्षेत्री वीरगञ्ज शाखा	रोहन पाण्डे बिराटनगर शाखा	निर्मल साउद भुरीगाउँ शाखा
प्रदिप थापा यारीचोक शाखा	सुधीर कुमार चौधरी बरहथवा शाखा	राम प्रसाद पाण्डे मणीग्राम शाखा	सुनिल शर्मा दमक शाखा
सृजना सिजुवाल नारायणपुर शाखा	शीला क्षेत्री सानोश्री शाखा	पूर्ण बहादुर चौधरी राजापुर शाखा	बाबुराम गिरि सल्लिबजार शाखा
भोज राज शर्मा चौरजहारी शाखा	प्रशु नारायण चौधरी गढवा शाखा	सुमित पौडेल जयनगर शाखा	यज्ञराज कार्की गाइघाट शाखा
किशोर रेग्मी विजयनगर शाखा			



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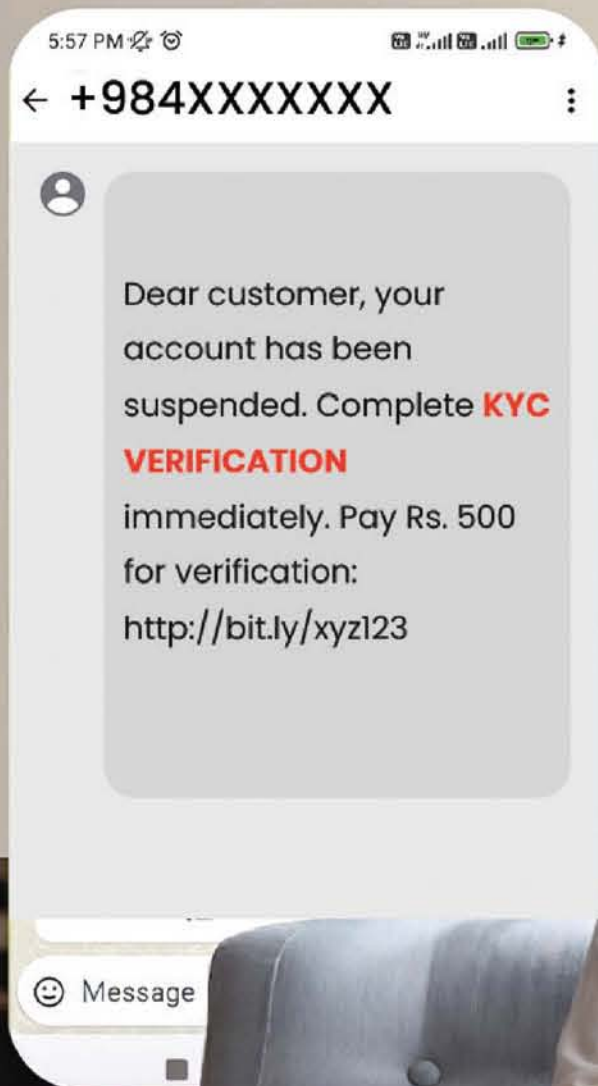


નોટ:

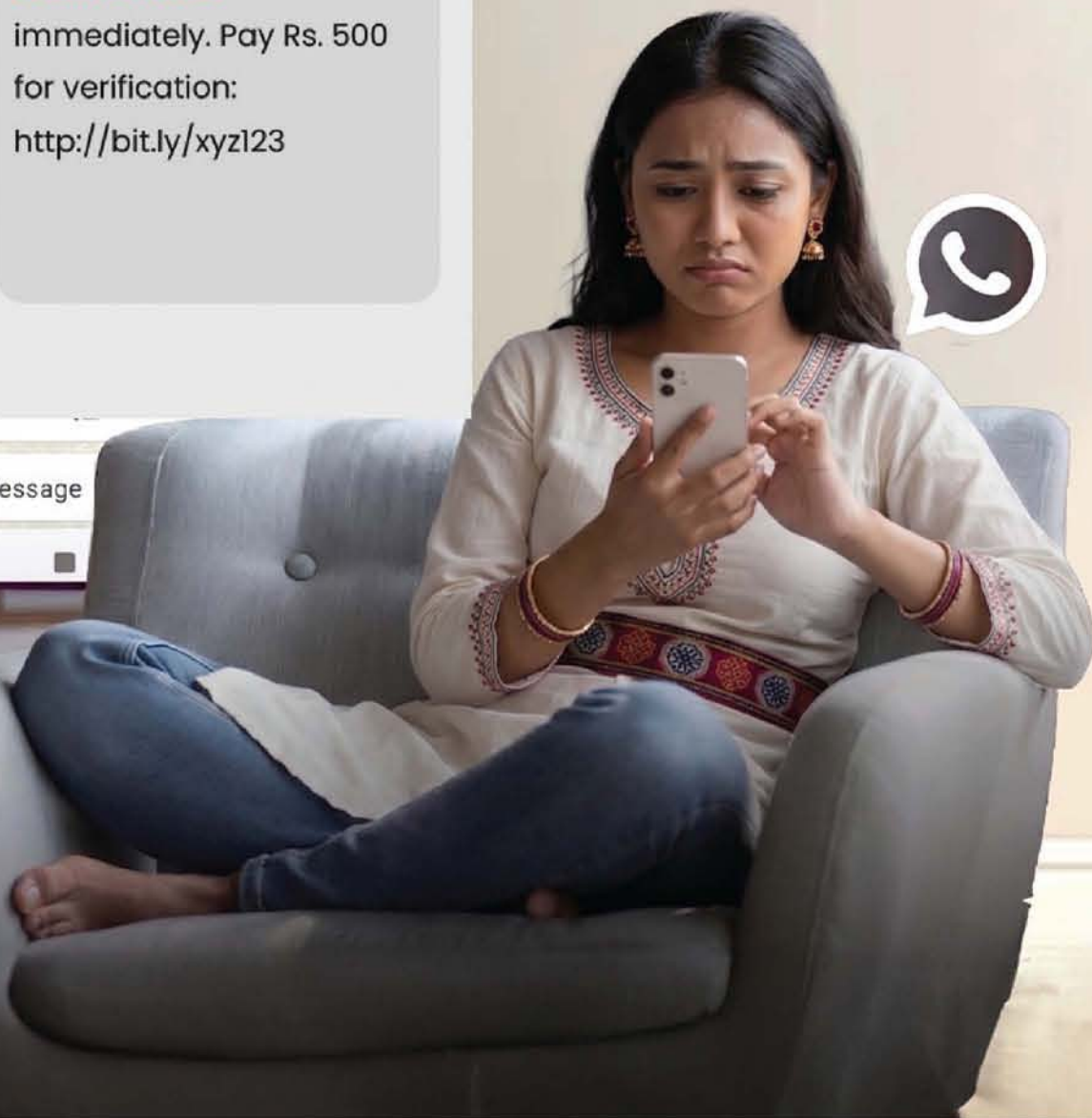


This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

के तपाईंलाई KYC verify गर्न पैसा मागिएको छ?



यस्तो सन्देश ठगी हुन सक्छ।
तुरुन्तै आफ्नो नजिकको शाखामा
सम्पर्क गर्नुहोस्।





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