



prabhu bank

२४^{औं} वार्षिक
प्रतिवेदन
२०८१/०८२

सञ्चालक समिति



श्री किशोर जङ्ग कार्की
अध्यक्ष



श्री अंगिर मान सिंह
सञ्चालक



श्री बृष्ट बहादुर बस्नेत
सञ्चालक



श्री अमिका शर्मा लामिछाने
सञ्चालक



श्री राजु पौडेल
सञ्चालक



श्री रमेश राज अर्याल
स्वतन्त्र सञ्चालक



श्री अमित भण्डारी
कम्पनी सचिव

प्रतिनिधि (प्रोक्सी) पत्र

श्री सञ्चालक समिति,
प्रभु बैंक लिमिटेड,
बबरमहल, काठमाडौं ।

विषय : प्रतिनिधि (प्रोक्सी) नियुक्त गरिएको बारे ।

महाशय,

.....जिल्ला.....म.न.पा/उ.म.न.पा/न.पा./गाउँपालिका वडा नं.....बस्ने म/हामी
.....ले त्यस बैंकको शेयरधनीको हैसियतले मिति २०८२ साल पुस महिना ३० गते बिहानको ११:००
बजे प्रभु बैंक लिमिटेडको केन्द्रीय कार्यालय, बबरमहल, काठमाडौंमा हुने चौबीसौं वार्षिक साधारण सभामा स्वयं उपस्थित भई छलफल तथा
निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त साधारण सभामा भाग लिई निर्णयमा सहभागी हुनका लागि जिल्ला
.....म.न.पा/उ.म.न.पा/न.पा./गाउँपालिका वडा नं..... बस्ने त्यस बैंकका शेयरधनी श्री
.....लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको

दस्तखत नमूना :

शेयरधनी परिचय नं./डिम्याट नं.:

निबेदक,

दस्तखत		
नाम, थर		
ठेगाना		
शेयरधनी नं./डिम्याट नं.:		
शेयरको प्रकार	संस्थापक	सर्वसाधारण
शेयर संख्या		

(दृष्टव्य : यो प्रतिनिधि (प्रोक्सी) पत्र साधारण सभा हुनुभन्दा कम्तमा ४८ घण्टा अगावै यस बैंकको केन्द्रीय कार्यालय बबरमहल, काठमाडौं वा शेयर राजिष्ट्रार प्रभु क्यापिटल लिमिटेड कमलादी, काठमाडौंमा पेश गरिसक्नु पर्नेछ ।)

प्रभु बैंक लिमिटेड

बबरमहल, काठमाडौं

चौबीसौं वार्षिक साधारण सभामा उपस्थितिको लागि

प्रवेश - पत्र

शेयरधनी परिचयपत्र नं./डिम्याट नं.:

शेयरधनीको नाम, थर :

शेयर प्रमाणपत्र नं. : कुल शेयर कित्ता

शेयरधनीको दस्तखत :

(यो प्रवेश पत्रमा शेयरधनीको नाम, दस्तखत, अनिवार्य रूपमा उल्लेख गरी सभाकक्षमा प्रवेश पत्र पेश गर्नु पर्नेछ ।)

कम्पनी सचिव

प्रभु बैंक लिमिटेड

बबरमहल, काठमाडौं

चौबीसौ वार्षिक साधारण सभा बस्ने सम्बन्धी सूचना

आदरणीय शेयरधनी महानुभावहरु,

मिति २०८२ साल पुस ०८ गते बसेको सञ्चालक समितिको चार सय एकऔं बैठकको निर्णय बमोजिम यस प्रभु बैंक लिमिटेडको चौबीसौ वार्षिक साधारण सभा निम्नलिखित प्रस्तावहरु माथि छलफल तथा निर्णय गर्न देहायको मिति, समय र स्थानमा बस्ने भएकोले शेयरधनी महानुभावहरुको उपस्थितिको लागि अनुरोध छ ।

सभा हुने मिति, स्थान र समय :

सभा हुने मिति : २०८२ साल पुस ३० गते बुधवार (तदनुसार सन् २०२६ जनवरी १४ तारेख)
समय : बिहान ११:०० बजे ।
स्थान : बैंकको केन्द्रीय कार्यालय, बबरमहल, काठमाडौं ।

छलफलका प्रस्तावहरु :

१. सञ्चालक समितिको आ.व. २०८१/०८२ को वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने ।
२. लेखापरीक्षकको प्रतिवेदन सहित आ.व. २०८१/०८२ को वित्तीय अवस्थाको विवरण, नाफा-नोकसान विवरण र सोही अवधिको नगद प्रवाह विवरण लगायतका वित्तीय विवरण र संलग्न अनुसूची उपर छलफल गरी पारित गर्ने ।
३. यस बैंकको सहायक कम्पनी प्रभु क्यापिटल लिमिटेड र प्रभु स्टक मार्केट लिमिटेडको आ.व. २०८१/०८२ को वित्तीय विवरण सहितको एकीकृत (Consolidated) वित्तीय विवरण पारित गर्ने ।
४. बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ तथा कम्पनी ऐन, २०६३ को दफा १११ बमोजिम आ.व. २०८२/०८३ का लागि लेखापरीक्षण समितिको सिफारिस बमोजिम लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने । (लेखापरीक्षक एस.ए.आर. एशोसिएट्स, चार्टड एकाउटेण्ट्स, विशालनगर, काठमाडौं पुनः नियुक्तीका लागि योग्य रहेको ।)
५. विविध ।

सञ्चालक समितिको आज्ञाले
अमित भण्डारी
कम्पनी सचिव

साधारण सभा सम्बन्धी अन्य जानकारी :

१. शेयरधनी महानुभावहरूको सुविधाका लागि हाजिरी पुस्तिका सभास्थलमा सभा हुने बिहान ९:०० बजेदेखि खुल्ला रहनेछ ।
२. बैंकको शेयरधनी दर्ता किताबमा नाम दर्ता भएका शेयरधनीहरूले आफै वा प्रतिनिधि मार्फत सभामा भाग लिन र छलफलमा सहभागी हुन पाउने छन् । नाबालक शेयरधनीहरूको तर्फाट नाबालकको संरक्षक वा निजले नियुक्त गरेको प्रतिनिधिले सभामा भाग लिन र छलफल गर्न सक्नेछन् । शेयरधनीहरूको दर्ता किताबमा संरक्षकको रूपमा नाम लेखिएको व्यक्तिलाई मात्र संरक्षक मानिनेछ ।
३. संयुक्तरूपमा एकजना भन्दा बढी व्यक्तिको नाममा शेयर लिएको अवस्थामा त्यस्ता साभेदारहरूद्वारा मनोनीत साभेदार वा निजहरूले मनोनीत गरेको प्रतिनिधिले र सो बमोजिम कुनै साफेदार मनोनीत नगरेकोमा शेयरधनीहरूको दर्ता किताबमा जसको नाम पहिले उल्लेख भएको छ सोही व्यक्तिले साधारण सभामा भाग लिन पाउनेछ ।
४. सभामा भाग लिन र छलफल गर्नका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीले बैंकको अर्को कुनै शेयरधनीलाई मात्र प्रतिनिधि (प्रोक्सी) नियुक्त गर्न सक्नेछन् ।
५. प्रतिनिधि (प्रोक्सी) नियुक्त हुने शेयरधनीले सभा सुरु हुनु भन्दा ४८ घण्टा अगावै प्रतिनिधिपत्र (प्रोक्सी फारम) यस बैंकको केन्द्रीय कार्यालय बबरमहल, काठमाडौंमा दर्ता गराई सक्नु पर्नेछ ।
६. प्रतिनिधि (प्रोक्सी) नियुक्त गरी सोको लागि प्रतिनिधिपत्र (प्रोक्सी फारम) दर्ता गराई सकेपछि प्रतिनिधि बदर गरी अर्को प्रतिनिधि नियुक्त गर्न चाहेमा सोको सूचना सभा सुरु हुन भन्दा २४ घण्टा अगावै यस बैंकको केन्द्रीय कार्यालय बबरमहल, काठमाडौंमा दिनु पर्नेछ । नयाँ प्रतिनिधि (प्रोक्सी) को हकमा दफा ४ र ५ बमोजिम हुनेछ ।
७. एकै शेयरधनीले एक भन्दा बढी प्रतिनिधि (प्रोक्सी) नियुक्त गरेको अवस्थामा दफा ६ बमोजिम बदर गरिएकोमा बाहेक त्यस्तो सबै प्रतिनिधि (प्रोक्सी) बदर हुनेछ ।
८. प्रतिनिधि (प्रोक्सी) नियुक्त गर्ने शेयरधनीले कुनै कारणवश त्यस्तो प्रतिनिधि (प्रोक्सी) बदर गरी आफै सभामा उपस्थित भई हाजिरी किताबमा दस्तखत गरेमा अधि दिएको प्रोक्सी स्वतः बदर हुनेछ ।
९. विविध शिर्षक अन्तर्गत प्रश्न गर्न चाहने शेयरधनीले आफूले प्रश्न गर्न चाहेको विषयका सम्बन्धमा सभा हुनुभन्दा ७ दिन अगावै यस बैंकको केन्द्रीय कार्यालयमा जानकारी दिनु पर्नेछ । त्यसरी जानकारी नदिएको विषय उपर छलफल गर्न सकिने छैन ।
१०. मिति २०८२/०९/१८ गते १ दिनका लागि शेयर दाखिल खारेज दर्ता बन्द (बुक क्लोज) गरिनेछ । नेपाल स्टक एक्सचेज लिमिटेडमा मिति २०८२/०९/१७ गतेसम्म कारोबार भई मिति २०८२/०९/२५ गतेभित्र यस बैंकको शेयर रजिस्ट्रार प्रभु क्यापिटल लिमिटेड कमलादी, काठमाडौंले प्राप्त गरेको नामसारीको कागजातका आधारमा शेयरधनी दर्ता किताबमा कायम शेयरधनीहरूले सभामा भाग लिन र छलफल गर्न पाउने छन् ।
११. आफ्नो परिचयपत्र सहित बैंकले जारी गरेको प्रवेश-पत्र वा शेयर प्रमाणपत्र वा बैंकको शेयर अभौतिकीकरण गरेको (DEMAT Account No.) प्रमाण प्रस्तुत गरेपछिमात्र सभा कक्ष भित्र प्रवेश गर्न पाइनेछ ।
१२. सुरक्षाको दृष्टिकोणले सभा स्थलमा प्रवेश गर्दा शेयरधनी महानुभावहरूले यथाशक्य भोला प्याकेट आदि नलिई आउनु हुन अनुरोध छ । आवश्यक देखिएमा सुरक्षाकर्मीले सभा स्थलमा प्रवेश गर्दा सुरक्षा जाँच गर्न सक्ने हुँदा सो कार्यमा सहयोग गरिदिनु हुन समेत अनुरोध छ ।
१३. सभा सम्बन्धी अन्य जानकारीका लागि बैंकको केन्द्रीय कार्यालय बबरमहल काठमाडौं वा यस बैंकको शेयर रजिस्ट्रार प्रभु क्यापिटल लिमिटेड कमलादी, काठमाडौंमा कार्यालय समयभित्र सम्पर्क राख्नु हुन वा बैंकको वेबसाइट www.prabhubank.com मा हेर्न र डाउनलोड गर्न सकिनेछ ।

विषय सूची

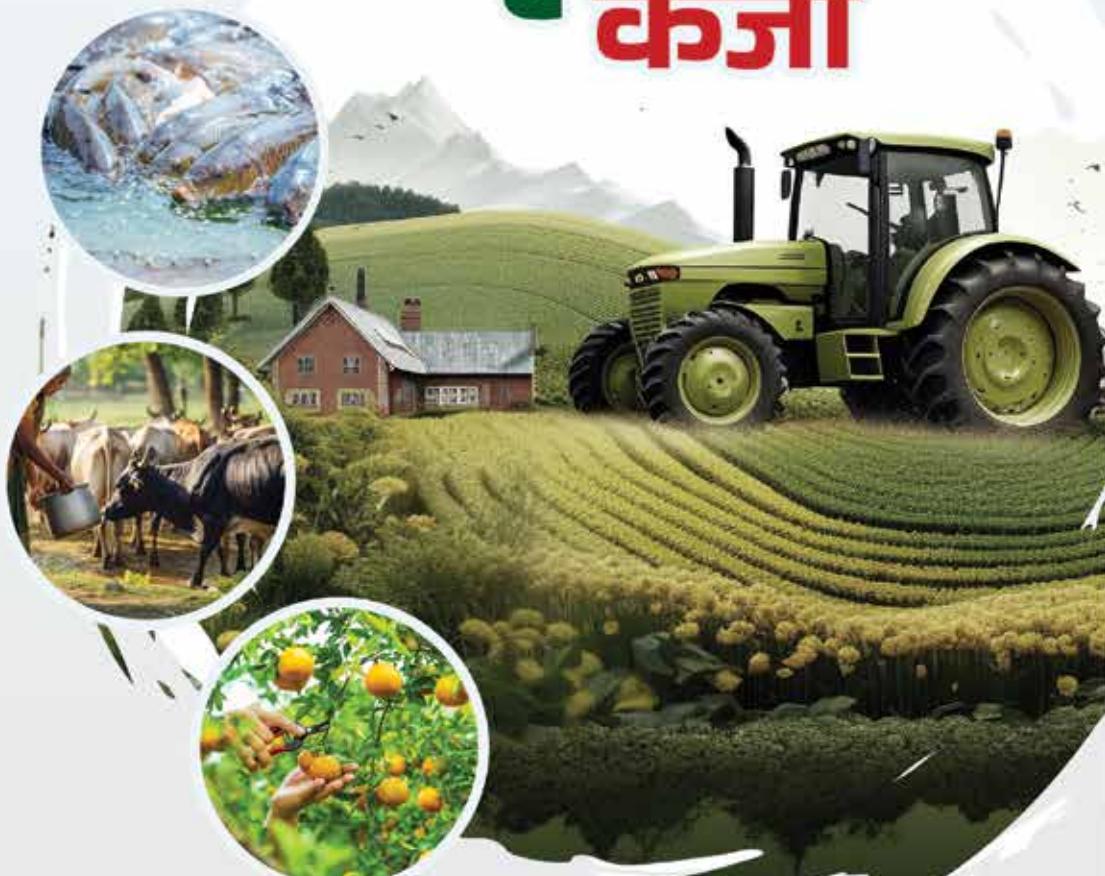
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आदरणीय शेयरधनी महानुभावहरू, विभिन्न नियमनकारी निकायबाट पाल्नु भएका प्रतिनिधिज्यूहरू, पर्यवेक्षकज्यूहरू, आमन्त्रित अन्य महानुभावहरू तथा उपस्थित सम्पूर्ण महानुभावहरूलाई बैंक सञ्चालक समिति तथा बैंक परिवारको तर्फबाट आजको यस गरिमामय चौबीसौं वार्षिक साधारण सभामा हार्दिक स्वागत अभिवादन गर्दछु । बैंकको चौबीसौं वार्षिक साधारण सभामा सञ्चालक समितिको अध्यक्षको हैसियतले मन्तव्य राख्न पाउँदा मैले गैरवको अनुभूति गरेको छु ।

यहाँहरूको विशिष्ट उपस्थितिमा मन्तव्य राखिएरहाँदा मैले केही यथार्थ विवरण प्रस्तुत गर्ने पर्ने हुन्छ । विगतका वर्षमा भैंयस वर्ष पनि देशका बाह्य आर्थिक सूचकहरू तुलनात्मक रूपले सबल रहेतापनि आन्तरिक आर्थिक सूचकहरू आशातीतरूपमा सुधार हुन सकेन् । विशेषगरी बैंकिङ्ग तथा वित्तीय क्षेत्रका लागि कर्जा तथा लगानीको वातावरणमा अपेक्षित सुधार नहुनु, ब्याजदरमा ऐतिहासिकरूपले निरन्तर कमी आउनु, अधिक तरलता व्यवस्थापन गर्नुपर्न बाध्यात्मक कारणले उल्लेख्यरूपले खर्च बढ्नु तथा प्रवाह भएको कर्जा असूली र कर्जा व्यवस्थापनमा चुनौती थपिनु जस्ता नकारात्मक कारण बैंकिङ्ग क्षेत्रका लागि निराशाजनक रहयो । आन्तरिक अर्थतन्त्रमा व्यावसायिक मनोबल बढाउन सरकार, नियामक निकाय तथा निजी क्षेत्रको निरन्तर प्रयास हुँदा हुँदै पनि आन्तरिक आर्थिक गतिविधिहरूमा सुधार हुन सकेको अवस्था रहेन । देशको सम्पूर्ण अर्थतन्त्र आन्तरिक उत्पादन तथा व्यावसायिक गतिविधि तथा रोजगारी सिर्जनामा बढोत्तरी भई सुधारोनुख हुनुको साटो विदेशबाट भित्रिने विप्रेषणमा निर्भर हुने अवस्था बिद्यमान रह्यो ।

विभाजित विश्व आर्थिक परिवेश, ठूला अर्थतन्त्रबीच सिर्जित कर तथा गैर कर व्यापार बाधाहरू तथा केही शक्ति राष्ट्रहरूले एक अर्काका विरुद्धमा भौतिकरूपमा नै हमला गर्नुले विश्व व्यापार, आपूर्ति प्रणाली, मूल्य स्थिरता र समग्र विश्व अर्थतन्त्रमा नै प्रत्यक्षरूपले नकारात्मक असर परेको अवस्था बिद्यमान रहन गएको छ ।

नेपालको बैंकिङ्ग क्षेत्रलाई हेर्ने हो भने ऋणीहरूलाई कर्जा नतिर्न उक्साहट गर्ने, धितो लिलामी प्रक्रियामा अवरोध सिर्जना गर्ने लगायत बैंकिङ्ग क्षेत्रप्रति नै वित्तिया जगाउने दुष्यास गर्ने जस्ता कारणले बैंकको निष्कृय कर्जा असूली अभियानमा थप चुनौती थपिएको छ । यसका अलावा देशमा राजनीतिक स्थायित्व हुन नसक्नु, गत भाद्र २३ र २४ गतेको युवा (जेन जी) पुस्ताले गरेको आन्दोलनका क्रममा भएको अवाञ्छित घुसपैठबाट देशको भौतिक र आर्थिक क्षेत्रमा पर्न गएको अकल्पनीय क्षतिले समग्र अर्थतन्त्रमा गम्भीर असर पर्न गएको छ । विगत केही वर्षदेखि नेपालको कर्जा तथा लगानी विस्तारको वातावरण नभएको भनी बैंकिङ्ग क्षेत्रबाट आवाज उठिरहेको भएतापनि नेपालको निजी क्षेत्रमा प्रवाहित कर्जा अनुपात कुल गार्हस्थ उत्पादनको तुलनामा समान आर्थिक अवस्था रहेका मुलक र दक्षिण एसियाली मुलकको औषत भन्दा अत्यन्त माथि रहेको आंकडाले देखाएको छ । यो स्थितिले तुलनात्मकरूपमा नेपालको कर्जा लगानी जोखिमयुक्त रहेको भने देखाउँछ । यस परिस्थितिमा हाप्रो भूमिका सुरक्षित कर्जा लगानीका क्षेत्रहरू पहिल्याई बुद्धिमत्तापूर्ण ढङ्गले विवेकशील भई कर्जा लगानी गरी संस्थाको दिगो विकासका लागि केन्द्रित हुन उपयुक्त हुने ठान्दछु ।

विश्व परिवेश र देशको अर्थतन्त्रको असहज अवस्थाका कारण प्रतिकुल परिस्थितिको सामना गर्दा गर्दै पनि आफ्नो वित्तीय अवस्थालाई थप सुदृढ गर्न यस बैंकले निरन्तर प्रयास गरिरहेको व्यहोरा यहाँहरू समक्ष राख्न चाहान्दू । आर्थिक वर्ष २०८०/०८१ को तुलनामा गत आर्थिक वर्षमा बैंकको वासलातको आकार रु.३ खर्ब ६१ अर्बबाट बढेर रु.४ खर्ब ६ अर्ब पुगेको छ भने गैर ब्याज आम्दानीमा उल्लेख्य वृद्धि भएको सकारात्मक तथ्य यस गरिमामय सभालाई जानकारी गराउन चाहान्दू । समग्र बैंकिङ्ग क्षेत्रको जस्तै समीक्षा वर्षमा निष्कृय कर्जाको अनुपात केही बढन गएतापनि बैंकले यथोचितरूपले कर्जा नोक्सानीको आवश्यक व्यवस्था गरिरहेको, प्राथमिक पूँजी पर्याप्तता अनुपात ८.८३ प्रतिशत, कुल पूँजी पर्याप्तता अनुपात १२.५० प्रतिशत, कर्जा निक्षेप अनुपात ६९.२९ प्रतिशत र आधार दर ६.६६ प्रतिशत रहेको छ । यी तथ्यहरूले यस बैंकबाट नेपाल राष्ट्र बैंकले तोकेको व्यवस्थाको पूर्ण परिपालना भएको र व्यवसाय विस्तार क्षमता कायम राख्न पूर्णरूपले सबल रहेको तथ्य यहाँहरू समक्ष अनुरोध गर्न चाहान्दू । यस सम्बन्धमा थप जानकारीका लागि बैंकले आर्थिक वर्ष २०८१/०८२ मा गरेको कार्य प्रगति, बैंकका गतिविधि र भावी योजना, आ.व.२०८१/०८२ को वित्तीय अवस्थाको विवरण (वासलात), नाफा नोक्सान विवरण, नगद प्रवाह विवरण र सोसँग सम्बन्धित अनुसूची लगायत अन्य वित्तीय विवरण, सञ्चालक समितिको प्रतिवेदनमा विस्तृतरूपमा विश्लेषण सहित उल्लेख गरिएको व्यहोरा यहाँहरूलाई अवगत गराउन चाहान्दू ।

केही समय अधिदेखि अनुसन्धान गर्न अर्खितयार प्राप्त निकायबाट बैंकका प्रमुख कार्यकारी अधिकृत लगायत केही बरिष्ठ अधिकारीहरू अनुसन्धानका क्रममा निलम्बित भएता पनि तत्कालै बैंकका बरिष्ठतम कर्मचारीलाई कायम मुकायम प्रमुख कार्यकारी अधिकृतको जिम्मेवारी प्रदान गरी निजको नेतृत्वमा बैंकका सम्पूर्ण व्यावसायिक तथा व्यवस्थापकीय गतिविधिहरू सबल र निर्वाधरूपले अधिक बढाइएको व्यहोरा यहाँहरूलाई अवगत गराउन चाहान्दू ।

विभिन्न प्रतिकुलता रहेपनि चालु आर्थिक वर्षको प्रथम त्रैमाससम्म आईपुदा बैंक सन्तोषजनक प्रगति हाँसिल गर्न सक्षम भएको छ । अहिलेको विषम परिस्थितिमा माथिल्लो बिन्दुमा पुगेको निष्कृय कर्जाको असूली नै बैंकको सबैभन्दा मुख्य चुनौती रहेकोले यसलाई पहिलो प्राथमिकतामा राख्नी तदारुकताका साथ कार्य भईरहेको छ । यस अवधिमा ब्याज आम्दानी र गैर ब्याज आम्दानी वृद्धि भएको, निक्षेप संकलन रु.३ खर्ब ५१ अर्ब तथा कर्जा प्रवाह रु.२ खर्ब ३८ अर्ब भएको छ । त्यसैगरी पूँजी पर्याप्तता अनुपातमा वृद्धि भएको, कर्जा-निक्षेप अनुपात ६९.४६ प्रतिशत रहेको र औषत आधार दर ५.८३ प्रतिशतमा भरेकोले बैंकको व्यावसायिक प्रतिस्पर्धी क्षमता थप सबल बनेको छ ।

बैंकको निक्षेपकर्ताको संख्या ३७ लाख ८२ हजार, कर्जा ग्राहक संख्या ३० हजार ५००, शाखा सञ्चाल सबै जिल्लामा पुगेको, भौगोलिकरूपमा सबै क्षेत्र

र समाजसँग जोडिएकाले ग्राहक संख्या थप विस्तार गरी आफ्नो व्यवसायलाई थप सुदृढ तथा विकेन्द्रीकृत गर्न सफल हुने विश्वास लिएकोछु । फलस्वरूप देशभरी छरिएर रहेको निक्षेप परिचालन गरी देशभित्रै उद्यमशीलताको विकास गरी देशको दिगो आर्थिक विकासका लागि बैंकले थप टेवा पुऱ्याउन सक्ने अवस्थाको सिर्जना हुने व्यहोरा यस गरिमामय सभामा सहर्ष जानकारी गराउँदछु । निरन्तररुपले विकसित नविनतम प्रविधियुक्त विश्व बजारलाई आत्मसात गर्दै बैंक आफ्ना सबैजसो परम्परागत सेवा सुविधाहरूलाई साइबर सुरक्षा लगायत आवश्यक सबै सुरक्षा प्रणाली अंगिकार गरी सहजता र सजगतापूर्वक आधुनिक प्रविधियुक्त सेवाहरूमा रूपान्तरण गरिसकेको र थप रूपान्तरणको लागि निरन्तर लागिरहेको छ । सेवाग्राहीहरू बैंकसँग भौतिकरूपमा मात्र नभई बैंकले उपलब्ध गराएको डिजिटल प्लाटफर्ममा जोडिने क्रम दिनानुदिन बढिरहेको अवस्था छ । फलस्वरूप बैंकको दैनिक कारोबार संख्यामा करिब ८७ प्रतिशत हिस्सा विद्युतीय (डिजिटल) माध्यमबाट हुने गरेको तथ्य सहर्ष जानकारी गराउँदछु । प्रविधियुक्त डिजिटल बैंकिङ्ग सेवाहरू बढाई परम्परागत रूपले हुने खर्च कम गर्दै नविन प्रविधिको धेरैभन्दा धेरै उपयोग गरी प्रतिस्पर्धी बजारमा बलियो उपस्थिति कायम राख्न बैंकले रणनीतिक आधार तय गरेको छ । यसका लागि कुशल जनशक्तिको प्राप्ति, विकास र संभारमा निरन्तर जोड र बैंक भित्र गरिने कार्यहरूलाई सुरक्षित, भरपर्दो र सरलरूपमा सम्पन्न गर्नका लागि सम्पूर्ण संरचनालाई प्रविधिमैत्री बनाउँदै लैजाने सन्दर्भमा बजारमा उपलब्ध र आन्तरिकरूपमा विकास गरिएका विभिन्न सफ्टवेयरहरूलाई सुरक्षितरूपमा प्रयोग गर्दै आएको छ । कानून र नियमनकारी निकायको निर्देशनको परिपालना गर्दै थप आयको सम्भावित क्षेत्र पहिचान गर्ने, विद्युतीय सेवा प्रवाहलाई प्राथमिकतामा राख्ने, अनावश्यक शाखाहरू गाभ्ने वा बन्द गर्ने, खर्चमा मितव्ययिताका हरसम्भव उपायहरू अवलम्बन गर्ने नीति अङ्गिकार गरिनेछ । यसका अलावा, बैंकका आगामी प्राथमिकतामा सुरक्षित कर्जा प्रवाह, धितोमा गुणस्तरियता, निष्कृत कर्जा असुली, सजगतापूर्वक व्यवसाय विस्तार, संस्थागत सुशासन, जोखिम न्यूनीकरण, निक्षेपकर्ता, ग्राहकवर्ग र शेयरधनी महानुभावहरूको उच्चतम हितमा केन्द्रित रहने कुरा यस गरिमामय सभालाई अनुरोध गर्दछु ।

माथि उल्लेख भएबमोजिम गत आर्थिक वर्षमा समग्र अर्थतन्त्रमा आएको संकुचन तथा बैंक, वितीय क्षेत्रमा देखिएको सुस्तताबाट यो बैंक समेत अछुतो रहन सकेन । यस बैंकले समीक्षा अवधिमा आफ्नो ब्यापार व्यवसाय र आय व्ययका सबैजसो क्षेत्रमा लक्ष्य अनुसार नै उपलब्धि हासिल गर्ने निरन्तर प्रयास हुँदाहुँदै पनि केही ऋणीहरूबाट विभिन्न कारणले समयमा कर्जाको साँवा वा ब्याज भुक्तानी हुन नसकेको, धितो लिलामी प्रक्रिया सहज रूपमा हुन नसकेको समेत अवस्थाले अनपेक्षित रूपमा कर्जा नोकसानीबापत टूलो रकम व्यवस्था गर्नु परेकोले शेयरधनीहरूलाई प्रतिफल बाँडन असमर्थ भएको छ । तथापि चालु आर्थिक वर्ष र आगामी वर्षहरूमा शेयरधनीहरूलाई माथि उल्लिखित रणनीतिहरू तदारुखताकासाथ कार्यान्वयन गरी यथोचित प्रतिफल प्रदान गर्न भरमगुरु प्रयास गर्ने प्रतिबद्धता व्यक्त गर्न चाहन्छु ।

अन्त्यमा, सञ्चालक समितिको वार्षिक प्रतिवेदनका साथै, आर्थिक वर्ष २०८१/०८२ को वितीय अवस्थाको विवरण (वासलात), नाफा नोकसान विवरण, नगद प्रवाह विवरण तथा सोसँग सम्बन्धित अनुसूचीहरू र गत वर्ष बैंकबाट सम्पादित कार्यहरूको समीक्षा र भावी कार्यक्रम सहितको वार्षिक प्रतिवेदन उपर छलफल गरी अनुमोदन एवं स्वीकृत गरी दिनु हुन सम्पूर्ण आदरणीय शेयरधनी महानुभावहरू समक्ष अनुरोध गर्दछु ।

धन्यवाद ।

किशोर जङ्ग कार्की

अध्यक्ष

मिति: २०८२/०९/३०

चौबीसौं वार्षिक साधारण सभामा पेश भएको

सञ्चालक समितिको प्रतिवेदन : आर्थिक वर्ष २०८१/०८२

आदरणीय शेयरधनी महानुभावहरू,

प्रभु बैंक लिमिटेडको यस चौबीसौं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण शेयरधनी महानुभावहरू, विभिन्न नियमनकारी निकायबाट पाल्नु भएका प्रतिनिधिज्यूहरू, पर्यवेक्षकज्यूहरू, अन्य आमन्त्रित महानुभावहरू तथा उपस्थित सम्पूर्ण महानुभावहरूलाई बैंक सञ्चालक समिति साथै, बैंक परिवारको तर्फबाट हार्दिक स्वागत तथा अभिवादन व्यक्त गर्दछौं ।

आजको यस गरिमामय साधारण सभामा सञ्चालक समितिको तर्फबाट यहाँहरू समक्ष सञ्चालक समितिको वार्षिक प्रतिवेदन, बैंकको आ.व. २०८१/०८२ को वित्तीय अवस्थाको विवरण, नाफा नोक्सान विवरण, नगद प्रवाह विवरण र सोसँग सम्बन्धित अनुसूचीहरू लगायत अन्य वित्तीय विवरणहरू तथा यस अवधिमा बैंकले सम्पादन गरेका कार्यहरू र उपलब्धिको समीक्षा एवं भावी कार्यक्रम सहितको वार्षिक प्रतिवेदन स्वीकृतिका लागि प्रस्तुत गर्ने अनुमति चाहन्छु ।

क. आर्थिक तथा बैंकिङ्ग क्षेत्रका परिस्तरकहरू :

१. विश्व अर्थतन्त्र :

कोभिड-१९ महामारी पश्चात् क्रमशः सुधार हुँदै गएको विश्व अर्थतन्त्र बद्दो भूराजनीतिक तनाब र पछिल्लो समय ठूला अर्थतन्त्रहरूबीचको कठोर व्यापारिक नीतिले पुनः प्रभावित हुन थालेको अन्तर्राष्ट्रिय मुद्राकोषको विश्लेषण रहेको छ । फलस्वरूप, सन् २०२४ मा ३.३ प्रतिशतले विस्तार भएको विकसित अर्थतन्त्र सन् २०२५ मा १.४ प्रतिशत विस्तार हुने र सन् २०२४ मा ४.३ प्रतिशत विस्तार भएको उदीयमान तथा विकासोन्मुख अर्थतन्त्र सन् २०२५ मा ३.७ प्रतिशतले विस्तार हुने कोषको प्रक्षेपण रहेको छ । सन् २०२४ मा भारत र चीनको अर्थतन्त्र क्रमशः ६.५ प्रतिशत र ५.० प्रतिशतले विस्तार भएकोमा सन् २०२५ मा क्रमशः ६.२ प्रतिशत र ४.० प्रतिशतले मात्र विस्तार हुने कोषको प्रक्षेपण छ ।

यसै गरी, भारतीय रिजर्भ बैंकले सन् २०२३ फेब्रुअरीदेखि ६.५ प्रतिशत कायम गरेको नीतिगत दर सन् २०२५ फेब्रुअरी यता लगातार तीन पटक घटाएर सन् २०२५ जुनमा ५.५ प्रतिशत कायम गरेको छ । पिपुल्स बैंक अफ चाइनाले २०२३ जुनमा ३.५५ प्रतिशत रहेको एक वर्षे लोन प्राइम रेट घटाएर २०२५ जुनमा ३.०० प्रतिशत कायम गरेको छ । अमेरिकी फेडरल रिजर्भले फेडरल फण्ड्स रेटलाई सन् २०२४ सेप्टेम्बरको ५.२५-५.५० प्रतिशतको दायराबाट तीन पटक घटाएर सन् २०२४ डिसेम्बरमा ४.२५-४.५० प्रतिशतको दायराभित्र कायम गरी निरन्तरता दिएको छ ।

२. देशको आर्थिक अवस्था :

अ. कुल गार्हस्थ्य उत्पादन :

राष्ट्रिय तथ्याङ्क कार्यालयका अनुसार आर्थिक वर्ष २०८१/०८२ मा आर्थिक वृद्धि दर ४.६१ प्रतिशत रहेको अनुमान छ । अधिल्लो आर्थिक वर्ष आर्थिक वृद्धि दर ३.६७ प्रतिशत रहेको थियो । कृषि क्षेत्रको वृद्धि ३.२८ प्रतिशत, उद्योग क्षेत्रको ४.५३ प्रतिशत र सेवा क्षेत्रको वृद्धि ४.२१ प्रतिशत रहेको अनुमान छ । आर्थिक वर्ष २०८१/०८२ मा कुल गार्हस्थ्य उत्पादनमा कृषि, उद्योग र सेवा क्षेत्रको अंश क्रमशः २५.१६ प्रतिशत, १२.८३ प्रतिशत र ६२.०१ प्रतिशत रहेको छ । त्यसैगरी, आर्थिक वर्ष २०८१/०८२ मा कुल गार्हस्थ्य बचत कुल गार्हस्थ्य उत्पादनको ६.५५ प्रतिशत रहेको छ । कुल स्थिर पूँजी निर्माण र कुल राष्ट्रिय बचतको कुल गार्हस्थ्य उत्पादनसँगको अनुपात क्रमशः २४.०७ प्रतिशत र ३६.२४ प्रतिशत रहेको छ ।

आ. मुद्रास्फीति :

आर्थिक वर्ष २०८१/०८२ मा वार्षिक औषत उपभोक्ता मुद्रास्फीति ४.०६ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष यस्तो मुद्रास्फीति ५.४४ प्रतिशत रहेको थियो । आर्थिक वर्ष २०८१/०८२ मा काठमाडौं उपत्यकाको वार्षिक औषत उपभोक्ता मुद्रास्फीति ३.७७ प्रतिशत, तराईको ४.१४ प्रतिशत, पहाडको ३.८६ प्रतिशत र हिमालको ४.८९ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष उक्त क्षेत्रहरूको यस्तो मुद्रास्फीति क्रमशः ५.९९ प्रतिशत, ४.८२ प्रतिशत, ५.७८ प्रतिशत र ६.८६ प्रतिशत रहेको थियो ।

इ. वैदेशिक व्यापार, विप्रेषण आप्रवाह, चालु खाता तथा शोधानान्तर स्थिति :

वैदेशिक व्यापार :

आर्थिक वर्ष २०८१/०८२ मा कुल वस्तु निर्यात ८१.८ प्रतिशतले वृद्धि भई रु. २७७ अर्ब ३ करोड पुगेको छ । अधिल्लो वर्ष यस्तो निर्यातमा ३.० प्रतिशतले कमी आएको थियो । गन्तव्यका आधारमा भारत, चीन र अन्य मुलुकतर्फको निर्यात क्रमशः ११७.८

प्रतिशत, १.६ प्रतिशत र ६.७ प्रतिशतले वृद्धि भएको छ ।

समीक्षा वर्षमा कुल वस्तु आयात १३.३ प्रतिशतले वृद्धि भई रु.१,८०४ अर्ब १२ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आयातमा १.२ प्रतिशतले घटेको थियो । वस्तु आयात गरिने मुलुकका आधारमा भारत, चीन र अन्य मुलुकबाट भएको आयात क्रमशः ७.५ प्रतिशत, १४.२ प्रतिशत र ३१.७ प्रतिशतले वृद्धि भएको छ । समीक्षा वर्षमा कुल वस्तु व्यापार घाटा ६.० प्रतिशतले वृद्धि भई रु.१,५२७ अर्ब ९ करोड पुगेको छ । अधिल्लो वर्ष यस्तो घाटामा १.० प्रतिशतले घटेको थियो । समीक्षा वर्षमा निर्यात-आयात अनुपात १५.४ प्रतिशत पुगेको छ । अधिल्लो वर्ष यस्तो अनुपात ९.६ प्रतिशत रहेको थियो ।

विप्रेषण आप्रवाह :

आर्थिक वर्ष २०८१/०८२ मा विप्रेषण आप्रवाह १९.२ प्रतिशतले वृद्धि भई रु.१,७२३ अर्ब २७ करोड पुगेको छ । अधिल्लो वर्ष विप्रेषण आप्रवाह १६.५ प्रतिशतले बढेको थियो । अमेरिकी डलरमा विप्रेषण आप्रवाह १६.३ प्रतिशतले वृद्धि भई १२ अर्ब ६४ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आप्रवाह १४.५ प्रतिशतले बढेको थियो ।

समीक्षा अवधिमा वैदेशिक रोजगारीका लागि अन्तिम श्रम स्वीकृति (संस्थागत तथा व्यक्तिगत-नयाँ) लिने नेपालीको सझौया ५,०५,९५७ रु पुनः श्रम स्वीकृति लिनेको सझौया ३,३३,३०९ रहेको छ । अधिल्लो वर्ष यस्तो सझौया क्रमशः ४,६०,१०२ रु २,८१,१९५ रहेको थियो । समीक्षा वर्षमा खुद ट्रान्सफर रु.१,८७४ अर्ब ३० करोड पुगेको छ । अधिल्लो वर्ष यस्तो आय रु.१,५७१ अर्ब २४ करोड रहेको थियो ।

चालु खाता तथा शोधनान्तर स्थिति :

आर्थिक वर्ष २०८१/०८२ मा चालु खाता रु.४०९ अर्ब २० करोडले बचतमा रहेको छ । अधिल्लो वर्ष चालु खाता रु.२२१ अर्ब ७१ करोडले बचतमा रहेको थियो । अमेरिकी डलरमा अधिल्लो वर्षमा १ अर्ब ६७ करोडले बचतमा रहेको चालु खाता समीक्षा वर्षमा ३ अर्ब १ करोडले बचतमा रहेको छ । समीक्षा वर्षमा खुद पुँजीगत ट्रान्सफर रु.९ अर्ब ८४ करोड रहेको छ । अधिल्लो वर्षमा यस्तो ट्रान्सफर रु.५ अर्ब ८१ करोड रहेको थियो । यसैगरी समीक्षा वर्षमा प्रत्यक्ष वैदेशिक लगानी (झिक्कटी मात्र) रु.१२ अर्ब २ करोड भित्रिएको छ । अधिल्लो वर्ष यस्तो प्रत्यक्ष वैदेशिक लगानी (झिक्कटी मात्र) रु.८ अर्ब ४७ करोड रहेको थियो । समीक्षा वर्षमा शोधनान्तर स्थिति रु.५९४ अर्ब ५४ करोडले बचतमा रहेको छ । अधिल्लो वर्ष शोधनान्तर स्थिति रु.५०२ अर्ब ४९ करोडले बचतमा रहेको थियो । अमेरिकी डलरमा अधिल्लो वर्ष ३ अर्ब ७७ करोडले बचतमा रहेको शोधनान्तर स्थिति समीक्षा वर्षमा ४ अर्ब ३७ करोडले बचतमा रहेको छ ।

ई. विदेशी विनिमय सञ्चिति :

२०८१ असार मसान्तमा रु.२,०४१ अर्ब १० करोड बराबर रहेको कुल विदेशी विनिमय सञ्चिति ३१.२ प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा रु.२,६७७ अर्ब ६८ करोड पुगेको छ । अमेरिकी डलरमा यस्तो सञ्चिति २०८१ असार मसान्तमा १५ अर्ब २७ करोड रहेकोमा २०८२ असार मसान्तमा २७.७ प्रतिशतले वृद्धि भई १९ अर्ब ५० करोड पुगेको छ । आर्थिक वर्ष २०८१/०८२ को आयातलाई आधार मान्दा बैंकिङ थेत्रसँग रहेको विदेशी विनिमय सञ्चिति १८.२ महिनाको वस्तु आयात र १५.४ महिनाको वस्तु तथा सेवा आयात धान्न पर्याप्त रहने देखिन्छ ।

उ. निक्षेप परिचालन :

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

२०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चल्ती, बचत र मुद्राती निक्षेपको अंश क्रमशः ७.१ प्रतिशत, ३६.८ प्रतिशत र ४८.३ प्रतिशत रहेको छ । अधिल्लो वर्ष यस्तो अंश क्रमशः ५.८ प्रतिशत, ३०.३ प्रतिशत र ५६.४ प्रतिशत रहेको थियो । २०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाको कुल निक्षेपमा संस्थागत निक्षेपको अंश ३६.१ प्रतिशत रहेको छ । २०८१ असार मसान्तमा यस्तो निक्षेपको अंश ३६.२ प्रतिशत रहेको थियो ।

ऊ. कर्जा तथा सापट :

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा ८.४ प्रतिशत अर्थात रु.४२३ अर्ब ७३ करोड बढेको छ । अधिल्लो वर्ष यस्तो कर्जा ५.८ प्रतिशत अर्थात रु.२७६ अर्ब ९४ करोड बढेको थियो ।

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जामध्ये गैर-वित्तीय संस्थागत क्षेत्रतर्फ प्रवाह भएको कर्जाको अंश ६२.८ प्रतिशत र व्यक्तिगत तथा घरपरिवार क्षेत्रतर्फ प्रवाह भएको कर्जाको अंश ३७.२ प्रतिशत रहेको छ । अधिल्लो वर्षको सोही अवधिमा यस्तो अंश क्रमशः ६३.३ प्रतिशत र ३६.७ प्रतिशत रहेको थियो ।

आर्थिक वर्ष २०८१/०८२ मा बैंक तथा वित्तीय संस्थाहरूको औद्योगिक उत्पादन क्षेत्रतर्फको कर्जा ७.९ प्रतिशतले, यातायात,

सञ्चार तथा सार्वजनिक सेवा क्षेत्रफलको कर्जा १५.५ प्रतिशत, थोक तथा खुद्रा व्यापार क्षेत्रफलको कर्जा ३.४ प्रतिशत र सेवा उद्योग क्षेत्रफलको कर्जा १२.८ प्रतिशतले बढेको छ भने कृषि क्षेत्रफलको कर्जा ०.२ प्रतिशतले घटेको छ । समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट प्रवाहित आवधिक कर्जा ७.१ प्रतिशत, रियल स्टेट कर्जा (व्यक्तिगत आवासीय घर कर्जासमेत) ५.९ प्रतिशत, मार्जिन प्रकृति कर्जा ५६.२ प्रतिशत, ट्रृष्ट रिसिट (आयात) कर्जा ५१.१ प्रतिशत, हायर पर्चेज कर्जा ३.७ प्रतिशत र डिमान्ड तथा चालु पूँजी कर्जा १३.२ प्रतिशतले बढेको छ भने ओभरड्राफ्ट कर्जा १०.४ प्रतिशतले घटेको छ ।

(श्रोत : नेपाल राष्ट्र बैंकबाट प्रकाशित तथ्यांकमा आधारित)

ख. आर्थिक वर्ष २०८१/०८२ मा बैंकको कारोबारको सिंहावलोकन :

बैंकले आर्थिक वर्ष २०८०/०८१ र आर्थिक वर्ष २०८१/०८२ मा गरेको कारोबारको तुलनात्मक विवरण निम्नानुसार रहेको छ ।

रकम रु. लाखमा

विवरण	२०८२ आषाढ मसान्त	२०८१ आषाढ मसान्त	परिवर्तन प्रतिशत
वासलात तर्फ			
कुल सम्पत्ति	४०,५६,०८२	३६,११,१८७	१२.३२
चुक्ता पूँजी	२,३५,४२५	२,३५,४२५	
जगेडा तथा कोषहरू	१,००,२६०	९०,९७२	१०.२१
कुल कर्जा लगानी	२४,११,७५६	२३,४४,९०५	२.८५
अन्य लगानी	१२,०६,५६५	९,४३,२७९	२७.९१
निष्केप संकलन	३४,८०,८८२	३१,२२,२९१	११.४८
नाफा नोक्सान हिसाब तर्फ			
खुद ब्याज आमदानी	७१,९७९	१,१८,९०९	(३९.४७)
गैर ब्याज आमदानी	३६,२४०	२७,४६२	३१.९६
सञ्चालन खर्च	६५,५९२	६७,६७२	(३.०७)
सञ्चालन मुनाफा	१८,५९८	३१,५०१	(४०.९६)
खुद मुनाफा	८,७२३	५,१०९	७०.७६

अन्य विवरण

पूँजी कोष (%)	१२.५०	१२.३७	१.५०
निष्कृत कर्जा अनुपात (%)	७.०१	४.९४	४१.९०
कर्जा निष्केप अनुपात (%)	६९.२९	७५.५६	(८.३०)
आधार दर (%)	६.६६	८.२०	(१८.७८)
ब्याजदर अन्तर (%)	३.७३	३.९७	(६.०५)
प्रति शेयर आमदानी (रु.)	३.७१	२.१७	७०.९७
प्रति शेयर खुद सम्पत्ति (रु.)	१४२.५९	१३८.६४	२.८५

कुल सम्पत्ति : आर्थिक वर्ष २०८०/०८१ को आषाढ मसान्तमा कुल सम्पत्ति रु.३ खर्ब ६१ अर्ब ११ करोड ८७ लाख रहेकोमा आ.व. २०८१/०८२ को आषाढ मसान्तमा १२.३२ प्रतिशतले वृद्धि भई रु.४ खर्ब ०५ अर्ब ६० करोड ८२ लाख करोड पुगेको छ ।

चुक्ता पूँजी एवं संरचना : आर्थिक वर्ष २०८१/०८२ को आषाढ मसान्तमा बैंकको चुक्ता पूँजी रु.२३ अर्ब ५४ करोड २४ लाख ८९ हजार ८ सय ३२ रहेको छ । चुक्ता पूँजीमध्ये ५१ प्रतिशत संस्थापक र ४९ प्रतिशत सर्वसाधारण रहेको छ ।

जगेडा तथा कोषहरू : आर्थिक वर्ष २०८०/०८१ को आषाढ मसान्तमा कायम रहेको जगेडा तथा कोषहरूको रकम रु.९ अर्ब ९ करोड ७२ लाख रहेकोमा आ.व. २०८१/०८२ को आषाढ मसान्त सम्ममा १०.२१ प्रतिशतले वृद्धि भई रु. १० अर्ब २ करोड ६० लाख पुगेको छ ।

कर्जा तथा सापटी : बैंकले गत आ.व. २०८०/०८१ को अन्त्यमा कुल कर्जा तथा सापटी रकम रु.२ खर्ब ३४ अर्ब ४९ करोड ५ लाख रहेकोमा आ.व. २०८१/०८२ को अन्त्यमा कुल कर्जा तथा सापटी रकम रु.२ खर्ब ४१ अर्ब १७ करोड ५६ लाख रहेको छ ।

आर्थिक वर्ष २०८१/०८२ सम्म प्रवाह गरेको कुल कर्जा सापटमध्ये व्यक्तिगत आवासीय घर कर्जामा ५.५८ प्रतिशत, रियल स्टेट कर्जामा ६.९२ प्रतिशत, मार्जिन लेन्डिङ कर्जामा २.२२ प्रतिशत, विपन्न बर्ग कर्जामा ४.९५ प्रतिशत, क्यास क्रेडिट कर्जामा ११.१७ प्रतिशत, अल्पकालिन कर्जामा १४.४७ प्रतिशत, आवधिक कर्जामा ४५.५७ प्रतिशत र बाँकी अन्य कर्जामा ९.१३ प्रतिशत लगानी रहेको छ । आर्थिक वर्ष २०८१/०८२ मा बैंकले लगानी गरेको कुल कर्जामध्ये प्राथमिकता प्राप्त क्षेत्रमा ४०.५१ प्रतिशत लगानी गरेको छ, जसमध्ये कृषि क्षेत्रमा १४.०७ प्रतिशत लगानी रहेको छ । बैंकले आर्थिक वर्ष २०८१/०८२ सम्ममा जल विद्युत क्षेत्रमा योगदान पुऱ्याउने उद्देश्यले ५२ वटा हाइड्रोपावर परियोजना मार्फत १.५३४.४९ मेगावाट क्षमताका जलविद्युत परियोजनाका लागि कुल स्वीकृत सीमा रु.२१ अर्ब ५५ करोड ३२ लाख ६२ हजार मध्ये रु.१८ अर्ब १४ करोड ४३ लाख ९ हजार प्रवाह गरेको छ । साथै, बैंकले आ.व. २०८१/०८२ सम्ममा नेपाल राष्ट्र बैंकबाट जारी भएको “सहुलियतपूर्ण कर्जाका लागि ब्याज अनुदान सम्बन्धी एकीकृत कार्यविधि २०७५ (तेश्रो संशोधन सहित)” अन्तर्गतका विभिन्न क्षेत्रमा कुल ४,४७२ वटा परियोजनाहरूमा रु.२ अर्ब ५९ करोड ७६ लाख ९ सय कर्जा प्रवाह गरेको छ ।

लगानी : बैंकले आ.व. २०८१/०८२ को अन्त्यसम्ममा रु.१ खर्ब २० अर्ब ६५ करोड ६५ लाख लगानी गरेको छ । जस मध्ये विकास बण्डमा रु.४० अर्ब ३२ करोड ४९ लाख, ट्रेजरी बिल्समा रु.३२ अर्ब ६० करोड ५८ लाख र नेपाल राष्ट्र बैंकको निक्षेपमा रुपमा रु.४० अर्ब ५१ करोड ५२ गरी रु.१ खर्ब १३ अर्ब ४४ करोड ६० लाख अर्थात कुल लगानीको ९४.०२ प्रतिशत र अन्य संगठित संस्थाहरूको शेयरमा रु.६ अर्ब ११ करोड ७७ लाख अर्थात कुल लगानीको ५.०७ प्रतिशत लगानी गरेको छ । बैंकको सहायक कम्पनीमा रु.७९ करोड ५७ लाख र बैंकको सम्बद्ध कम्पनीमा रु.१७ करोड ९२ लाख लगानी रहेको छ ।

निक्षेप संकलन : बैंकले आ.व. २०८०/०८१ को अन्त्यसम्ममा परिचालन गरेको कुल निक्षेप रु.३ खर्ब १२ अर्ब २२ करोड ९१ लाख रहेकोमा आ.व. २०८१/०८२ मा ११.४८ प्रतिशत वृद्धि गरी कुल निक्षेप परिचालन रु.३ खर्ब ४८ अर्ब ८ करोड ८२ लाख पुगेको छ, जसमध्ये ग्राहकहरूको निक्षेप रु.३ खर्ब ४२ अर्ब १८ करोड ८५ लाख तथा बैंक तथा वित्तीय संस्थाहरूको निक्षेप रु.५ अर्ब ८९ करोड ९६ लाख रहेको छ । बैंकको कुल निक्षेपमा चल्ती निक्षेपको अंश ६.८५ प्रतिशत, मार्गेको बखत तिर्नुपर्ने निक्षेपको अंश ६.३१ प्रतिशत, मुद्रती निक्षेपको अंश ४९.२० प्रतिशत र बचत निक्षेपको अंश ३६.७८ प्रतिशत रहेको छ ।

खुद ब्याज आमदानी : आ.व. २०८०/०८१ मा बैंकको खुद ब्याज आमदानी रु.११ अर्ब ८९ करोड ९ लाख रहेकोमा आ.व. २०८१/०८२ मा ३९.४७ प्रतिशतले घटेर रु.७ अर्ब १९ करोड ७९ लाख रहेको छ ।

गैर ब्याज आमदानी : आ.व. २०८०/०८१ मा बैंकको गैर ब्याज आमदानी रु.२ अर्ब ७४ करोड ६२ लाख रहेकोमा आ.व. २०८१/०८२ मा ३१.९६ प्रतिशतले वृद्धि भई रु.३ अर्ब ६२ करोड ४० लाख पुगेको छ ।

सञ्चालन खर्च : आ.व. २०८०/०८१ मा बैंकको कुल सञ्चालन खर्च रु.६ अर्ब ७६ करोड ७१ लाख रहेकोमा आ.व. २०८१/०८२ मा ३.०७ प्रतिशतले घटन गई रु.६ अर्ब ५५ करोड ९१ लाख पुगेको छ ।

सञ्चालन मुनाफा : आ.व. २०८०/०८१ मा बैंकको कुल सञ्चालन मुनाफा रु.३ अर्ब १५ करोड १ लाख रहेकोमा आ.व. २०८१/०८२ मा ४०.९६ प्रतिशत घटन गइ रु.१ अर्ब ८५ करोड ९८ लाख पुगेको छ ।

खुद मुनाफा : आ.व. २०८०/०८१ मा बैंकको खुद मुनाफा रु.५१ करोड ८ लाख रहेकोमा आ.व. २०८१/०८२ मा ७०.७६ प्रतिशतले वृद्धि भई रु.८७ करोड २३ लाख रहेको छ ।

ग. प्रतिवेदन तयार भएको मितिसम्म चालु वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :

१. यस बैंकको चालु आर्थिक वर्षको पहिलो त्रयमास सम्ममा निक्षेप परिचालन रु.३ खर्ब ५० अर्ब ६७ करोड २७ हजार, कर्जा लगानी रु.२ खर्ब ४१ अर्ब ५८ करोड ९७ लाख र खुद मुनाफा रु.५५ करोड ८४ लाख ८२ हजार रहेको छ ।

२. शाखा विस्तार :

बैंकले भौगोलिकरूपले आफ्नो कार्यक्षेत्र विस्तार गरी देशको सतहतै जिल्लामा शाखा सञ्जाल पुऱ्याएको छ । प्रतिवेदन तयार पार्दाको मितिसम्ममा आफ्ना ३१२ वटा शाखा कार्यालय, ६८ वटा एक्स्टेन्सन काउण्टर एवं २६९ वटा एटिएमबाट कारोबार सञ्चालन गर्दै आएको छ । यसरी विस्तारित शाखा सञ्जालले देशको सुगम क्षेत्रमा मात्र नभई दुर्गम तथा हिमाली भेगमा समेत बैंकिङ सुविधाको पहुँच पुग्ने र नेपाल सरकारले अवलम्बन गरेको वित्तीय समावेशीतामा समेत टेवा पुग्ने बैंकको विश्वास रहेको छ ।

पछिल्ला दिनहरूमा डिजिटल बैंकिङ कारोबार ब्यापकरूपले बढी रहेको र नियमनकारी निकायबाट पनि भौतिक शाखा भन्दा प्रबिधियुक्त डिजिटल बैंकिङलाई प्रोत्साहन भएकोले बैंकले आगामी दिनहरूमा विशेषगरी देशका मुख्य शहरहरूमा भौतिकरूपमा धैरै नजिक रहेका शाखाहरू र एक्स्टेन्सन काउण्टरलाई आवश्यकता अनुसार एक अर्कासँग गाभ्ने तथा बन्द गरी सञ्चालन खर्चमा कमी गर्ने योजना रहेको छ ।

३. **सेवा विस्तार :**

बैंकले ग्राहकको चाहना तथा माग बमोजिम ग्राहकवर्ग समक्ष नवीनतम् परिमार्जित, भरपर्दो तथा गुणस्तरीय सेवा प्रदान गर्दै आइरहेको छ । यसका निमित्त प्रविधिमा भइरहेको विकास, ग्राहक वर्गको आवश्यकता, समयको माग आदि पक्षहरूको मुल्याङ्कन गरी आफ्नो जनशक्तीलाई सबल र सक्षम बनाउँदै अनुसन्धान र विकासको निरन्तरतालाई महत्वका साथ ग्रहण गरेको छ ।

बैंकले बिद्युतीय भुक्तानी सेवालाई प्रोत्साहन तथा प्रवर्द्धन गर्ने उद्देश्यले QR Code तथा POS मेशिन मार्फत हुने कारोबारलाई थप तीव्रताका साथ अधि बढाईएको छ भने आगामी दिनमा यस्ता सेवालाई व्यापकता दिई अभ भरपर्दो बनाउँदै लाग्ने छ ।

ग्राहकहरूलाई नगद राख्न र भुक्तानी लिनको लागि बैंकको काउन्टरमा लाईन बस्नु पर्ने भन्फटबाट मुक्त गर्ने उद्देश्यले बैंकको मुख्य कार्यालय बबरमहलबाट Cash Recycle Machine (CRM), Online खाता खोल्ने तथा मुद्दती निक्षेप खाता खोल्न मिल्ने गरी सुरु गरिएको Online Account सेवालाई आगामी दिनमा अभ प्रभावकारी बनाईने छ ।

४. **बैंकको भावी योजना तथा कार्यक्रमहरू निम्नानुसार रहेका छन् :**

- क. निक्षेपलाई थप विविधीकरण गर्न विभिन्न किसिमका नयाँ-नयाँ योजनाहरू तर्जुमा गरी कार्यान्वयन गर्ने ।
- ख. कर्जाको गुणस्तर अभिवृद्धि गर्न विवेकशील कर्जा स्वीकृति नीति, नियमित अनुगमन तथा प्रभावकारी कर्जा असुली प्रक्रियामा विशेष ध्यान दिँदै कृषि, उर्जा, पर्यटन र लघु तथा साना मफौला उद्योगमा कर्जा लगानीलाई प्राथमिकता दिने ।
- ग. विद्यमान शाखा सञ्चालनलाई बढी उत्पादनशील एंवं कार्यकुशल बनाउने, व्यक्तिगत निक्षेपको हिस्सा वृद्धि गर्ने तथा समग्र व्यवसायको वृद्धि गर्ने ।
- घ. गैरकोषमा आधारित कारोबारलाई वृद्धि गर्नुका साथै थप विविधीकरण गर्ने ।
- ड. कर्जा, बजार, सञ्चालन तथा अनुपालन जोखिमहरूलाई प्रभावकारी रूपमा व्यवस्थापन गर्न जोखिम व्यवस्थापन प्रणाली, आन्तरिक नियन्त्रण तथा सुशासन संरचनालाई थप सुदृढ बनाइने ।
- च. बैंकको दैनिक कार्य सञ्चालनलाई छिटो, छरितो तथा विश्वसनीय बनाउनका लागि Automation एंवं Digitization कार्यलाई थप तिब्रता दिने ।
- छ. कर्मचारीहरूको कार्य दक्षता अभिवृद्धिका लागि आवश्यक तालिम दिई मानव संसाधनको विकास गर्ने ।
- ज. व्यापार व्यवसायको नयाँ क्षेत्र पहिचान गर्ने र बैंकको उपलब्ध साधन श्रोतको सही र उचित तवरले प्रयोग गरी व्यवसाय र आमदानी वृद्धि गर्ने ।
- झ. आधुनिक प्रविधिलाई आत्मसात गर्दै Digital Signature र Digitization को माध्यमद्वारा कागजको कम भन्दा कम प्रयोग गर्ने वातावरण (Less Paper Use Environment) लाई प्राथमिकताका साथ अगाडी बढाउने ।
- ञ. बैंकले प्रयोग गरिरहेको Mobile Banking System स्तरोन्ती गर्ने तथा मोवाइल बैंकिङ एपमा अन्य सेवा समेत अन्तरआवद्धता गराई बैंकिङ सेवा लाई थप सर्वसुलभ बनाउँदै लाग्ने ।
- ट. QR Code मा आधारित भुक्तानी प्रणालीलाई विस्तार गर्दै लैजाने । नेपाल पे कार्ड जारी गर्ने सुरु गर्ने तथा कार्डबाट हुने भुक्तानीलाई सरल बनाउन Virtual Card प्रविधिको विस्तार गरिने ।
- ठ. अन्तर्राष्ट्रीय बजारमा बैंकको पहिचान स्थापित गर्न तथा थप कर्जा विस्तार गर्न सघाउ पुऱ्याउने उद्देश्यलाई मुर्त रूप दिन ख्यातिप्राप्त अन्तर्राष्ट्रीय वित्तीय संस्थाहरूबाट श्रोत परिचालनका लागि प्रयास गरिने ।
- ड. वातावरणमैत्री परियोजना, नवीकरणीय उर्जा, हरित कर्जा तथा दिगो वित्तीय अभ्यासलाई प्रोत्साहन गर्दै सामाजिक उत्तरदायित्वमा योगदान पुऱ्याइने ।
- ढ. नेपालको दिगो विकास लक्ष्य, २०१६-२०३० (Sustainable Development Goals, 2016-2030) ले पहिचान गरेका १७ वटा क्षेत्रहरूमा तोकिएका लक्ष्य प्राप्तिका लागि बैंकले गरेका कार्यहरूलाई निरन्तरता दिईने ।
- ण. नेपाल राष्ट्र बैंक तथा अन्य नियामक निकायका निर्देशनहरूको पूर्ण पालना गर्दै पारदर्शिता, जवाहदेहिता र सुशासनको उच्च मापदण्ड कायम राखिने ।
- त. आवश्यकता अनुसार पूँजी संरचना सुदृढ राख्न्दै दीर्घकालिन वित्तीय स्थायित्व सुनिश्चित गरिने ।

५. **प्रविधि विकास तथा सूचना व्यवस्थापन प्रविधि :** बैंकले हाल प्रयोग गरिरहेको Core Banking System "Finacle" Version 10.2.25 मा नवीनतम् स्थिर संस्करणको Product Service Pack (PSP) Version अपडेट गर्ने कार्य सम्पन्न गरिने छ । जसले ग्राहकहरूलाई थप सुरक्षित तथा अत्याधुनिक बैंकिङ सेवा तथा सुविधा उपलब्ध गराउन महत्वपूर्ण भुमिका खेलेको छ ।

आ.व. २०८१/०८२ मा बैंकले सूचना प्रविधिको विस्तारका लागि निम्नलिखित थप कार्यहरू गरेको छ ।

- क. ग्राहकहरूले घरमै बसेर Online तथा मोबाईल बैंकिङ्गबाट मुद्रती निक्षेप बापत कर्जा लिन सक्ने गरी डिजिटल सेवाको सुरुवात गरेको छ ।
- ख. डिजिटल माध्यमबाट हुने कारोबार सम्बन्धी सुरक्षा मापदण्ड (PCI-DSS V 4.0.1) प्रमाणिकरण को प्रमाण पत्र प्राप्त गर्ने कार्य अन्तिम चरणमा रहेको छ ।
- ग. मोबाईल बैंकिङ्ग मार्फत आफ्नो डेबिट/क्रेडिट/डलर कार्डको ब्यालेन्स हेर्न तथा ब्लक/अन ब्लक गर्न सकिने व्यवस्था मिलाइएको छ ।
- घ. दैनिकरूपमा हुने आन्तरिक कारोबारलाई सरलिकृत तथा व्यवस्थित गर्नका लागि विभिन्न अटोमेशनका मोडलहरू सञ्चालनमा ल्याइएको छ र केही ल्याउने प्रकृयामा रहेका छन् ।

६. मानव संशाधन :

जनशक्ति विकास र योजनाको कार्यलाई दृढताका साथ अधि बढाउँदै कर्मचारीहरूको क्षमता र दक्षतालाई थप पूँजीकृत गर्ने कार्यलाई निरन्तरता प्रदान गरेको छ । बैंकका कर्मचारीहरूलाई वृत्ति विकासका लागि समान अवसर दिनुका साथै, उनीहरूलाई समयसापेक्षा, दक्ष र योग्य बनाउन तथा क्षमता अभिवृद्धिका लागि समय समयमा विभिन्न आन्तरिक तथा बाह्य तालिम, सेमिनार तथा गोष्ठीहरूमा सहभागी गराउँदै आएको छ । समीक्षा अवधिमा बैंकले ई-प्रविधीको आधारमा ३४ वटा र भौतिकरूपमा ३२८ वटा तालिम सम्पन्न गरेको छ, जसमा विभिन्न तहका कर्मचारीहरूको सहभागिता रहेको थियो । आगामी वर्षहरूमा समेत कर्मचारीहरूको ज्ञान तथा क्षमता वृद्धिका लागि निरन्तररूपमा आन्तरिक तथा बाह्य तालिम सञ्चालन गरिनेछ । बैंकमा हाल कर्मचारीको संख्या १,६८८ पुरुष र १,५५७ महिला गरी कुल ३,२४५ रहेको छ ।

७. कम्पनीको औद्योगिक र व्यावसायिक सम्बन्ध :

बैंकले आफ्नो व्यावसायिक दायरालाई फराकिलो पार्दै लानका लागि बैंकसँग प्रत्यक्ष वा अप्रत्यक्ष रूपमा सरोकार राख्ने संघ संस्था तथा औद्योगिक व्यावसायिक प्रतिष्ठानहरूसँग सुमधुर सम्बन्ध स्थापित गरी सो सम्बन्धलाई अभिवृद्धि गर्दै लगेको र सो क्रमलाई भविष्यमा पनि निरन्तरता दिइने छ । अन्तर्राष्ट्रिय क्षेत्रमा पनि विभिन्न मुलुक भारत, चीन, अमेरिका, यूरोप, अष्ट्रेलिया, दुवई, कोरिया, जापानमा रहेका बैंकसँग सम्बन्ध स्थापित गरी सुमधुर व्यापारिक सम्बन्ध बनाउने कार्य भएको छ । बैंकले यस आ.व.मा नेपालको दिगो विकास लक्ष्य, २०१६-२०३० (Sustainable Development Goals, 2016-2030) ले पहिचान गरेका १७ वटा क्षेत्र अन्तर्गत क्षेत्र नं.१ (No Poverty) र क्षेत्र नं.२ (Zero Hunger) प्राप्त गर्ने उद्देश्यले नेपाल सरकारद्वारा प्रवर्द्धित कृषि क्षेत्र विकास कार्यक्रमसँग सम्झौता गरी कर्णाली प्रदेशमा कृषि कर्जा अगाडी बढाएको छ । साथै, बैंकले लगानी गरेको कर्जाले संयुक्त राष्ट्र संघले अंगीकार गरेको दिगो विकास सम्बन्धी १७ वटा लक्ष्य प्राप्त गर्न थोरै भएपनि सघाउ पुग्ने विश्वास लिएको छ ।

८. संस्थागत सामाजिक उत्तरदायित्व :

समाजप्रति हरेक संघ संस्थाको केही न केही दायित्व हुने हुँदा आफ्नो संस्कृति र राष्ट्रिय सम्पदाको संरक्षण तथा प्रवर्द्धन गर्नुका साथै समाजमा रहेका सामाजिक, शैक्षिक तथा परोपकारी संस्था, मठ-मन्दिर, अस्पताल, खेलकुद लगायत दैवी प्रकोप परेको समयमा दान तथा सहयोग गरेर सामाजिक दायित्व वहन गर्नुपर्छ भन्ने बैंकको मान्यता रहेको छ । समीक्षा अवधिमा बैंकले भौतिकरूपमा उपस्थिती बिना नै मोबाईलको प्रयोगबाट फन्ड ट्रान्सफर, पानी, बिजुली, इन्टरनेट, टेलिफोन, स्कुल, कलेजको बिल भुक्तानी, आधुनिक भुक्तानी प्रणाली क्युआर, डेबिट तथा क्रेडिट कार्डको प्रयोग र महत्वका विषयमा ग्राहकहरूलाई बुझाउने उद्देश्यले देशभर डिजिटल बैंकिङ्ग वित्तीय साक्षरता तथा ग्राहक सचेतना अभियान सञ्चालन गरेको छ । बैंकले विगतमाहै शिक्षा, स्वास्थ्य, खेलकुद, दैवी प्रकोप, वातावरण संरक्षण आदि क्षेत्रमा उल्लेख्य योगदान गरेको छ । त्यसैगरी नेपाल सरकारका विभिन्न निकायहरूले संकलन गर्ने कर तथा दस्तुर संकलन सम्बन्धी सेवा सर्वसुलभ ढांगले निःशुल्क प्रदान गरी सरकारी राजस्व संकलनमा समेत सघाउ पुऱ्याउँदै आएको छ ।

९. संस्थागत सुशासन :

बैंकले संस्थागत सुशासनलाई सदैव उच्च महत्व दिँदै आएको र आगामी दिनहरूमा संस्थागत सुशासन तथा अनुपालनाको अवस्थालाई थप सबल र सुदृढ बनाउँदै जानेमा बैंक प्रतिबद्ध रहेको छ । सञ्चालक समिति तथा बैंकबाट सम्पादित कार्यहरू पारदर्शी रूपमा सञ्चालन गरी संस्थागत सुशासनलाई सुदृढ गर्दै लैजान बैंक क्रियाशील रही आएको छ । नेपाल राष्ट्र बैंक एवं अन्य सम्बद्ध नियामक निकायहरूबाट समय समयमा जारी भएका नीति एवं निर्देशनहरूलाई बैंकले पूर्णरूपमा कार्यान्वयन गर्दै आएकोमा आगामी दिनमा समेत पूर्णरूपमा परिपालना एवं कार्यान्वयन गरिनेछ ।

१०. राष्ट्रिय अर्थतन्त्रमा योगदान : आ.व. २०८१/०८२ मा बैंकले अग्रिम आयकर बापत रु.१ अर्ब ५५ करोड र विभिन्न भुक्तानीमा कर कट्टी गरे बापत रु.१ अर्ब ४१ करोड १८ लाख गरी कुल रु.२ अर्ब ९६ करोड १८ लाख रुला करदाता कार्यालयमा दाखिला गरी नेपाल सरकारलाई योगदान गरेको छ ।

११. सञ्चालक समितिमा भएको हेरफेर र त्यसको कारण : यस बैंकको तेइसौं वार्षिक साधारण सभामा भएको निर्वाचनबाट श्री अंगिर मान सिंह (प्रतिनिधि - क्लाउड मण्डप प्रा.लि.), श्री बृष्ट बहादुर बस्नेत र श्री अम्बिका शर्मा लामिछाने संस्थापक समूहबाट र श्री किशोर जङ्ग

कार्की (प्रतिनिधि - लिगलिंग इन्भेष्टमेण्ट कम्पनी प्रा.लि.), श्री सुरज कुमार श्रेष्ठ (प्रतिनिधि - लिवर्टी होल्डिंग्स प्रा.लि.) र श्री राजु पौडेल सर्वसाधारण समूहबाट निर्वाचित भएकोमा सञ्चालक समितिको मिति २०८२/०३/१९ गते बसेको तीन सय असीऔं बैठकले निर्णय गरी सञ्चालक श्री किशोर जङ्ग कार्कीलाई अध्यक्ष र श्री रमेश राज अर्याललाई स्वतन्त्र सञ्चालक पदमा नियुक्त गरेकोमा सञ्चालक श्री सुरज कुमार श्रेष्ठले पदबाट दिएको राजीनामा सञ्चालक समितिको मिति २०८२/०८/२४ गते बसेको तीन सय अन्तानब्बेऔं बैठकले स्वीकृत गरेपश्चात निम्नानुसारको सञ्चालक समिति रहेको छ ।

क्र.सं.	सञ्चालकको नाम, थर	धारण गरेको पद
१.	श्री किशोर जङ्ग कार्की (सर्वसाधारण समुह)	अध्यक्ष
२.	श्री अंगिर मान सिंह (संस्थापक समुह)	सञ्चालक
३.	श्री वृष बहादुर बस्नेत (संस्थापक समुह)	सञ्चालक
४.	श्री अम्बिका शर्मा लामिछाने (संस्थापक समुह)	सञ्चालक
५.	श्री राजु पौडेल (सर्वसाधारण समुह)	सञ्चालक
६.	श्री रमेश राज अर्याल	स्वतन्त्र सञ्चालक

१२. अन्य समितिहरू : नेपाल राष्ट्र बैंकको निर्देशन, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा २६ र २७ मा भएको व्यवस्था बमोजिम सञ्चालक समितिले लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति र सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरेको छ ।

१२.१ लेखापरीक्षण समिति : सञ्चालक श्री अंगिर मान सिंहको संयोजकत्वमा गठित लेखापरीक्षण समितिमा सञ्चालक श्री राजु पौडेल सदस्य र आन्तरिक लेखापरीक्षण विभाग प्रमुख श्री रेनु प्रसाद पाण्डेय सदस्य सचिव रहनु भएको छ । समितिले बैंकको वित्तीय स्थिति, आन्तरिक नियन्त्रण तथा जोखिम व्यवस्थापन प्रणाली, वैधानिक तथा नियमनकारी अनुपालना र लेखापरीक्षण कार्यक्रम आदि बारे नियमित रूपमा समीक्षा गर्ने गर्दछ । आन्तरिक तथा बाह्य लेखापरीक्षण प्रतिवेदन उपर विस्तृतरूपमा छलफल र समीक्षा पश्चात सुझाव सहितको प्रतिवेदन सञ्चालक समितिमा पेश गर्दछ । समीक्षा अवधिमा लेखापरीक्षण समितिको १२ वटा बैठक बसेको थियो भने उक्त बैठक बापत सञ्चालकहरूलाई रु. २,८५,०००/- भत्ता प्रदान गरिएको छ ।

१२.२ कर्मचारी सेवा सुविधा समिति : सञ्चालक श्री अम्बिका शर्मा लामिछानेको संयोजकत्वमा गठित कर्मचारी व्यवस्थापन तथा सेवा सुविधा समितिमा सञ्चालक श्री रमेश राज अर्याल सदस्य, प्रमुख कार्यकारी अधिकृत सदस्य, प्रमुख वित्त अधिकृत सदस्य र मानव संसाधन विभाग प्रमुख सदस्य सचिव रहनु भएको छ । समितिले संगठनात्मक संरचना बमोजिम कर्मचारीहरूको दरबन्दी सिफारिस, बैंकको कर्मचारी सेवा विनियमावली संशोधन तथा कर्मचारीहरूलाई प्रदान गरिने सुविधाहरूका सम्बन्धमा समीक्षा गरी सञ्चालक समिति समक्ष सिफारिस गर्ने गरेको छ । समीक्षा अवधिमा उक्त समितिको ९ वटा बैठक बसेको थियो ।

१२.३ जोखिम व्यवस्थापन समिति : सञ्चालक श्री रमेश राज अर्यालको संयोजकत्वमा गठित जोखिम व्यवस्थापन समितिमा सञ्चालक श्री अंगिर मान सिंह सदस्य, प्रमुख सञ्चालन अधिकृत सदस्य र प्रमुख जोखिम अधिकृत सदस्य सचिव रहनु भएको छ । समितिले जोखिम व्यवस्थापनको सन्दर्भमा कर्जा जोखिम, बजार जोखिम, सञ्चालन जोखिम, तरलता जोखिम, अनुपालना जोखिम, सूचना प्रविधि सम्बन्धी जोखिम र अन्य जोखिमहरूलाई न्यूनीकरण गर्न विशेष ध्यान दिई सञ्चालक समितिलाई सुझाव पेश गर्ने गरेको छ । उक्त समितिमा मारिसिक, ट्रैमासिक, अर्धवार्षिक र वार्षिक रूपमा तयार पारिएका विभिन्न प्रतिवेदन, निर्णयहरू जस्तै ICAAP प्रतिवेदन, ALCO माईन्युट, सूचना प्रविधि सम्बन्धी प्रतिवेदन, लेखापरीक्षण प्रतिवेदन, New Product Development लगायत समय समयमा अन्य Product Paper हरूको समीक्षा गरी सञ्चालक समितिमा राय सहितको प्रतिवेदन पेश गर्ने गर्दछ । समीक्षा अवधिमा उक्त समितिको ८ वटा बैठक बसेको थियो ।

१२.४ सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति :

सञ्चालक श्री वृष बहादुर बस्नेतको संयोजकत्वमा गठित सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समितिमा सञ्चालक श्री अम्बिका शर्मा लामिछाने सदस्य, प्रमुख जोखिम अधिकृत सदस्य, प्रमुख अनुपालना अधिकृत सदस्य र प्रबन्धक अनुपालना विभाग सदस्य सचिव रहनु भएको छ । समितिले AML/CFT सँग सम्बन्धित समग्र अनुपालना सम्बन्धी अवस्थाको विश्लेषण गर्ने, बैंकका सम्पूर्ण ग्राहकहरूको जोखिम स्तर निर्धारण गर्ने गरेको तथा अनुपालनाको क्रममा देखिएका अन्य कमी कमजोरीको उपयुक्त तरिकाले अनुगमन तथा समाधान गर्न व्यवस्थापनलाई सहयोग गर्ने साथै, ट्रैमासिक AML/CFT प्रतिवेदन उपर नियमित तवरले छलफल गर्ने कार्यहरू गरेको छ । सम्पत्ति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण गर्ने सम्बन्धमा आवश्यक नीति नियम तथा कार्यविधि पर्याप्तता भए/नभएको अनुगमन गर्ने र सो सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने गरेको छ । त्यसैगरी सम्पत्ति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारणका लागि तर्जुमा गरिएका कार्यविधि अनुरूप सोको परिपालना भए नभएको यकिन गरी व्यवस्थापनलाई सुधारात्मक कदम चाल्न निर्देशन दिने गरेको छ । समीक्षा अवधिमा उक्त समितिको ६ वटा बैठक बसेको थियो ।

माथि उल्लेखित सबै समितिका संयोजक तथा सञ्चालक सदस्यहरूलाई प्रति बैठक भत्ता करसमेत रु.१५ हजार प्रदान गर्ने गरिएको छ ।

१३. गुनासो र सुनुवाई :

सेवाग्राहीहरूलाई पर्ने असुविधा तथा सर्वसाधारणको गुनासो सुनवाईका लागि बैंकले विभिन्न माध्यमहरूको व्यवस्था गरेको छ । आफ्ना देशभरी फैलिएका शाखाहरूमा रहेका सुभाव पेटिका, बैंकको वेबसाईट <https://www.prabhubank.com/grievance-handling>, ईमेल complain@prabhubank.com, Facebook पेज <https://www.facebook.com/prabhubanknp>, ईमेल info@prabhubank.com तथा बैंकको हटलाइनमा प्राप्त गुनासोहरूको सुनुवाई गर्दै आएको छ । विभिन्न माध्यमहरूबाट प्राप्त हुने गुनासोको सुनवाईका निम्न बैंकले आन्तरिक संयन्त्रको परिचालन गरी छिटोछिरितो तवरले सरोकारवालाहरूको जिज्ञासा, सल्लाह, सुभाव तथा गुनासोको समाधान गर्दै आएको छ ।

बैंकको गुनासो सुन्ने अधिकारीको विवरण बैंकको वेबसाईटमा राखिएको छ । सेवाग्राहीको गुनासो सुनवाईका लागि बैंकले व्यवस्था गरेका विभिन्न माध्यमहरूबाट आ.व.२०८१/०८२ मा ३५० वटा गुनासो प्राप्त भएकामा ३५० वटै गुनासोको सुनुवाई भएको छ ।

१४. प्रस्तावित लाभांश : समीक्षा वर्षको मुनाफाबाट कुनै पनि लाभांश प्रस्ताव गरिएको छैन ।

१५. लेखापरीक्षण, वित्तीय अवस्थाको विवरण (वासलात) र अन्य विवरण : २०८२ आषाढ मसान्तको बैंक तथा सहायक कम्पनीहरूको समेत आ.व.२०८१/०८२ को लेखापरीक्षकको प्रतिवेदन, एकीकृत वित्तीय अवस्थाको विवरण, एकीकृत नाफा-नोकसान विवरण, एकीकृत नाफा-नोकसान बाँडफाँड हिसाब, एकीकृत नगद प्रवाह र सोसँग सम्बन्धित अनुसूचीहरू यसै प्रतिवेदनको अंगको रूपमा राखिएको छ ।

१६. कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ अनुसारको छुटै विवरणलाई यसै प्रतिवेदनको अंगको रूपमा अनुसूची “क” मा राखिएको छ ।

१७. धितोपत्र दर्ता तथा निष्कासन नियमावली, २०७३ को नियम २६ को उपनियम (२) सँग सम्बद्ध विवरण यसै प्रतिवेदनको अंगको रूपमा अनुसूची “ख” मा राखिएको छ ।

अन्त्यमा, बैंकको उन्नति र प्रगतिका लागि प्रत्यक्ष तथा अप्रत्यक्ष रूपमा सहयोग गर्नु हुने सम्पूर्ण शेयरधनीहरू, ग्राहकबर्गहरू, नेपाल सरकारका विभिन्न निकायहरू, नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिस्ट्रारको कार्यालय, नेपाल स्टक एक्सचेन्ज लिमिटेड, आन्तरिक तथा बाह्य लेखापरीक्षक, पत्रकारबाट तथा बैंकका सम्पूर्ण कर्मचारीहरूलाई सञ्चालक समितिको तर्फबाट हार्दिक धन्यबाद ज्ञापन गर्ने चाहन्छौं ।

धन्यवाद ।

सञ्चालक समितिको तर्फबाट,

अम्बिका शर्मा लामिछाने

सञ्चालक

किशोर जङ्ग कार्की

अध्यक्ष

मिति २०८२/०९/०८

कम्पनी ऐन, २०८३ को दफा १०९ को उपदफा ४ अनुसारको छुटै विवरण

क. विगत वर्षको कारोबारको सिंहावलोकन : सञ्चालक समितिको प्रतिवेदनको बुँदा नं. “ख” मा उल्लेख गरिएको ।

ख. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सो असर : सञ्चालक समितिको प्रतिवेदनको बुँदा नं. “क” मा उल्लेख गरिएको ।

ग. प्रतिवेदन तयार भएको मितिसम्म चालु वर्षको उपलब्धि र भविष्यमा गर्नु पर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा : चालू वर्षको उपलब्धि सञ्चालक समितिको प्रतिवेदनको बुँदा नं. “ग” मा उल्लेख गरिएको

घ. कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध : सञ्चालक समितिको प्रतिवेदनको बुँदा नं. “ग” को ७ नं. बुँदामा उल्लेख गरिएको ।

ड. सञ्चालक समितिमा भएको हेरफेर र सोको कारण : सञ्चालक समितिको प्रतिवेदनको बुँदा नं “ग” को ११ नं. बुँदामा उल्लेख गरिएको ।

च. कारोबारलाई असर पार्ने मुख्य कुराहरू :

- अ. नेपाल सरकार तथा नेपाल राष्ट्र बैंकले वाणिज्य बैंक सम्बन्धी नीतिमा परिवर्तन गर्दा हुनसक्ने संभावित जोखिमहरू ।
- आ. देशको आर्थिक तथा राजनैतिक उतारचढावको कारणले हुन सक्ने जोखिमहरू ।
- इ. विदेशी विनियम कारोबार गर्दा विनियम दरमा हुने परिवर्तनबाट हुन सक्ने संभावित जोखिमहरू ।
- ई. वित्तीय संस्थाहरूबीच बद्ध सक्ने प्रतिस्पर्धा एवं दक्ष जनशक्तिको अभावले हुन सक्ने जोखिमहरू ।
- उ. निक्षेप तथा कर्जाको व्याजदरमा आउनसक्ने परिवर्तनले निम्त्याउने जोखिमहरू ।
- ऊ. सूचना प्रविधिको विकासका साथै यससँग जोडिएका सञ्चालन जोखिमहरू ।
- ए. पूँजी बजारमा आउन सक्ने परिवर्तनहरू ।
- ऐ. कोभिड १९ जस्तै अन्य संक्रामक रोग र प्राकृतिक प्रकोप (बाढी, पहिरो, भुकम्प आदि) जस्ता अप्रत्यासित घटनाबाट समग्र आर्थिक क्षेत्रमा पार्ने असर र प्रभाव ।

छ. लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया : आ.व. २०८१/०८२ को लेखापरीक्षण प्रतिवेदनमा सामान्य कैफियत बाहेक अन्य नकारात्मक कुराहरू नभएकाले सामान्य कैफियतहरूको सुधारका लागि आवश्यक कदम चालिएको ।

ज. लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम : सो नभएको ।

झ. शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अक्तित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो वापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर बापत रकम फिर्ता गरेको भए सोको विवरण : त्यस्तो कुनै शेयर जफत गरिएको छैन ।

झ. विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगती र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन : बैंकको सहायक कम्पनीको रूपमा प्रभु क्यापिटल लिमिटेड र प्रभु स्टक मार्केट लिमिटेड रहेका छन् । प्रभु क्यापिटल लिमिटेडको चुक्ता पूँजीमध्ये ५६.७९ प्रतिशत शेयर बैंकको स्वामित्वमा रहेको छ भने प्रभु स्टक मार्केट लिमिटेडमा शत प्रतिशत लगानी रहेको छ । बैंक र यसको सहायक कम्पनीहरूको कारोबारको प्रगती र सो आर्थिक वर्षको अन्त्यमा रहेको स्थिति यसैसाथ संलग्न आ.व. २०८१/०८२ को वित्तीय अवस्थाको विवरण, नाफा नोकसान विवरण र नगद प्रवाह विवरणले प्रष्ट पार्दछ ।

ट. कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन : २०८२ आषाढ मसान्तमा बैंकको सहायक कम्पनी प्रभु क्यापिटल लिमिटेडको नाममा यस बैंकमा रहेको खातामा रु.१४ करोड ४७ लाख ६४ हजार निक्षेप रहेको छ । समीक्षा अवधिमा बैंकले सहायक कम्पनीलाई रु.५ लाख १४ हजार ब्याज भुक्तानी गरेको छ । त्यसैगरी २०८२ आषाढ मसान्तमा बैंकको सहायक कम्पनी प्रभु स्टक मार्केट लिमिटेडको नाममा यस बैंकमा रहेको खातामा रु.२६ लाख ६० हजार निक्षेप रहेको छ । समीक्षा अवधिमा बैंकले सहायक कम्पनीलाई रु.२५ हजार ब्याज भुक्तानी गरेको छ ।

बैंकले प्रभु क्यापिटल लिमिटेडलाई आफ्नो शेयर रजिस्ट्रारको रूपमा नियुक्त गरेको छ । सो बापत बैंकले सहायक कम्पनीलाई रु.२१ लाख भुक्तानी गरेको छ । साथै, सहायक कम्पनीले बैंकलाई आ.व. २०८१/०८२ मा लाभांश स्वरूप रु.५ करोड २ लाख १५ हजार भुक्तानी गरेको छ । समीक्षा अवधिमा बैंक र सहायक कम्पनीको कारोबारमा आएको परिवर्तन यसै साथ संलग्न वित्तीय अवस्थाको विवरण, नाफा नोकसान विवरण र नगद प्रवाह विवरणले प्रष्ट पार्दछ ।

ठ. विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी : विगत आर्थिक वर्षमा बैंकका आधारभूत शेयरधनीहरूले बैंकलाई कुनै जानकारी उपलब्ध गराएका छैन् ।

ड. विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी : बैंकका सञ्चालक तथा पदाधिकारीले लिएको शेयरको स्वामित्वको विवरण निम्न बमोजिम रहेको छ । शेयर कारोबारमा निजहरू संलग्न भएको जानकारी संस्थालाई प्राप्त भएको छैन् ।

सि.नं.	सञ्चालकको नाम, थर	पद	शेयर संख्या
१.	श्री किशोर जङ्ग कार्की (प्रतिनिधि- लिगलिंग इन्भेष्टमेण्ट कम्पनी प्रा.लि.) (सर्वसाधारण समूह)	अध्यक्ष	६,५००
२.	श्री अंगिर मान सिंह (प्रतिनिधि- क्लाउड मण्डप प्रा.लि.) (संस्थापक समूह)	सञ्चालक	३,५७२
३.	श्री बृष्टि बहादुर बस्नेत (संस्थापक समूह)	सञ्चालक	१,४४६
४.	श्री अम्बिका शर्मा लामिछाने (संस्थापक समूह)	सञ्चालक	११,६२,२५६
५.	श्री राजु पौडेल (सर्वसाधारण समूह)	सञ्चालक	९,९१०
६.	श्री रमेश राज अर्याल (स्वतन्त्र सञ्चालक)	सञ्चालक	११३

द्र. विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा : बैंकलाई त्यस्तो कुनै जानकारी उपलब्ध नगराइएको ।

ए. कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको सम्बन्ध र अत्तित मूल्य तथा त्यसरी शेयर खरिद गरेबापत कम्पनीले भुक्तानी गरेको रकम : कम्पनीले आफ्नो शेयर आफैले खरिद नगरेको ।

त. आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण : बैंकले नेपाल राष्ट्र बैंकद्वारा बैंक तथा वित्तीय संस्थाहरूलाई जारी गरेको एकीकृत निर्देशनको अधिनमा रही जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, लेखापरीक्षण समिति र सम्पर्क शुद्धीकरण निवारण सम्बन्धी समिति गठन गरेको छ । यसका साथै कुनै खास प्रयोजनको लागि निश्चित समय तोकी गैर कार्यकारी सञ्चालकको संयोजकत्वमा उप-समितिहरूको समेत व्यवस्था गर्ने गरेको छ । यी समितिहरूको बैठक आवधिकरूपमा बरने गरेको छ र निर्देशिकामा भएको व्यवस्था अनुसार आ-आफ्नो काम तथा जिम्मेवारी पूरा गर्ने गरेका छन् ।

विभिन्न स्वीकृत आन्तरिक नीति, कार्यविधि तथा सुशासनको माध्यमबाट आन्तरिक नियन्त्रण प्रणाली मजबुत गराई प्रभावकारी ढंगले लागू गरिएको छ । यसरी स्वीकृत नीति, कार्यविधि तथा सुशासन प्रभावकारी रूपमा पालना भए/नभएको सम्बन्धमा बैंकको अनुपालना विभाग (Compliance Department) ले अनुगमन गर्ने गरेको छ । त्यसैगरी बैंकको सञ्चालन सम्बन्धी जोखिम र कर्जा सम्बन्धी जोखिम कम गर्नका लागि प्रमुख जोखिम अधिकृत (Chief Risk Officer) को अधिनमा रहने गरी छुटै जोखिम विभाग (Risk Department) गठन गरिएको छ, जसले नियमितरूपमा बैंकको सञ्चालन तथा कर्जा सम्बन्धी जोखिमहरूको अनुगमन गर्ने गरेको छ । साथै, बैंकको आन्तरिक लेखापरीक्षणका लागि एउटा छुटै आन्तरिक लेखापरीक्षण विभाग गठन गरी नियमित रूपमा लेखापरीक्षण गराइरहेको जानकारी गराउँदछौं ।

थ. विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

विगत आर्थिक वर्षको कूल व्यवस्थापन खर्चको विवरण देहाय बमोजिम रहेको छ ।

कर्मचारी खर्च (बोनस बाहेक) रु. ३,९२,०७,८९,७५७/-

सञ्चालन खर्च रु. २,४२,९२,३७,७१२/-

जम्मा रु. ६,३५,००,२७,४६९/-

द. लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारबाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण : सञ्चालक समितिको प्रतिवेदनको बुँदा नं. “ग” को १२.१ नं. बुँदामा उल्लेख गरिएको ।

ध. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेयरधनी वा निजको नजिकको नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठीत संस्थाने कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा : नभएको ।

न. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम : बैठकमा उपस्थित भएबापत सञ्चालक समिति तथा अन्य समितिका सदस्यहरूलाई प्रदान गरिएको बैठक भत्ता, कार्यकारी प्रमुख तथा अन्य व्यवस्थापकिय पदाधिकारीहरूलाई भुक्तान गरिएको पारिश्रमिक तथा भत्ता बापतको रकम देहाय बमोजिम रहेको छ ।

अ. सञ्चालक समिति :

सञ्चालक समितिको बैठकमा उपरिथित भएबापत अध्यक्षलाई प्रति बैठक भत्ता रु.१८,०००/- र सञ्चालकहरूलाई प्रति बैठक भत्ता रु.१५,०००/- प्रदान गर्ने गरिएको छ । त्यसैगरी उपसमितिमा सहभागी सञ्चालक समितिका सदस्यहरूलाई रु.१५,०००/- का दरले बैठक भत्ता उपलब्ध गराउने व्यवस्था गरिएको छ । यस बाहेक सञ्चालक समितिका अध्यक्षलाई टेलिफोन, मोबाइल तथा पत्रपत्रिका खर्चबापत प्रति महिना रु.१४,०००/- र सञ्चालक सदस्यहरूलाई प्रति महिना रु.१२,०००/- प्रदान गर्ने गरिएको छ । समीक्षा अवधिमा सञ्चालक समितिको अध्यक्ष तथा सञ्चालक सदस्यहरूलाई बैठक भत्ता र पत्रपत्रिका तथा टेलिफोन खर्चबापत रु.५० लाख ५९ हजार ५ सय ९१ प्रदान गरिएको छ ।

आ. कार्यकारी प्रमुख तथा अन्य पदाधिकारीहरू :

रकम रु. हजारमा

क्र.सं.	विवरण	प्रमुख कार्यकारी	अन्य पदाधिकारीहरू #
१.	तलब/भत्ता	३१,७१२	४२,७५७
२.	कर्मचारी वोनस	७,०३३	८,०२६
३.	दशै तथा बिदा वापत भत्ता	४,७३३	५,९५५
जम्मा		४३,४७७	५६,७३८

तलब र भत्ता बाहेक कार्यकारी प्रमुख तथा अन्य पदाधिकारीहरूलाई निम्न अनुसारको अन्य सुविधा प्रदान गरिएको छ ।

कार्यकारी तहका कर्मचारीहरू :

तलब/भत्ता बाहेक कार्यकारी प्रमुख तथा अन्य पदाधिकारीलाई निम्नानुसारको सुविधा प्रदान गरिएको छ ।

- अ. प्रमुख कार्यकारी अधिकृतलाई ईन्धन र मर्मत सम्भार सहित सवारी साधन उपलब्ध गराईएको छ ।
- आ. प्रमुख कार्यकारी अधिकृत लगायत बैंकका सम्पूर्ण कर्मचारीहरूलाई बैंकको नियमानुसार दुर्घटना बीमा, औषधोपचार बीमाको व्यवस्था गरिएको छ ।
- इ. प्रमुख कार्यकारी अधिकृत लगायत कार्यकारी तहका सम्पूर्ण अधिकृतहरूलाई नियमानुसार मोबाइल फोनको भुक्तानी गर्ने व्यवस्था गरिएको छ ।
- प. शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम : यस बैंक तथा यस बैंकले प्राप्ति (एक्विजिशन) गरेको साविक सेज्चुरी कमर्सियल बैंक लिमिटेडसँग गाभिएका विभिन्न संस्थाका शेयरधनीहरूले बुझिलिन बाँकी रहेको नगद लाभांश रकम रु.२५,८३,६९,०५०/९० बैंकको शेयर रजिस्ट्रार प्रभु क्यापिटल लिमिटेडलाई हस्तान्तरण गरिएकोमा सो संस्थाबाट भुक्तानी भईहेको छ ।
- फ. दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण : समीक्षा अवधिमा दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरिएको छैन ।
- ब. दफा १७५ बमोजिम सम्वद्ध कम्पनीबिच भएको कारोबारको विवरण : यसै प्रतिवेदनको दफा “ट” मा उल्लेख गरिएको ।
- भ. यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा : खुलाउनु पर्ने अन्य कुरा नभएको ।
- म. अन्य आवश्यक कुराहरू : नभएको ।

धन्यवाद ।

सञ्चालक समितिको तर्फबाट,

अम्बिका शर्मा लामिछाने
सञ्चालक

किशोर जङ्ग कार्की
अध्यक्ष
मिति २०८२/०९/०८

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को अनुसूची १५

(नियम २६ को उपनियम (२) सँग सम्बन्धित वार्षिक प्रतिवेदन)

१. सञ्चालक समितिको प्रतिवेदन : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
२. लेखापरीक्षकको प्रतिवेदन : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
३. लेखापरीक्षण भएको वित्तीय विवरण : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
४. कानूनी कारबाही सम्बन्धी विवरण :
 - क. त्रैमासिक अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए : बैंकिङ व्यवसाय सञ्चालनको दौरानमा हुने कर्जा असूली तथा कर दायित्व सम्बन्धी सामान्य प्रकृतिका मुद्दा बाहेक अन्य नरहेको ।
 - ख. संगठित संस्थाको संस्थापक वा सञ्चालकले संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए : उल्लिखित प्रकृतिका कुनै मुद्दा रहे/भएको जानकारी बैंकलाई प्राप्त नभएको ।
 - ग. कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए : उल्लिखित प्रकृतिका कुनै मुद्दा रहे/भएको जानकारी बैंकलाई प्राप्त नभएको :
५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण :
 - क. धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा: संस्थाको शेयरको कारोबार बजारको सिद्धान्त अनुसार सञ्चालन हुने भएकोले यस सम्बन्धमा व्यवस्थापनको कुनै धारणा नरहेको ।
 - ख. गत वर्षको प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्युनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन ।

त्रैमासिक (महिना)	शेयरको अधिकतम मूल्य	शेयरको न्युनतम मूल्य	शेयरको अन्तिम मूल्य	कूल कारोबार शेयर संख्या	कूल कारोबार दिन
प्रथम त्रैमास (असोज मसान्त २०८१)	२९७	१६०.५०	२६५	१,१५,७७५	५७
दोश्रो त्रैमास (पुस मसान्त २०८१)	२७३	२१३.२०	२१९.७०	३९,२६६	५५
तेस्रो त्रैमास (चैत्र मसान्त २०८१)	२४१	२०३	२०७.४५	२८,०९१	५६
चौथो त्रैमास (आषाढ मसान्त २०८२)	२३१.५०	१९४.१०	२२१.८९	३५,०३७	६३

६. समस्या तथा चुनौती :

आन्तरिक समस्या तथा चुनौती :

- क. शाखा सञ्चालन वृद्धि भएसँगै कारोबारमा भएको वृद्धिले सञ्चालन जोखिमलाई व्यवस्थापन गर्नु पर्ने चुनौती ।
- ख. ब्याजदर अन्तरको व्यवस्थापन गर्ने चुनौती ।
- ग. कर्मचारी व्यवस्थापन ।
- घ. कर्जाको गुणस्तर अभिवृद्धि गरी कर्जा असुलीको माध्यमबाट निष्कृय कर्जाको मात्रा न्युन स्तरमा कायम गर्नु ।
- ड. सूचना प्रविधिको उच्चतम प्रयोग गर्दै गर्दा यसमा हुने अन्तरनीहित जोखिमहरूको समयमै पहिचान र तिनीहरूको उचित व्यवस्थापन गर्नु ।

बाह्य समस्या तथा चुनौती :

- क. कोभिड १९ को महामारी पश्चातका समस्या साथै, रुस-युक्रेन तथा इजरायल प्यालेस्टाईन युद्ध लगायतका भूराजनीतिक तनावका कारण समग्र अर्थतन्त्रमा परेको असर ।
- ख. सूचना प्रविधिको क्षेत्रमा आउन सक्ने चुनौती ।
- ग. बैंकिङ क्षेत्रमा बद्दै गईहेको प्रतिस्पर्धासँगै व्यवसाय बिस्तार, ब्याजदर नियन्त्रण एवं तरलता व्यवस्थापन गर्ने चुनौती ।
- घ. देशको आर्थिक अवस्थामा आउने उतार चढावबाट उत्पन्न हुन सक्ने जोखिमहरू ।
- ड. सिमित लगानी क्षेत्र र बैंक तथा वित्तीय संस्थाबीच हुने तीव्र प्रतिस्पर्धा ।

समस्या तथा चुनौती सामना गर्न व्यवस्थापनले अवलम्बन गरेको रणनीति :

- क. आन्तरिक एवं बाह्य वातावरणको प्रभावबाट हुने परिवर्तन प्रति गमिष्टताका साथ सजकता अपनाउने ।
- ख. बैंकमा रहेको जनशक्तिलाई दक्ष एवं सवल बनाउनका लागि प्रभावकारी आन्तरिक एवं बाह्य तालिमको व्यवस्था गर्ने ।
- ग. ग्राहकहरूको इच्छा एवं चाहनालाई मध्यनजर गर्दै नयाँ-नयाँ सेवा तथा योजना बनाई लागू गर्दै जाने ।
- घ. भविष्यमा घटन सक्ने अन्य सम्भावित घटनाहरूका सम्बन्धमा सुरक्षित अवतरण गर्न सजकताका साथ अगाडी बढने ।
- ङ. सञ्चालन खर्चहरूको नियमित अनुगमन तथा विश्लेषण गरी मितव्ययिता अपनाइने ।
- च. निक्षेप तथा कर्जामा विविधीकरण गरी अधिकतम लाभ लिने ।
- छ. बैंकले प्रयोग गरिरहेको Software लाई आधुनिकीकरण गर्दै जाने ।
- ज. विभिन्न व्यावसायिक संस्था तथा व्यक्तिगत ग्राहकहरूसँग थप सहकार्य गर्ने, कर्जाको पुनरतालिकीकरण तथा पुनरसंरचना जस्ता उपायहरूको अवलम्बन गर्ने ।
- झ. अनुपालना तथा जोखिम व्यवस्थापन विभागलाई अभ मजबूत बनाउँदै लैजाने ।
- ञ. गैर ब्याज आम्दानीलाई वृद्धि गर्दै लैजाने ।

७. संस्थागत सुशासन :

बैंकले संस्थागत सुशासनलाई सदैव उच्च प्राथमिकतामा राख्दै आएको छ । संस्थागत सुशासन अभिवृद्धिका लागि व्यवस्थापनद्वारा चालिएका कदम सम्बन्धी विवरण यस प्रकार रहेका छन् ।

- अ. बैंकभित्रका कार्यहरूमा उचित नियन्त्रण राखी, पारदर्शी ढंगबाट कार्यहरू सम्पन्न गर्नका लागि नियामक निकायहरूबाट तोकिए बमोजिमका नीतिहरू, पालना गर्नु पर्ने निर्देशनहरू, बैंक आफैले आवश्यकता अनुसार निर्माण गरेका विभिन्न नीति/निर्देशिकाहरूलाई कार्यान्वयन गरी लागू गरिएको छ ।
- आ. बैंकका कार्यहरूलाई प्रभावकारीरूपमा सम्पन्न गर्नका लागि सञ्चालक समितिका सदस्यहरूको संयोजकत्वमा विभिन्न उपसमितिहरू गठन गरी नियमित रूपमा बैठक हुने गरेको छ ।
- इ. बैंकका कर्मचारी तथा सञ्चालकहरूका लागि आचार सहिता बनाई लागू गरिएको छ ।
- ई. बैंकका सूचनाहरूलाई ग्राहकवर्ग, प्रवर्द्धक, साधारण लगानीकर्ताहरूका साथै, अन्य नियामक निकायहरूलाई समय समयमा तोकिए बमोजिमको ढाँचामा प्रकाशन गरी सूचित गर्ने व्यवस्था मिलाइएको छ । संस्थागत सुशासनको पूर्ण पालना गर्दै यसलाई अभ सुदृढ बनाउँदै लैजान यस बैंकको सञ्चालक समिति र व्यवस्थापन प्रतिबद्ध रहेको छ ।

नेपाल धितोपत्र बोर्डद्वारा जारी सूचीकृत सङ्गठित संस्थाहरुको संस्थागत सुशासन सम्बन्धी

निर्देशिका, २०७४ को दफा २० (४) अनुसार अनुपालन सम्बन्धी सारांश

बैंकमा संस्थागत सुशासन कायम राख्ने विषयमा सञ्चालक समिति तथा व्यवस्थापन सदैव प्रतिबद्ध रही आएको छ । सञ्चालक समिति एवं सञ्चालक समितिद्वारा गठित विभिन्न समितिहरुको बैठक नियमितरूपमा बस्ने गरेको छ । सञ्चालक समितिका सबै सदस्यहरु एवं कर्मचारीहरुले नेपाल राष्ट्र बैंकद्वारा तोकिएको आचरण सम्बन्धी व्यवस्थाहरुको पूर्ण पालना गरेका छन् ।

संस्थाको सुशासनको सुनिश्चितता कायम गर्दै नियमनकारी व्यवस्था बमोजिम बैंकले आफ्नो काम कारबाहीलाई प्रभावकारी रूपमा सञ्चालन गर्न सञ्चालकको संयोजकत्वमा लेखापरिक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति र आवश्यकता अनुसार व्यवस्थापकिय तहमा अन्य समिति तथा उपसमिति गठन गर्दै आएको छ । उल्लेखित समितिहरुले तोकिएको काम कर्तव्य र उत्तरदायित्व आफ्नो क्षेत्राधिकार भित्र रही सम्पादन गर्दै आएका छन् ।

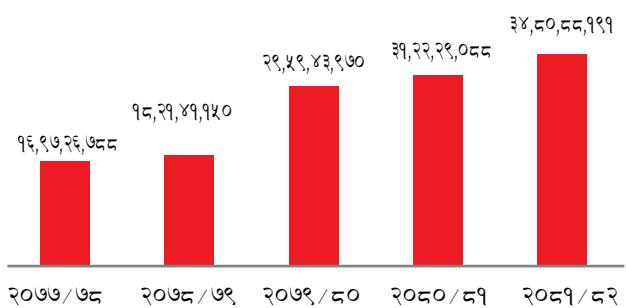
बैंकले नेपाल राष्ट्र बैंकद्वारा जारी वित्तीय विवरणको ढाँचा एवं प्रचलित सर्वमान्य सिद्धान्तको आधारमा आफ्नो लेखा, अभिलेख विवरण तथा प्रतिवेदन तयार गर्दै आएको र तोकिएको समय भित्रै लेखापरीक्षण गर्ने गरेको छ ।

सुशासन सम्बन्धमा प्रचलित ऐन, कानून लगायत नियमनकारी निकाय नेपाल राष्ट्र बैंकबाट जारी गरिएको परिपत्र निर्देशनहरुलाई पूर्ण रूपमा पालना गर्ने गरिएको साथै नियापक निकायले बैंक संस्थापना गर्दाका बखत ईजाजत पत्र जारी गर्दा तोकेका शर्तहरु पूर्णरूपमा पालना गरेको छ । नेपाल राष्ट्र बैंकबाट हुने निरिक्षण तथा सुपरिवेक्षणका साथै आन्तरिक लेखापरीक्षक तथा बाह्य लेखापरीक्षकले निरिक्षण/सुपरिवेक्षणको क्रममा औल्याएका कैफियत/सुभावहरुको सम्बन्धमा प्राप्त निर्देशनहरु कार्यान्वयन भैसकेको तथा कतिपय निर्देशनहरुको पालना गर्ने क्रममा रहेको साथै उक्त कैफियतहरु पुनः दोहोरिन नदिन व्यवस्थापन सजग रही आफ्ना कार्यहरु थप चुस्त दुरुस्त ढङ्गले सम्पादन गर्दै संस्थागत सुशासनको अवस्था मजबुत बनाएको छ ।

तुलनात्मक निक्षेप, कर्जा लगानी, आमदानी तथा खर्चको संरचना

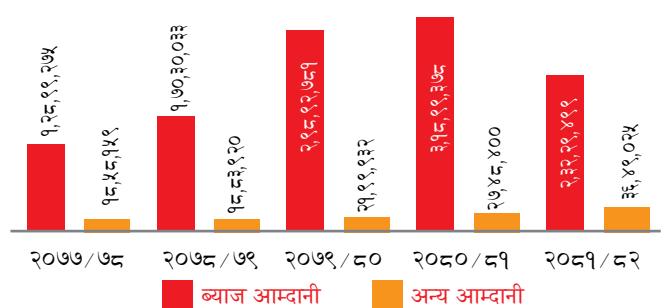
निक्षेप संकलन

रकम रु. हजारमा



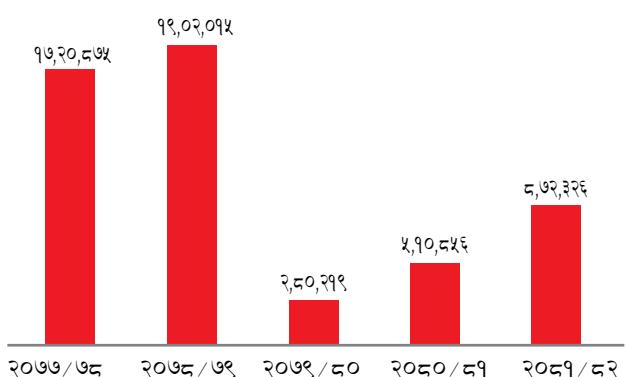
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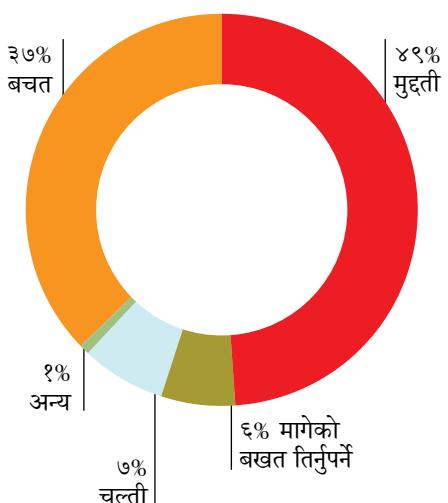


खूद मुनाफा

रकम रु. हजारमा

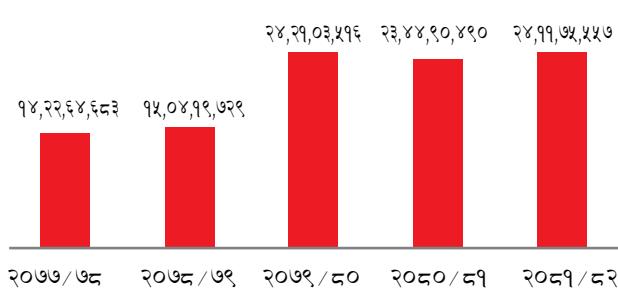


२०८२ आषाढको निक्षेप संरचना



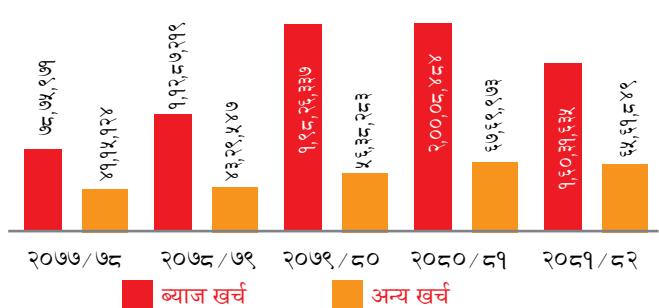
कर्जा लगानी

रकम रु. हजारमा

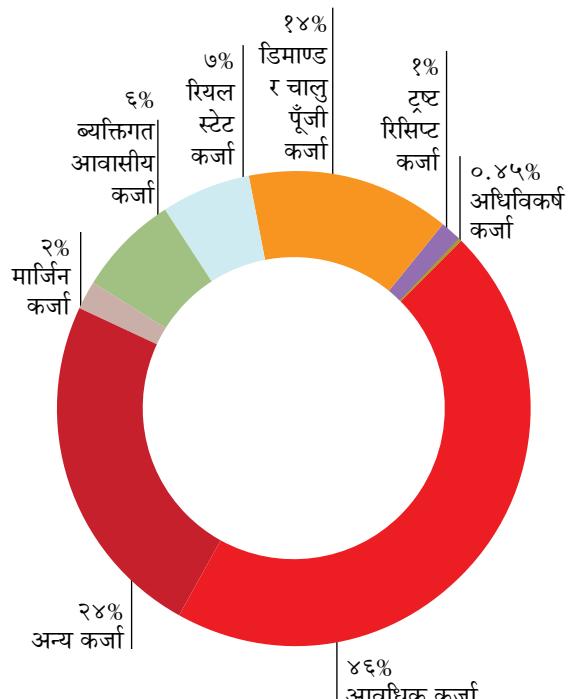


खर्च संरचना

रकम रु. हजारमा



प्रकृति अनुसार कर्जाको वर्गीकरण



Independent Auditor's Report
To the Shareholders of Prabhu Bank Limited
Report on the Audit of the Consolidated Financial Statements
Opinion

We have audited the consolidated financial statements of the Prabhu Bank Limited (the "Bank") and its subsidiary (the "Group"), which comprise the consolidated statement of financial position as at Ashadh 32, 2082 (July 16, 2025), and the consolidated statement of profit or loss, consolidated statement of comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements presents fairly, in all material respects, the consolidated financial position of the Group as at Ashadh 32, 2082 (July 16, 2025), and of its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with Nepal Financial Reporting Standards.

Basis for opinion

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

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in the audit of the consolidated financial statements of the current period. These matters were addressed in the context of the audit of the consolidated 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's Response
1.	Interest Recognition The interest income of the bank has to be recognized on an accrual basis and following the Guidance Note on Interest Income Recognition, 2025 issued by NRB read with the Carve-Out Alternatives provided for Bank and Financial Institutions (BFIs) under NFRS – 9 issued by the Institute of Chartered Accountants of Nepal (ICAN) dated 2082.05.09. Though accrual basis of income recognition is prescribed in general, the guidelines require interest income on Stage 3 (with overdue of more than 3 months) or Purchased or Originated Credit to be recognized on cash basis whereas for Impaired Financial Assets, interest should be recognized on Coupon interest rate applied on principal outstanding. Given the lack of system capability to suspend recognition of income on the basis of overdue status of loan on regular basis, manual intervention will be required in interest recognition process and hence create risk of improper application of the guidance note. This may, in turn, have an effect on recognition of interest income by the bank.	Our audit approach regarding verification of process of interest recognition included: <ol style="list-style-type: none"> Obtaining clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the bank. Test check of the interest income booking with manual computation.

	Thus, we have considered it as a Key Audit Matter.	
2.	<p>Investment Valuation, Identification, and Impairment</p> <p>Investment of the bank comprises of investment in government bonds, T-bills, development bonds and investment in quoted and unquoted equity instruments. The valuation of the aforesaid securities has been done in compliance with NFRS 9 and NRB Directive no. 8. The investment in the government and NRB bonds and T-bills should be recognized on reporting date on Amortized cost basis whereas other investments in equity instruments, other than those held for trading, should be valued at Fair Value through Other Comprehensive Income.</p> <p>Given the varieties of treatments recommended for valuation of investment based on nature of cash flow, the business model adopted, complexity of calculations and the significance of amount involved in such investments, same has been considered as Key Audit Matter.</p>	<p>Our audit approach regarding verification of process of investment valuation, identification and impairment included:</p> <ol style="list-style-type: none"> Review of the investment of the bank and its valuation having reference to NFRS issued by the Accounting Standard Board of Nepal and NRB Directive 4 read with 8. We assessed the nature of expected cash flow of the investments as well as the business model adopted by the management based on available evidence/circumstances and ensured that classification of investment is commensurate with nature of cash flow and management intention of holding the investment. For the investment valuation that are done at amortized cost, we checked the EIR and amortization schedule on test basis. For the investment valued through OCI for quoted investment, we ensured that fair valuation has been done at the closing transaction rate in NEPSE as on 16.07.2025 and for the unquoted investment the fair value has been taken on the basis of latest audited financial statements.
3.	<p>Impairment of Loans and Advances</p> <p>As per NRB Directive 4 read with NFRS 9- Expected Credit Loss Related Guidelines, 2024 issued by NRB and the Carve-Out Alternatives provided for Bank and Financial Institutions (BFIs) under NFRS – 9 issued by the Institute of Chartered Accountants of Nepal (ICAN) dated 2082.05.09, bank shall measure impairment loss on loans and advances as the higher of:</p> <ul style="list-style-type: none"> ▪ Amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provisioning; and ▪ Amount determined as per para 5.5. of NFRS 9 <p>As per the norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security, borrower's whereabouts etc.</p> <p>As per NFRS 9, impairment of loans and advances should be determined following an expected credit loss impairment model. Under the model, impairment is calculated as probability weighted estimate of credit losses (i.e present value of all cash shortfalls) over the expected life of the financial instrument. The guidelines issued by NRB provide a standardized methodology for ECL calculation, covering asset classification (Stage 1, 2, 3), estimation of probability of default (PD), loss given default (LGD), exposure at default (EAD) and incorporation of forward-looking information. NRB also prescribed a uniform reporting format for submission of ECL data to ensure consistency and regulatory compliance.</p> <p>Given the fact that impairment of loans and advances under expected credit loss model require assessment of</p>	<p>Our audit approach regarding verification of impairment of loans and advances included:</p> <ol style="list-style-type: none"> Review of the overdue status of loans and advances by obtaining data from the system and matched the same with the NRB 2.2 report. Sample credit files were reviewed, among other things, from the perspective of utilization of loans and advances for intended purpose by way of scrutiny of financial statements, account movement, account turnover etc. Assessment of appropriateness of parameters used for grouping the portfolios. Review of appropriateness of historical data and assumptions including economic factors used for staging the portfolio, determination of probability of default as well as loss given default. Assessment of appropriateness of historical recovery data as well as assessment of realizable value of collateral securities, along with defined haircuts, also formed part of or audit with reference to determination of loss given default.



	<p>future cash flows as well as historical loss experiences of portfolios. Further, impairment of loans and advances under NRB norms for loan loss provisioning will require assessment of overdue status of loans and advances and proper utilization of loan for intended purpose. Hence, assessment of availability and accuracy of required data for calculating impairment of loans and advances under expected credit loss model as well as reasonableness of the assumptions and economic factors used is regarded as Key Audit Matter. Also, assessment of availability and accuracy of required data for calculating impairment of loans and advances under NRB provisioning norms is regarded as Key Audit Matter.</p>	
4.	<p>Information Technology General Controls</p> <p>IT controls with respect to recording of transactions, generating various reports in compliance with NRB guidelines and other compliances to regulators is an important part of the process. Such reporting is highly dependent on the effective working of Core Banking Software and other allied systems.</p> <p>We have considered this as Key Audit Matter as any control lapses, validation failures, incorrect input data and wrong extraction of data may result in wrong reporting of data to the management, shareholders and regulators</p>	<p>Our audit approach regarding Information technology of the bank is based upon the Information Technology Guidelines 2012 issued by NRB and it included:</p> <ol style="list-style-type: none"> Understanding the coding system adopted by the bank for various categories of customers. Understanding the feeding of the data in the system and going through the extraction of the financial information and statements from the IT system existing in the bank Checking of the user requirements for any changes in the regulations/ policy of the bank Reviewed the reports generated by the system on sample basis. We verified the interest income and expense booking regarding loan and deposit on test basis with the CBS of the bank. We relied on the IT audit conducted by the bank. We verified the provisioning of the loan and advances based on ageing on the test check basis as on 16.07.2025
5.	<p>Risk of material misstatements in financial statements due to fraud</p> <p>In accordance with NSA 240, there is a presumption of fraud risk in revenue recognition and a heightened risk of management overriding controls. Given the judgment involved in estimates, the potential for bias, and the susceptibility of certain transactions to manipulation, fraud risk is regarded as Key Audit Matter.</p>	<p>Our audit approach regarding assessment material misstatements due to fraud included:</p> <ol style="list-style-type: none"> Obtaining an understanding of the entity's internal control relevant to fraud prevention and detection and evaluating the design and implementation of such controls. Performing risk assessment procedures, including inquiries of management and those charged with governance regarding their assessment of fraud risk and related controls. Evaluating the appropriateness of accounting policies and assessing the reasonableness of accounting estimates and related disclosures for potential management bias. Testing journal entries and other adjustments, particularly those made at period end, to address the risk of



	management overriding controls. e. Assessing significant and unusual transactions to determine whether they have been entered into to engage in fraudulent financial reporting. f. Performing substantive analytical procedures and detailed testing on areas susceptible to fraud, including revenue recognition, in response to the assessed risks.
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Information Other than Consolidated Financial Statements and Auditor's Report Thereon

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

Our opinion on the consolidated financial statements does not cover the other information and we will not express any form of assurance conclusion thereon. In connection with our audit of the consolidated financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

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

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

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

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

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

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

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

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

- Identify and assess the risk of material misstatement of the consolidated 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 purposes of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.



- Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated 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 Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision, and performance of the group audit. We remain solely responsible for our audit opinion.

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

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

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on the requirements of Banks and Financial Institutions Act, 2073 and Company Act, 2063

We have obtained satisfactory information and explanations asked for, which to the best of our knowledge and belief were necessary for the purpose of our audit; the returns received from the branch offices of the bank, though the statements are independently not audited, were adequate for the purpose of the audit; the consolidated financial statements including the consolidated statement of financial position, consolidated statement of profit or loss, consolidated statement of comprehensive income, consolidated statement of changes in equity, consolidated statement of cash flows including a summary of significant accounting policies and other explanatory notes have been prepared in all material respect in accordance with the provisions of the Company Act, 2063, and they are in agreement with the books of accounts of the Bank; and the accounts and records of the bank are properly maintained in accordance with the prevailing laws.

To the best of our information and according to the explanations given to us, in the course of our audit, we observed that the loans have been written off as specified; the business of the Bank was conducted satisfactorily, and the Bank's transactions were found to be within the scope of its authority. We did not come across cases of accounting related fraud and the cases where the board of directors or any director or any office bearer of the Bank has acted contrary to the provisions of law or caused loss or damage to the Bank or committed any misappropriation of the funds of bank. However, four members of bank's top management are under investigation of Central Investigation Bureau in the case related to Banking Offence and Punishment Act, 2064 in respect of which outcome is awaited.


 Sunil Adhikari
 Partner

Place: Kathmandu, Nepal
 Date: December 21, 2025

UDIN: 251221CA00598E8jg4

एकीकृत वित्तीय अवस्थाको विवरण (वासलात)

२०८२ आषाढ मसान्तको

रकम रु.मा

विवरण	समूह				बैंक	
	अनुसूची	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
सम्पत्ति						
नगद तथा नगद समान	४.१	८,७९,६७,७४,८९५	८,१२,०८,६५,३२९	८,६९,५२,००,३२३	८,०८,६९,१४,३९९	
नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनु पर्ने	४.२	२०,८७,३८,५६,२५३	१५,२८,५९,३२,४०७	२०,८७,३८,५६,२५३	१५,२८,५९,३२,४०७	
बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	४.३	२८,२४,२९,६६९	६०,६१,२९,६११	२४,२४,२९,६६९	३४,६१,२९,६११	
डेरिभेटिभ वित्तीय उपकरण	४.४	७,२१,७२,४२,९६३	२६,१४,६३,३८३	७,२१,७२,४२,९६३	२६,१४,६३,३८३	
अन्य व्यापारिक सम्पत्तिहरु	४.५	८,००,२९,०९२	८,०३,००,३८४	९९,७८,६८,८१५	२०,२२,३०,७५८	
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापटी	४.६	७,८२,९६,६६,३२९	८,६६,०३,०१,१७३	७,८२,९६,६६,३२९	८,६६,०३,०१,१७३	
ग्राहकहरूलाई दिएको कर्जा तथा सापटी	४.७	२,२५,४५,५९,२२,६०१	२,२१,०४,५५,९९,०६२	२,२५,४५,५९,२२,६०१	२,२१,०४,५५,९९,०६२	
धितोपत्रमा(Securities)लगानी	४.८	१,२०,७६,९२,१७,६१३	१३,६८,५२,०७,८१३	१,१९,४८,३७,५९,११३	१,३,३२,९९,८०,५७८	
यस वर्षको आयकर सम्पत्ति	४.९	२९,९३,८४,४८८	-	२७,५६,१६,२२७	-	
सहायक कम्पनीमा लगानी	४.१०	-	-	७९,५७,२९,०८०	७९,५७,२९,०८०	
सम्बद्ध कम्पनीमा लगानी	४.११	१३,६२,५३,७३०	-	१७,१७,८८,२००	-	
सम्पत्तिमा लगानी	४.१२	१,६५,४२,६३,२२०	७८,१७,५२,८६३	१,६५,४२,६३,२२०	७८,१७,५२,९६३	
सम्पत्ति तथा उपकरण	४.१३	५,१२,३९,०५,१०२	४,७०,१९,१४,८३८	४,२९,२१,३६,७३५	४,६०,३३,६७,१९६	
स्थानीय र अमुर्त सम्पत्ति	४.१४	३२,७०,२९,६३७	३५,३४,८८,२२१	२९,८९,१७,८४५	३२,३२,७१,५८८	
स्थगन कर सम्पत्ति	४.१५	७५,०१,९८,०३१	३२,७३,५६,४२५	८६,१२,१७,३०७	३२,४४,६३,०४४	
अन्य सम्पत्ति	४.१६	७,७६,३४,४१,०६३	७,६९,३१,८१,८१६	७,२४,७१,९६,१००	७,०६,५१,७१,९१२	
कूल सम्पत्ति		४,०८,०८,९६,३५,४०६	३,६२,२७,०६,९४,६२५	४,०५,६०,८२,२६,७१	३,६१,११,८७१३,३७३	

दायित्व					
बैंक तथा वित्तीय संस्थालाई तिर्न बाँकी	४.१७	५,८९,९६,५०,८९३	७,२१,६२,३६,२१४	५,८९,९६,५०,८९३	७,२१,६२,३६,२१४
नेपाल राष्ट्र बैंकलाई तिर्न बाँकी	४.१८	-	९,५०,०००	-	९,५०,०००
डेरिभेटिभ वित्तीय उपकरण	४.१९	७,२२,४७,५१,७१	२५,१९,६२,८६२	७,२२,४७,५१,७१	२५,१९,६२,८६२
ग्राहकको निष्केप	४.२०	३,४२,०४,११,७६,७३२	३,०४,१२,४५,१७,३४६	३,४२,१८,८५,४०,२६५	३,०५,०१,२८,५२,१७२
तिर्न बाँकी कर्जा तथा सापट	४.२१	७०,०७,३१,१८८	६६,८२,५०,०००	६८,७३,५०,०००	६६,८२,५०,०००
यस वर्षको आयकर साधित्व	४.२२	-	४,५२,१६,०१५	-	६,०१,६३,२५०
व्यवस्था	४.२२	१०,५६,७१,३३४	१०,५६,७१,३३४	१०,५६,७१,३३४	१०,५६,७१,३३४
स्थगन कर दायित्व	४.२४	-	-	-	-
अन्य दायित्व	४.२३	९,६८,६०,३८,५२६	७,८२,८७,८०,१६४	८,०१,१७,१८,३६०	७,३१,४६,५८,४१९
जारी गरिएको ऋणपत्र	४.२४	७,८४,१६,६१,४०८	७,८४,०२,४८,२८७	७,८४,१६,६१,४०८	७,८४,०२,४८,२८७
सुरक्षण नराखिएको सहायक आवधिक दायित्व	४.२५	-	-	-	-
कूल दायित्व		३,७३,४९,९६,९७,८६२	३,२८,८८,११,७५,०४२	३,७२,०३,९७,६०,०४१	३,२८,४७,१०,००,५५८
इकिवटी					
शेयर पूँजी	४.२६	२३,५४,२४,८९,८३२	२३,५४,२४,८९,८३२	२३,५४,२४,८९,८३२	२३,५४,२४,८९,८३२
शेयर प्रिमियम		-	-	-	-
संचित मुनाफा		(२,३६,९३,७५,५७३)	(२,८३,१२,३६,१३६)	(२,५६,५४,८२,१२८)	(३,०२,५५,२६,०३८)
जगेडा कोषहरु	४.२७	१२,८८,६७,५८,७२६	१२,९३,१२,५४,१३७	१२,५४,११,१४,५१,०३६	१२,९१,२७,४९,०२२
शेयरधनीहरूलाई बैंडफाँड योग्य कूल इकिवटी		३४,०५,९९,२८,९८६	३२,८४,४८,६६,३४४	३३,५६,८४,६६,७४१	३२,६३,९७,१२,८१६
गैर नियन्त्रित स्वार्थ		५३,००,०४,५५९	५३,८८,४०,७४९	-	-
कूल इकिवटी		३४,५८,९९,३७,५४४	३३,३८,०७,९९,५८३	३३,५६,८४,६६,७४१	३२,६३,९७,१२,८१६
कूल दायित्व र इकिवटी		४,०८,०८,९६,३५,४०६	३,६२,२७,०६,९४,६२५	४,०५,६०,८२,२६,७१	३,६१,११,८७,१३,३७३
संभावित दायित्व तथा प्रतिवर्द्धता	४.२८	७२,८८,८५,४१,१५४	६८,७६,८८,६२,४२१	७२,८८,८५,४१,१५४	६८,७६,८८,६२,४२१
प्रति शेयर खुद सम्पत्ति		१४४.६७	१३९.५०	१४२.५९	१३८.६४

हाप्रो आजको मितिको संलग्न प्रतिवेदन अनुसार

चिरन्जीवी बुढा क्षेत्री	निरज लम्साल	रमेश राज अर्याल	राज पौडेल	सुनिल अधिकारी
प्रमुख वित्तीय अधिकृत	का.मु. प्रमुख कार्यकारी अधिकृत	स्वतन्त्र सञ्चालक	सञ्चालक	साखेदार
अम्बिका शर्मा लामिछाने	बृष्ट बहादुर बस्नेत	अंगिर मान सिंह	किशोर जङ्ग कार्की	एस. ए. आर. एशोशियट्स
सञ्चालक	सञ्चालक	सञ्चालक	अध्यक्ष	चार्टर्ड एकाउण्टेन्ट्स

मिति: २०८२/०९/०६

स्थान: काठमाडौं

एकीकृत नाफा नोक्सान विवरण

श्रावण १, २०८१ देखि ३२ आषाढ २०८२ सम्म

रकम रु.मा

विवरण	समुह			बैंक	
	अनुसूची	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
ब्याज आमदानी	४.२९	२३,२४,१५,५८,४४१	३१,९६,९४,५९,७५०	२३,२२,९४,९९,४६८	३१,८९,९३,७८,०४४
ब्याज खर्च	४.३०	१६,०५,६९,५४,६१७	२०,०९,८५,४५,९६९	१६,०३,९६,३५,२०७	२०,००,८४,८४,१२४
खुद ब्याज आमदानी		७१८,४६,०३,७४३	११,९५,०९,१४,५८०	७१९,७८,६४,२६१	११,८९,०८,९३,९२०
शुल्क तथा कमिशन आमदानी	४.३१	२,६४,०९,६९,१७२	२,११,९९,६८,३७७	२,४६,१८,५२,६८९	२,००,९९,४३,१३३
शुल्क तथा कमिशन खर्च	४.३२	२८,५०,६६,४५२	११,७३,८४,४८०	२४,९२,९९,४०२	९,८६,४०,५१७
खुद शुल्क र कमिशन आमदानी		२,३५,५०,९२,७२०	२,००,१७,८३,८९७	२,२१,२६,३३,२८६	१,९९,०५,०२,६१६
खुद ब्याज, शुल्क र कमिशन आमदानी		९,५३,९६,९६,४४४	१३,९५,२६,९८,४७८	९,४१,०४,१७,५४७	१३,८०,९३,९६,५३६
खुद व्यापारिक आमदानी	४.३३	६९,६८,२७,१२८	४४,८८,०४,२८२	५४,२५,९९,८१८	३८,४५,४७,४१४
अन्य सञ्चालन आमदानी	४.३४	६३,६६,६३,६०८	३५,९७,९०,३८८	६९,९५,३४,६०९	३५,२५,३५,४३७
जम्मा सञ्चालन आमदानी		१०,८७,३१,८७,१९९	१४,७६,१२,९३,१२८	१०,५७,२६,३१,९६७	१४,५३,८४,७९,३८७
कर्जा हानि नोक्सानी व्यवस्था/फिर्ता तथा					
अन्य नोक्सानी	४.३५	२,४०,२८,८७,९६१	४,७१,९८,७१,३१५	२,४०,२८,८७,९६१	४,७१,९८,७१,३१५
खुद सञ्चालन आमदानी		८,४७,०३,१९,२३८	१०,०४,१४,२९,८१३	८,९६,९७,६४,००५	९,८१,८६,०८,०७२
सञ्चालन खर्च					
कर्मचारी खर्च	४.३६	४,२०,०३,९९,६९२	४,४८,९५,४५,०३२	४,१२,९९,९९,९९७	४,४३,५४,५५,२२९
अन्य सञ्चालन खर्च	४.३७	१,४९,८२,५७,५७२	१,५८,५९,२५,४२३	१,४६,५४,८२,३२९	१,५६,४२,९६,५४१
हास कट्टी र परिशोधन	४.३८	७२,९५,९९,४५०	६८,५०,५२,३७४	७१,४५,३५,९८०	६६,८७,९६,७७८
सञ्चालन मुनाफा		२,०४,२९,५८,५२४	३,२८,०८,९८,९८३	१,८५,९८,२५,६९९	३,९५,००,५९,५२४
गैर सञ्चालन आमदानी	४.३९	२,५०,३७,६४३	२१,७४,४८२	२,५०,३७,६४३	२१,७४,४८२
गैर सञ्चालन खर्च	४.४०	२६,९१,१७३	२७,८३,५९२	२६,९१,१७३	२७,८३,५९२
आय कर अधिको मुनाफा		२,०६,४५,०४,९९४	३,२८,०२,८९,८७४	१,८८,२१,७२,९६८	३,१४,९४,५०,४७५
आयकर खर्च	४.४१				
चालू कर		(१,६१,२४,००,९५९)	(२,४९,०६,५६,४९३)	(१,५७,८७,८३,९७८)	(२,४६,८७,८५,६७०)
स्थगन कर		५५,९४,७९,३६६	१८,७४,६५,४२५	५६,८९,३७,७०४	१६,९८,०८,७५०
यस अवधिको मुनाफा		१,०१,१५,८४,२०१	६०,२१,६७,९५७	८७,२३,२५,८९५	५१,०८,५५,९९५
नाफा वॉडफॉड					
बैंकको शेयर धनी		९४,८८,५३,८३२	५६,२८,०८,४९८	८७,२३,२५,८९५	५१,०८,५५,९९५
गैर नियन्त्रित स्वार्थ		६,२७,३०,३६९	३,९३,५९,४५८	-	-
यस अवधिको मुनाफा		१,०१,१५,८४,२०१	६०,२१,६७,९५७	८७,२३,२५,८९५	५१,०८,५५,९९५
प्रति शेयर आमदानी					
आधारभूत प्रति शेयर आमदानी		४.३०	२.५६	३.७१	२.१७
डाइलुटेड प्रति शेयर आमदानी		४.३०	२.५६	३.७१	२.१७

हाप्रो आजको मितिको संलग्न प्रतिवेदन अनुसार

चिरन्जीवी वुडा क्षेत्री प्रमुख वित्त अधिकृत	निरज लम्साल का.मु. प्रमुख कार्यकारी अधिकृत	रमेश राज अर्याल स्वतन्त्र सञ्चालक	राजु पौडेल सञ्चालक	सुनिल अधिकारी साखेदार
अम्बिका शर्मा लामिछाने सञ्चालक	बृंग बहादुर बस्नेत सञ्चालक	अंगिर मान सिंह सञ्चालक	किशोर जङ्ग कार्की अध्यक्ष	एस. ए. आर. एशोशियट्स चार्टर्ड एकाउण्टेन्ट्स

मिति: २०८२/०९/०६

स्थान: काठमाडौं

एकीकृत अन्य विस्तृत आमदानीको विवरण

श्रावण १, २०८१ देखि ३२ आषाढ २०८२ सम्म

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
यस वर्षको नाफा	१,०१,१५,८४,२०१	६०,२१,६७,९५७	८७,२३,२५,८९५	५१,०८,५५,९९५
आयकर पछिको अन्य विस्तृत आमदानी				
क) नाफा/नोक्सानमा पुनःवर्गिकरण नगरिने बुँदाहरु				
उचित मुल्य (Fair Value) मा मुल्याङ्कन गरिएका इकिवटी उपकरणका लगानीबाट भएको नाफा/नोक्सान	७८,४१,७५,६१०	७०,१३,८५,१५५	४०,४२,७८,६५६	७०,१३,८५,१५५
पुनः मुल्याङ्कनबाट भएका नाफा/नोक्सान				
परिभाषित लाभ योजनाबाट बीमाङ्क्य नाफा/नोक्सान	(३२,८७,०९,७४२)	३९,८१,८२,४४०	(३२,३६,६७,१८६)	३९,८५,४९,००८
माथि उल्लेख गरिएका बुँदाको आयकर	(१३,६६,३९,७६१)	(३२,९८,७०,२७८)	(२,४१,८३,४४१)	(३२,९९,८०,२४९)
नाफा/नोक्सानमा पुनःवर्गिकरण नगरिएका अन्य खुद विस्तृत आमदानी	३१,८८,२६,१०८	७६,९६,९७,३१६	५,६४,२८,०२९	७६,९९,५३,९९४
ख) नाफा/नोक्सानमा पुनःवर्गिकरण गरिएका वा गर्न सकिने बुँदाहरु				
नगद प्रवाहको हेजिङ्बाट गरिएको नाफा/नोक्सान				
विदेशी विनियम सञ्चालनको वित्तिय सम्पत्ति विनियमबाट भएको सटही नाफा/नोक्सान				
माथि उल्लेख गरिएका बुँदाको आयकर				
नाफा/नोक्सानमा पुनःवर्गिकरण				
नाफा/नोक्सानमा पुनःवर्गिकरण गरिएका वा गर्न सकिने अन्य खुद विस्तृत आमदानी				
ग) इकिवटी तरिकाबाट लेखांकन गरिएको सम्बद्ध संस्थाको अन्य विस्तृत आमदानीमा हिस्सा				
यस वर्षको आयकर पछिको अन्य विस्तृत आमदानी	३१,८८,२६,१०८	७६,९६,९७,३१६	५,६४,२८,०२९	७६,९९,५३,९९४
जम्मा विस्तृत आमदानी	१,३३,०४,१०,३०९	१,३७१८,६५,२७३	९२,८७,५३,९२४	१,२८,०८,०९,९०९
कूल विस्तृत आमदानीको बाँडफाँड				
बैंकको इकिवटी शेयरधनी	१,२६,७६,७९,९४०	१,३३,२५,०५,८१४	९२,८७,५३,९२४	१,२८,०८,०९,९०९
गैर नियन्त्रित स्वार्थ	६,२७,३०,३६९	३,९३,५९,४५८		
जम्मा विस्तृत आमदानी	१,३३,०४,१०,३०९	१,३७१८,६५,२७३	९२,८७,५३,९२४	१,२८,०८,०९,९०९

हाप्रो आजको मितिको संलग्न प्रतिवेदन अनुसार

चिरन्जीवी बुढा क्षेत्री प्रमुख वित्त अधिकृत	निर्ज लम्साल का.मु. प्रमुख कार्यकारी अधिकृत	रमेश राज अर्याल स्वतन्त्र सञ्चालक	राजु पौडेल सञ्चालक	सुनिल अधिकारी साभेदार
अम्बिका शर्मा लामिछाने सञ्चालक	बृष बहादुर बस्नेत सञ्चालक	अंगिर मान सिंह सञ्चालक	किशोर जङ्ग कार्की अध्यक्ष	एस. ए. आर. एशोशियट्स चार्टर्ड एकाउण्टेन्ट्स

मिति: २०८२/०९/०६
स्थान: काठमाडौं

एकीकृत इक्विटीमा भएको परिवर्तनको विवरण

श्रावण १, २०८१ देखि ३२ आषाढ २०८२ सम्म

रकम रु.मा

विवरण	समूह										पैर विवरण	उमा इक्विटी	
	प्रेपर पैरी	प्रेपर लिमिटेड	साधारण ग्रोटा कोष	मट्टी प्रद ब्र	नियमित ग्रोटा कोष	प्रेपर स्पायु कोष	प्रैमियन कोष	संकेत मूलांक	अन्य संचित	जमा			
आषाढ १, २०८० सालको मौजूदत	२३,५४,२४,८९,८३२	-	४,९३,२३,८३,०२४	२,७३,२५,९७६	५,६७६१,५०,०५२	५२,३९,३४,३३०	(२,०३,४७,७५,४९९)	(३०,५१,७४,४६१)	३१,५६,२३,३५,८५७	५३,९६,३८,७१४	३२,०९,३९,७३९६८		
समायोजन/प्रौद्योगिकी													
आषाढ १, २०८० समायोजन तुँका व्यापारी पैरी	२३,५४,२४,८९,८३२	-	४,९३,२३,८३,०२४	२,७३,२५,९७६	५,६७६१,५०,०५२	५२,३९,३४,३३०	(२,०३,४७,७५,४९९)	(३०,५१,७४,४६१)	३१,५६,२३,३५,८५७	५३,९६,३८,७१४	३२,०९,३९,७३९६८		
मात्र वर्तीको विस्तृत आव्यासी													
मात्र वर्तीको वार्षिक													
आपाकर प्रचारका अन्य विस्तृत आव्यासी													
वित्तीय मूल्य (Fair Value) मा भूम्याङ्कन गरिएको ईक्विटी उपलब्धका लाग्नीवाट भएको नामा/नोक्सान							४९,०९,६९,६०८					४९,०९,६९,६०८	
भूम्याङ्कन गरिएको नामा/नोक्सान													
परिपालन तातो योजनावाट व्यापारिक नामा/नोक्सान													
नामा/नोक्सान													
नामा/नोक्सान													
नामा/नोक्सान													
विविधीय विवरण सम्बन्धित विविध समानित विवरणबाट भएको संस्था नामा/नोक्सान													
मात्र वर्तीको विस्तृत आव्यासी													
जोडा कोषमा सारिएको रकम	११,१२,९९,७४५	२,७७,४६६	(१०,६२,६४,६७)				(१,३१,२८,२८,१५८)		२,११,०९,१६,४९८				
जोडा कोषमा सारिएको रकम													
ईक्विटीमा देखाइएको शेषरकमी													
सेवर निकाशन													
शेषरकमा आपाकर भुक्ती													
शेषरकमीलाई सारांश वित्तण													
वोस्स शेषर निकाशन													
नामा लोभारा भुक्ती							(४,३०,४२,९७७)		(४,३०,४२,९७७)	(३,२७,४७,४२३)	(७,५७५,९,५००)		
मर्जे / एक्विटीमा कोष													
अन्य							(१,९३,३०,०५८)		(१,९३,३०,०५८)	(१,९३,३०,०५८)	(१,९३,३०,०५८)		
जमा योगदान							(४,३०,४२,९७७)		(४,३०,४२,९७७)	(३,२७,४७,४२३)	(७,५७५,९,५००)		
आषाढ २०८० को अन्तिम मौजूदत	२३,५४,२४,८९,८३२	-	४,२४,३६,८२,७६१	२,७६,०३,४४३	५,७६,९८,८५,३८१	१,०१,४९,०३,१४०	(२,८३,१२,३६,१३६)	२,०७,५१,२९,६०७	३२,८४,२४,८६,८१	५३,८२,५०,७१७	३३,३८,०७,९५८		
आषाढ १, २०८१ सालको मौजूदत	२३,५४,२४,८९,८३२	-	४,२४,३६,८२,७६१	२,७६,०३,४४३	५,७६,९८,८५,३८१	१,०१,४९,०३,१४०	(२,८३,१२,३६,१३६)	२,०७,५१,२९,६०७	३२,८४,२४,८६,८१	५३,८२,५०,७१७	३३,३८,०७,९५८		
समायोजन/प्रौद्योगिकी													
आषाढ १, २०८१ समायोजन तुँका व्यापारी पैरी	२३,५४,२४,८९,८३२	-	४,२४,३६,८२,७६१	२,७६,०३,४४३	५,७६,९८,८५,३८१	१,०१,४९,०३,१४०	(२,८३,१२,३६,१३६)	२,०७,५१,२९,६०७	३२,८४,२४,८६,८१	५०,५४,७८,४५३	३३,३४,७१,४८,२८७		
मात्र वर्तीको विस्तृत आव्यासी													
नामा							१४,८८,५३,८३२		१४,८८,५३,८३२	६,२७,३०,३६९	१,०१,९५,८४,२०९		
आपाकर प्रचारका अन्य विस्तृत आव्यासी													
ईक्विटीमा देखाइएको शेषरकमी							५४,८९,२२,९१७		५४,८९,२२,९१७	५४,८९,२२,९१७	५४,८९,२२,९१७		
सेवर निकाशन													
नामा लोभारा भुक्ती													
मर्जे / एक्विटीमा कोष													
अन्य													
जमा योगदान													
आषाढ २०८१ को अन्तिम मौजूदत	२३,५४,२४,८९,८३२	-	४,२४,३६,८२,७६१	२,७६,०३,४४३	५,७६,९८,८५,३८१	१,०१,४९,०३,१४०	(२,८३,१२,३६,१३६)	२,०७,५१,२९,६०७	३२,८४,२४,८६,८१	५३,८२,५०,७१७	३३,३८,०७,९५८		
आषाढ १, २०८१ सालको मौजूदत	२३,५४,२४,८९,८३२	-	४,२४,३६,८२,७६१	२,७६,०३,४४३	५,७६,९८,८५,३८१	१,०१,४९,०३,१४०	(२,८३,१२,३६,१३६)	२,०७,५१,२९,६०७	३२,८४,२४,८६,८१	५०,५४,७८,४५३	३३,३४,७१,४८,२८७		
समायोजन/प्रौद्योगिकी													
आषाढ १, २०८१ समायोजन तुँका व्यापारी पैरी	२३,५४,२४,८९,८३२	-	४,२४,३६,८२,७६१	२,७६,०३,४४३	५,७६,९८,८५,३८१	१,०१,४९,०३,१४०	(२,८३,१२,३६,१३६)	२,०७,५१,२९,६०७	३२,८४,२४,८६,८१	५०,५४,७८,४५३	३३,३४,७१,४८,२८७		
मात्र वर्तीको विस्तृत आव्यासी													
नामा													
आपाकर प्रचारका अन्य विस्तृत आव्यासी													
ईक्विटीमा देखाइएको शेषरकमी							५४,८९,२२,९१७		५४,८९,२२,९१७	५४,८९,२२,९१७	५४,८९,२२,९१७		
सेवर निकाशन													
नामा लोभारा भुक्ती													
मर्जे / एक्विटीमा कोष													
अन्य													
जमा योगदान													
आषाढ २०८२ को अन्तिम मौजूदत	२३,५४,२४,८९,८३२	४,४३,३०,९२,७४६	३,०९,५२,९१९	३,९४,५५,५७,३२८	१,५६,३८,२६,८६७	(२,८६,९१५,५७)	३,९९,३३,२९,६०६	३४,०९,१९,३२९८	५३,००,०४,५५९	३४,५६,९९,३५५४			
आषाढ २०८२ को अन्तिम मौजूदत	२३,५४,२४,८९,८३२	४,४३,३०,९२,७४६	३,०९,५२,९१९	३,९४,५५,५७,३२८	१,५६,३८,२६,८६७	(२,८६,९१५,५७)	३,९९,३३,२९,६०६	३४,०९,१९,३२९८	५३,००,०४,५५९	३४,५६,९९,३५५४			
समायोजन/प्रौद्योगिकी													
आषाढ १, २०८२ को अन्तिम मौजूदत	२३,५४,२४,८९,८३२	४,४३,३०,९२,७४६	३,०९,५२,९१९	३,९४,५५,५७,३२८	१,५६,३८,२६,८६७	(२,८६,९१५,५७)	३,९९,३३,२९,६०६	३४,०९,१९,३२९८	५३,००,०४,५५९	३४,५६,९९,३५५४			
मात्र वर्तीको विस्तृत आव्यासी													
नामा													
आपाकर प्रचारका अन्य विस्तृत आव्यासी													
ईक्विटीमा देखाइएको शेषरकमी													
सेवर निकाशन													
नामा लोभारा भुक्ती													
मर्जे / एक्विटीमा कोष													
अन्य													
जमा योगदान													
आषाढ २०८२ को अन्तिम मौजूदत	२३,५४,२४,८९,८३२	४,४३,३०,९२,७४६	३,०९,५२,९१९	३,९४,५५,५७,३२८	१,५६,३८,२६,८६७	(२,८६,९१५,५७)	३,९९,३३,२९,६०६	३४,०९,१९,३२९८	५३,००,०४,५५९	३४,५६,९९,३५५४			
समायोजन/प्रौद्योगिकी													
आषाढ १, २०८२ को अन्तिम मौजूदत	२३,५४,२४,८९,८३२	४,४३,३०,९२,७४६	३,०९,५२,९१९	३,९४,५५,५७,३२८	१,५६,३८,२६,८६७	(२,८६,९१५,५७)	३,९९,३३,२९,६०६	३४,०९,१९,३२९८	५३,००,०४,५५९	३४,५६,९९,३५५४			
मात्र वर्तीको विस्तृत आव्यासी													
नामा													
आपाकर प्रचारका अन्य विस्तृत आव्यासी													
ईक्विटीमा देखाइएको शेषरकमी													
सेवर निकाशन													
नामा लोभारा भुक्ती													
मर्जे / एक्विटीमा कोष													
अन्य													
जमा योगदान													
आषाढ २०८२ को अन्तिम मौजूदत	२३,५४,२४,८९,८३२	४,४३,३०,९२,७४६	३,०९,५२,९१९	३,९४,५५,५७									

एकीकृत इक्विटीमा भएको परिवर्तनको विवरण

श्रावण १, २०८१ देखि ३२ आषाढ २०८२ सम्प

रकम रु.मा

हाम्मो आजको मितिको संलग्न प्रतिवेदन अनसार

चिरन्जीवी वुढा क्षेत्री प्रमुख वित्त अधिकृत	निरज लम्साल का.मु. प्रमुख कार्यकारी अधिकृत	रमेश राज अर्याल स्वतन्त्र सञ्चालक	राजु पौडेल सञ्चालक	सुनिल अधिकारी साफेदार एस. ए. आर. एशोशियट्स चार्टर्ड एकाउण्टेन्ट्स
अस्मिका शर्मा लामिछाने सचिवालय	बृष्ट बहादुर बस्नेत सचिवालय	अंगिर मान सिंह सचिवालय	किशोर जहां कार्की सचिवालय	

मिति: २०८२/०९/०६
स्थान: काठमाडौं

एकीकृत नगद प्रवाह विवरण

श्रावण १, २०८१ देखिं ३२ आषाढ २०८२ सम्म

रकम रु.मा

विवरण	समूह				बैंक
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
कारोबार सञ्चालनबाट नगद प्रवाह					
आज आमदानी	२१,१४,३०,१३,२३५	२९,३८,५०,११,३७९	२१,५५,७०,६५,१०२	२९,३१,४९,७९,६७३	
शुल्क तथा अन्य आमदानी प्राप्ति	३,३३,८९,८८,३००	२,५६,७९,७२,६६०	३,००,४४,५२,५०७	२,३९,३८,१०,५४७	
लाभांश प्राप्ति					
कारोबार सञ्चालनबाट प्राप्ति	४०,१५,०६,४१०	१७,१३,४४,४१८	४५,१०,७८,१९१	१९,३०,८१,८९८	
ब्याज खर्च	(१६,०६,०७,८२,२८०)	(२०,०२,४८,८३,२३९)	(१६,०२,५४,६४,७००)	(२०,०१,४८,२२,११४)	
कमिशन तथा शुल्क खर्च	(२८,५०,६८,४५२)	(११,७३,८४,४८०)	(२४,९४,११,४०२)	(१३,८८,४०,११७)	
कर्मचारी खर्च	(५,०६,२४,१०,४४२)	(५,१९,१३,७८,८५२)	(५,००,७५,४६,२४६)	(५,१४,०३,५२,१७१)	
अन्य खर्च	(१,४९,८२,५७,५७२)	(१,५२,५१,२५,४२३)	(१,४८,४८,८२,२३९)	(१,५६,४२,९६,५४१)	
सञ्चालन सम्पत्ति र दायित्वको परिवर्तन अधिको सञ्चालन नगद प्रवाह	२,७८,२४,५६,५९९	५,१९,६८,०६,४६२	२,२५,४८,८८,०३३	५,०८,३६,३८,८५५	
सञ्चालन सम्पत्ति चालु सम्पत्तिमा कमी (वृद्धि)					
नेपाल राष्ट्र बैंकमा रहेको मौज्दात	(५,५८,८७,२३,८४६)	(४,६१,४८,१७,१७७)	(५,५८,८८,२३,८४६)	(४,६१,४८,१७,१७७)	
बैंक तथा वित्तीय संस्थाहरूमा रहेको मौज्दात	३२,३६,१९,१४३	(४,८६,८९,१४३)	१०,३६,१९,१४३	(३४,८९,१९,१७१)	
अन्य व्यापारिक सम्पत्ति	३२,७०,२५०	(१३,०९,३४,०७९)	१,९६,८२,११२	(४,८८,४२,१०५)	
बैंक तथा वित्तीय संस्थाहरूलाई दिइएको कर्जा तथा सापटी	८३,०६,१४,४४४	(१,६८,४८,१४,४५२)	८३,०६,१४,४४४	(१,६८,४८,१४,४५२)	
ग्राहकहरूलाई दिइएको कर्जा तथा सापटी	(१०,०८,८४,०१,३३०)	७,५७,८७,४८,२०४	(१,७१,४४,१२,१००)	७,६०,८७,४८,२०४	
अन्य सम्पत्ति	(७,१०,६०,३८,८२८)	१,४४,८२,२७,१६६	(७,१३,८५,१६,१६९)	१,५९,४२,०६,८००	
	(२१,६२,५५,७६,९६८)	२,४३,१७,००,८६३	(२१,४८,८८,०७,८०६)	२,५५,०८,८७,८७६	
सञ्चालन सम्पत्ति चालु दायित्वमा कमी (वृद्धि)					
बैंक तथा वित्तीय संस्थाहरूलाई दिनु पर्ने बाँकी रकम	(१,३१,६५,८५,३२०)	(७८,६८,०७,०९२)	(१,३१,६५,८५,३२०)	(७८,६८,०७,०९२)	
नेपाल राष्ट्र बैंकलाई दिनु पर्ने बाँकी रकम	(१,५०,०००)	(१५,८७,८५,०००)	(१०,००,०००)	(१५,८७,८५,०००)	
ग्राहकको निष्केप	३७,११,६६,०५,३८५	१५,१२,०३,४२,०७१	३७,१७,५६,८८,०९४	१५,१२,११,२५,४७१	
क्रण सापटी	३,२४,८७,१८८	१,०७,५०,०००	१,९५,००,०००	१,०७,५०,०००	
अन्य दायित्व	१,४५,९७,४८,१९६	(२,३१,१४,३७,१००)	८,३१,८१,५६,७६०	(२,१९,५४,९८,५३०)	
आयकर अधिको कारोबार सञ्चालनबाट खुद नगद प्रवाह	२६,४४,८७,८०,५८१	२०,४७,०५,७०,२०४	४४,२७,५६,११,५३४	११,७१,१५,८४,७८९	
आयकर भुक्तानी	(१,८२,०४,४०,१०२)	(१,९७,००,१२,१०८)	(१,८१,०३,८२,०१४)	(१,९७,०८,२२,१६३)	
कारोबार सञ्चालनबाट खुद नगद प्रवाह	२४,६२,७७,३९,६७९	१८,४४,०५,४०,२९५	२३,१५,१५,३६,७४७	१८,४७,७७,७०,११९	
लगानी कारोबारमा नगद प्रवाह					
लगानी खरिद	(२६,६७,१३,७४,८८४)	(२३,२७,४९,३६,०४३)	(२६,०५,००,०५,१९८)	(२३,२३,७७,११,१०८)	
लगानी बिक्री	३४,२६२	३४,२६२	३४,२६२	३४,२६२	
स्थिर सम्पत्तिको खरिद	(१,११,४१,४४,७४५)	(४,२६,१४,६६२)	(३,७७११,३५१)	(३७,०४,०९,८५५)	
स्थिर सम्पत्तिको बिक्री	५,४४,०५,२८६	६८,२६२,३५८	५,४४,०५,२८६	६८,२६२,३५८	
अमूर्त सम्पत्तिको खरिद	(६,५३,०४,४७२)	(६,२२,५४,३२६)	(६,५०,११,७१२)	(६,००,१६,१४१)	
लगानीको सम्पत्तिको बिक्री	-	-	-	-	
लगानीको सम्पत्तिको बिक्रीबाट प्राप्ति	६,७६,७५,३३४	५,१६,०३,५२५	६,७६,७५,३३४	५,१६,०३,५२५	
आज आमदानी	३,६३,८८,७०७	२,९५,८८,७०७	३,६३,८८,७०७	२,९५,८८,७०७	
लाभांश आमदानी	१६,५७,१८,१३२	१५,६०,८५,५३९	१६,५७,१८,१३२	१५,६०,८५,५३९	
लगानी कारोबारमा खुद नगद प्रवाह	(२३,९२,४०,३२,७९६)	(२०,५२,१०,८६,८१६)	(२२,५५,५८,४५,७५५)	(२०,४२,६०,५२,८८९)	
वित्तीय श्रोत कारोबारबाट नगद प्रवाह					
क्रणपत्र निष्काशनबाट प्राप्त	-	-	-	-	
क्रणपत्रको भुक्तानी	-	-	-	-	
असुरक्षित दायित्वको निष्काशनबाट प्राप्त	-	-	-	-	
असुरक्षित दायित्वमा भएको खर्च	-	-	-	-	
शेवर निष्काशनबाट प्राप्त	-	-	-	-	
लाभांश भुक्तानी	(५,०२,१५,७९०)	(४,३०,४८,१७१)	-	-	
ब्याज खर्च	-	-	-	-	
अन्य प्राप्ति / भुक्तानी	(७,०९,७६,५५१)	(४,२९,९५,१०१)	-	-	
वित्तीय श्रोत कारोबारबाट खुद नगद प्रवाह	(१२,११,९२,३४१)	(८,६०,३८,१५८)	-	-	
नगद तथा नगद समानमा भएको खुद वृद्धि/ (कमी)	५८,२२,१४,४३४	(२,१६,८८,८६,८६९)	५९,५६,१०,१७	(१,१४,८५,७३,५११)	
नगद तथा नगद समानमा रहेको शुश्वाती मौज्दात	८,१२,०८,८८,३२९	१०,२८,६३,४०,१४२	८,०८,६१,१४,३१९	१०,०३,३८,७८,१२४	
नगद तथा नगद समान ग्राप्तिबाट	-	-	-	-	
नगद तथा नगद समानमा विनियम दरमा भएको फरकबाट आमदानी/ खर्च	१,३३,१४,९५२	११,०९,८६६	१,३३,१४,९५२	११,०९,८६६	
नगद तथा नगद समानमा रहेको अन्तिम मौज्दात	८,७१,६७,७४,८१५	८,१२,०८,८५,३२९	८,६९,५२,००,३२३	८,०८,६१,१४,३१९	

हाप्रो आजको मितिको संलग्न प्रतिवेदन अनुसार

चिरन्जीवी वुडा क्षेत्री
प्रमुख वित्त अधिकृतनिरज लम्साल
का.मु. प्रमुख कार्यकारी अधिकृतरमेश राज अर्याल
स्वतन्त्र सञ्चालकराजु पौडेल
सञ्चालकसुनिल अधिकारी
साभेदार
एस. ए. आर. एशोसिएशन्स
चार्टर्ड एकाउण्टेन्ट्स

Notes to the Consolidated Financial Statements

For the year ended 32nd Ashadh, 2082

1. Reporting Entity

1.1 Corporate Information

Prabhu Bank Ltd. ("The Bank") formerly known as KIST Bank Ltd. is a limited liability company incorporated and operating in Nepal. The address of its registered office is G.P.O. Box 8975, Babarmahal, Kathmandu, Nepal. The Bank carries out commercial banking business in Nepal as class "A" financial institution under the Bank and Financial Institution Act, 2073. The Bank is listed in Nepal Stock Exchange Limited.

1.2 Consolidated Financial Statements

The accompanying consolidated financial statements for the year ended 32nd Ashadh, 2082 comprises the Bank's (Parent Company) and its Subsidiaries' (together referred to as the 'Group' and individually as 'Group entities') Statement of Financial Position, Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flow and Notes to the Financial Statements. The Bank is the ultimate parent of the Group.

1.3 Principal Activities and Operations

Bank

The principal activities of the Bank are to provide full-fledged commercial banking services including agency services, trade finance services, card services and e-commerce products and services to its customers through its strategic business units, branches, extension counters, ATMs and network of agents.

Subsidiaries

Details of the subsidiaries are as follows:

Name of Subsidiary	Holding %	Investment Date
Prabhu Capital Ltd.	56.79%	May 31, 2017
Prabhu Stock Market Ltd.	100%	June 12, 2019

The principal activities of the Subsidiary, Prabhu Capital Limited is to provide merchant/investment banking services that include management of public offerings, portfolio management, underwriting of securities, and fund management of mutual fund schemes, depository participant's service under Central Depository Service (CDS) and administration and record keeping of securities of its clients.

Prabhu Stock Market Limited has obtained operating licence from Securities Board of Nepal (SEBON) on 2080/09/18 (3 January 2024). The principal activity of Prabhu Stock Market Limited is to provide services of securities broker for transactions under the act and rules governing securities. Transactions include activities related to securities of listed companies and shares, debentures, stocks, bonds of different companies.

The Bank and the Subsidiaries are collectively referred to as "the Group".

Associate:

The details of Associate of the Bank as on 32 Ashadh 2082.

Name	Principal Activities	Holding % of the Bank
Smart Choice Technologies Ltd. (SCT)	SCT-Network is a Payment Service Operator (PSO) licensed by the Nepal Rastra Bank. SCT provides diverse range of state-of-the-art payment platforms to classed Bank and Financial Institutions, Cooperatives, Payment System Operators (PSOs) and Payment Service Providers (PSPs).	21.58%

As per the statutory auditor's recommendation, Smart Choice Technologies Limited has been reclassified as an associate of the Bank from FY 2081/82. Previously categorized under Investment Securities and measured at Fair Value through OCI, it is now accounted for using the Equity Method in the consolidated (group) financial statements.

Smart Choice Technologies Ltd. (SCT), established in 2001, is a pioneer Payment Service Operator (PSO) licensed by Nepal Rastra Bank. Widely known as SCT-Network, it introduced Nepal's first integrated shared switching payment network and proprietary card scheme. SCT provides a wide range of digital payment solutions to banks, financial institutions, cooperatives, PSOs, and PSPs, including SCT-UnionPay debit cards, ATM management, Smart QR network, omni-channel banking, and aggregated payment gateway services. Through strategic alliances with global partners like UnionPay International, Pulse Network, and FSS, SCT offers domestic and international debit/prepaid card issuance, ATM/POS interconnection, BFI interoperability, QR-based payments, and end-to-end fintech solutions, driving Nepal's digital payment ecosystem.

Since, the Bank holds 21.58% of shares of SCT and CBO of the Bank Ms. Rashmi Pant is the Director of the company on reporting date, it has been treated as Associate of the Bank.

2. Basis of Preparation

2.1 Statement of Compliance

The consolidated financial statements of the Group have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) developed by the Accounting Standards Board (ASB), Nepal and pronounced for application by the Institute of Chartered Accountants of Nepal (ICAN). These in compliance with the requirements of the Companies Act, 2063.

For all periods up to and including the year ended 17th July 2016, the Group prepared the financial statements in accordance with the Nepal Accounting Standards which were effective prior to 17th July, 2016. These financial statements for the year ended 16th July 2025 are prepared in accordance with NFRS.

2.2 Reporting Period and Approval of Financial Statements

The Group follows the Nepalese financial year based on the Nepalese calendar. The corresponding dates for the English calendar are as follows:

Relevant Financial Statement	Nepalese Calendar Date / Period	English Calendar Date / Period
Comparative SOFP* Date	31 st Ashadh 2081	15 th July 2024
Comparative reporting period	1 st Shrawan 2080 – 31 st Ashadh 2081	17 th July 2023 – 15 th July 2024
NFRS SOFP* Date	32 nd Ashadh 2082	16 th July 2025
NFRS reporting period	1 st Shrawan 2081 – 32 nd Ashadh 2082	16 th July 2024 – 16 th July 2025

* SOFP = Statement of financial position

The Board of Directors is responsible for the preparation and fair presentation of these financial statements in accordance with Nepal Financial Reporting Standards. These financial statements have been authorised for issue by the Board of Directors on its 400th meeting held on 06 Poush 2082 and have been recommended for approval by shareholders in the Annual General Meeting.

2.3 Functional and Presentation Currency

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

2.4 Use of Estimates, Assumptions and Judgments

The Group, in order to comply with the financial reporting standards has made accounting judgements as having potentially material impact on the financial statement. Those judgements and their impact on the financial statement have been described herein. The management believes that the estimates used in the preparation of the financial statement are prudent and reasonable. Actual results may differ from the estimates. Any revision to the accounting estimate is recognized prospectively in the current and future period.

2.4.1 Going Concern

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

2.4.2 Fair Value of Financial Instruments

Where the fair values of financial assets and financial liabilities recorded in the Statement of Financial Position can be derived from active markets, they are derived from observable market data. However, if this is not available, judgment is required to establish fair values. The valuation of financial instruments is described in more details in Note 3.4 under "Fair Value of financial assets and liabilities". As per NFRS 13, Fair valuation of assets and liabilities require significant management judgments when observable market data are not available.

2.4.3 Defined Benefit Plans

The cost of the defined benefit obligations and the present value of their obligations are determined using actuarial valuation. Staff gratuity and accumulated leave has been considered as the defined benefit obligation for actuarial valuation. The actuarial valuation involves making assumptions about discount rates, future salary increments, mortality rates and possible future pension increments, if any. Due to the long-term nature of these plans, such estimates are subject to uncertainty. All assumptions are reviewed at each reporting date.

In determining the appropriate discount rate, management considers the interest rates of Nepal government bonds with maturities corresponding to the expected duration of the defined benefit obligation. The mortality rate is based on publicly available mortality tables. Future salary increment and pension increment are based on expected future salary increment rates of the Bank.

2.5 Changes in Accounting Policies

The Group applies its accounting policies consistently from year to year except where deviations have been explicitly mandated by the applicable accounting standards.

2.6 New standards issued but not yet effective

The Institute of Chartered Accountants of Nepal, (ICAN) has issued a new version of NFRS on 11th Ashadh 2077, (NFRS 2018) which covers NFRS 17 Insurance Contract. However, the effective date of such new NFRSs is 1st Shrawan 2082 onwards and this NFRS does not expected to have a significant impact on the financial information. Further, NFRS 14 Regulatory Deferral Accounts is not yet effective.

2.7 New standards and interpretations not adopted

All Accounting standards along with carve outs, issued by the Institute of Chartered Accountants of Nepal (ICAN) has been incorporated.

2.8 Availment of Carve-outs Notified by The Institute of Chartered Accountants of Nepal

2.8.1 Carve-out: 1- NFRS-9: Financial Instruments (Impracticability to determine transaction cost of all previous years which is the part of effective interest rate)

As per NFRS-9, an entity shall estimate cash flows considering all contractual terms of the financial instrument (for example, prepayment, call and similar options) but shall not consider future credit losses while calculating the effective interest rate. The calculation includes all fees and points paid or received between parties to the contract that are an integral part of the effective interest rate.

This Carve-out states that the effective interest rate calculation shall include all fees and points paid or received, unless it is immaterial or impracticable to determine reliably. The Bank has availed this Carve-out in the case of loans and advances for Financial Year 2081/82 and has not considered all fees and points paid or received which are impracticable to measure reliably while determining effective interest rate. As a result of this alternative treatment, the Bank has excluded the full amount of upfront loan management fees or commission received on loans and advances in the calculation of effective interest rate for the loan. The upfront fees and commission are recognized as income in the same period, the loan is approved.

2.9 Discounting

When the realization of assets and settlement of obligations is for more than one year, the Group considers the discounting of such assets and liabilities where the impact is material. Various internal and external factors have been considered for determining the discount rate to be applied to the cash flow of the Group. Discounting has been applied in case of measurement of prepaid expenses of staff loan. Employee benefits have been determined by considering discount rate as the average yield on government bonds issued during the period having maturity of five years or more, accordingly discount rate of 7% has been used.

3. Significant Accounting Policies

The principal accounting policies applied by the Group in the preparation of these financial statements are presented below. These policies have been consistently applied to all the years presented unless stated otherwise.

3.1 Basis of Measurement

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

- Financial assets, held for trading are recorded in the statement of financial position at fair value and the changes in the fair value have been routed through Statement of Profit or Loss.
- Available for sale investments (quoted) are measured at fair value and the changes in the fair value have been routed through Statement of Other Comprehensive Income.
- Liabilities for defined benefit obligations and staff loans provided at subsidized interest rates as per Employee Bylaws of the Group and are recognized at the present value of the defined benefit obligation less the fair value of the plan assets.
- Financial assets, Investment in Government Bonds are recorded in Statement of Financial Position at amortized cost.

3.2 Basis of Consolidation

i. Business Combinations

For the purpose of business combination, acquisition method has been adopted as prescribed by the NFRS-3; "Business Combination". In the statement of financial position, the acquiree's identifiable assets, liabilities and contingent liabilities are initially recognised at their fair values at the acquisition date. The results of acquired operations are included in the consolidated statement of income from the date on which control is obtained. The cost of an acquisition has been measured as the difference between the fair value of the assets obtained and the fair value of purchase consideration paid. The excess of the purchase consideration paid over the fair value of the asset has been recognized as goodwill. The excess of the fair value of the asset obtained and the purchase consideration paid has been recognized as gain on bargain purchase and credited to Statement of Profit or Loss immediately. The Bank has held investment on Prabhu Capital Limited from 31st May, 2017 and Prabhu Stock Market Ltd. from 12th June, 2019.

ii. Non-Controlling Interest (NCI)

The Group presents non-controlling interests in its consolidated statement of financial position within equity, separately from the equity of the owners of the parent. The Group attributes the profit or loss and each component of other comprehensive income to the owners of the parent and to the non-controlling interests. The proportion allocated to the Bank and non-controlling interests are determined on the basis of present ownership interests. The Group also attributes total comprehensive income to the owners of the Bank and to the non-controlling interests even if this results in the non-controlling interests having a deficit balance.

Non-controlling interests (NCI) are measured at non-controlling interest's proportionate share of the subsidiary's net assets at the date of acquisition. After the date of acquisition, the share of the income has been appropriately adjusted to the NCI. Bank hold 56.79% of shares of subsidiary Prabhu Capital Limited. So, 43.21% share is the shares of non-controlling interests. During the FY 2081/82 dividend amounting Rs. 38,205,263 has been distributed to the non-controlling interests. Summary financial statements including statement of financial position, statement of profit or loss, Cash flow statements and the auditor's opinion of the subsidiaries have been published along with this financial statements of the Bank.

iii. Subsidiaries

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

The Bank recognizes an entity in which it has a controlling power as its subsidiary. Control is defined as the ability to affect the returns over the investee, has rights to variable returns from its involvement in the entity. The Bank consolidates such entities' financial statements in the preparation of the financial statement from the date when it starts exercising power over the entity and ceases the consolidation from the date the power over the investee ceases.

iv. Loss of Control

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

v. Special Purpose Entity (SPE)

Special purpose entity is a legal entity (usually a limited company of some type or, sometimes, a limited partnership) created to fulfil narrow, specific or temporary objectives. SPE are typically used by companies to isolate the firm from financial risk. There are no special purpose entities within the Group's holding structure.

vi. Transaction Elimination on Consolidation

The effect of all intra-group transactions and outstanding balances, including realized and unrealized income and expenses are eliminated in the preparation of the Consolidated Financial Statements as per NFRS 10 "Consolidated Financial Statement".

3.3 Cash and Cash Equivalent

Cash and cash equivalent comprises total amount of cash-in-hand, balances with other Bank and financial institutions, money at call and short notice, and highly liquid financial assets with original maturities of three months or less from the acquisition date that are subject to an insignificant risk of changes in their fair value, and are used by the group in the management of its short-term commitments.

Details of Cash and Cash Equivalent are presented under Note 4.1.

3.4 Financial Assets and Financial Liabilities

Financial assets refer to assets that arise from contractual agreements that result in future cash inflow or from owning equity instruments of another entity. Since financial assets derive their value from a contractual claim. These are non-physical in form and are usually regarded as being more liquid than other tangible assets. Common examples of financial assets are cash, cash equivalent, Bank balances, placements, investments in debt and equity instruments, derivative assets and loans and advances.

Financial liabilities are obligations that arise from contractual agreements and that require settlement by way of delivering cash or another financial asset. Settlement could also require exchanging other financial assets or financial liabilities under potentially unfavourable conditions. Settlement may also be made by issuing own equity instruments. Common examples of financial liabilities are due to banks, derivative liabilities, deposit accounts, money market borrowings and debt capital instruments.

Date of Recognition of Financial Instruments

All financial assets and financial liabilities are initially recognized in the Statement of Financial Position on the trade Date i.e., when the Group becomes a party to the contractual provisions of the instrument. A regular way of purchase or sale of financial assets is recognized on the trade date, which is the date on which the Group becomes a party to the contractual provisions of the financial asset. Regular way trade means purchases or sales of financial assets that required delivery of assets within the time frame generally established by regulation or convention in the market place.

Initial recognition and measurement of financial instruments

All financial assets and financial liabilities are initially measured at fair value plus or minus, in the case of a financial asset or financial liability not at fair value through profit or loss, transaction costs that are directly attributable to the acquisition or issue of the financial asset or financial liability.

Financial Assets:

Classification of Financial Assets

Financial Assets are classified mainly under amortized cost, fair value through profit or loss and fair value through OCI.

The basic concept for the categorization of these assets depends upon their characteristics of business model and contractual cash flow model. Business model characteristics are whether the asset has been held to gain trading benefits or it has been held to collect contractual cash flow. Similarly, contractual cash flow characteristics determine whether the cash flow from the asset is solely the repayment of principal and interest or not. Principal represents the fair value of the instrument at the time of initial recognition while interest represents the time value of money and credit risk associated with the compensation.

Debt instruments that meet the following conditions are measured subsequently at amortised cost:

- The financial asset is held within a business model whose objective is to hold financial assets in order to collect contractual cash flow.
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.
- Debt instruments that meet the following conditions are measured subsequently at fair value through other comprehensive income (FVTOCI):
- The financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling the financial assets
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.
- All other financial assets are measured subsequently at fair value through profit or loss (FVTPL). Despite the foregoing, the Group may make the following irrevocable election / designation at initial recognition of a financial asset:
- The Group may irrevocably elect to present subsequent changes in fair value of an equity investment in other comprehensive income if certain criteria are met (see (iii) below)
- The Group may irrevocably designate a debt investment that meets the amortised cost or FVTOCI criteria as measured at FVTPL if doing so eliminates or significantly reduces an accounting mismatch.

1. Financial Assets measured at Amortized Cost

Financial Assets are categorized under this category if the business model is to obtain the contractual cash flow from the assets and the contractual cash flow is the solely repayment of principal and interest. Financial assets measured at amortized cost are non-derivative financial assets with fixed or determinable payments and fixed maturities which the Bank has the intention and ability to hold to maturity. After the initial measurement, financial assets at amortized cost are subsequently measured at amortized cost using the effective interest rate, less impairment. The amortization is included in 'Interest income' in the Statement of Profit or Loss. The losses arising from impairment of such investments are recognized in the Statement of Profit or Loss.

Loans and Advances from Customers

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

- Those that the Group intends to sell immediately or in the near term and those that the Group, upon initial recognition, designates as fair value through Statement of Profit or Loss.
- Those that the Group, upon initial recognition, designates as financial assets at fair value through OCI.
- Those for which the Group may not recover substantially all of its initial investment through contractual cash flow, other than because of credit deterioration.

Loans and Advances mainly represent loans and advances to customers and Banking and Financial Institutions. After initial measurement, loans and advances are subsequently measured at amortized cost using a rate that closely approximates effective interest rate, less allowance for impairment. Within this category, loans and advances to the customers have been recognized at amortized cost using the method that very closely approximates effective interest rate method. The amortization is included in 'Interest Income' in the Statement of Profit or Loss. The losses arising from impairment are recognized in 'Impairment charge / reversal for loans and other losses' in the Statement of Profit or Loss.

2. Financial Assets designated at Fair Value Through Other Comprehensive Income (OCI)

Financial assets at fair value through OCI include equity and debt securities. Equity Investments classified as 'Financial assets at fair value through OCI' are those which are neither classified as 'Held for Trading' nor 'Designated at fair value through profit or loss. Debt securities in this category are intended to be held for an indefinite period of time and may be sold in response to need for liquidity or in response to changes in the market conditions.

After initial measurement, financial assets at fair value through OCI are subsequently measured at fair value. Unrealized

gains and losses are recognized directly in equity through 'Other comprehensive income / expense' in the 'Fair value reserve'. Where the Group holds more than one investment in the same security, they are deemed to be disposed of on a first-in-first-out basis. Interest earned whilst holding financial assets at fair value through OCI is reported as 'Interest income' using the effective interest rate. Dividend earned whilst holding financial assets at fair value through OCI are recognized in the Statement of Profit or Loss as 'other operating income' when the dividend is realized. The losses arising from impairment of such investments are recognized in the Statement of Profit or Loss under 'Impairment charge for loans and other losses' and removed from the 'Fair value reserve'.

Financial assets at fair value through OCI that are monetary securities denominated in a foreign currency – translation differences related to changes in the amortized cost of the security and other changes in the carrying amount are recognized in other comprehensive income. In the normal course of business, the fair value of a financial instrument on initial recognition is the transaction price (that is, the fair value of the consideration given or received) in certain circumstances, however, the fair value will be based on other observable current market transactions in the same instrument, without modification or repackaging, or on a valuation technique whose variables include only data from observable markets, such as interest rate yield, option volatilities and currency rates. When such evidence exists, the Group recognizes a trading gain or loss on inception of the financial instrument, being the difference between the transaction price and fair value.

The Group has irrevocably elected at initial recognition to measure certain investments in equity instruments at Fair Value through OCI. The election is made in respect of equity investments that are not held for trading. Only dividend income arising on such investment is recognized in Statement of Profit or Loss. Details on financial investments measured at Fair Value through OCI are presented in Note 4.8.2.

3. Financial Assets designated at Fair Value Through Profit or Loss

For financial assets that are designated at Fair Value through Profit or Loss, all related fair value changes (realized and unrealized gains or losses) are recognized in the profit or loss except in the case of a financial asset held as part of a hedging relationship. Fair Value through Profit or Loss classification is determined based on the investment motive where the related asset is acquired principally for the purpose of selling or repurchasing in the near term or is held as part of a portfolio that is managed together for short-term profit or position taking.

Financial Assets designated at fair value through profit or loss are recorded in the Statement of Financial Position at fair value and changes in fair value are recorded in "Changes in Fair Value of Trading Assets" in the Statement of Profit or Loss. The Group has designated some of the financial assets upon initial recognition as Financial Assets designated at fair value through profit or loss, details of which are presented in Note 3.5.

Financial Liabilities:

Classification of Financial Liabilities

1. Financial liabilities at fair value through profit or loss:

These include financial liabilities that the Group either has incurred for trading purposes or otherwise has elected to classify into this category. Derivative liabilities are always treated as held for trading unless they are designated and effective hedging instruments. The designation of hedging instruments is discussed later in this chapter.

2. Financial Liabilities at Amortized cost:

It is the default category for financial liabilities that do not meet the definition of financial liabilities at fair value through profit or loss. All financial liabilities will fall into this category. Examples of financial liabilities that generally would be classified in this category are account payables, note payables, issued debt instruments, and deposits from customers.

De-recognition

Financial Assets are derecognized when the rights to receive cash flow from the investments have expired or the Fund has transferred substantially all risks and rewards of ownership.

Financial liabilities at fair value through profit or loss are derecognized when the obligation specified in the contract is discharged or expired.

Realized gains and realized losses on de-recognition are determined using the weighted average method and are included in the profit or loss in the period in which they arise as gain on sale of securities. The realized gain is the difference between an

instrument's weighted average cost and disposal amount.

Determination of Fair Value

'Fair value' 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 in the principal or, in its absence, the most advantageous market to which the Group has access at that date. The fair value of a liability reflects its non-performance risk. Fair value also represents the value of a company's assets and liabilities when a subsidiary company's financial statements are consolidated with a parent company.

Valuation hierarchy

For all financial instruments where fair values are determined by referring to externally quoted prices or observable pricing inputs to models, independent price determination or validation is obtained. In an inactive market, direct observation of a traded price may not be possible. In these circumstances, the Group uses alternative market information to validate the financial instrument's fair value, with greater weight given to information that is considered to be more relevant and reliable.

Level 1 Fair value measurements are derived based on the input of unadjusted quoted market prices in an active market, for identical instruments. These could be stock exchanges or dealer price quotations (assets and long positions are measured at a bid price, liabilities and short positions are measured at an asking price), without any deduction for transaction costs.

A market is considered as active if transactions for assets or liabilities take place with sufficient frequency and volume to provide reliable pricing information on an arm's length basis. The Group measures fair value of an instrument at active market price without adjustment for factors such as transaction costs.

Level 2 Fair value measurements are derived based on observable inputs, which are either observed directly such as in terms of prices or observed indirectly such as in terms of factors that are derived from prices. Such observable inputs include:

- quoted prices for similar instruments in active markets;
- quoted prices for identical or similar instruments in inactive markets;
- financial instruments are valued using models where all significant inputs are observable.

If a market for a financial instrument is not active, then the Group establishes fair value using a valuation technique. Valuation techniques include using recent arm's length transactions between knowledgeable, willing parties (if available), reference to the current fair value of other instruments that are substantially the same, discounted cash flow analysis and option pricing models.

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

Inputs to valuation techniques reasonably represent market expectations and measures of the risk-return factors inherent in the financial instrument. The Group calibrates valuation techniques and tests them for validity using prices from observable current market transactions in the same instrument or based on other available observable market data.

The best evidence of the fair value of a financial instrument at initial recognition is the transaction price, i.e. the fair value of the consideration given or received, unless the fair value of that instrument is evidenced by comparison with other observable current market transactions in the same instrument, i.e. without modification or repackaging, or based on a valuation technique whose variables include only data from observable markets.

When transaction price provides the best evidence of fair value at initial recognition, the financial instrument is initially measured at the transaction price and any difference between this price and the value subsequently obtained from a valuation model is subsequently recognized in profit or loss on an appropriate basis over the life of the instrument but not later than when the valuation is supported wholly by observable market data or the transaction is closed out.

Level 3 portfolios are those where at least one input, which could have a significant effect on the instrument's valuation, is not based on observable market data. In case of unquoted investment on promoter shares of companies which are not actively traded on market, fair value is considered at par value on number of shares including the bonus shares till the reporting date.

Impairment of Financial Assets

During the year FY 2081/82, The Institute of Chartered Accountants of Nepal (ICAN) and Accounting Standards Board of Nepal (ASB Nepal) has pronounced that full version of NFRS 9 containing Expected Credit Loss (ECL) to be effective from Shrawan 1st, 2081 and financial statements of Ashad end 2082 (including quarterly financials thereon) incorporates ECL reporting. In relation

to the same, "NFRS 9 – Expected Credit Loss Related Guidelines, 2024 was pronounced by the Bank and Financial Institution regulation department of Nepal Rastra Bank on Jesta 1st 2081, providing detailed guidelines for the consistent and prudent application of NFRS 9.

Initially, the updated standard of NFRS 9: Financial Instruments (in line with NFRSs 2018) was pronounced by Institute of Chartered Accountants of Nepal (ICAN) to be effective from 16th July 2021. However, due to various reasons including challenges posed by emergence of COVID, limited time availability and lack of technical expertise, full implementation of NFRS 9 was deferred till FY 2080/81, for banks and financial institutions. Hence, the provisions of NFRS 9 that include expected credit loss, are fully effective in the Bank from FY 2081/82.

The Bank recognizes a loss allowance for expected credit losses on a financial asset that are measured at Amortized Cost (AC), Fair Value Through Other Comprehensive Income (FVTOCI), a lease receivable, a contract asset or a loan commitment and a financial guarantee contract to which the impairment requirements apply.

The ECL approach results in the early recognition of credit losses because it includes, not only losses that have already been incurred, but also expected future credit losses – it is a forward-looking model.

Any financial instrument classified and measured at FVTPL is not covered under impairment requirements of NFRS 9. The methods for the calculation of Expected Credit Loss are classified into 3 broad approaches:

1. General Approach

These approaches are applicable to financial assets measured at amortized cost, financial assets measured at FVOCI with recycling, Loan commitments (not at FVTPL), Financial guarantee contracts (not at FVTPL).

Lifetime ECL is recognized for all financial assets where the credit risk has increased significantly since initial recognition.

At the reporting date, if the credit risk has not increased significantly since initial recognition, the Bank measures the loss allowance for those financial assets at an amount equal to 12- month ECL.

For loan commitments and financial guarantee contracts, the date that the entity becomes party to the irrevocable commitments is considered to be the date of initial recognition for the purpose of applying the impairment requirements. The Bank recognizes in profit or loss, as an impairment gain or loss, the amount of expected credit losses (or reversal) that is required to adjust the loss allowance at the reporting date to the amount that is required to be recognized in accordance with NFRS 9.

Under the general approach, NFRS 9 recognizes a three-stage approach to measure expected credit losses and recognize interest income.

Stage 1:

The financial instruments that have not had a significant increase in credit risk since initial recognition are classified in Stage 1. The Financial instruments at stage 1 require, at initial recognition, a provision for ECL associated with the probability of default events occurring within the next 12 months (12-month ECL). For those financial assets with a remaining maturity of less than 12 months, a Probability of Default (PD) is used that corresponds to the remaining maturity. Interest is calculated on the gross carrying amount of the financial asset before adjusting for ECL.

This stage includes the following:

- i. Initially recognized financial instruments (other than those purchased or originated credit impaired financial assets)
- ii. Financial instruments having no significant increase in credit risk since initial recognition.
- iii. Financial assets for which contractual payments are not overdue or are overdue for up to 1 month.
- iv. Financial instruments having low credit risk at the reporting date.

For this purpose, instruments with low credit risk include:

- 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.

The Bank determines at each reporting date whether the financial instruments meet the requirement of low credit risk. If the instrument does not meet the requirement of low credit risk, the Bank determines whether the risk of default on the financial instrument has been increased significantly or not after initial recognition. If the risk has been increased, the instruments are classified under stage 2 and accordingly lifetime ECL is recognized.

Stage 2 :

The financial instruments having significant increase in credit risk since initial recognition are classified in Stage 2. A provision is required for the lifetime ECL representing losses over the life of the financial instrument (lifetime ECL). Interest income is continued to be recognized on a gross basis.

This stage 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 1 month but not exceeding 3 months.
- iii. Loans classified as 'Watchlist' as per NRB directive on prudential provisioning.
- iv. Loans without approved credit line or with credit line revoked by bank
- v. Loan that has been restructured/rescheduled but not classified as non-performing loan as per existing provisions of NRB directives. However, rescheduling instalment/EMI based loans resulting in reduction in number of instalments due to prepayments or change in number of instalments due to change in interest rates under floating interest rates are not applicable.
- vi. Claims on non-investment grade financial instruments i.e. with a credit rating of BB+ or below.

Stage 3 :

The credit impaired or defaulted financial instruments are classified or moved to Stage 3. A provision is required for the lifetime ECL representing the losses over the life of the instrument (lifetime ECL) with the probability of default (PD) a 100%. Interest income is calculated on an actual receipt basis.

This stage includes the following:

- i. Financial instruments having contractual payments overdue for more than 3 months
- ii. The Bank considers that the borrower is unlikely to pay its credit obligations to the Bank in full, without realizing securities (if held).

The indicators of unlikelihood to pay include:

- The Bank puts credit obligation on non-accrued status.
- The Bank consents to distressed restructuring of credit obligation resulting in reduction in financial obligation due to material forgiveness, postponement of principal, interest
- The Bank has filed for the 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 the Bank's realization of collateral regardless of whether the exposure is current or past due by a few days.

- iii. Loan is classified non- performing as per NRB prudential provisioning directive.
- iv. Credit impaired financial instruments with objective evidence of impairment.

Particulars	Stage 1	Stage 2	Stage 3
Nature	12 month expected credit loss	Life time expected credit loss	Life time expected credit loss
Risk	No significant risk since initial recognition	Significant credit risk since initial recognition	Credit impaired (With objective evidence of impairment)
Nature	Performing	Performing	Non-performing
Interest Revenue	Effective interest on gross carrying amount	Effective interest on gross carrying amount	Interest on Actual Receipt Basis

Definition of Credit Impaired Financial Instruments:

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 includes 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 reorganization.
- 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 instruments also include credit impaired defined by the Bank as per their risk management practices.

Indicators of significant increase in credit risk (SICR):

Assessment of significant increase in credit risk since initial recognition is required for determining whether the lifetime or the 12-month expected credit loss is to be recognized. NRB's guidelines regarding Expected credit Loss has given the following conditions which are deemed as indicators of a significant increase in credit risk.

- i. More than 1 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.
- xiii. 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.

1. Simplified approach applicable to certain trade receivables, contract assets and lease receivables.

Under simplified approach, the entity measures loss allowance at an amount equal to the Lifetime ECL

- Mandatorily for the trade receivables or contract assets which do not contain the significant financing component.
- Has been applied optionally for the trade receivables, lease receivables and other contract asset which contain a significant financing component.

2. Specific approach for purchased or originated Credit-impaired Financial Asset.

These approaches are applicable to loan and advances swapped, purchased or exchanged by the Banks and have high credit risk.

The Bank is required to include the initial expected credit losses in the estimated cash flows when calculating the credit-adjusted effective interest rate for financial assets that are purchased or originated credit-impaired at initial recognition. Hence, only the cumulative change in lifetime expected credit losses since initial recognition is recognized as a loss allowance for purchased or originated credit-impaired financial assets.

Portfolio segmentation:

Guidelines under NFRS 9 on the collective assessment of ECL,

- As per NFRS 9, depending on the nature of the financial instruments and the credit risk information available for particular groups of financial instruments, the Bank may not be able to identify significant changes in credit risk for individual financial instruments before the financial instrument becomes past due.
- For the purpose of determining significant increases in credit risk and recognizing a loss allowance on a collective basis, the Bank groups financial instruments based on shared credit risk characteristics with the objective of facilitating an analysis that is designed to enable significant increases in credit risk to be identified on a timely basis.

The following factors are considered for Portfolio Segmentation while calculating ECL:

- The individual or collective assessment approach is used depending on the ability to incorporate forward-looking information into the ECL estimate.
- Collective assessment is generally used for a large group of similar lending exposures, while individual assessments is considered for significant exposures or specific credit concerns.-as mentioned in policy
- Grouping exposures having similar risks helps estimate the impact of future factors like economic changes on ECL, when individual assessments cannot consider forward looking information. If the forward-looking information has already been considered in individual assessments, additional assessment on a collective basis is avoided, if it results in double-counting.
- Grouping exposures in such a way that an increase in the credit risk of particular exposures is masked by the performance of the group as a whole is avoided.

Curing Period and Transfer Criteria Between Stages:

Financial assets are 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 assessments and as per the Banks Policy on Upgrading of Credit Facilities. Financial instruments are transferred out of Stage 3 when they no longer exhibit any evidence of credit impairment as described above as per the Policy on Upgrading of Credit Facilities.

Transfer from Stage 2 to Stage 1:

Where there is evidence of a significant reduction in credit risk, the Bank upgrades such exposure from Stage 2 to Stage 1.

Transfer Out of Stage 3:

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

For Restructured/Rescheduled Exposures:

The Bank monitors restructured/ rescheduled exposures classified under Stage 3 for a minimum probationary period of 24 months before up-gradation.

Provisioning for other financial assets at amortized cost

In addition to the ECL for loans and investments as prescribed above, the Bank also holds other financial assets such as balances with bank, working advances and other financial assets. The Bank recognizes ECL on such assets based on the historical loss experience measures (e.g. write off rates / provisioning rates) adjusted for expected losses in the future keeping in mind the nature of industry (e.g. regulated industry like banking) and credit ratings of such counterparties.

ECL Calculation:

The Bank measures ECL in a way that reflects an unbiased and probability-weighted amount determined by evaluating a range of possible outcomes and the reasonable and supportable information available without undue cost or effort at the reporting date, about past events, current conditions and forecast of future economic conditions. While estimating the ECLs, the Bank considers three probability-weighted scenarios (a base case, a best case and a worse case).

The calculation of ECL consists of three key components and a discount factor:

- Probability of Default (PD)
- Loss Given Default (LGD)
- Exposure at Default (EAD)

ECL = PD X LGD X EAD X Discount Factor
i. Probability of Default (PD):

PD is an estimate of the likelihood of a default over a given time horizon. NFRS 9 requires separate PD for 12-month duration and lifetime duration depending on the stage allocation of the borrower.

For assets which are in Stage 1, a 12-month PD is required. For Stage 2 and Stage 3 assets, a lifetime PD is required, for which a PD term structure needs to be built.

PD describes the probability of a loan to eventually falling in default (>3 months past due) category. To calculate the PD, loans are classified in three stages based on the risk profile of the individual loans. PD percentage is calculated for each loan account separately and is determined by using available historical observations. PD for stage 1: is derived as percentage of all loans in stage 1 moving into stage 3 in 12 months' time. PD for stage 2: is derived as percentage of all loans in stage 2 moving into stage 3 in the maximum lifetime of the loans under observation. PD for stage 3: is derived as 100% considering that the default occurs as soon as the loan becomes overdue for 3 months which matches the definition of stage 3.

As per NRB Guidelines, PD is an estimate of the likelihood of a default over a given time horizon. With regards to PD estimation, the following measures are considered by the Bank.

- i. Derived PD based on historical default migration rates and/other data, internal and external credit rating etc.
- ii. Incorporated forward-looking PD information as well by adjusting PD to its sensitivity to changes in certain macroeconomic factors.
- iii. Used at least five years historical data, where available, for calculating PDs and validating any smoothing of data or inputs by the Credit Administration Department.

Irrespective of results derived by the model of the Bank, a prudential floor of 2.5% as prescribed by the NRB is used.

ii. Loss Given Default (LGD):

LGD is the percentage of exposure that is not expected to be recovered in the event of a default. The LGD is usually defined as the amount of credit that is lost by a financial institution when an obligor defaults.

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 the latest reliable internal/external valuations. The Bank deploys its internal team or forms a committee to review the value of collateral as required.

iii. Exposure at Default (EAD):

Exposure at Default (EAD) refers to the expected exposure to a borrower at the event of default.

This is dynamic in nature and keeps changing when the borrower repays his debt or obligation or takes additional debt.

For defaulted accounts or stage 3 accounts, EAD is simply the amount outstanding at the point of default. However, for stage 1 and stage 2 accounts, the following elements are considered for computation of EAD under NFRS 9 at the instrument or facility level:

- Time horizon over which EAD needs to be estimated.
- Projected cash flows till the estimated default point.
- Residual maturity.
- Deterministic or non-deterministic nature of the payment terms.

The methodology of EAD varies according to the nature of the product. The products are separated into three main categories.

- **Funded Loans:**

In the case of the funded loans made available at the predetermined moment or where the total amount is loaned at the initial recognition, the exposure at default is the total amount outstanding at that time plus any interest up to the time of default, except for stage 3 where the EAD equals the total amount outstanding.

- **Working capital facilities:**

In case of those loan products of short-term nature like working capital, overdraft or credit cards, the exposure at default is calculated as the higher of limit or the sum of total outstanding and interest, except for stage 3 loans where the EAD equals the higher of limit or total amount outstanding.

- Potential Exposures (Off- balance sheet exposures):**

For potential exposures like: - Letter of Credit and Guarantees, the EAD is calculated as the product of potential exposures and CCF. CCF for such exposures ranges from 0% to 100%.

If data is not available for off balance sheet exposures, the Bank uses CCF for the calculation of EAD for off balance sheet exposures as prescribed in "NFRS 9- Expected Credit Loss Related Guidelines, 2024".

Consideration of Reasonable and Supportable Information:

The Bank uses experienced credit judgment in determining whether the information used for the assessment of credit risk and measurement of ECL is, reasonable and supportable. The information considered includes the information about past events, present conditions and forecasts of future economic conditions.

Consideration of Forward-looking Information:

The Bank incorporates forward-looking information into both its assessments as to whether the credit risk of an instrument has increased significantly since its initial recognition and its measurement of ECL.

Drivers of Credit Risk

Parameters	Sources
Real GDP (% change p.a.)	National Statistics Office (NSO)
Inflation rate (% of change p.a.)	Nepal Rastra Bank
Unemployment(%)	IMF / World Bank
Interest Rate(% of change p.a.)	Nepal Rastra Bank
NEPSE Index	NEPSE

Consideration of Time Value of Money:

The lifetime Expected Credit Loss (LTECL) is discounted to the reporting date using the coupon interest rate determined at initial recognition or approximation thereof, that will be applied when recognizing the financial assets resulting from the loan commitment.

Collateral valuation

The Bank seeks to use collateral, where possible, to mitigate its risks on financial assets. The collateral comes in various forms such as Cash, Gold, Government Securities, Real Estate, Receivables, Inventories, Vehicles and Machineries, Plants 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 the latest reliable internal/external valuations.

The following table provides the quantitative information about the Net Realizable Value (NRV) of the collateral held by the Bank for the financial assets that have been credit impaired (Stage 3) as at the reporting date:

Type of Collateral	Total Exposure Amount of Stage 3 Exposures	NRV of Collateral Pledged
Land & Buildings	24,384,208,215	46,995,672,720
Vehicles	815,971,258	1,063,716,150
Current Assets	12,224,555,788	18,609,695,223
Gold & Silver	-	-
Other Fixed Assets	5,539,084,109	5,081,984,722
Shares	12,619,428	30,832,405
Deposits	-	-
Insurance	18,625,556	16,291,862
Multiple Assets Class	1,571,119,534	3,138,839,728

No Impairment due to use of Collateral:

The Bank has not recognized a loss allowance for certain financial instruments due to adequate collateral coverage. Details of these instruments are provided below.

The net realizable value of the collateral has been assessed as the fair value, adjusted for the applicable haircut and realization costs, in accordance with the guidelines prescribed by Nepal Rastra Bank (NRB) for various types of collateral.

The financial assets (loans and advances) covered under this assessment are outlined below:

Product Category	Total Loan Exposures	NRV of Collateral Pledged (Rs.)
Business Term Loan	2,258	82,159,276,572
Business Overdraft Loan	3,017	86,018,314,197
Business Other Working Capital Loan	2,062	69,861,792,598
Trust Receipt/Import Loan	325	6,954,215,391
Personal Home Loan Up-to 1.5 Rs. Million	4,698	49,582,419,546
Real Estate Loan	501	32,288,812,516
Margin Lending/Share Loan	380	7,328,825,614
Personal Term Loan	6,294	35,166,534,023
Personal Overdraft Loan	448	4,647,153,467
Commercial Hire Purchase Loan	1,811	4,502,180,212
Personal Hire Purchase Loan	646	1,503,293,469
Deprived Sector Lending	8,517	14,657,038,513
Educational Loan	1,230	8,822,640,076
Gold/Silver Loan	7	3,474,414
Loan Against Collateral of Fixed Deposit Certificate	603	1,084,002,225
Other Loan	1,657	88,383,431,184

Impact on Equity and Regulatory Capital on Adoption of NFRS 9

The Bank has adopted the Expected Credit Loss (ECL) model for recognizing impairment on financial assets starting from the current fiscal year. In accordance with NFRS 9 and the directives issued by Nepal Rastra Bank (NRB), prior period figures have not been restated.

For the reporting period, the ECL allowance calculated under NFRS 9 was lower than the loss provision amount required by NRB. Consequently, the Bank has recognized the higher loss provision as per NRB guidelines. As a result, there has been no impact on Equity and on the Regulatory Capital for the period.

Presentation of allowance for Expected Credit Loss in the statement of Financial Position:

Loss allowance as per the ECL are presented in the statement of financial position as follows:

- **Financial assets measured at amortized cost:** as a deduction from the gross carrying amount of the assets.
- **For advances measured at cost:** as a deduction from the gross carrying amount of the advances.
- **Loan commitments and financial guarantee contracts:** as a provision in other liabilities
- Where a financial instrument includes both a drawn and an undrawn component, and the Bank cannot identify the ECL on the loan commitment component separately from those on the drawn component and instead presents a combined loss allowance for both components. The combined amount is presented as a deduction from the gross carrying amount of the drawn component. Any excess of the loss allowance over the gross amount of the drawn component is presented as a provision; and
- **Debt instruments measured at FVOCI:** No loss allowance is recognized in the statement of financial position because the carrying amount of these assets is their fair value.

Scenario probability weighting (Bank)

Scenario	As on Ashad end 2082
Best Case	20%
Base (Normal) Case	30%
Worst Case	50%

The Bank has not changed probability weighting for the scenario throughout the year.

A. Offsetting of Financial Assets and Financial Liabilities

Financial assets and financial liabilities are offset, and the net amount is reported in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis or realize the asset and settle the liability simultaneously (the offset criteria).

B. Revenue Recognition:

Interest Income

Pursuant to adoption of ECL model, recognition of interest income has been based upon NRB, Guidance Note on Interest Income Recognition, 2025.

For Stage 1 and Stage 2 Loans and Advances: Interest on gross recognition following the accrual basis

For Stage 3 Loans and Advances: Interest on actual cash receipt basis.

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. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts over the expected life of the financial instrument or, when appropriate, a shorter period, to the net carrying amount of the financial asset or financial liability. The effective interest rate is calculated on initial recognition of the financial asset or liability by estimating the future cash flow after considering all the contractual terms of the instrument but not future credit losses. The calculation includes all amounts expected to be paid or received by the Bank including expected early redemption fees and related penalties and premiums and discounts that are an integral part of the overall return. Once financial assets or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Impairment Charge of the Bank for the FY 2081/82

The Bank for the current financial year has assessed impairment under para 5.5 of the NFRS 9 impairment model and the NRB Directive.

The Bank, following regulatory backstop as mentioned Clause 16 of "**NFRS 9- Expected Credit Loss Related Guidelines, 2024**" has recognize 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. The Following table below depicts the calculation of impairment allowance as per NFRS 9 and NRB Directives:

S.N.	Financial Statement Items	Amount in Rs.	
		2081/82 As per NFRS 9 (ECL)	As per NRB Directive No. 2
	On Balance Sheet Items:	11,939,093,266	15,158,063,354
1	Cash and Cash Equivalent	-	-
2	Due from Nepal Rastra Bank	-	-
3	Placement with Bank and Financial Institutions	-	-
4	Derivative financial instruments	-	-
5	Other trading assets	-	-
6	Loan and advances to B/FIs	348,864,067	230,062,688
7	Loans and advances to customers	11,590,229,199	19,842,373,451
8	Investment securities	-	-
9	Current tax assets	-	-
10	Investment in subsidiaries	-	-
11	Investment in associates	-	-
12	Other assets:	-	-
	a) Lease Receivable	-	-
	b) Contract Asset	-	-
	c) Others	-	-
	Off-Balance Sheet Items:	596,737,716	-

S.N.	Financial Statement Items	2081/82	
		As per NFRS 9 (ECL)	As per NRB Directive No. 2
13	Loan Commitments	-	-
14	Financial guarantee contracts	596,737,716	-
15	Others	-	-
Total		12,535,830,982	20,072,436,139

Impairment Charge as per Expected Credit Loss (ECL) method

Particulars	As on Ashad end 2082
Loans and advances to customers (A)	11,939,093,266 AMOUNT IN RS. -
Other financial assets (B)	-
Off-balance credit exposures (C)	596,737,716
Total impairment charges (D = A+B+C)	12,535,830,982
Investments in subsidiaries (E)	-
Direct write-offs (F)	-
Total charge to Impairment Charge to Income Statements	12,535,830,982

Particulars	As on Ashad end 2082			
	Stage 1	Stage 2	Stage 3	Total
Loans and advances to customers (A)	479,180,569	804,407,248	10,655,505,449	11,939,093,266 AMOUNT IN RS. -
Other Financial Assets (B)	-	-	-	-
Cash and cash equivalent	-	-	-	-
Due from Nepal Rastra Bank	-	-	-	-
Placement with Bank and Financial Institutions	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Other assets	-	-	-	-
Off-balance credit exposures (C)	9,051,560	2,400,231	585,285,925	596,737,716
Total impairment charges (D = A+B+C)	488,232,128	806,807,480	11,240,791,373	12,535,830,982

Impairment charge / (reversal) and write off

The amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate (i.e., the effective interest rate computed at initial recognition). The amount of the loss is recognized in profit or loss. The carrying amount of the asset is reduced through the use of an impairment allowance account.

Subsequent reversal of impairment loss, due to factors such as an improvement in the debtor's credit rating, is recognized in profit or loss. The reversal shall not result in a carrying amount of the financial asset that exceeds what the amortized cost would have been had the impairment not been recognized at the date the impairment is reversed.

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

Comparison of impairment as per NFRS and NRB:

Rs. in '000

Particulars	Current Year	Previous Year
LLP as per NRB	20,072,436	17,669,568
Impairment as per NFRS	12,535,831	7,152,664

Details of LLP as per NRB are as follows:

Rs. in '000

Particulars	Loan Amount	LLP Amount
Pass loan	178,057,854	1,899,947
Watchlist loan	39,466,121	4,617,128
Restructured/rescheduled performing	6,737,108	532,232
Restructured/rescheduled non-performing	1,043,040	646,287
Substandard loan	1,830,911	587,761
Doubtful loan	4,657,519	2,406,077
Loss loan	9,383,003	9,383,003
Total	241,175,557	20,072,436

Impairment on credit exposure have been measured at higher of amount derived as per NFRS-9 Expected Credit Loss Related Guideline, 2024 issued by NRB and as per NRB Directive number 2 where impairment charges as calculated as per NRB directive number 2 is higher than the impairment charges as calculated under NFRS 9.

3.5 Trading Assets

Trading Assets are those assets which are held for the purpose of selling or repurchasing in the near term or if on initial recognition is part of a portfolio of identifiable investments that are managed together and for which there is evidence of a recent actual pattern of short-term profit taking. It includes non-derivative financial assets.

Following is the details of Trading Assets held by Bank on 32 Ashadh, 2082. Trading Assets are presented at Fair Value through Profit and Loss in the Financial Statements. Any change in Fair Value is adjusted through profit or loss statement.

Amount in Rs.				
S. N	Company	No. of Shares	Cost Price	Fair Value
1	Salt Trading Corporation	20,009	117,851,288	105,847,610
2	Rastriya Beema Company Limited	211	3,369,376	2,595,300
3	Upper Tamakoshi Hydropower Limited	90522	40,636,145	17,974,048
4	Rasuwagadhi Hydropower Company Limited	51,465	27,166,279	17,310,253
5	IGI Prudential Insurance Limited	15,714	13,896,410	8,752,541
6	Nepal Life Insurance Company	3,285	5,734,343	2,539,206
7	Sagarmatha Lumbini Insurance Co. Ltd.	2,245	2,038,054	1,630,072
8	Himalayan Life Insurance Company Limited	20,596	12,579,467	8,384,838
9	Nepal Doorsanchar Company Limited	4,800	5,774,654	4,210,896
10	Neco Insurance Limited	7,323	6,548,905	5,201,966
11	National Life Insurance Co. Ltd.	8,915	6,032,249	5,559,216
12	Siddhartha Premier Insurance Limited	17,646	16,336,012	14,828,816
13	Life Insurance Company Nepal Limited	3,412	3,255,159	3,034,053
Total of Trading Equity		246,143	261,218,342	197,868,815

3.6 Derivative Assets and Derivative Liabilities

Derivative assets and liabilities (herein referred to as instrument) is a contract whose value changes to the change in agreed-upon underlying financial asset/liability which requires no initial net investment and is settled at future date. 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.

Details of Derivative assets and liabilities are presented under Note 4.4 and 4.19 respectively.

3.7 Property & Equipment

Property and equipment are tangible items that are held for use in the production or supply of services, for rental to others or for administrative purposes and are expected to be used during more than one period.

Recognition and Measurement

As per NAS 16 – “Property, Plant and Equipment”, the cost of item of property, plant and equipment is recognized if it is probable that future economic benefits associated with the asset will flow to the entity and the cost of the asset can be measured reliably measured. An item of property and equipment that qualifies for recognition as an asset is initially measured at its cost. Cost includes expenditure that is directly attributable to the acquisition of the asset and cost incurred subsequently to add to, replace part of an item of property and equipment. The cost of self-constructed assets includes the cost of materials and direct labour, any other costs directly attributable to bringing the asset to a working condition for its intended use and the costs of dismantling and removing the items and restoring the site on which they are located. Purchased software that is integral to the functionality of the related equipment is capitalized as part of computer equipment.

If significant parts of an item of property or equipment have different useful lives, then they are accounted for as separate items (major components) of property and equipment as mentioned in NAS 16. 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 recognised within other income in Statement of Profit or Loss.

Cost Model

The Group applies the cost model to all property and equipment and records these at cost of purchase together with any incidental expenses thereon, less accumulated depreciation and any accumulated impairment losses. Such cost includes the cost of replacing part of the equipment when that cost is incurred, if the recognition criteria are met.

Revaluation Model

The Group does not apply revaluation model for any class of property and equipment. On revaluation model, on revaluation of an asset, any increase in the carrying amount is recognized in ‘Other comprehensive income’ and accumulated in equity, under capital reserve or used to reverse a previous revaluation decrease relating to the same asset, which was charged to the Statement of Profit or Loss. In this circumstance, the increase is recognized as income to the extent of previous write down. Any decrease in the carrying amount is recognized as an expense in the Statement of Profit or Loss or debited to the Other Comprehensive income to the extent of any credit balance existing in the capital reserve in respect of that asset.

The decrease recognized in other comprehensive income reduces the amount accumulated in equity under capital reserves. Any balance remaining in the revaluation reserve in respect of an asset is transferred directly to retained earnings on retirement or disposal of the asset.

Subsequent Costs

Subsequent expenditure is capitalized only when it is probable that the future economic benefits of the expenditure will flow to the Entity. On-going repairs and maintenance are expensed as incurred. Assets with a value of less than Rs. 10,000 are charged off to revenue in the year of purchase irrespective of their useful life.

Straight Line Method (SLM) of depreciation is used to calculate and book the depreciation in the books of accounts. The estimates and associated assumptions for life of assets are based on historical experience and various other factors that are believed to be reasonable under the circumstances. Fixed Assets are depreciated applying the following life of the assets:

Class	Useful Life (Years)
Building	70
Computer Hardware	7
Furniture And Fixture	10
Machinery Equipment	15
Metal Furniture	10
Office Equipment	7
Other Fixed Assets	10
Vehicle	7
Wooden Furniture	10

In case of newly acquired fixed assets full month depreciation will be charged for the months on which assets is put to use and in case of disposal depreciation till previous months shall be considered. For income tax purpose depreciation shall be separately calculated as per method and rates prescribed in Income Tax Act.

Leasehold Improvement is depreciated on a straight-line basis using the rates determined with reference to the lease period or 10% whichever is higher. Detailed disclosures regarding Right of Use Assets have been disclosed in Note 3.16.

Changes in Estimates

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

Capital Work in Progress

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

Borrowing Costs

Borrowing costs directly attributable to the acquisition, construction or production of an asset that necessarily takes a substantial period of time to get ready for its intended use or sale are capitalized as part of the cost of an asset. All other borrowing costs are expensed in the period in which they occur. Borrowing costs consist of interest and other costs that the Group incurs in connection with the borrowing of funds.

De-recognition

The carrying amount of an item of property, plant and equipment is derecognised on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from de-recognition of an item of property, plant and equipment is included in Statement of Profit or Loss when the item is derecognised.

3.8 Goodwill and Intangible Assets

Goodwill

"Goodwill" denotes the value of certain non-monetary, non-physical resources of the business that are not identifiable. Goodwill is more of a miscellaneous category for intangible assets that are harder to parse out individually or measured directly. Customer loyalty, brand equity, name/brand recognition and company reputation all of the things that make a company worth more than its book value, or quantifiable assets count as goodwill. Goodwill has a useful life which is indefinite, unlike most of the other intangible assets. Goodwill only shows up on a balance sheet when two companies complete a merger or acquisition. When a company buys another firm, anything it pays above and beyond the net value of the target's identifiable assets becomes goodwill on the balance sheet. Goodwill is a premium paid over the fair value of assets during the purchase of a company. Hence, it is tagged to a company or business and cannot be sold or purchased independently.

Intangible Assets

Intangible assets are identifiable non-monetary asset without physical substance, which are held for and used in the provision of services, for rental to others or for administrative purposes. An intangible asset appearing in the Group's books is computer software. The Group applies NAS 38 – "Intangible Assets" in accounting for its intangible assets. Software has been categorized under Intangible Assets. Software acquired by the Group is measured at cost less accumulated amortization and any accumulated impairment losses.

The Group recognizes an intangible asset when:

- the cost of the asset can be measured reliably;
- there is control over the asset as a result of past events (for example, purchase or self-creation); and
- Future economic benefits (inflow of cash or other assets) are expected from the asset.

Subsequent expenditure on software assets is capitalized only when it increases the future economic benefits embodied in the specific asset to which it relates. All other expenditure is expensed as and when incurred.

Intangible assets, except for goodwill, are amortized on a straight-line basis in Statement of Profit or Loss over its estimated useful life, from the date on which it is available for use. The estimated useful life of software for the current and comparative periods is five years. Amortization methods, useful lives and residual values are reviewed at each reporting date and adjusted if appropriate.

Asset Category	Current Year	Previous Year
Computer Software	Lower of 5 years or License period	Lower of 5 years or License period
De-recognition of Intangible Assets		

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

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

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 & Discontinued Operations”. The Group has recognized as investment property such land or land and building acquired by the Bank as non-banking assets in course of recovery of loans and advances to borrowers that have turned into chronic defaulters.

Measurement

As per the Directive of NRB, this heading shall include land, land and building acquired as non-banking asset but not sold.

Non-banking assets (land or a building or part of a building or both) are initially recognized at cost. Subsequent to initial recognition, the Group has chosen to apply the cost model allowed by NAS 40 – “Investment Property”. Accordingly, after recognition as an asset, the property is carried at its cost, less impairment losses if any.

Details of Investment Properties have been depicted under Note 4.12.

De-recognition

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

3.10 Income Tax

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

Current Tax

The Group has determined provision for current income tax in accordance with the provisions of the prevailing Income Tax Act, 2058 and Income Tax Rules, 2059 including amendments thereon, using a corporate tax rate of 30%. Current tax payable (or recoverable) is based on the taxable profit for the year. Taxable profit differs from the profit reported in the Statement of Profit or Loss, because some item of income or expense are taxable or deductible in different years or may never be taxable or deductible.

Net of Current tax assets and current tax liabilities have been shown on Statement of Financial Position. Explanatory information on Income Tax Expenses calculation is stated in Note 4.41.

Explanatory Notes

Rs. in '000

Particulars	Current Year	Previous Year
Current tax assets	275,618	-
Current tax liabilities	-	60,163
Net tax assets/(liability)	275,618	60,163

Tax Settlement Status

The Bank has filed tax returns with the Inland Revenue Office for the financial years up to FY 2080/81 (2023/24) under self-assessment procedures. Inland Revenue office has completed assessment/reassessment of Bank's tax liability up to Financial Year 2078/79 (2021/22).

The total disputed amount from FY 2064/65 to FY 2077/78 including all acquired and merged institutions of Rs. 500,541,367 has been disclosed as contingent liability on income tax under Note 4.28.

Deferred Tax

Deferred tax is recognized at the reporting date in respect of temporary differences between the carrying amounts of assets or liabilities for financial reporting purposes and the corresponding amounts used for taxation purposes (i.e., tax base). Deferred tax assets are recognized for unused tax losses, unused tax credits and deductible temporary differences to the extent that it is probable that future taxable profits will be available against which they can be used. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realized.

Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences. The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that the related tax benefit will be realized. The amount of deferred tax provided is based on the expected manner of realization or settlement of the carrying amount of assets and liabilities, using tax rates enacted or substantively enacted on the reporting date. The existing tax rate 30% has been taken for the computation of deferred tax for the current year.

Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities and assets, and they relate to taxes levied by the same tax authority on the same taxable entity, or on different tax entities, but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities will be realized simultaneously.

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets / (Liabilities)
Deferred tax on temporary differences on following items			
Loans and Advances to BFIs			
Loans and Advances to Customers			
Investment Properties			
Investment Securities	121,284	(121,284)	
Property and Equipment	239,252	(239,252)	
Employees' Defined Benefit Plan	1,167,216		1,167,216
Net Lease Liabilities as per NFRS 16	11,829		11,829
Provisions	31,704		31,704
Booking of AIR			
Other Temporary Differences	19,005		19,005
Deferred tax on temporary differences			869,217
Deferred tax on carry forward of unused tax losses			
Deferred tax due to changes in tax rate			
Net Deferred Tax Asset (Liabilities) as on year-end of Ashadh 2081			324,463

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets / (Liabilities)
Origination/(Reversal) during the year			544,754
Deferred Tax expense (income) recognized in profit or loss			568,938
Deferred Tax expense (income) recognized in OCI			(24,183)
Deferred Tax expense (income) recognized directly in Equity			-

3.11 Deposits, Debt Securities Issued and Subordinated Liabilities

Deposits, debt securities issued and subordinated liabilities are the Bank's sources of funding. Deposits include non-interest-bearing deposits, saving deposits, term deposits, call deposits and margin deposits. The estimated fair value of deposits with no stated maturity period is the amount repayable on demand. The fair value of fixed interest-bearing deposits is considered as the interest payable on these deposits plus carrying amount of these deposits. The fair value of debt securities issued is also considered as the carrying amount of these debt securities issued. Sub-ordinated liabilities are liabilities subordinated, at the event of winding up, to the claims of depositors, debt securities issued and other creditors. Deposits by banks comprise amounts owed to other domestic or foreign banks. Customer accounts comprise amounts owed to creditors that are not banks.

However, liabilities in the form of debt securities and any liabilities for which transferable certificates have been issued are excluded (as they form part of debt securities in issue).

Deposits by banks & customers are financial liabilities - as there is an obligation to deliver cash or financial assets back to the depositing Bank or customer - and are initially recognised at fair value, plus for those financial liabilities not at fair value through profit and loss, transaction costs directly attributable to the acquisition. Fair value is usually the transaction price. These are classified as financial liabilities measured at amortized cost.

Following is the break-up of total deposits customer-wise as well as product-wise,

Particulars	Current Year	Previous Year
Deposits from Customer	342,188,540	305,012,852
Deposits from Bank & FIs	5,899,651	7,216,236
Total	348,088,191	312,229,088
Deposit from Customer	Current Year	Previous Year
Current Deposits	23,334,027	17,441,070
Saving Deposits	128,042,409	97,008,569
Fixed Deposits	169,885,187	170,237,201
Call Deposits	17,965,848	11,769,729
Other Deposits	2,961,069	8,556,284
Total	342,188,540	305,012,852

Debt Securities Issued

The Bank borrows money by issuing debt securities and subordinated debt. The borrowing is acknowledged or evidenced by issue of a negotiable instrument. The negotiable instrument can be certificate of deposit, commercial paper or debt note. Subordinated debt is issued to meet the capital requirements at Bank level and to supply the capital to various operations. This debt generally consists of negotiable instruments and is usually listed on exchanges providing an active secondary market for the debt. The Group classify these financial liabilities as financial liabilities measured at amortized cost.

This presents debenture issued by the Bank under this line item. These are classified as financial liabilities measured at amortized cost.

Details of Debt Securities issued are:

S. N.	Name	Amount (Rs.)	Period	Int. Rate	Interest Payment Frequency	Allotment Date	Maturity Date
1	10.25% Prabhu Bank Debenture - 2086	1,000,000,000	10 years	10.25% p.a.	Half Yearly	26/07/2076	25/07/2086
2	10.00% Prabhu Bank Debenture - 2084	2,000,000,000	8 years	10.00% p.a.	Quarterly	28/05/2077	27/05/2085
3	8.5% Prabhu Bank Debenture - 2087	2,650,000,000	10 years	8.50% p.a.	Quarterly	31/02/2078	30/02/2088
4	10.50% Century Debenture 2088	2,200,000,000	10 years	10.50% p.a.	Quarterly	10/02/2079	09/02/2089

Rs. 1,051,884,921 has been transferred to debenture redemption reserve from retained earnings during the review period.

Subordinated Liabilities

These comprise of liabilities subordinated, at the event of winding up, to the claims of depositors, debt securities issued and other creditors. Items eligible for presentation under this line item include redeemable preference share, subordinated notes issued, borrowings etc. These are subject to the same accounting policies applied to financial liabilities measured at amortized cost. The Group does not have any subordinated liabilities at the reporting date.

The Group does not have any subordinated liabilities.

3.12 Provisions

A provision is recognized if, as a result of a past event, the Group has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. The amount recognized is the best estimate of the consideration required to settle the present obligation at the reporting date, taking into account the risks and uncertainties surrounding the obligation at that date. A provision for onerous contracts is recognized when the expected benefits to be derived by the Group from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The provision is measured as the present value of the lower of the expected cost of terminating the contract and the expected net cost of continuing with the contract. Provision is not recognized for future operating losses.

The Group applies NAS 37; "Provisions, Contingent Liabilities & Contingent Assets" in the accounting of provisions. The provisions and its movement are reported under Note 4.22. The contingent liabilities & commitments are reported under Note 4.28.

3.13 Revenue Recognition

Interest Income

Interest Income is recognized on accrual basis using the effective interest rate method for all financial assets measured at amortized cost and in any financial assets designated at Fair Value Through OCI. Interest income is earned on bank balances, investments in money market and capital market instruments, loans and advances, etc. EIR is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability.

In case a financial asset has been impaired, the Bank reduces the carrying amount of the asset to its estimated recoverable amount using the effective interest rate of the instrument and continues unwinding of the discount rate as interest income.

Moreover, Bank has followed **Guidance Note on Interest Recognition, 2025** issued by Nepal Rastra Bank for interest income recognition on loans and advances. Proactively Bank has derecognized all the interest accruals till Ashadh end 2082 on stage 3 loans of Chaitra end 2081.

The amount accrued till year end which has been recovered from customer within 15th of Shrawan 2082 amounting to Rs. 627,796 thousand has been adjusted in statement of distributable profit and loss.

Bank has capitalized interest income on the priority sector project loans to the extent of Rs. 658,575 thousand. Approval of interest capitalization has been duly obtained from Nepal Rastra Bank or Board of Directors. Further, regulatory reserve on such capitalized interest after deduction of Staff Bonus and Income Tax has been created.

Fee and Commission Income

Fee income is earned for diverse ranges of services provided by the Bank to its customers. Fee income arises on the execution of a significant act completed or from provision of services like asset management, portfolio management, management advisory and service fees etc. The fees and commission income that are integral to the effective interest rate on the financial assets are included in the measurement of the effective interest rate and shall not be recognized as income, however immaterial amount has been recognized in Statement of Profit or Loss account as income as per carve-outs for Banks and Financial Institutions issued by The Institute of Chartered Accountants of Nepal (ICAN). Considering the materiality commission income on guarantee less than rupees fifty thousand shall be recognized in statement of profit or loss irrespective of term of the guarantee.

Dividend Income

Dividend income is recognized in Statement of Profit or Loss on an accrual basis when the Entity's right to receive the dividend is established. Dividends are presented in net trading income or other operating income based on the underlying classification of the equity investment.

Net Trading Income

Trading income comprises gains less losses relating to trading assets and liabilities, and includes all realized interest; dividend and foreign exchange differences as well as unrealized changes in fair value of trading assets and liabilities shall be presented under this account head. The term 'Trading', in the context of financial instruments, is defined as active and frequent buying and selling of financial instruments with the objective of generating a profit from short-term fluctuations in price or dealer's margin. Gains and losses on trading instruments are recognised in the income statement on a mark-to-market basis and not on a cash basis.

Net Income from Other Financial Instrument at Fair Value through Profit or Loss (FVTPL)

At initial recognition, the Group may choose to designate certain financial assets and liabilities as being held at fair value through profit or loss (the fair value option). Realised and unrealised gains and losses on these instruments are reported through net trading income.

Trading assets such as equity shares and mutual fund are recognized at fair value through profit or loss. No other financial instruments are designated at fair value through profit or loss.

The Group has recognized net trading income from other financial instrument at FVTPL and are reported under Note 4.33.

3.14 Interest Expense

Interest expense has been recognized in the accrual basis using the effective interest rate for financial liabilities measured at amortized cost. EIR is the rate that exactly discounts estimated future payment or receipts through the expected life of the financial instrument or a shorter period where appropriated to the net carrying amount of the financial asset or the financial liability.

3.15 Employee Benefits

Employee benefits include all forms of consideration given by the Group in exchange for service rendered by employees or for the termination of employment. The Group's remuneration package includes both short term and long-term benefits and comprise of items such as salary, allowances, paid leave, accumulated leave, gratuity, provident fund and annual statutory bonus.

The Group applies NAS 19 – "Employee Benefits" in accounting of all employee benefits and recognizes the followings in its financial statements:

- a liability when an employee has provided service in exchange for employee benefits to be paid in the future; and
- An expense when the Group consumes the economic benefit arising from service provided by an employee in exchange for employee benefits.

Explanatory information on personnel expense is stated in Note 4.23.1-4.23.7

a. Short term employee benefits

These are employee benefits which fall due wholly within twelve months after the end of the period in which the employees render the related service. This includes salary, allowances, medical insurance, statutory bonus to employees, etc. These are measured on an undiscounted basis and are charged to profit or loss in the period the services are received. Prepaid benefits on loans advanced to employees at below-market interest rate are amortized over the full period of the loan.

b. Post-employment benefits

These are employee benefits (other than termination benefits and short-term employee benefits) that are payable after the completion of employment.

i. Defined Contribution Plan (DCP)

A defined contribution plan is a post-employment plan under which the Group pays fixed contributions into a separate entity and will have no legal or constructive obligation to pay a further amount. Obligations for contributions to defined contribution plans are recognised as expense in the profit or loss as and when they are due. The Group has a defined contribution plans as provident fund contribution of its employees.

Contributions by the Group to a DCP in proportion to the services rendered by its employees are recognized as incurred in profit or loss in the same period. If there stands any payable to the DCP at the reporting date, a corresponding liability is also recognized in the consolidated SoFP.

ii. Defined Benefit Plan (DBP)

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan.

The Group has recognized gratuity obligations towards gratuity entitlement of individual employees. Gratuity is a Defined Benefit Plan. The Group annually measures the value of the promised retirement benefits for gratuity, which is a Defined Benefit Plan. Actuarial Valuation of Defined Benefit Plan has been carried out as per the requirement of NAS 19 – Employee Benefits.

In case of the Group, an actuarial valuation is carried out every year using the Projected Unit Credit Method to ascertain the full liability under gratuity. The Projected Unit Credit Method involves estimating the amount of future benefit that employees have earned in return for their service in the current and prior periods and discounting the benefit amount to determine its present value. Actuarial Gain or loss arising as a result of changes in assumptions is recognized in Statement of Other Comprehensive Income (OCI) in the period in which it arises.

As per para 145 of NAS 19, sensitivity analysis of actuarial assumptions as at the end of the reporting period has been disclosed as:

Sensitivity Analysis	Decrease (Rs.)	Increase (Rs.)
Discount Rate	2,758,167,217	2,512,582,550
Impact of increase/decrease in 50 bps on DBO	4.84%	-4.49%
Salary Growth Rate	2,510,965,994	2,758,789,039
Impact of increase/decrease in 50 bps on DBO	-4.55%	4.87%

Expected Cash Flows	Amount (Rs.)
Year 1	176,088,928
Year 2	194,703,886
Year 3	187,967,711
Year 4	189,347,745
Year 5	208,481,111
Year 6 to 10	1,116,700,419

c. Other long term employee benefits

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

Group's liability towards the accumulated leave which is expected to be utilized beyond one year from the end of the reporting period is treated as other long term employee benefits. Group'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 Group'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.

As per para 145 of NAS 19, sensitivity analysis of actuarial assumptions as at the end of the reporting period has been disclosed as:

Sensitivity Analysis	Decrease (Rs.)	Increase (Rs.)
Discount Rate	1,213,680,324	1,112,394,637
Impact of increase/decrease in 50 bps on DBO	4.53%	-4.20%
Salary Growth Rate	1,111,727,374	1,213,936,592
Impact of increase/decrease in 50 bps on DBO	-4.88%	4.55%

Expected Cash Flows	Amount (Rs.)
Year 1	9,7947,494
Year 2	106,167,028
Year 3	96,934,102
Year 4	92,618,192
Year 5	95,558,081
Year 6 to 10	475,575,467

d. Termination Benefits

Termination benefits are expensed at the earlier of when the Group can no longer withdraw the offer of those benefits and when the Group recognizes costs for a restructuring. If benefits are not expected to be wholly settled within 12 months of the reporting date, then they are discounted. The Group does not have any terminal benefit plan for the reporting period.

Staff Costs:

Rs. in '000

Particulars	Current Year	Previous Year
Post-employment benefits		
i. Defined contribution plans	136,670	123,151
ii. Defined benefit plans	374,609	440,804
Short Term Employee Benefits (Excluding Staff Bonus)	2,871,750	2,643,720
Share-based payments	-	-
Equity-settled share-based payments	-	-
Cash-settled share-based payments	-	-
Termination benefits	72,649	221,871
Other long-term employee benefits	257,329	219,582
Total employee benefit expense	3,713,007	3,649,128

3.16 Leases

Lease is a contract in which one party provides an asset to the other party for some consideration usually a periodic payment. The Group assesses whether a contract is or contains a lease, at inception of the contract. In accordance with NFRS-16 "Leases"; the Group recognises a right-of-use asset and a corresponding lease liability, except for short-term leases (defined as leases with a lease term of 12 months or less) and leases of low value assets as the group is lessee in all lease arrangements.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted by using the rate implicit in the lease. If this rate cannot be readily determined, the Group uses its incremental borrowing rate. Since the Group apply NFRS-16; "Leases" to its leases in accordance with Para C5(b), retrospectively with the cumulative effect of initially applying the Standard recognised at the date of initial application, it uses incremental borrowing rate which is the cost of fund of the Group.

Lease payments included in the measurement of the lease liability comprise:

- Fixed lease payments (including in-substance fixed payments), less any lease incentives receivable

- Variable lease payments that depend on an index or rate, initially measured using the index or rate at the commencement date.
- The amount expected to be payable by the lessee under residual value guarantees
- The exercise price of purchase options, if the lessee is reasonably certain to exercise the options
- Payments of penalties for terminating the lease, if the lease term reflects the exercise of an option to terminate the lease

The lease liability is presented within other Liabilities in the Consolidated Statement of Financial Position. The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability (using the effective interest method) and by reducing the carrying amount to reflect the lease payments made.

The Group remeasures the lease liability (and makes a corresponding adjustment to the related right-of use asset) whenever:

- The lease term has changed or there is a significant event or change in circumstances resulting in a change in the assessment of exercise of a purchase option, in which case the lease liability is remeasured by discounting the revised lease payments using a revised discount rate
- The lease payments change due to changes in an index or rate or a change in expected payment under a guaranteed residual value, in which cases the lease liability is re-measured by discounting the revised lease payments using an unchanged discount rate (unless the lease payments change is due to a change in a floating interest rate, in which case a revised discount rate is used)
- A lease contract is modified and the lease modification is not accounted for as a separate lease, in which case the lease liability is re-measured based on the lease term of the modified lease by discounting the revised lease payments using a revised discount rate at the effective date of the modification.

The Group did not make any such adjustments during the periods presented.

The right-of-use assets comprise the initial measurement of the corresponding lease liability, lease payments made at or before the commencement day, less any lease incentives received and any initial direct costs. They are subsequently measured at cost less accumulated depreciation and impairment losses.

Whenever the Group incurs an obligation for costs to dismantle and remove a leased asset, restore the site on which it is located or restore the underlying asset to the condition required by the terms and conditions of the lease, a provision is recognised and measured under NAS 37. To the extent that the costs relate to a right-of-use asset, the costs are included in the related right-of-use asset, unless those costs are incurred to produce inventories.

Right-of-use assets are depreciated over the shorter period of lease term and useful life of the right-of use asset. If a lease transfer ownership of the underlying asset or the cost of the right-of-use asset reflects that the Group expects to exercise a purchase option, the related right-of-use asset is depreciated over the useful life of the underlying asset. The depreciation starts at the commencement date of the lease. The Group depreciates Right-of-use assets from the commencement date on a straight-line basis over the shorter of the lease term and useful life of the underlying asset.

The right-of-use assets are presented Within Property, plant and Equipment in the Consolidated Statement of Financial Position. The Group applies NAS 36 to determine whether a right-of-use asset is impaired and accounts for any identified impairment loss as described in the 'Property, Plant and Equipment' policy. Variable rents that do not depend on an index or rate are not included in the measurement the lease liability and the right-of-use asset. The related payments are recognised as an expense in the period in which the event or condition that triggers those payments occurs.

As a practical expedient, NFRS 16 permits a lessee not to separate non-lease components, and instead account for any lease and associated non-lease components as a single arrangement.

Rs. in '000

Particulars	Current Year	Previous Year
Cost		
As 1 Shrawan 2081	2,731,660	2,638,320
Additions	-	93,340
Termination	-	-
Trf. From CCBL	-	-
As on 32 Ashadh 2082	2,731,660	2,731,660

Rs. in '000

Accumulated depreciation	Current Year	Previous Year
As 1 Shrawan 2081	956,058	727,452
Charge for the year	251,342	228,606
Termination	-	-
Trf. From CCBL	-	-
As on 32 Ashadh 2082	1,207,400	9,56,058
Carrying amount		
As on 31 Ashadh 2081	1,775,602	1,910,868
As on 32 Ashadh 2082	1,524,260	1,775,602

The Group leases including buildings. The average lease term is 10 years.

Rs. in '000

Particulars	Current Year	Previous Year
Amounts recognized in Statement of Profit or Loss		
Depreciation expense on right-of-use assets	251,342	228,606
Interest expense on lease liabilities	121,812	102,543
Expense relating to short-term leases	-	-
Expense relating to leases of low value assets	-	-
Expense relating to variable lease payments not included in the measurement of the lease liability	-	-
Income from sub-leasing right-of-use assets	-	-

Transition

From 1st Shrawan 2078, the Group has effectively adopted NFRS 16- "Leases", which requires any lease arrangement to be recognised in the Statement of Financial Position of the lessee as a 'right-of-use' asset with a corresponding lease liability. Accordingly, depreciation has been charged on such assets as against lease rental expenses in the previous year. Similarly, interest expense has been recognised on lease liabilities under Interest Expenses

3.17 Foreign Currency Translation

Foreign currency transactions are those conducted in a currency other than the functional currency of the Group. The functional currency is the currency of the primary economic environment in which an entity operates. Transactions in foreign currencies are translated into the respective functional currency of Entity at the spot exchange rates at the date of the transactions.

Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated into the functional currency at the spot exchange rate (Closing rate) at that date. The foreign currency gains or loss on monetary items is the difference between the amortized cost in the functional currency at the beginning of the year, adjusted for effective interest and payments during the year, and the amortized cost in the foreign currency translated at the spot exchange rate at the end of the year.

Non-monetary assets and liabilities that are measured at fair value in a foreign currency are translated into the functional currency at the spot exchange rate at the date on which the fair value is determined. Non-monetary items that are measured based on historical cost in a foreign currency are translated using the spot exchange rate at the date of the transaction.

Foreign currency differences arising on translation are recognised in Statement of Profit or Loss. Foreign currency translation gain/loss is presented under Note 4.34 under other operating income. 25% of such revaluation gain, if any, is transferred to foreign exchange fluctuation fund as per the requirement of NRB directive/ BAFIA, 2073. During the current year, there was a gain of Rs. 13,395 thousand.

3.18 Financial Guarantee and Loan Commitment

Financial guarantee is bond undertaken by the Group that requires the Group to reimburse the beneficiary of the bond in case the applicant of the bond fails to fulfil their commitments. Loan commitments are commitments by the Group to provide credit under pre-specified terms and conditions in the future. Financial guarantee is recognized as contingent liability and are continuously assessed if any actual financial obligation exists.

Liabilities arising from financial guarantees or commitments to provide a loan at a below-market interest rate are initially measured at fair value and subsequently as per NFRS 9.

Details of Loan Commitments are disclosed in Note 4.28.

3.19 Share Capital and Reserves

Financial Instrument issued are classified as equity if that interest gives the holder evidence of residual asset in the entity after deducting all of its liabilities and there exists no contractual obligation to transfer cash or other financial instrument.

a. General reserve

This is a statutory reserve and is a compliance requirement of NRB directive no. 4/81 and stipulations of BAFIA, 2073. The Bank is required to appropriate a minimum 20% of current year's net profit into this heading each year until it becomes double of paid-up capital and then after a minimum 10% of profit each year. This reserve is not available for distribution to shareholders in any form and requires specific approval of the central bank for any transfers from this heading. The Bank has consistently appropriated the required amount from each year's profit into this heading. There is no such statutory requirement for the Subsidiary.

Movement in the General Reserve during the FY 2081/82:

Particulars	Amount	Rs. in '000
Opening Balance as on 1st Shrawan, 2081		4,225,540
Transfer from Retained Earnings (20% of Net Profit)		174,465
Closing Balance as on 32nd Ashadh, 2082		4,400,006

b. Exchange equalization reserve

This is a statutory reserve and is a compliance requirement of NRB directive no. 4/80 and stipulations of BAFIA, 2073. The Bank is required to appropriate 25% of current year's total revaluation gain (except gain from revaluation of Indian Currency) into this heading. The Bank has consistently appropriated the required amount from each year's profit into this heading. There is no such statutory requirement for the Subsidiaries.

Movement in the Exchange Equalization Reserve during the FY 2081/82:

Particulars	Amount	Rs. in '000
Opening Balance as on 1 st Shrawan, 2081		27,603
Transfer from Retained Earnings (25% of Revaluation Gain)		3,349
Less: Transfer to Retained Earnings		-
Closing Balance as on 32nd Ashadh, 2082		30,952

c. Fair value reserve

This is a non-statutory reserve and is a requirement in the application of accounting policy for financial assets. NFRS 9 requires that cumulative net change in the fair value of financial assets measured at FVTOCI is recognized under fair value reserve heading until the fair valued asset is de-recognized. Any realized fair value changes upon disposal of the re-valued asset are reclassified from this reserve heading to retained earnings. The Group has complied with this accounting policy application.

Movement in the Fair Value Reserve during the FY 2081/82:

Particulars	Amount	Rs. in '000
Opening Balance as on 1 st Shrawan, 2081		1,014,904
Transfer from OCI (after tax increment in fair value)		282,995
Closing Balance as on 32nd Ashadh, 2082		1,297,899

d. Asset revaluation reserve

This is a non-statutory reserve and is a requirement in the application of accounting policy for non-financial assets such as property, equipment, investment property and intangible assets that are measured following a re-valuation model. Revaluation reserves often serve as a cushion against unexpected losses but may not be fully available to absorb

unexpected losses due to the subsequent deterioration in market values and tax consequences of revaluation. The Group does not have any amount to present under asset revaluation reserve.

e. Capital reserve

This is a non-statutory reserve and represents the amount of all capital nature reserves such as the amounts arising from share forfeiture, capital grants and capital reserve arising out of business combinations. Funds in this reserve are not available for distribution of cash dividend but can be capitalized by issuing bonus shares upon obtaining prior approval from the central bank.

f. Corporate social responsibility fund

This is a statutory reserve and is a compliance requirement of NRB Directive No. 6/80 and BAFIA, 2073. The Bank is required to appropriate an amount equivalent to 1% of net profit into this fund annually. The fund is created towards funding the Bank's corporate social responsibility expenditure during the subsequent year. Balance in this fund is directly reclassified to retained earnings in the subsequent year to the extent of payments made under corporate social responsibility activities. There is no such statutory requirement for the Subsidiary.

Movement in the CSR Fund during the FY 2081/82:

Rs. in '000

Particulars	Amount
Opening Balance as on 1 st Shrawan, 2081	5,109
Transfer to the CSR Fund (1% of Net Profit)	8,723
Less: Transfer from CSR Fund to Retained Earnings	5,109
Closing Balance as on 32nd Ashadh, 2082	8,723

Province wise Details of actual CSR expenses during the year:

Rs. in '000

Purpose	Koshi Province	Madesh Province	Bagmati Province	Gandaki Province	Lumbini Province	Karnali Province	Sudurpashchim Province	Grand Total
Education	350	200	873	-	132	574	353	2,483
Environment and Sustainability	-	18	10	-	-	-	-	28
Financial Literacy	1,605	-	6,076	-	-	3	-	7,684
Health	13	-	166	250	38	46	-	513
Humanitarian Aid & Relief	-	-	10,115	-	-	20	-	10,135
Others	31	230	3,715	7	19	10	40	4,052
Sustainable Development Goals	-	-	500	-	-	-	-	500
Grand Total	2,000	448	21,455	257	189	652	393	25,394

g. Investment adjustment reserve

This is a statutory reserve heading and is a compliance requirement of NRB directive no. 4/081 and 8/081. The Bank is required to maintain balance in this reserve heading which is calculated at fixed percentages of the cost of equity investments that are not held for trading. Changes in this reserve requirement are reclassified to retained earnings. The Bank has consistently appropriated the required amount from each year's profit into this heading. There is no such statutory requirement for the Subsidiary.

Movement in the Investment Adjustment Reserve during the FY 2081/82:

Rs. in '000

Particulars	Amount
Opening Balance as on 1 st Shrawan, 2081	3,760
Transfer from Retained Earnings	-
Less: Transfer to Retained Earnings	-
Closing Balance as on 32nd Ashadh, 2082	3,760

h. Actuarial gain / loss reserve

This is a non-statutory reserve and is a requirement in the application of accounting policy for employee benefits. NAS 19 requires that actuarial gain or loss resultant of the change in actuarial assumptions used to value defined benefit obligations be presented under this reserve heading. Any change in this reserve heading is recognized through other

comprehensive income and is not an appropriation of net profit. The Group has complied with this accounting policy application.

Movement in the Actuarial Gain/ Loss Reserve during the FY 2081/82:

Particulars	Amount
Opening Balance as on 1 st Shrawan, 2081	(99,577)
Actuarial Gain during the year (after Tax)	-
Less: Actuarial Loss during the year (after Tax)	226,567
Closing Balance as on 32nd Ashadh, 2082	(326,144)

i. Regulatory Reserve

This is a statutory reserve and is a requirement in the application of accounting policy as prescribed in NRB directive no. 4/081. In the transition to NFRS from previous GAAP, the Bank is required to reclassify all amounts that are resultant of re-measurement adjustments and that are recognized in retained earnings into this reserve heading. The amount reclassified to this reserve includes re-measurement adjustments such as interest income recognized against interest receivables, difference in loan loss provision as per NRB directive and impairment on loan and advance as per NFRS, amount equals to deferred tax assets, actual loss recognized in other comprehensive income, amount of goodwill recognized under NFRS, etc. Balance in this reserve is not regarded as free for distribution of dividend. The Bank has complied with this regulatory requirement. There is no such statutory requirement for the Subsidiary.

Merger/Acquisition reserve created as per NFRS 3-Business combination has also been transferred to Regulatory Reserve as per NRB Directive 4.4(5)

Movement in the Regulatory Reserve during the FY from 2074/75 to 2081/82 are shown in the following table:

FY	a	b	c	d	e	f	g	h	i	j	Total
2074/75	833,394	-	-	464,795	-	-	-	179,827	-	-	1,478,016
2075/76	(177,534)	-	-	(188,360)	261,996	-	-	(10,858)	-	-	(114,756)
2076/77	214,268	-	-	46,381	40,960	-	-	109,479	-	-	411,088
2077/78	(153,467)	-	-	(102,929)	124,380	-	-	150,358	-	-	18,342
2078/79	482,916	-	-	69,126	31,649	-	-	(35,751)	-	-	547,940
2079/80	2,607,461	-	-	(8,441)	365,267	-	-	147,748	-	223,485	3,335,521
2080/81	(224,899)			216,972	(499,789)	-	-	(398,549)			(906,265)
Total till PY	3,582,139	-	-	497,545	324,463	-	-	142,253	-	223,485	4,769,885
This year Movement	(1,520,518)	-	-	325,783	78,834	-	-	323,667	-	(31,926)	(824,160)
Total till the FY 2081/82	2,061,621	-	-	823,328	403,297	-	-	465,920	-	191,559	3,945,725

Details of the headings on the above table:

- Interest Receivable (includes ICTL Reserve of Rs. 327,773 thousand)
- Short Loan Loss Provision
- Short provision for possible losses on investment
- Short Provision on NBA
- Deferred Tax Assets
- Goodwill
- Gain on Bargain Purchase
- Actuarial Losses Recognized
- Fair Value Loss Recognized
- Merger/Acquisition Reserve
- Other reserve fund

Employees training and capacity development fund

This is a statutory reserve and is a compliance requirement of NRB circular 6/081. The Bank is required to incur expenses towards employee training and development for an amount that is equivalent to at least 3% of the preceding year's Salary and Allowance. Any shortfall amount in meeting this mandatory expense requirement in the current year will have to be transferred to this

reserve fund through appropriation of net profit and the amount shall accumulate in the fund available for related expenses in the subsequent year. Balance in this fund is directly reclassified to retained earnings in the subsequent year to the extent of expenses made for employees training related activities.

Movement in Reserve during the FY 2081/82: Rs. in '000

Particulars	Amount
Opening Balance as on 1 st Shrawan, 2081	71,755
Add: Transfer from Retained Earnings	3,297
Less: Transfer to Retained Earnings	-
Closing Balance as on 32nd Ashadh, 2082	75,052

Equity Share Capital – over the year's movements

Paid up share capital of the Bank has moved over the years as follows:

Financial Year	Raised Capital	Cumulative Capital	Remarks
2058/59	30 Mn.	30 Mn.	Initial Paid-up Capital
2060/61	20 Mn.	50 Mn.	Capital raised by Initial Public Offer (IPO)
2062/63	50 Mn.	100 Mn.	Capital raised by Issuance of 1:1Right (1st Right Share)
2063/64	100 Mn.	200 Mn.	Capital raised by Issuance of 1:1Right (2nd Right Share)
2064/65	600 Mn.	800 Mn.	Capital raised by Issuance of 1:3Right (3rd Right Share)
2065/66	1,200 Mn.	2000 Mn.	Capital raised by Issuance of 1:1.5Right share (4th Right Share)
2071/72	1,208.89 Mn.	3208.89 Mn.	Merger with PBBL, GDBL and ZFL (Details following :)
2072/73	2,000 Mn.	5208.89 Mn.	Merger with GBNL
2072/73	30.74 Mn.	5239.63 Mn.	Acquisition of Nepal Development Bank Ltd. (in liquidation)
2072/73	641.78 Mn.	5,881.40Mn.	Capital raised by Issuance of 5:1 Right Share
2073/74	2,352.56 Mn.	8,233.96 Mn.	Capital raised by Issuance of 10:4 Right Share
2075/76	658.72 Mn.	8,892.64 Mn.	Capital raised by Issuance of 8% Bonus Shares
2076/77	1,422.82 Mn.	10,315.46 Mn.	Capital raised by Issuance of 16% Bonus Shares
2077/78	1,031.55 Mn.	11,347.06Mn.	Capital raised by Issuance of 10% Bonus Shares
2078/79	1,361.65 Mn.	12,708.70Mn.	Capital raised by Issuance of 12% Bonus Shares
2079/80	10,833.79Mn	23,542.49Mn	Capital raised by Issuance of 6.5% Bonus Shares and Merger with Century Commercial Bank Ltd.

List of Shareholders holding more than 0.5% shares of the Bank as on 32 Ashadh 2082 are as follows:

S.No.	Shareholder's Name	No. of Share		Total No. of Share	Share Holding %
		Promoter	Public		
1	Asian Life Insurance Co. Ltd.	11,974,154	1,270,677	13,244,831	5.63
2	Gaurav Agarwal	6,346,139	33,073	6,379,212	2.71
3	Employees Provident Fund	5,642,361	309,466	5,951,827	2.53
4	Prabhu Group Pvt. Ltd.	2,354,000	-	2,354,000	0.99
5	Mijas Bhattachan	1,893,586	46	1,893,632	0.80
6	Sudeep Acharya	1,333,020	86,055	1,419,075	0.60
7	Jyanu Shrestha	1,266,109	89,305	1,355,414	0.58
8	Rajendra Bhattachan	1,350,486	-	1,350,486	0.57
9	Swarup Gurung	809,976	526,516	1,336,492	0.57
10	Nepal Investment Pvt. Ltd.	1,229,359	1	1,229,360	0.52
11	Shivam Cements Limited	1,192,800	-	1,192,800	0.51
12	Sun Nepal Life Insurance Company Ltd.	1,180,872	-	1,180,872	0.50

Proposed Distributions (Dividends and Bonus Shares)

No dividend has been proposed for the FY 2081/82.

3.20 Earnings per Share

Earnings per share (EPS) is the portion of the company's profit allocated to each outstanding share of the common stock. Diluted earnings per share is the calculation of the EPS if all convertible securities were exercised. Bank has fully followed NAS-33 "Earnings per Share" for the calculation of EPS.

Basic earnings per share is calculated by dividing the net profit for the year attributable to equity holders of the parent by the weighted average number of ordinary shares outstanding during the year, as per the NAS-33; "Earnings per Share".

Rs. in '000

Particulars	Current Year	Previous Year
Profit Attributable to ordinary Shareholders	872,326	510,856
Weighted average number of Ordinary Shares	235,425	235,425
Basic Earnings per Ordinary Share (Rs.)	3.71	2.17

The calculation of Diluted Earnings Per Share as at reporting date was based on the profit attributable to equity holders of the Bank by the weighted average number of ordinary shares outstanding during the year, after adjustment for the effects of all potentially dilutive weighted average number of ordinary shares.

Weighted average number of Ordinary Shares	Current Year		Previous Year	
	Outstanding	Weighted Average	Outstanding	Weighted Average
Weighted average number of ordinary shares for Basic EPS				
Number of Shares held as at 1st Shrawan 2081	235,424,898	235,424,898	235,424,898	235,424,898
Add: Share Issue During the Year	-	-	-	-
Add: Bonus Shares Issued	-	-	-	-
Add: Share Due to Merger	-	-	-	-
Number of Shares held as at 32 Ashadh 2082	235,424,898	235,424,898	235,424,898	235,424,898

3.21 Segment Reporting

Segment Reporting is the reporting of the operating segment of the entity. A segment is reportable if:

- It has at least 10% of the revenues or 10% of the profit or loss, or 10% of the combined assets of the Bank.

Segment can be categorized either on the basis of geographic segment or business segment. The Bank has categorized its segment on the basis of functions and services provided to the customers. Segment assets, segment liabilities, total revenue, total expenses and operating profit are disclosed. Branches of the Bank are classified under the regional operating structure for monitoring and supervision. The transaction between the branches is charged at transfer price decided by Asset Liability Management Committee of the Bank. The disclosure has been prepared in accordance with the requirements of NFRS.

एकीकृत वित्तीय अवस्थाको विवरणका लागि अनुसूचीहरू
२०८२ आषाढ मसान्तको

४.१ नगद तथा नगद समान

विवरण	समूह				रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
नगद मौज्दात	४,९६,७४,९९,३६२	५,७३,४८,०२,७९४	४,९६,७२,४०,४२७	५,७३,४३,०६,११०	
बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	३,७४,९२,७५,४५३	२,३८,६०,६२,५३५	३,७२,७९,५९,८९७	२,३५,१८,०८,२८९	
माग तथा अल्प सुचनामा प्राप्त हुने रकम	-	-	-	-	
अन्य					
जम्मा	८,७१,६७,७४,८१५	८,१२,०८,६५,३२९	८,६९,५२,००,३२३	८,०८,६१,१४,३९९	

४.२ नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनु पर्ने

विवरण	समूह				रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
नेपाल राष्ट्र बैंकसँग रहेको वैधानिक मौज्दात	१४,९४,५५,९९,७००	१३,७२,२०,२५,९७९	१४,९४,५५,९९,७००	१३,७२,२०,२५,९७९	
पुनः बिक्रीको निमित खरिद गरिएको धितोपत्र	-	-	-	-	
नेपाल राष्ट्र बैंकसँग रहेको अन्य निक्षेप तथा लिन बाँकी वक्यौता	५,९२,८३,४४,५५४	१,५६,३१,०६,४३६	५,९२,८३,४४,५५४	१,५६,३१,०६,४३६	
रकम					
जम्मा	२०,८७,८८,५६,२५३	१५,२८,५१,३२,४०७	२०,८७,८८,५६,२५३	१५,२८,५१,३२,४०७	

४.३ बैंक तथा वित्तीय संस्थामा रहेको मौज्दात

विवरण	समूह				रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
स्वदेशी बैंक तथा वित्तीय संस्थासँगको मौज्दात	४,००,००,०००	२६,००,००,०००	-	-	
विदेशी बैंक तथा वित्तीय संस्थासँगको मौज्दात	२४,२४,२९,६६९	३४,६९,२९,६९९	२४,२४,२९,६६९	३४,६९,२९,६९९	
घटाउने: जोखिम व्यवस्था	-	-	-	-	
जम्मा	२८,२४,२९,६६९	६०,६९,२९,६९९	२४,२४,२९,६६९	३४,६९,२९,६९९	

४.४ डेरिभेटिभ वित्तीय उपकरण

विवरण	समूह				रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
व्यापारिक लगानी (Held for Trading)					
व्याजदर स्वाप (Interest Rate Swap)	-	-	-	-	-
मुद्रा स्वाप (Currency Swap)	-	-	-	-	-
अग्रिम विनिमय सम्झौता	-	-	-	-	-
अन्य	-	-	-	-	-
जोखिम व्यवस्थापनको निम्नी					
व्याजदर स्वाप (Interest Rate Swap)	-	-	-	-	-
मुद्रा स्वाप (Currency Swap)	-	-	-	-	-
अग्रिम विनिमय सम्झौता	७,२१,७२,४२,९६३	२६,१४,६३,३८३	७,२१,७२,४२,९६३	२६,१४,६३,३८३	
अन्य	-	-	-	-	-
जम्मा	७,२१,७२,४२,९६३	२६,१४,६३,३८३	७,२१,७२,४२,९६३	२६,१४,६३,३८३	

४.५ अन्य व्यापारिक सम्पत्तिहरू

विवरण	समूह				बैंक	रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१		
ट्रेजरी विल	-	-	-	-	-	-
नेपाल सरकारको ऋणपत्र	-	-	-	-	-	-
नेपाल राष्ट्र बैंकको ऋणपत्र	-	-	-	-	-	-
स्वदेशी संस्थागत ऋणपत्र	९,९९,४९,३४२	-	-	-	-	-
शेयर (इक्विटी)	८९,००,२९,०९२	७२,९९,५९,०४२	९९,७८,६८,८९५	२०,२२,३०,७५८	-	-
अन्य	-	-	-	-	-	-
जम्मा	८९,००,२९,०९२	८२,०३,००,३८४	९९,७८,६८,८९५	२०,२२,३०,७५८	-	-

४.६ बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापटी

विवरण	समूह				बैंक	रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१		
लघुवित वित्तीय संस्थालाई दिएको कर्जा	८,०५,९७,४९,०९७	८,९९,६४,४०,४५९	८,०५,९७,४९,०९७	८,९९,६४,४०,४५९	-	-
अन्य	-	-	-	-	-	-
घटाउने : नोक्सानी व्यवस्था	(२३,००,६२,६८८)	(२५,६९,३९,२७८)	(२३,००,६२,६८८)	(२५,६९,३९,२७८)	-	-
जम्मा	७,८२,९६,८६,३२९	८,६६,०३,०९,१७३	७,८२,९६,८६,३२९	८,६६,०३,०९,१७३	-	-

४.६.१ हानि नोक्सानीको व्यवस्था (Allowance for Impairment)

विवरण	समूह				बैंक	रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१		
श्रावण १, २०८१ को मौज्दात	(२५,६९,३९,२७८)	(९,९८,७५,७१०)	(२५,६९,३९,२७८)	(९,९८,७५,७१०)	-	-
यस वर्षको जोखिम व्यवस्था	-	-	-	-	-	-
यस वर्षको जम्मा	-	(१६,४२,६३,५६८)	-	-	-	-
उठेको/फिर्ता	२,६०,७६,५९०	-	-	२,६०,७६,५९०	-	-
अपलेखन	-	-	-	-	-	-
आषाढ मसान्तको मौज्दात	(२३,००,६२,६८८)	(२५,६९,३९,२७८)	(२३,००,६२,६८८)	(२५,६९,३९,२७८)	-	-

४.७ ग्राहकहरूलाई दिएको कर्जा तथा सापटी

विवरण	समूह				बैंक	रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१		
परिषोधित मुल्यमा मुल्याङ्कन गरिएको कर्जा र सापटी	२,४५,२९,८२,९६,०५२	२,३८,४५,९०,२७,९६२	२,४५,२९,८२,९६,०५२	२,३८,४५,९०,२७,९६२	-	-
घटाउने : जोखिम व्यवस्था	(१,८९,९९,४७,९९५)	(२,१४,५४,८०,८५८)	(१,८९,९९,४७,९९५)	(२,१४,५४,८०,८५८)	-	-
सामूहिक जोखिम व्यवस्था	(१,८९,९९,४७,९९५)	(२,१४,५४,८०,८५८)	(१,८९,९९,४७,९९५)	(२,१४,५४,८०,८५८)	-	-
व्याक्तिगत जोखिम व्यवस्था	(१,८९,९९,४७,९९५)	(१,८९,९९,४७,९९५)	(१,८९,९९,४७,९९५)	(१,८९,९९,४७,९९५)	-	-
खुद रकम	२,२५,४५,५९,२२,६०१	२,२१,०४,५५,९९,०६२	२,२५,४५,५९,२२,६०१	२,२१,०४,५५,९९,०६२	-	-
FVTPL मा मुल्याङ्कन गरिएको कर्जा तथा सापटी	-	-	-	-	-	-
जम्मा	२,२५,४५,५९,२२,६०१	२,२१,०४,५५,९९,०६२	२,२५,४५,५९,२२,६०१	२,२१,०४,५५,९९,०६२	-	-

४.७.१ कर्जा प्रकारको आधारमा कर्जा र सापटीको विश्लेषण

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
कर्जा प्रकार				
दीर्घकालिन ऋण				
आवधिक कर्जा	१०,४४,१४,५७,०९७	१२,४४,९२,०७,०३१	१०,४४,१४,५७,०९७	१२,४४,९२,०७,०३१
व्यवसायिक कर्जा	९९,०७,३७,६९,३०९	९५,५१,२४,४३,६३९	९९,०७,३७,६९,३०९	९५,५१,२४,४३,६३९
चालु पूँजी कर्जा	३८,४४,९३,६११	७३,६९,८५,३९७	३८,४४,९३,६११	७३,६९,८५,३९७
अधिविकर्ष कर्जा (व्यक्तिगत)	१,०७,३७,५५,०३६	२,८४,०५,४०,६६३	१,०७,३७,५५,०३६	२,८४,०५,४०,६६३
ट्रृष्ट रिसिप्ट/निर्यात कर्जा	२,८७,५१,५१,७८०	१,९७,८०,१४,४६५	२,८७,५१,५१,७८०	१,९७,८०,१४,४६५
Cash Credit Loan	२६,९३,८७,१२,३८८	२६,२२,६९,३७,८८९	२६,९३,८७,१२,३८८	२६,२२,६९,३७,८८९
माग तथा अन्य चालु पूँजी कर्जा	३४,९०,१७,०३,६३८	३२,८९,९६,५६,१२३	३४,९०,१७,०३,६३८	३२,८९,९६,५६,१२३
व्यक्तिगत आवासीय कर्जा	१३,४५,०९,५४,९२१	१३,६६,५६,१२,७०२	१३,४५,०९,५४,९२१	१३,६६,५६,१२,७०२
रियल स्टेट कर्जा	१६,६८,८३,९८,८३५	१३,४३,२२,५२,५३७	१६,६८,८३,९८,८३५	१३,४३,२२,५२,५३७
मार्जिन लेन्डिङ कर्जा	५,३४,६८,७२,०३५	३,१८,९५,०९,३०३	५,३४,६८,७२,०३५	३,१८,९५,०९,३०३
हायर पर्चेज कर्जा	४,२७,०६,९७,७९०	४,४१,४०,८५,१७८	४,२७,०६,९७,७९०	४,४१,४०,८५,१७८
Auto Loan	१,२६,४४,५८,७३४	१,१५,४५,७९,५६६	१,२६,४४,५८,७३४	१,१५,४५,७९,५६६
विपन वर्ग कर्जा	३,८६,८४,५८,५४७	३,७७,०८,२५,७७९	३,८६,८४,५८,५४७	३,७७,०८,२५,७७९
विल खरिद	२५,१४,८७,०००	११,३९,९०,०००	२५,१४,८७,०००	११,३९,९०,०००
कर्मचारी कर्जा	८,०७,१३,०६,९४०	६,८०,७३,५४,२६७	८,०७,१३,०६,९४०	६,८०,७३,५४,२६७
अन्य	१२,२८,५४,३८,८१८	१३,२०,५४,१६,७४६	१२,२८,५४,३८,८१८	१३,२०,५४,१६,७४६
जम्मा	२,४१,१८,७९,१४,४८१	२,३२,८८,१४,०३,६८५	२,४१,१८,७९,१४,४८१	२,३२,८८,१४,०३,६८५
लिन बाँकी ब्याज	४,११,११,८१,५७१	६,४५,१५,१३,४३७	४,११,११,८१,५७१	६,०७,७६,२४,२७७
कुल जम्मा	२,४५,२९,८२,९६,०५२	२,३८,८८,१४,०७,१२२	२,४५,२९,८२,९६,०५२	२,३८,८५,९०,२७,९६२

४.७.२ मुद्राको आधारमा कर्जा तथा सापटीको विश्लेषण

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
नेपाली रुपैयाँ				
भारतीय रुपैयाँ				
अमेरिकन डलर	१,६८,७६,९५,३२३	४८,०६,९६,८२८	१,६८,७६,९५,३२३	४८,०६,९६,८२८
ग्रेट ब्रिटेन पाउंड	-	-	-	-
यूरो	-	-	-	-
जापनिज येन	-	-	-	-
चिनिया युआन	-	-	-	-
अन्य	-	-	-	-
जम्मा	२,४५,२९,८२,९६,०५२	२,३८,८८,१४,०७,१२२	२,४५,२९,८२,९६,०५२	२,३८,८५,९०,२७,९६२

४.७.३ धितोको आधारमा कर्जा तथा साप्टीको विश्लेषण

विवरण	समूह		बैंक		रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
सुरक्षण					
चल/अचल सम्पत्ति	२,३२,८९,९३,९१,६६९	२,१०,२९,९२,५७,२२६	२,३२,८९,९३,९१,६६९	२,१०,२९,९२,५७,२२६	
सुन र चाँदी	७०,९३,७४६	८,०३,५८,७८१	७०,९३,७४६	८,०३,५८,७८१	
स्वदेशी बैंक तथा वित्तीय संस्थाको जमानत	-	-	-	-	-
सरकारी जमानत	१२,४५,७६,५७२	२१,१२,७६,९८०	१२,४५,७६,५७२	२१,१२,७६,९८०	
अन्तराष्ट्रीय सुचिकृत बैंकको जमानत	-	६,०२,४९७	-	६,०२,४९७	
निर्यात कागजपत्रको धितो	७८,३२,२४,७७२	५,५७,२९,३९२	७८,३२,२४,७७२	५,५७,२९,३९२	
मुद्रित निक्षेपको धितो	७८,५२,९३,५८३	१,९६,४७,३५,९२७	७८,५२,९३,५८३	१,९६,४७,३५,९२७	
सरकारी सुरक्षणको धितो	१२,००,४२७	२९,३०,०४१	१२,००,४२७	२९,३०,०४१	
काउन्टर जमानत	-	-	-	-	-
व्यक्तिगत जमानत	५१,६३,६९,८३७	७४,६९,३६,२९६	५१,६३,६९,८३७	७४,६९,३६,२९६	
अन्य धितो	१०,१८,११,४५,४४५	२५,३२,२३,७३,०२६	१०,१८,११,४५,४४५	२५,३२,२३,७३,०२६	
जम्मा	२,४५,२९,८२,९६,०५२	२,३८,६८,४१,८६,०८६	२,४५,२९,८२,९६,०५२	२,३८,६८,४१,८६,०८६	
सुरक्षण नगरिएको					
जम्मा	२,४५,२९,८२,९६,०५२	२,३८,६८,४१,८६,०८६	२,४५,२९,८२,९६,०५२	२,३८,६८,४१,८६,०८६	

४.७.४ हानि नोक्सानीको व्यवस्था (Allowance for Impairment)

विवरण	समूह		बैंक		रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
स्पेसिफिक हानि नोक्सानी व्यवस्था					
श्रावण १ को शुरुवाति मौज्दात	१५,२६,७९,४८,०४२	१०,२५,००,१०,५२३	१५,२६,७९,४८,०४२	१०,२५,००,१०,५२३	
यस वर्षको हानि नोक्सानी					
यस वर्षको थप गरिएको	२,६७,४४,७८,२१४	५,०१,७९,३७,५१९	२,६७,४४,७८,२१४	५,०१,७९,३७,५१९	
यस वर्षको असुली/ (रिभर्सल)	-	-	-	-	-
अपलेखन	-	-	-	-	-
बैदेशिक मुद्रामा विनियम दरको उतारचढावले आउने हानि नोक्सानी	-	-	-	-	-
अन्य परिवर्तन	-	-	-	-	-
आषाढ मसान्तको मौज्दात	१७,९४,२४,२६,२५६	१५,२६,७९,४८,०४२	१७,९४,२४,२६,२५६	१५,२६,७९,४८,०४२	
सामुहिक हानि नोक्सानी व्यवस्था					
श्रावण १ को शुरुवाति मौज्दात	२,१४,५४,८०,८५८	२,६०,७८,१०,६२९	२,१४,५४,८०,८५८	२,६०,७८,१०,६२९	
यस वर्षको हानि नोक्सानी					
यस वर्षको थप गरिएको/ (रिभर्सल)	(२४,५५,३३,६६३)	(४६,२३,२९,७७२)	(२४,५५,३३,६६३)	(४६,२३,२९,७७२)	
बैदेशिक मुद्रामा विनियम दरको उतारचढावले आउने हानि नोक्सानी	-	-	-	-	-
अन्य परिवर्तन	-	-	-	-	-
आषाढ मसान्तको मौज्दात	१,८९,९९,४७,१९५	२,१४,५४,८०,८५८	१,८९,९९,४७,१९५	२,१४,५४,८०,८५८	
जम्मा हानि नोक्सानी व्यवस्था	१९,८४,२३,७३,४५१	१७,४१,३४,२८,१००	१९,८४,२३,७३,४५१	१७,४१,३४,२८,१००	

४.८ धितोपत्र (Securities)मा लगानी

विवरण	सम्ह				रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
अपलेखित मुल्यमा मुल्याङ्कन गरिएको धितोपत्र लगानी	१,१३,८३,६४,६४,३३०	८८,४६,३६,१४,०२१	१,१३,५६,३९,६४,३३०	८८,४२,११,१४,०२१	
FVTOCI मा मुल्याङ्कन गरिएको इक्विटीमा गरिएको लगानी	६,९३,२७,५३,२८३	५,२२,१५,९३,७९२	५,९१,९७,९४,७८३	४,९०,८८,६६,४९७	
जम्मा	१,२०,७६,९२,१७,६१३	९३,६८,५२,०७,८१३	१,१९,४८,३७,५९,११३	९३,३२,९९,८०,५१८	

४.८.१ अपलेखित मुल्यमा मुल्याङ्कन गरिएको लगानी सुरक्षण

विवरण	सम्ह				रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
ऋणपत्र	-	-	-	-	-
सरकारी ऋण पत्र	४०,३२,४९,४२,६७६	२६,०३,९०,९६,७७२	४०,३२,४९,४२,६७६	३६,०३,९०,९६,७७२	
सरकारी ट्रेजरी विल	३२,६०,५८,८०,३२५	२६,२०,७९,९३,१२२	३२,६०,५८,८०,३२५	२६,२०,७९,९३,१२२	
नेपाल राष्ट्र बैंकको ऋण पत्र	-	-	-	-	-
नेपाल राष्ट्र बैंकको निक्षेप उपकरणहरू	४०,५१,५२,६७,१२३	२६,००,४२,७३,९७३	४०,५१,५२,६७,१२३	२६,००,४२,७३,९७३	
अन्य	३९,०३,७४,२०६	२१,२४,१०,१५५	११,७८,७४,२०६	१६,९९,१०,१५५	
घटाउने: हानि नोकसानी व्यवस्था	-	-	-	-	-
जम्मा	१,१३,८३,६४,६४,३३०	८८,४६,३६,१४,०२१	१,१३,५६,३९,६४,३३०	८८,४२,११,१४,०२१	

४.८.२ अन्य विस्तृत आम्दानीमा उचित मुल्य (Fair Value) ले मुल्याङ्कन गरिएको शेयर लगानी

विवरण	सम्ह				रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
इक्विटी उपकरणहरू	-	-	-	-	-
सुचिकृत गरिएका	५,८४,२२,३७,२८८	४,४३,१६,२१,५९७	५,०१,८२,४४,९८३	४,२५,७८,६०,५५७	
सुचिकृत नगरिएका	१,०९,०५,९५,९९५	७८,९९,७२,९९५	९०,९५,४९,८००	६५,९०,०५,९४०	
जम्मा	६,९३,२७,५३,२८३	५,२२,१५,९३,७९२	५,९१,९७,९४,७८३	४,९०,८८,६६,४९७	

सम्पर्क	दैनिक
विवरण	आषाढ मसान्त २०८८
लगात मुल्य	लगात मुल्य
मुचिकृत शेयरसमा गरिएको लगानी	३६७,५६,५७,०२९ ५८५,२२,३७,२८८ ३०,४३,३४,९५७ ४,४३,१६,२९,६५७ ३,२३,१५,६९,६७ ५,०९,८८,९८९ २,८८,७०९,७३,८५९ ४,२५,७६,०५५७
बुटवल पावर कम-पनी लिं. (२१३६५ साधारण शेयर)	१,००,०९,८५२ ६६,२३,१५०
फर्ट माइक्रो फाइबरान्स डेमलफायट बैंक लिं. (८७६०९४ संस्थापक शेयर)	६,९३,८४,५०० ३२,३०५,८७८० ६,९३,८८,५०० ३२,३७८,४,७८०
मेरो माइक्रो फाइबरान्स वित्तीय संस्था लिं. (७२९४७ संस्थापक शेयर)	२,७२,०७,०९२ २५,१८,६१,११३२ ३,१६,८८,८८२ २८,१५,४४,८०४
प्रमु इस्टर्नेर्स कम-पनी लिं. (२०१७६३ संस्थापक शेयर)	६८,१८,११,२४९ १०,९१,११,२४९ ४८,४६,३३,२४९ ६२,०८,११,२४९
प्रमु महालक्ष्मी लाइफ इस्टर्नेर्स कम-पनी लिं. (२११६०० संस्थापक शेयर)	२०,००,००,००० ६०,४७,७६,४००
नेपाल इन्फ्रास्ट्रक्चर बैंक लिं. (१०६१९६४० संस्थापक शेयर)	१८,३३,००० १,१७,८८,५०,०४० १८,३३,००,००० १,१७,८८,५०,०४०
युनिक नेपाल लघुवित वित्तीय संस्था लिं. (१५०००० साधारण शेयर)	१,५८,००,००० १९,९३,३५,००० १,५८,००,००० १९,९३,३५,०००
उपकार लघुवित वित्तीय संस्था लिं. (१७०००० साधारण शेयर)	६,००,००,००० १७,०४,०००
घैलागारी लघुवित वित्तीय संस्था लिं. (१५०००० साधारण शेयर)	१,५१,५०,००० १,५०,००,००० १,५१,५०,००० १,५०,००,०००
आशा लघुवित वित्तीय संस्था लिं. (३४२७५० साधारण शेयर)	३,००,००,००० १५,११,१५,५०० ३,००,००,००० १५,११,१५,५००
नेस्टो सम्बूद्ध लघुवित वित्तीय संस्था लिं. (१४२१२ साधारण शेयर)	१,२५,००,००० १,४२,८१,२०० १,२५,००,००० १,४२,८१,२००
सनराइज ब्ल्टु विप्र फाई (४८५५०२८ इकाई)	४,८५,५०,२८१ ४,८५,५०,२८० ४,८५,५०,२८१ ४,८५,५०,२८१
एम.आर.लि.एल मार्गद्वारा फण्ड २ (३१९२२२३ इकाई)	३,९२,२७,२८० ३,९४,३२,३१६
प्रमु सेलेक्ट फण्ड (१७७५०००० इकाई)	१७,७५,००,००० २०,०३,९७,५०० १७,७५,००,००० २०,०३,९७,५००
एन.आई.सि एपिस्या सेलेक्ट ३० (४९३०६०५ इकाई)	४,९३,०६,०६० ४,९५,०५,३२० ४,९३,०६,०६० ४,९५,०५,३२०
सानिमा लार्ज क्वाप फाई (७५०००० इकाई)	७५,००,०१ ७६,७२,५०० ७५,००,०१ ७६,७२,५००
आ.वि.वि. श्यान्त्रुअल फण्ड १ (३१९२०८० इकाई)	३,९९,२०,८८० ३,९९,६१,१६७ ३,२५,४४,४३० ३,१९,२०,८८०
युनाइटेड अजोड इस्टर्नेर्स कम-पनी लिं. (१९२८२४ संस्थापक शेयर)	२,१८,५७,१७९ ५,१८,५०,७६८ २,१८,५७,१७९ ५,१८,५०,७६८
खोबला आइमार्ट ब्लेन्स-फण्ड १ (२३०३२८० इकाई)	२,१३०,३२,८०९ २,५१,२८,७८५ २,१३०,३२,८०९ २,५१,२८,७८५
एनएबी सुलभ फण्ड २ (३१००००० इकाई)	३,१०,००,००५ १,०३,२०,००० ३,११,८६,००० ३,१०,००,००५
सानिमा ग्रेथ फण्ड (१०००००० इकाई)	१,००,००,००५ १,०३,२०,००० १,००,००,००५ १,०३,२०,०००
सिद्धार्थ इविवटी फण्ड (९६७७४८ इकाई)	९६,७७,४८० ९९,५८,१२७ ९६,७७,४८० ९६,७७,४८०
सिटीजस्स म्युच्युअल फण्ड १ (५०००००० इकाई)	५०,००,००० ८८,२०,००० ८८,२०,००० ५०,००,०००
एन.आई.सि एपिस्या ग्रोथ फाई (५०००००० इकाई)	५,००,००० ४,१५,००० ४,१५,००० ५,००,०००
एन.आई.सि एपिस्या ब्लेन्स-फण्ड (५०००००० इकाई)	५०,००,००० ४८,८५,००० ४८,८५,००० ५०,००,०००
एनएबी ५० (२११६०२ इकाई)	२१,१६,०२० ३१,१७,२२४ २१,१६,०२० ३१,१७,२२४

विवरण	समूह			वैकल्पिक
	आपाह मसान्त २०८८	आपाह मसान्त २०८९	आपाह मसान्त २०८८	
लगत मूल्य	फैर भालू	लगत मूल्य	फैर भालू	लगत मूल्य
१,००,००,०००	१,०५,००,०००	१,००,००,०००	१,४९,०,०००	१,०५,००,०००
सिद्धार्थ इन्डेस्ट्रीज प्रोफ फिल्म २ (१०००००० इकाई)	१,८८,०७,३००	१,९८,७२,५९६	२,००,००,०००	१,९८,७२,५९६
सनराइज फर्स्ट स्प्ल्यूअल फाईट (१८६०७३० इकाई)	२५,००,०००	२५,९७५००	२५,००,०००	२५,९७५००
लक्ष्मी उन्नती कोष (२५००००० इकाई)	५०,००,०००	४९,७५,०००	५०,००,०००	५०,००,०००
कुमारी इक्विटी फाईट (५०००००० इकाई)	४३,६३,४००	४१,८०,१३७	४३,६३,४००	४३,६३,४००
मेघा स्प्ल्यूअल फाईट १ (४३६३४० इकाई)	१,६६,८००	१,६६,६३३	१,६६,८००	१,६६,८००
नविल ब्लास्ट-फाईट ३ (१६६८० इकाई)	१०,००,००,०००	१०,०५,००,०००	१०,००,००,०००	१०,०५,००,०००
कुमारी धनवृद्धि योजना (१००००००० इकाई)	१,००,००,००४	१८,६०,०००	१,०६,५०,०००	१,०६,५०,००४
एन-आर्टिविएल ग्रेथ फाईट (१००००००० इकाई)	१४,००,००,०००	१६,०५,८०,०००	१४,००,००,०००	१४,००,००,०००
प्रभु स्टार्ट फाईट (१४०००००० इकाई)	५,००,००,००५	५,०२,००,००५	५,००,००,००५	५,०२,००,००५
सनराइज फोकर-फाईट फाईट (५००००००० इकाई)	२,५४,९९,६५०	४,८५,१९,१३३	२,५४,९९,६००	२,५४,९९,६००
सानिमा जिआइस इस्टर्न-स कम्पनी लि. (७३३२२१ संस्थापक शेयर)	६०,००,०००	४,६४,७७,१५२	६०,००,०००	४,६४,७७,१५२
आराम्भ चौतारी लघुवित वित्तीय संस्था लि. (८३५९२ संस्थापक शेयर)	१५,००,००,०१०	१५,२४,५०,०००	१५,००,००,०१०	१५,२४,५०,०००
एन-आर्टिस्टिक्स प्रॅसिया फ्लॅक्चर क्लाप फाईट (१५००००००० इकाई)	१,२४,००,०००	१,२४,००,०००	१,२४,००,०००	१,२४,००,००५
माया खोला हारड्डे पावर कम्पनी लि. (१२१४००० संस्थापक शेयर)	३०,२१,२०,०००	६१,९३,६६,२५५	५,००,००,०००	५,००,००,०००
प्रभु महालक्ष्मी लाईफ इस्टर्न-स कम्पनी लि. (१४१०००००० इकाई)	१,५१,६३,५२७	३,५०,३१,५३६	२,२६,५८,९०६	२,२६,५८,९०६
जिक्र विकास लघुवित वित्तीय संस्था लि. (१२११२७८ संस्थापक शेयर)	८,४३,५०,०००	१३,८९,७७०	८,४३,५०,०००	८,४३,५०,०००
नेपाल इन्डेस्ट्रीज नेपाल लिंग (१२११२७८ संस्थापक शेयर)	२,५०,००,०००	२,५०,००,०००	२,५०,००,०००	२,५०,००,०००
हाथवे इन्डेस्ट्रीज नेपाल मेघा बैंक नेपाल लिंग (१२११२७८ संस्थापक शेयर)	१,५१,६३,५२७	३,५०,३१,५३६	२,२६,५८,९०६	२,२६,५८,९०६
सर्वतम सिमेट्रिलि. (४०४६१ साधारण शेयर)	२,७५,००,०००	२३,९०,९२,८१२	२,७५,००,०००	२३,९०,९२,८१२
मात्रभूमि लघुवित वित्तीय संस्था लि. (३१११९२८ साधारण शेयर)	२,००,००,०००	१,९५,००,०००	१,९५,००,०००	१,९५,००,०००
मुक्तिकाथ स्प्ल्यूअल फाईट १ (२००००००० इकाई)	३६,९२,६०,१३६	५,५,३२,५२,६९	३६,९१,६०,१३६	५,५,३२,५२,६९
एन-आर्टिस्ट इफ्स्ट्रट्स्ट्रक्चर एफ्टे लेभलप्रेस्ट टिन. (२४२७४४ साधारण शेयर)	५१,०४,६२०	२,४३,३०,०००	८,०४,६२०	८,०४,६२०
रिलायबल नेपाल लाइफ इफ्स्ट्रो-न्स कम्पनी लि (२३२०००० संस्थापक शेयर)	२,००,००,०००	२,३२,००,०००	२,३२,००,०००	२,३२,००,०००
सर्विकृत नम्भेका शेयरमा गरिएको लागती	१,०२,३०,५७५७५	१,०५,०५,१५,९९५	७२,६९,९६,०७५	७२,६९,९७२,१३५
नेपाल किलायरिक्स हाउस लिंग (५१२८६६२ संस्थापक शेयर)	५६,४२,२००	५,१२,८६,२००	३,९९,११,८००	५६,४२,२००
कर्ता पुच्छा कंफ्रैन्स (२४२३०० संस्थापक शेयर)	८,०४,६२०	२,४३,३०,०००	८,०४,६२०	८,०४,६२०
पिलायबल नेपाल लाइफ इफ्स्ट्रो-न्स कम्पनी लि (२३२०००० संस्थापक शेयर)	७६,००,०००	२,३२,००,०००	८,०४,६२०	८,०४,६२०
इका नेपाल लिंग (२७३६० संस्थापक शेयर)	७६,००,०००	२७,३६,०००	७६,००,०००	२७,३६,०००

विवरण	समूह	आधार मसालत २०८२	आधार मसालत २०८१	आधार मसालत २०८२	आधार मसालत २०८१	देवक
नेशनल बैंक इस्टर्न्स्ट्रिट (२९९९७६ मंस्थापक शेयर)	लागत मैदान्य	फेयर लाइन्स	लागत मैदान्य	फेयर लाइन्स	फेयर लाइन्स	लागत मैदान्य
स्पार्ट-च्वाइस टेक्नोलॉजिज लि. (१०७९०८० मंस्थापक शेयर)	२,४५,८४,८६०	२,९२,९७,६००	१८,३४,८६०	७२,४७,६००	२,४५,८४,८६०	२,९९,९७,६००
बैंकिंग फाइनान्स एण्ड इन्स्ट्रोरेन्स इस्टर्न्स्ट्रिट (३३००० मंस्थापक शेयर)	३०,००,०००	३३,००,०००	३०,००,०००	३०,००,०००	३३,००,०००	३०,००,०००
नेपाल स्टक एक्सचेन्ज लि. (५००००० मंस्थापक शेयर)	३२,५०,००,०००	३२,५०,००,०००	३२,५०,००,०००	३२,५०,००,०००	३२,५०,००,०००	३२,५०,००,०००
सिटीजन्स युनिट स्ट्रिक्म (१५०००० इकाई)	१,५००,०००	१,५००,०००	१,५००,०००	१,५००,०००	१,५००,०००	१,५००,०००
अलफा ल्यस्ट लिजन फाउंड (२००००० माध्यराण शेयर)	२०,००,००,०००	२०,००,००,०००	२०,००,००,०००	२०,००,००,०००	२०,००,००,०००	२०,००,००,०००
प्रभु डाइनामिक ईक्विटी फाउंड १ (५०००० इकाई)	५,००,००,०००	५,००,००,०००	५,००,००,०००	५,००,००,०००	५,००,००,०००	५,००,००,०००
नेपाल अपर्युनिटी फाउंड १ (१००००० इकाई)	१०,००,००,०००	१०,००,००,०००	१०,००,००,०००	१०,००,००,०००	१०,००,००,०००	१०,००,००,०००
रिलायबल ग्राइफेट ईक्विटी फाउंड १ (१००००० इकाई)	१०,००,००,०००	१०,००,००,०००	१०,००,००,०००	१०,००,००,०००	१०,००,००,०००	१०,००,००,०००
मात्रभूम लघुवित वित्तीय संस्था लि. (३११९२८ साधारण शेयर)	२,७५,००,०००	३,११,१२,५००	२,७५,००,०००	३,११,१२,५००	२,७५,००,०००	३,११,१२,५००
दुलो खोला हाइड्रो पावर कम्पनी लि. (१५००००० साधारण शेयर)	१,५०,००,०००	१,५०,००,०००	१,५०,००,०००	१,५०,००,०००	१,५०,००,०००	१,५०,००,०००
सम्बृद्ध इनर्जी प्रा. लि. (२७५००० साधारण शेयर)	२,७५,००,०००	२,७५,००,०००	२,७५,००,०००	२,७५,००,०००	२,७५,००,०००	२,७५,००,०००
लक्ष्मी स्टील्स प्रा. लि. (५०५३०५ साधारण शेयर)	९,१४,६६,१९५	९,१४,६६,१९५	९,१४,६६,१९५	९,१४,६६,१९५	९,१४,६६,१९५	९,१४,६६,१९५
श्री हिमिलेरी प्रा. लि. (५०००० साधारण शेयर)	५०,००,०००	५०,००,०००	५०,००,०००	५०,००,०००	५०,००,०००	५०,००,०००
सिद्धि हाइड्रोपावर कम्पनी लि. (५००००० साधारण शेयर)	५,००,००,०००	५,००,००,०००	५,००,००,०००	५,००,००,०००	५,००,००,०००	५,००,००,०००
जन्मा	६,६९,८७१४,९०४	६,९३,२७१५,२८३	५,७७,१७१५,२८३	५,७७,१७१५,२८३	५,२२,१५,९३,७९२	५,१११७१५,७९२
						४,४५,९०,००,०००
						४,९१,१५,५३,५१९
						४,९१,१५,५३,५१९

४.९ चालु आयकर सम्पत्ति

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
चालु कर सम्पत्ति				
चालु वर्षको आय कर सम्पत्ति	२९,९३,८४,४८८	(४,५२,९६,०१५)	२७,५६,१८,२२७	(६,०१,६३,२५०)
गत वर्षहरुका कर सम्पत्ति	-	-	-	-
चालु कर दायित्व				
चालु वर्षको आयकर दायित्व	-	-	-	-
गत वर्षहरुको कर दायित्वहरु	-	-	-	-
जम्मा	२९,९३,८४,४८८	(४,५२,९६,०१५)	२७,५६,१८,२२७	(६,०१,६३,२५०)

४.१० सहायक कम्पनीमा लगानी

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
सूचीकृत सहायक कम्पनीमा लगानी				
सूचीकृत नभएको सहायक कम्पनीमा लगानी	-	-	-	-
जम्मा लगानी	-	-	७९,५७,२९,०८०	७९,५७,२९,०८०
घटाउने : हानि/ नोकसानी व्यवस्था	-	-	-	-
खुद कितावि मुल्य	-	-	७९,५७,२९,०८०	७९,५७,२९,०८०

४.१०.१ सूचीकृत सहायक कम्पनीमा लगानी

रकम (रु.)

	आषाढ मसान्त २०८२		आषाढ मसान्त २०८१	
	परल मुल्य	उचित मुल्य	परल मुल्य	उचित मुल्य
..... ति.	-	-	-	-
..... किता शेयर (प्रति शेयर का दरले)	-	-	-	-
जम्मा	-	-	-	-

४.१०.२ सूचीकृत नभएको सहायक कम्पनीमा लगानी

रकम (रु.)

	आषाढ मसान्त २०८२		आषाढ मसान्त २०८१	
	परल मुल्य	उचित मुल्य	परल मुल्य	उचित मुल्य
प्रभु क्यापिटल ति.				
३७९६६८२ किता संस्थापक शेयर प्रति शेयर रु.१०० का दरले	३७,३६,९३,२१८	३७,३६,९३,२१८	३७,३६,९३,२१८	३७,३६,९३,२१८
५५००० किता संस्थापक शेयर प्रति शेयर रु.१५५ का दरले	८३,९०,८३९	८३,९०,८३९	८३,९०,८३९	८३,९०,८३९
२९,२००० किता संस्थापक शेयर प्रति शेयर रु. १४६.६४ का दरले	४,२१,४५,०२३	४,२१,४५,०२३	४,२१,४५,०२३	४,२१,४५,०२३
१७१५०० किता संस्थापक शेयर प्रति शेयर रु.१०० का दरले	१७,१५,००,०००	१७,१५,००,०००	१७,१५,००,०००	१७,१५,००,०००
प्रभु स्टक मार्केट ति.				
२०००००० किता संस्थापक शेयर प्रति शेयर रु.१०० का दरले	२०,००,००,०००	२०,००,००,०००	२०,००,००,०००	२०,००,००,०००
जम्मा	७९,५७,२९,०८०	७९,५७,२९,०८०	७९,५७,२९,०८०	७९,५७,२९,०८०

४.१०.३ बैंकको सहायक कम्पनीहरूको जानकारी

		रकम (रु.)
	बैंक	
प्रभु क्यापिटल लि.	बैंकले लिएको स्वामित्वको प्रतिशत	
प्रभु स्टक मार्केट लि.	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
	५६.७९%	५६.७९%
	१००.००%	१००.००%
जम्मा		

४.१०.४ सहायक कम्पनीहरूको गैर नियन्त्रित स्वार्थ

	रकम (रु.)
	समूह
प्रभु क्यापिटल लि.	आषाढ मसान्त २०८२
NCI सँग रहेको इक्विटी इन्वेस्ट (%)	४३.२१%
सालको नाफा नोक्सान बाँडफाँड	६,२७,३०,३६९
आषाढ अन्त्यमा NCI सँग रहेको सचित मौज्दात	५३,००,०४,५५९
NCI लाई दिएको लाभांश	३,२७,४७,४२३
	४,११,००,०००

४.११ सम्बद्ध कम्पनीमा लगानी

विवरण	समूह	बैंक	रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२
सुचिकृत सम्बद्ध कम्पनीमा लगानी	-	-	
सुचिकृत नभएका सम्बद्ध कम्पनीमा लगानी	१३,६२,५३,७३०	१७,९१,८८,२००	
जम्मा लगानी	१३,६२,५३,७३०	१७,९१,८८,२००	
घटाउने : जोखिम व्यवस्था	-	-	
खुद किताबी मूल्य	१३,६२,५३,७३०	१७,९१,८८,२००	

४.११.१ सुचिकृत भएको सम्बद्ध कम्पनीमा गरिएको लगानी

	समूह	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	रकम (रु.)
	लागत मूल्य	फेयर भ्यालु	लागत मूल्य	फेयर भ्यालु
..... लि.	-	-	-	
..... किता शेयर (प्रति शेयर का दरले)				
जम्मा				
	बैंक	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
	लागत मूल्य	फेयर भ्यालु	लागत मूल्य	फेयर भ्यालु
..... लि.	-	-	-	-
..... किता शेयर (प्रति शेयर का दरले)				
..... लि.	-	-	-	-
..... किता शेयर (प्रति शेयर का दरले)				
जम्मा				

४.११.२ सुचिकृत नभएको सम्बद्ध कम्पनीमा गरिएको लगानी

रकम (रु.)

		समूह			
		आषाढ मसान्त २०८२	आषाढ मसान्त २०८१		
		लागत मूल्य	फेयर भ्यालु	लागत मूल्य	फेयर भ्यालु
स्मार्ट च्वाइस टेक्नोलोजिज लि.					
१०७९०४० कित्ता शेयर (प्रति शेयर १०० का दरले)		१३,६२,५३,७३०	१७,९१,८८,२००		
..... लि.					
..... कित्ता शेयर (प्रति शेयर का दरले)					
जम्मा		१३,६२,५३,७३०	१७,९१,८८,२००		
		बैंक			
		आषाढ मसान्त २०८२	आषाढ मसान्त २०८१		
		लागत मूल्य	फेयर भ्यालु	लागत मूल्य	फेयर भ्यालु
..... लि.					
..... कित्ता शेयर (प्रति शेयर का दरले)					
..... लि.					
..... कित्ता शेयर (प्रति शेयर का दरले)					
जम्मा					

४.११.३ बैंकको सम्बद्ध कम्पनीको विवरण

रकम (रु.)

		समूह		बैंक	
		समूहको स्वामित्व	बैंकको स्वामित्व		
		आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
स्मार्ट च्वाइस टेक्नोलोजिज लि.		२१.५८%	२१.५८%		

४.११.४ बैंकको सम्बद्ध कम्पनीको शेयर

रकम (रु.)

		समूह			
		आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
स्मार्ट च्वाइस टेक्नोलोजिज लि.				२१.५८%	
जम्मा					

४.१२ लगानी सम्पत्ति

रकम (रु.)

विवरण		समूह		बैंक	
		आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
उचित मूल्य (Fair Value) मा मुल्याङ्कन गरिएको लगानी सम्पत्ति					
श्रावण १ को मौज्दात		-	-	-	-
यस वर्षको थप/घट		-	-	-	-
यस वर्षको उचित मूल्य (Fair Value) मा खुद वदलाव		-	-	-	-
समायोजन र स्थानान्तरण		-	-	-	-
खुद रकम		-	-	-	-
लगातमा मुल्याङ्कन गरिएको लगानी सम्पत्ति					
श्रावण १ को मौज्दात		७८,९७,५२,१६३	४४,५३,५१,६७४	७८,९७,५२,१६३	४४,५३,५१,६७४
यस वर्षको थप/घट		८६,४५,११,०५७	३४,४४,००,४९०	८६,४५,११,०५७	३४,४४,००,४९०
यस वर्षको उचित मूल्य (Fair Value) मा खुद वदलाव		-	-	-	-
समायोजन र स्थानान्तरण		-	-	-	-
खुद रकम		१,६५,४२,६३,२२०	७८,९७,५२,१६३	१,६५,४२,६३,२२०	७८,९७,५२,१६३
जम्मा		१,६५,४२,६३,२२०	७८,९७,५२,१६३	१,६५,४२,६३,२२०	७८,९७,५२,१६३

विवरण		जगता		भवत		तिजहल्ड समर्पित		कस्टमर र		परिवहन साधन		फलिंतर र फिल्वर		समूह		
परल मोल	प्रैमोसेटिंग	परल मोल	प्रैमोसेटिंग	परल मोल	प्रैमोसेटिंग	परल मोल	प्रैमोसेटिंग	परल मोल	प्रैमोसेटिंग	परल मोल	प्रैमोसेटिंग	परल मोल	प्रैमोसेटिंग	परल मोल	प्रैमोसेटिंग	
श्रावण १, २०८० को मौजदात	६६,१८,१६,६२५	२,८२,८६,३५,०८८	५,२,३७,८५,४९	३५,०९,२६,०७५	५७,०९,३७,९०३	१९,५९,०३,४९	५७,०९,३७,९०३	१९,५९,०३,४९	५७,०९,३७,९०३	२०,३३,३३,१७२	१६,४६,०८८	१६,४६,०८८	५,४९,९१,८६,७९२	५,४९,९१,८६,७९२	५,४९,९१,८६,७९२	
यस वर्ष थ्रप	-	३७,१७,०४२	२,०३,६८,११४	३,०३,६८,११४	१७,१७,४७,८०	१५,४७,७४९	१७,१७,४७,८०	१५,४७,७४९	१७,१७,४७,८०	१७,१७,४७,८०	३,४५,०५,७०८	३,४५,०५,७०८	२०,८९,३८,४०४	२०,८९,३८,४०४	२०,८९,३८,४०४	
प्राप्ति (Acquisition)	-	३७,१७,०४२	२,०३,६८,११४	३,१३,५७,८०८	१७,१७,४७,८०८	१५,४७,७४९	१७,१७,४७,८०८	१५,४७,७४९	१७,१७,४७,८०८	१७,१७,४७,८०८	३,४५,०५,७०८	३,४५,०५,७०८	२०,८९,३८,४०४	२०,८९,३८,४०४	२०,८९,३८,४०४	
पूँजीकृत	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
यस वर्षको विक्री	-	-	(१६१,००,०७१)	(६८,२०,४२९)	(६८,२०,४२९)	(१५,०६,०४६)	(१५,०६,०४६)	(१५,०६,०४६)	(१५,०६,०४६)	(३६,०७,१५२)	(२४,३३,८४५)	(२४,३३,८४५)	(११,६३,८५६०)	(११,६३,८५६०)	(११,६३,८५६०)	
Right of Use Assets	१३,१५,५६,३४४	-	-	-	-	-	-	-	-	-	-	-	१३,९४,५६,३४४	१३,९४,५६,३४४	१३,९४,५६,३४४	
समायोजन/पुनःमूल्यांकन	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
आगाह २०८० मसातको मैजदात	६६,१८,१६,६२५	२,१९,१८,०८८	२,१९,१८,०८८	५,२०,८०,५६,६१७	३५,०४,४६,५१९	६५,५६,१६,१६७	२०,३९,४५,०८५	२०,३९,४५,०८५	२०,३९,४५,०८५	२१,६४,२४,६६६	१९,६७,१५,०११	५,८८,२०५,४४३	५,८८,२०५,४४३	५,८८,२०५,४४३	५,८८,२०५,४४३	५,८८,२०५,४४३
यस वर्ष थ्रप	६,७८,४७४,५७५	११,८७,४७४,५७५	११,८७,४७४,५७५	५,५६,४४,४७३	५,१७,९१,०,४५६	१२,१७,३८,४००	२,४१,८,५६६	१२,१७,३८,४००	१२,१७,३८,४००	१२,१७,३८,४००	१,९६,२१,७२,४१७	५,२६,८३,१६४	१,९६,२१,७२,४१७	१,९६,२१,७२,४१७	१,९६,२१,७२,४१७	१,९६,२१,७२,४१७
प्राप्ति (Acquisition)	६७,९४,४७४,५७५	११,८७,४७४,५७५	११,८७,४७४,५७५	५,५६,४४,४७३	५,१७,९१,०,४५६	१२,१७,३८,४००	२,४१,८,५६६	१२,१७,३८,४००	१२,१७,३८,४००	१२,१७,३८,४००	१,९६,२१,७२,४१७	५,२६,८३,१६४	१,९६,२१,७२,४१७	१,९६,२१,७२,४१७	१,९६,२१,७२,४१७	१,९६,२१,७२,४१७
दुँजीकृत	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
यस वर्षको विक्री	-	(४,९२,७८,५७९)	(७,९८,३९४)	(७,९८,३९४)	(७,९८,३९४)	(७,९८,३९४)	(७,९८,३९४)	(७,९८,३९४)	(७,९८,३९४)	(७,९८,३९४)	(२६,०४,४५६)	(३२,४०,२२६)	(१५,७९,८०,४७४)	(१५,७९,८०,४७४)	(१५,७९,८०,४७४)	(१५,७९,८०,४७४)
समायोजन/पुनःमूल्यांकन	-	-	-	-	-	-	-	-	-	-	-	-	४	४	४	४
Right of Use Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
आगाह २०८० मसातको मैजदात	१३,४,१२,९१,२००	३,०४,१२,९१,२००	३,०४,१२,९१,२००	४०,६४,२४,४३७	४०,६४,२४,४३७	६९,३२,९६,३१०	२२,५३,४०,६५७	६९,३२,९६,३१०	२२,५३,४०,६५७	२४,५६,९२,७२७	२४,६७,१०,१५१	६,८८,२०,२७,१७८	६,८८,२०,२७,१७८	६,८८,२०,२७,१७८	६,८८,२०,२७,१७८	६,८८,२०,२७,१७८
हस्त कर्ती र हस्त तोक्सानी	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
श्रावण १, २०८० को मौजदात	२१,०४,१०,४९४	७,९०,८५,७३५	७,६४,४४,७३५	७,६४,४४,७३५	७,९०,८५,७३५	११,११,२३,१४६	३,४२,३४,३७४	११,११,२३,१४६	११,११,२३,१४६	११,११,२३,१४६	२,८७,१०,१५१	५६,६०,६४,४१५	५६,६०,६४,४१५	५६,६०,६४,४१५	५६,६०,६४,४१५	५६,६०,६४,४१५
सालको हस्तकृदी	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
सालको हस्तनेत्रक्षमानी	१,११,८८,०२३	७,६६,३२,५६८	६,९२,२८,५२३	११,२९,३७,३७५	११,२९,३७,३७५	२,८८,६३,५७	२,३९,८६,३१९	२,३९,८६,३१९	२,३९,८६,३१९	२,३९,८६,३१९	२,८५,१३,०२३	३५,०९,४९,४०१	३५,०९,४९,४०१	३५,०९,४९,४०१	३५,०९,४९,४०१	३५,०९,४९,४०१
यस वर्षको विक्री	-	(३०,२७,७२४)	(५५,४४,३५)	(३०,२७,७२४)	(३०,२७,७२४)	(३०,२७,७२४)	(३०,२७,७२४)	(३०,२७,७२४)	(३०,२७,७२४)	(३०,२७,७२४)	(२१,८०,३४४)	(८,५२,९२५)	(८,५२,९२५)	(८,५२,९२५)	(८,५२,९२५)	(८,५२,९२५)
Depreciation on RoUA	२३,३८,४४,४४१	-	-	-	-	-	-	-	-	-	-	-	-	२३,३८,४४,४४१	२३,३८,४४,४४१	२३,३८,४४,४४१
समायोजन	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
आगाह २०८० अतिसमको मैजदात	४६,०३,२३,९५८	१५,२३,९०,५७९	१४,०३,०८,५३८	११,१७,२७,५३८	११,१७,२७,५३८	४,७२,१७,१४३	४,६३,४५,०४३	४,७२,१७,१४३	४,७२,१७,१४३	४,७२,१७,१४३	५,६३,४५,०४३	१,११,८८,४४,४४३	१,११,८८,४४,४४३	१,११,८८,४४,४४३	१,११,८८,४४,४४३	१,११,८८,४४,४४३
सालको हस्तनेत्रक्षमानी	१,१६,६४,१४२	८,९२,३०,०८८	८,०७,३१,०९८	११,२७,४५,३१	११,२७,४५,३१	३,२३,८६,८०९	३,१२,३४,३३९	३,१२,३४,३३९	३,१२,३४,३३९	३,१२,३४,३३९	४,११,१८,३५८	३७,८४,९७,२०५	३७,८४,९७,२०५	३७,८४,९७,२०५	३७,८४,९७,२०५	३७,८४,९७,२०५
यस वर्षको विक्री	(१,७३,८४,३९३)	(२४,४८,८८७)	(१,४२,६८,९१७)	(१,४२,६८,९१७)	(१,४२,६८,९१७)	(४,३४,२८,५३५)	(७,९५,६९,८१८)	(७,९५,६९,८१८)	(७,९५,६९,८१८)	(७,९५,६९,८१८)	(१३,६१,०,०००)	(६,८२,५७,०४४)	(६,८२,५७,०४४)	(६,८२,५७,०४४)	(६,८२,५७,०४४)	(६,८२,५७,०४४)
Depreciation on RoUA	२५,९२,५७,१११	-	-	-	-	-	-	-	-	-	-	-	-	२५,९२,५७,१११	२५,९२,५७,१११	२५,९२,५७,१११
समायोजन	१,२७,०६,१८४	-	-	-	-	-	-	-	-	-	-	-	-	१,२७,०६,१८४	१,२७,०६,१८४	१,२७,०६,१८४
आगाह २०८० मसातको मैजदात	७२,६५,६९,०८१	२२,९१,७१,६६८	११,१९,०५,१८८	२६,८४,२०,५३४	११,१९,०५,१८८	१,४४,०५,२५५	१,६६,५५,१८७	१,६६,५५,१८७	१,६६,५५,१८७	१,६६,५५,१८७	१,६६,५५,१८७	१,७१,७९,१७३	१,७१,७९,१७३	१,७१,७९,१७३	१,७१,७९,१७३	१,७१,७९,१७३
पूँजीगत नियमण	खुद बक्स खाल्य	६६,९८,१६,६२५	२,६१,७१,४५,४९	४,५,५९,४९	४,५,५९,४९	२७,४५,००,८१४	१६,१६,६८,११७	१६,१६,६८,११७	१६,१६,६८,११७	१६,१६,६८,११७	१६,१६,६८,११७	१,९३,५५,९३७	१,९३,५५,९३७	१,९३,५५,९३७	१,९३,५५,९३७	१,९३,५५,९३७
आगाह २०८० अतिसमको मैजदात	६६,९८,१६,६२५	२,५१,११,८५,८५६	३,१३,५७,८५६	३,१३,५७,८५६	३,१३,५७,८५६	१६,१६,६८,११८	१६,१६,६८,११८	१६,१६,६८,११८	१६,१६,६८,११८	१६,१६,६८,११८	१६,१६,६८,११८	१,९०,५३,६७२	१,९०,५३,६७२	१,९०,५३,६७२	१,९०,५३,६७२	१,९०,५३,६७२
आगाह २०८० अतिसमको मैजदात	१,३४,१२,९१,२००	२,३१,१२,९१,७५१	३,७,७२,५७,२५३	३,७,७२,५७,२५३	३,७,७२,५७,२५३	१०,५८,११९,७५१	१०,५८,११९,७५१	१०,५८,११९,७५१	१०,५८,११९,७५१	१०,५८,११९,७५१	१०,५८,११९,७५१	१,७१,७९,३४,०१०	१,७१,७९,३४,०१०	१,७१,७९,३४,०१०	१,७१,७९,३४,०१०	१,७१,७९,३४,०१०

विवरण	जागा	भवत	लिजहल्ट समस्ति एसेसरिंग	कल्पनात्मक र	परिवहन साधन	फलिचर र फिल्चर	मंशनरी	अन्य उपकरणहर	आषाढ मसात्त	आषाढ मसात्त
परत मोत									2052	2051
श्रावण १, २०८० को मौजदात	६६,१८,१६,६२५	२,७७,१९,५५,३१९	५१,५८,००,२५०	३४,०६,६३,१३८	५६,६६,००,१५९	१८,३७,४१,०४५	२०,३३,३३,१७२	१६,४२,२८,९३७	५,४१,५६,७०,४५६	
यस वर्ष थप	-	३७,१७,०४२	१,६९,३४,४१३	२,८९,५९,८४८	१७,१७,४३,२००	७०,६४,२१८	२,८६,१७,८६६	३,१८,४१४	२८,८२,१०,७५२	
प्राप्ति (Acquisition)	३७,१७,०४२	१,६९,३४,४१३	२,८९,५९,८४८	१७,१७,४३,२००	७०,६४,२१८	२,८६,१७,८६६	३,१८,४१४	२८,८२,१०,७५२		
पूँजीकृत	-	१,६९,००,०७१	६२,१४,७४	६२,१४,७४	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	
यस वर्षको विक्री	-	१,६९,००,०७१	६२,१४,७४	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	
Right of Use Assets	९,३३,३३,३३७	-	-	-	-	-	-	-	९,३३,३३,३३७	
समायोजन/पुनःमूल्याङ्कन	-	-	-	-	-	-	-	-	-	
आषाढ २०८० मसात्तको मौजदात	६६,१८,१६,६२५	३,८७,६४,१३,०९८	५१,५९,६४,६०३	३६,३४,०८,२७२	६५,२०,७५,४४२	१८,९६,८८,०९८	२२,८४,२४,८६६	१९,३६,८९,५०६	५,६८,१६,८३१	
यस वर्ष थप	-	८४,७५,५२	८५,२१,०९८	१,११,३१,६०८	१,११,३१,६०८	१,११,३१,६०८	१,११,३१,६०८	१,११,३१,६०८	५,२६,६६,८१२	
प्राप्ति (Acquisition)	८४,७५,५२	८५,२१,०९८	८५,२१,०९८	१,११,३१,६०८	१,११,३१,६०८	१,११,३१,६०८	१,११,३१,६०८	१,११,३१,६०८	३७,१०,२५,३१४	
पूँजीकृत	-	१,६९,००,०७१	६२,१४,७४	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	३७,१०,२५,३१४	
यस वर्षको विक्री	-	१,६९,००,०७१	६२,१४,७४	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	
समायोजन/पुनःमूल्याङ्कन	-	-	-	-	-	-	-	-	-	
आषाढ २०८० मसात्तको मौजदात	६६,१८,१६,६२५	३,८७,६४,१३,०९८	५१,५९,६४,६०३	३६,३४,०८,२७२	६५,२०,७५,४४२	१८,९६,८८,०९८	२२,८४,२४,८६६	१९,३६,८९,५०६	५,६८,१६,८३१	
यस वर्ष थप	-	८४,७५,५२	८५,२१,०९८	१,११,३१,६०८	१,११,३१,६०८	१,११,३१,६०८	१,११,३१,६०८	१,११,३१,६०८	५,२६,६६,८१२	
प्राप्ति (Acquisition)	८४,७५,५२	८५,२१,०९८	८५,२१,०९८	१,११,३१,६०८	१,११,३१,६०८	१,११,३१,६०८	१,११,३१,६०८	१,११,३१,६०८	३७,१०,२५,३१४	
पूँजीकृत	-	१,६९,००,०७१	६२,१४,७४	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	
यस वर्षको विक्री	-	१,६९,००,०७१	६२,१४,७४	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	
समायोजन/पुनःमूल्याङ्कन	-	-	-	-	-	-	-	-	-	
Right of Use Assets	९,३३,३३,३३७	-	-	-	-	-	-	-	९,३३,३३,३३७	
हस कट्टि र हसि तोक्षसाती	-	-	-	-	-	-	-	-	-	
श्रावण १, २०८० को मौजदात	२०,२३,५१,३९५	७,६२,२१,५८६	७,६२,२१,५८६	१,०८,३८,३३५	१,०८,३८,३३५	१,०८,३८,३३५	२,८४,१६,८३९	२,८४,१६,८३९	५,४०,३५,७७२	
सालको हसातकट्टी	१,११,८८,०२३	७,४५,११,११०	७,४५,११,११०	१,११,८८,३४२	१,११,८८,३४२	१,११,८८,३४२	२,७४,२५,५३३	२,७४,२५,५३३	३,४,५८,०९,०८१	
सालको हानिनोक्षसाती	-	-	-	-	-	-	-	-	-	
यस वर्षको विक्री	-	१,६९,००,०७१	६२,१४,७४	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	
Depreciation on RoUA	२२,८६,०५,१०४	-	-	-	-	-	-	-	२२,८६,०५,१०४	
समायोजन	-	-	-	-	-	-	-	-	-	
आषाढ २०८० अतिसमको मौजदात	४४,१४,३३१	१४,७७,१०,१७१	१४,७७,१०,१७१	१३,२७,११,३६९	१९,६४,५२,३३१	५,६३,०२,०९६	४,७३,२२,२१३	५,५७,११,७३३	१,०७,८८,११६	
सालको हानिनोक्षसाती	-	-	-	-	-	-	-	-	-	
सालको हसातकट्टी	१,१२,९६,५५७	७,७४,०१,२०१	७,७४,०१,२०१	१,१२,९६,५५७	१,१२,९६,५५७	१,१२,९६,५५७	२,१२,३४,३३९	२,१२,३४,३३९	४,०२,३९,५४६	
यस वर्षको विक्री	-	१,६९,००,०७१	६२,१४,७४	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	१,६९,००,०७१	
Depreciation on RoUA	२५,१३,४२,०६२	-	-	-	-	-	-	-	२५,१३,४२,०६२	
समायोजन	-	-	-	-	-	-	-	-	-	
आषाढ २०८० मसात्तको मौजदात	-	७०,४७,८८,९५०	२२,२६,७०,४८६	२१,१०,५८,७१	२६,५०,३७,९३७	८,६४,०५,८७	६,६५,४५,८८८	९,६५,१८,७०,००८	१,६५,१८,७०,००८	
पूँजीगत नियमण	छुट बुक थल्य	-	-	-	-	-	-	-	-	
आषाढ २०८० अतिसमको मौजदात	६६,१८,१६,६२५	२,५७,७७,०४,९२५	२,५७,७७,०४,९२५	१३,९७,११,५०४	४३,९७,११,५०४	१५,४७,५२,३०३	१५,४७,५२,३०३	१७,७७,७७,७३३	१,६५,५७,७७,७३३	
आषाढ २०८० अतिसमको मौजदात	६६,१८,१६,६२५	२,५७,७७,०४,९२५	२,५७,७७,०४,९२५	२३,०६,११,५०३	३६,८२,८२,४४१	३५,५८,२८,१११	३५,५८,२८,१११	३६,९२,०२,४७१	१,६५,५८,२८,१११	
आषाढ २०८० अतिसमको मौजदात	६६,१८,१६,६२५	२,५७,७७,०४,९२५	२,५७,७७,०४,९२५	२०,२२,०३,४७९	४२,४१,११,३१,४७९	४२,४१,११,३१,४७९	४२,४१,३१,४७९	४२,४१,३१,४७९	१,६०,३३,६७,९१६	

४.१४ ख्याति र अमुर्त सम्पत्ति

रकम (रु.)

विवरण	ख्याति	सफ्टवेयर			अन्य	आषाढ २०८२ अन्त्यको जम्मा	आषाढ २०८१ अन्त्यको जम्मा
		खरिद	विकास	समुह			
परल मोल							
श्रावण १, २०८० को मौज्दात	२४,८८,६५,१८९	२१,३९,३६,१६४	-	-	-	४६,२८,०९,३५३	
यस वर्ष थप	-	६,२४,६४,०४०	-	-	-	६,२४,६४,०४०	
प्राप्ति(Acquisition)	-	६,२४,६४,०४०	-	-	-	६,२४,६४,०४०	
पूँजीकृत	-	-	-	-	-	-	
यस वर्षको बिक्री	-	(१,२३,९५,८०४)	-	-	-	(१,२३,९५,८०४)	
समायोजन/पुनःमुल्याङ्कन	-	-	-	-	-	-	
आषाढ २०८१ मसान्तको मौज्दात	२४,८८,६५,१८९	२६,४०,०४,४००				५१,२८,६९,५८८	
यस वर्ष थप	-	६,५३,०४,६३८	-	-	-	६,५३,०४,६३८	
प्राप्ति(Acquisition)	-	६,५३,०४,६३८	-	-	-	६,५३,०४,६३८	
पूँजीकृत	-	-	-	-	-	-	
यस वर्षको बिक्री	-	(४,७३,९६,८६४)	-	-	-	(४,७३,९६,८६४)	
समायोजन/पुनःमुल्याङ्कन	-	-	-	-	-	-	
आषाढ २०८२ मसान्तको मौज्दात	२४,८८,६५,१८९	२८,१९,९२,१७३				५३,०८,५७,३६२	
परिशोधन र हानि नोकसानी							
श्रावण १, २०८० मौज्दात	-	७,५६,०९,९२७	-	-	-	७,५६,०९,९२७	
वर्षको परिशोधन	-	९,५९,५७,५३१	-	-	-	९,५९,५७,५३१	
सालको हानिनोकसानी	-	-	-	-	-	-	
यस वर्षको बिक्री	-	(१,२१,८६,०९०)	-	-	-	(१,२१,८६,०९०)	
समायोजन	-	-	-	-	-	-	
आषाढ २०८१ मसान्तको मौज्दात	-	१५,९३,८९,३६८	-	-	-	१५,९३,८९,३६८	
सालको हानिनोकसानी	-	-	-	-	-	-	
वर्षको परिशोधन	३,१९,२६,४८५	५,९८,३६,५७०	-	-	-	९,१७,६३,०५५	
यस वर्षको बिक्री	-	(४,७३,९६,६९८)	-	-	-	(४,७३,९६,६९८)	
समायोजन	-	-	-	-	-	-	
आषाढ २०८२ मसान्तको मौज्दात	३,१९,२६,४८५	१७,१९,०९,२४०				२०,३८,२७,७२५	३७,५७,२८,९६४
पूँजीगत निर्माण							
किताबी मुल्य							
आषाढ २०८० अन्तिमको मौज्दात		१३,८३,२६,२३७				१३,८३,२६,२३७	
आषाढ २०८१ अन्तिमको मौज्दात	२४,८८,६५,१८९	१०,४६,२३,०३२				३५,३४,८८,२२१	
आषाढ २०८२ अन्तिमको मौज्दात	२१,६९,३८,७०४	११,००,९०,९३३				३२,७०,२९,६३७	

विवरण	ख्याती	सफ्टवेयर		अन्य	बैंक		
		खरिद	विकास		आषाढ २०८२	आषाढ २०८१	
अन्त्यको जम्मा	अन्त्यको जम्मा						
परल मोल							
श्रावण १, २०८०को मौज्दात	२२,३४,८५,३९५	२०,५६,१७,२५१			२०,५६,१७,२५१		
यस वर्ष थप	-	६,०३,०५,८५६			६,०३,०५,८५६		
प्राप्ति (Acquisition)		६,०३,०५,८५६			६,०३,०५,८५६		
पूँजीकृत							
यस वर्षको बिक्री		(१,२३,९५,८०४)					
समायोजन/पुनःमुल्याङ्कन		-					
आषाढ २०८१ मसान्तको मौज्दात	२२,३४,८५,३९५	२५,३५,२७,३०३			४७,७०,१२,६९८		
यस वर्ष थप	-	६,५०,१९,८७८			६,५०,१९,८७८		
प्राप्ति (Acquisition)		६,५०,१९,८७८			६,५०,१९,८७८		
पूँजीकृत							
यस वर्षको बिक्री		(४,७३,९६,८६४)					
समायोजन/पुनःमुल्याङ्कन		-			-		
आषाढ २०८२ मसान्तको मौज्दात	२२,३४,८५,३९५	२७,१२,३०,३१६			४९,४७,९५,७१		
परिशोधन र हानि नोकसानी							
श्रावण १, २०८० को मौज्दात		७,१५,४५,४०७			७,१५,४५,४०७		
वर्षको परिशोधन		९,४३,८१,७९३			९,४३,८१,७९३		
सालको हानिनोकसानी							
यस वर्षको बिक्री		(१,२१,८६,०९०)					
समायोजन							
आषाढ २०८१ मसान्तको मौज्दात	-	१५,३७,४१,१०९			-	१५,३७,४१,१०९	
सालको हानिनोकसानी							
वर्षको परिशोधन	३,१९,२६,४८५	५,८१,७२,९७०			९,००,९९,४५५		
यस वर्षको बिक्री		(४,७३,९६,६९८)			(४,७३,९६,६९८)		
समायोजन		-			-		
आषाढ २०८२ मसान्तको मौज्दात	३,१९,२६,४८५	१६,४५,९७,३८१			१९,६५,२३,८६६		
पूँजीगत निर्माण	-	-					
किताबी मुल्य	२५,५४,९९,८८०	१०,६६,३२,९३५	-	-	२९,८१,९९,८४५	-	
आषाढ २०८० अन्तिमको मौज्दात	२२,३४,८५,३९५	१३,४०,७१,८४४			१३,४०,७१,८४४		
आषाढ २०८१ अन्तिमको मौज्दात	२२,३४,८५,३९५	९,९७,८६,९९३			३२,३२,७१,५८८		
आषाढ २०८२ अन्तिमको मौज्दात	१९,९५,५८,९१०	१०,६६,३२,९३५			२९,८१,९९,८४५		

४.१५ स्थगन कर सम्पत्ति

रकम (₹.)

विवरण	समूह		बैंक	
	२०८२ आषाढ मसान्त		स्थगन कर सम्पत्ति स्थगन कर दायित्व	
	स्थगन कर सम्पत्ति	स्थगन कर दायित्व	स्थगन कर सम्पत्ति स्थगन कर दायित्व	स्थगन कर सम्पत्ति/दायित्व
अस्थाई भिन्नतामा स्थगन कर				
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापटी	-	-	-	-
ग्राहकलाई दिएको कर्जा तथा सापटी	-	-	-	-
लगानी सम्पत्ति	-	-	-	-
घितोपत्र लगानी	- २४,४०,२६,४८२ (२४,४०,२६,४८२)	२४,४०,२६,४८२ (२४,४०,२६,४८२)	- १२,१२,८३,५९७ (१२,१२,८३,५९७)	-
सम्पत्ति र उपकरण	४,२१,९४०	२४,६१,९१,७४७ (२४,६५,६१,८०७)	- २३,९२,५२,०६३ (२३,९२,५२,०६३)	-
परिभाषित कर्मचारी लाभ योजना	१,१६,८८,६१,७५५	- १,१६,८८,६१,७५५ १,१६,७२,१५,७७५	- १,१६,७२,१५,७७५	- १,१६,७२,१५,७७५
लीज दायित्व	२,०७,२२,८३०	- २,०७,२२,८३० १,१८,८८,५३४	- १,१८,८८,५३४	- १,१८,८८,५३४
व्यवस्था	३,१७,०३,८००	- ३,१७,०३,८०० ३,१७,०३,८००	- ३,१७,०३,८००	- ३,१७,०३,८००
अन्य अस्थायी भिन्नताहरु	१,९५,०५,९३४	- १,९५,०५,९३४ १,९०,०४,८५८	- १,९०,०४,८५८	- १,९०,०४,८५८
अस्थाई भिन्नतामा स्थगन कर	१,२४,१२,९६,२६०	४९,१०,१८,२२९	७५,०१,९८,०३१ १,२२,९७,५२,९६७	३६,०५,३५,६६० ८६,९२,९७,३०७
पछिल्लो सालबाट ल्याएर प्रयोग नगरिएको कर घाटामा स्थगन कर	-	-	-	-
करको दरमा परिवर्तनले सिर्जना भएको स्थगन कर	-	-	-	-
खुद स्थगन कर सम्पत्ति/दायित्व, आषाढ २०८२	१,२४,१२,९६,२६०	४९,१०,१८,२२९	७५,०१,९८,०३१ १,२२,९७,५२,९६७	३६,०५,३५,६६० ८६,९२,९७,३०७
Recognized in profit or loss			२२,१९,७७,१३२	४५,२७,५१,०१२
Recognized in OCI			५२,८२,२०,८९८	४१,६४,६६,२९५
Recognized directly in Equity			-	-
स्थगन कर सम्पत्ति/दायित्व, सात्र १ २०८१		३२,७३,५८,४२५		३२,४४,६३,०४४
चालू वर्षको स्थापित/रिभर्सल		४२,८८,३९,६०६		५४,४७,५४,२६३
नाफा नोक्सान खातामा देखाइएको स्थगन कर खर्च/आय		५५,९४,७९,३६६		५६,८९,३७,७०४
अन्य विस्तृत आयमा देखाइएको स्थगन कर खर्च/आय		(१२,६६,३९,७६१)		(२,४१,८२,४४१)
इक्विटीमा सिधै देखाइएको स्थगन कर खर्च/आय		-		-

विवरण	समूह		बैंक	
	२०८१ आषाढ मसान्त		स्थगन कर सम्पत्ति स्थगन कर दायित्व	
	स्थगन कर सम्पत्ति	स्थगन कर दायित्व	स्थगन कर सम्पत्ति स्थगन कर दायित्व	स्थगन कर सम्पत्ति/दायित्व
अस्थाई भिन्नतामा स्थगन कर				
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापटी	-	-	-	-
ग्राहकलाई दिएको कर्जा तथा सापटी	-	-	-	-
लगानी सम्पत्ति	-	-	-	-
घितोपत्र लगानी	- २१,१९,४४,९६७ (२१,१९,४४,९६७)	२१,१९,४४,९६७ (२१,१९,४४,९६७)	- २१,०४,९५,५४६ (२१,०४,९५,५४६)	-
सम्पत्ति र उपकरण	५,१६,६४२	२५,०५,३५,८८८ (२५,००,१८,५४६)	- २२,७२,४०,२४२ (२२,७२,४०,२४२)	-
कर्मचारी लाभ योजना	८१,८१,८१,७८७	११,९५,६४,७०२	८१,८५,८५,८६६ ११,९५,६४,७०२	८१,८०,२०,८६४
लीज दायित्व	३,५३,६७,३९२	- ३,५३,६७,३९२	९०,९९,४५९	- ९०,९९,४५९
व्यवस्था	३,१७,०३,८००	- ३,१७,०३,८००	३,१७,०३,८००	- ३,१७,०३,८००
Booking of AIR	२,३६,३३,६६१	- २,३६,३३,६६१	२,३२,९४,९०९	- २,३२,९४,९०९
अन्य अस्थायी भिन्नताहरु	-	-	-	-
अस्थाई भिन्नतामा स्थगन कर	१०,९४,०३,२८३	५८,२०,४४,८५७	३२,७३,५८,४२५ ८८,९६,८३,०४४	३२,४४,६३,०४४
पछिल्लो सालबाट ल्याएर प्रयोग नगरिएको कर घाटामा स्थगन कर			-	-
घाटामा स्थगन कर			-	-
करको दरमा परिवर्तनले सिर्जना भएको स्थगन कर	-	-	-	-
खुद स्थगन कर सम्पत्ति/दायित्व, आषाढ २०८१		३२,७३,५८,४२५		३२,४४,६३,०४४
Recognized in profit or loss		(६,४२,२२,७१२)		(६,७१,९१,८१०)
Recognized in OCI		३९,१५,८१,१३७		३९,२२,८२,८५३
Recognized directly in Equity		-		-
स्थगन कर सम्पत्ति/दायित्व, श्रावण १ २०८०		८४,४६,९४,१२८		८२,४२,५२,०४२
चालू वर्षको स्थापित/रिभर्सल		(५१,७३,३५,७०२)		(४९,९७,८८,९९९)
नाफा नोक्सान खातामा देखाइएको स्थगन कर खर्च/आय		(१८,७४,६५,४२५)		(१६,९८,०८,७५०)
अन्य विस्तृत आयमा देखाइएको स्थगन कर खर्च/आय		(३२,९८,७०,२७८)		(३२,९९,८०,२४९)
इक्विटीमा सिधै देखाइएको स्थगन कर खर्च/आय		-		-

४.१६ अन्य सम्पत्ति

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
बिक्रीका लागि उपलब्ध	-	-	-	-
अन्य गैर बैंकिंग सम्पत्तिहरु	-	-	-	-
भुक्तानी हुन बाँकी बिल्स	-	-	-	-
उद्न बाँकी आसामी	३,२४,२६,९५,७५६	२,९६,९४,५७,८५५	२,८८,८५,४४,०९८	२,९२,२४,०९,३७१
लिन बाँकी आमदानी	-	-	-	-
अग्रिम भुक्तानी तथा निक्षेप	१,४२,०३,५५,९५४	२,१८,९३,७८,२३१	१,२६,९७,४५,०९०	१,६८,२२,२०,०२४
आयकर जम्मा	-	-	-	-
स्थगन कर्मचारी खर्च	२,८७,७८,४७,५१०	२,५५,५८,५७,२९१	२,८७,७८,४७,५१०	२,५५,५८,५७,२९१
अन्य	२२,२५,४७,८४३	७०,६४,८८,४३९	२१,९७,७९,४८२	७०,४७,००,३०५
जम्मा	७,७६,३४,४१,०६३	७,६१,३१,८१,८१६	७,२४,७९,९६,१००	७,०६,५१,७८,९९२

४.१७ बैंक तथा वित्तीय संस्थाहरूलाई तिर्न बाँकी

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
नगदी बजारबाट निक्षेप	-	-	-	-
अन्तर बैंक सापटी	-	-	-	-
अन्य बैंक तथा वित्तीय संस्थाबाट निक्षेप	५,८९,९६,५०,८९३	७,२१,६२,३६,२१४	५,८९,९६,५०,८९३	७,२१,६२,३६,२१४
राफसाफ खाता	-	-	-	-
अन्य	-	-	-	-
जम्मा	५,८९,९६,५०,८९३	७,२१,६२,३६,२१४	५,८९,९६,५०,८९३	७,२१,६२,३६,२१४

४.१८ नेपाल राष्ट्र बैंकलाई तिर्न बाँकी

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
नेपाल राष्ट्र बैंकबाट प्राप्त पुनर्कर्जा	-	९,५०,०००	-	९,५०,०००
हाल साविकको तरलताको सुविधा	-	-	-	-
नेपाल राष्ट्र बैंकबाट लेन्डर अफ लाट रिसर्ट सुविधा	-	-	-	-
पुनः खरिद सम्झौतामा बिक्री गरिएको सेक्युरिजिहरु	-	-	-	-
नेपाल राष्ट्र बैंकलाई दिनु पर्ने अन्य बक्यौता	-	-	-	-
जम्मा	-	९,५०,०००	-	९,५०,०००

४.१९ डेरिभेटिभ वित्तीय उपकरण

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
व्यापारिक लगानी (Held for Trading)	-	-	-	-
व्याजदर स्वाप (Interest Rate Swap)	-	-	-	-
मुद्रा स्वाप (Currency Swap)	-	-	-	-
अग्रिम विनियम सम्झौता	-	-	-	-
अन्य	-	-	-	-
जोखिम व्यवस्थापनको निमित्त	-	-	-	-
व्याजदर स्वाप (Interest Rate Swap)	-	-	-	-
मुद्रा स्वाप (Currency Swap)	-	-	-	-
अग्रिम विनियम सम्झौता	७,२२,४७,५१,७८१	२५,९९,६२,८८२	७,२२,४७,५१,७८१	२५,९९,६२,८८२
अन्य	-	-	-	-
जम्मा	७,२२,४७,५१,७८१	२५,९९,६२,८८२	७,२२,४७,५१,७८१	२५,९९,६२,८८२

४.२० ग्राहकको निक्षेप

विवरण	समूह		बैंक		रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
संस्थागत ग्राहक					
आवधिक निक्षेप	८९,९६,३४,०६,०८८	५५,९३,७०,४६,२००	८९,९६,३४,०६,०८८	५५,९३,७०,४६,२००	
कल निक्षेप	१७,८१,८४,८४,८३३	११,६८,१४,४७,९७२	१७,९६,५८,४८,३६७	१७,९६,९७,२८,७९७	
चल्ती निक्षेप	२०,१७,४२,१९,३२३	३,३५,०३,०७,८०१	२०,१७,४२,१९,३२३	३,३५,०३,०७,८०१	
अन्य	२,६३,७२,१५,१४२	२,११,२५,५५,८९३	२,६३,७२,१५,१४२	२,११,२५,५५,८९३	
व्यक्तिगत ग्राहक					
आवधिक निक्षेप	७९,९२,१७,८०,५८०	१,१५,१०,०१,५४,८९४	७९,९२,१७,८०,५८०	१,१५,१०,०१,५४,८९४	
बचत निक्षेप	१,२८,०४,२४,०९,०७३	९७,००,८५,६८,६८७	१,२८,०४,२४,०९,०७३	९७,००,८५,६८,६८७	
चल्ती निक्षेप	३,१५,९८,०७,४२३	१४,०९,०७,६१,९७६	३,१५,९८,०७,४२३	१४,०९,०७,६१,९७६	
अन्य	३२,३८,५४,२६९	६,४४,३७,२७,९२३	३२,३८,५४,२६९	६,४४,३७,२७,९२३	
जम्मा	३,४२,०४,११,७६,७३२	३,०४,९२,४५,७१,३४६	३,४२,१८,८५,४०,२६५	३,०५,०१,२८,५२,१७२	

४.२०.१ ग्राहकबाट प्राप्त निक्षेपको मुद्रा बमोजिम विश्लेषण

विवरण	समूह		बैंक		रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
नेपाली रुपैयाँ					
नेपाली रुपैयाँ	३,४०,४१,४७,९२,२५५	३,०२,२८,६०,८०,८५०	३,४०,५६,२७,५५,७८८	२,८६,०८,९२,४३,३५६	
भारतीय रुपैयाँ	-	-	-	-	
अमेरिकन डलर	१,५८,२४,५८,५९०	२,४७,७५,७२,३११	१,५८,२४,५८,५९०	२,४७,७५,७२,३११	
ग्रेट ब्रिटेन पाउण्ड	२०,१७,१२५	५,२८,६२,७००	२०,१७,१२५	५,२८,६२,७००	
यूरो	४,०९,९९,४३५	२७,२३,८८३	४,०९,९९,४३५	२७,२३,८८३	
जापनिज येन	९२	९५	९२	९५	
चिनियाँ युआन	९६,७३८	१,३०,२७,८४१	९६,७३८	१,३०,२७,८४१	
अन्य	८,१२,४९७	९,२३,०३,६६७	८,१२,४९७	९,२३,०३,६६७	
जम्मा	३,४२,०४,११,७६,७३२	३,०४,९२,४५,७१,३४६	३,४२,१८,८५,४०,२६५	२,८८,७२,७७,३३,८५३	

४.२१ तिर्न बैंकी सापटी

विवरण	समूह		बैंक		रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
स्वदेशी सापटी					
नेपाल सरकार	-	-	-	-	-
अन्य संस्था	१,२९,८१,१८८	-	-	-	-
अन्य	-	-	-	-	-
जम्मा	१,२९,८१,१८८	-	-	-	-
विदेशी सापटी					
विदेशी बैंक तथा वित्तीय संस्था	-	-	-	-	-
बहुपक्षिय विकास बैंकहरू	-	-	-	-	-
अन्य संस्था	६८,७७,५०,०००	६८,८२,५०,०००	६८,७७,५०,०००	६८,८२,५०,०००	
जम्मा	६८,७७,५०,०००	६८,८२,५०,०००	६८,७७,५०,०००	६८,८२,५०,०००	
जम्मा	७०,०७,३१,१८८	६८,८२,५०,०००	६८,७७,५०,०००	६८,८२,५०,०००	

४.२२ नोकसानी व्यवस्थाहरू

विवरण	समूह				बैंक	रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१		
लापरवाहीको निमित्त व्यवस्था	-	-	-	-	-	-
पुनः संरचनाको निमित्त व्यवस्था	-	-	-	-	-	-
चलिरहेको कानुनी तथा कर मुकदमाको निमित्त व्यवस्था	-	-	-	-	-	-
अनरियस सम्बैताको निमित्त व्यवस्था	-	-	-	-	-	-
अन्य	१०,५६,७९,३३४	१०,५६,७९,३३४	१०,५६,७९,३३४	१०,५६,७९,३३४	१०,५६,७९,३३४	१०,५६,७९,३३४
जम्मा	१०,५६,७९,३३४	१०,५६,७९,३३४	१०,५६,७९,३३४	१०,५६,७९,३३४	१०,५६,७९,३३४	१०,५६,७९,३३४

४.२२.१ नोकसानी व्यवस्थामा भएको उतार चढाव

विवरण	समूह				बैंक	रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१		
श्रावण १, को मौज्दात	१०,५६,७९,३३४	९,७६,७९,३३४	१०,५६,७९,३३४	९,७६,७९,३३४	-	-
यस वर्षमा गरिएको व्यवस्था	-	८०,००,०००	-	८०,००,०००	-	-
यस वर्षमा प्रयोग गरिएको व्यवस्था	-	-	-	-	-	-
यस वर्षमा फिर्ता गरिएको व्यवस्था	-	-	-	-	-	-
सुविधा लिइएको छुट	-	-	-	-	-	-
आषाढ मसान्तको मौज्दात	१०,५६,७९,३३४	१०,५६,७९,३३४	१०,५६,७९,३३४	१०,५६,७९,३३४	१०,५६,७९,३३४	१०,५६,७९,३३४

४.२३ अन्य दायित्व

विवरण	समूह				बैंक	रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१		
परिभाषित कर्मचारी लाभ योजना सम्बन्धी दायित्व	२,४१,१४,०४,४१२	१,७६,११,११,०७४	२,४०,५९,१७,८१०	१,७६,७१,२३,००६	-	-
दीर्घकालिन सेवा बिदा वापतको व्यवस्था	१,१६,११,३४,२५२	९५,८१,६१,५४८	१,१६,११,३४,२५२	९५,८१,६१,५४८	-	-
अल्पकालिन कर्मचारी लाभ	-	-	-	-	-	-
तिर्न बाँकी विल्स	५७,३५,२६०	६३,७८,२६८	५७,३५,२६०	६३,७८,२६८	-	-
साहुहरू	१३,७४,०४,१९३	१४,५४,१४,३९२	१३,७४,०४,१९३	१४,५४,१४,३९२	-	-
निक्षेपमा तिर्न बाँकी ब्याज	२,४८,६५,६५०	२,५२,८०,३७३	२,४८,६५,६५०	२,५२,८०,३७३	-	-
सापटीमा तिर्न बाँकी ब्याज	२,१६,०६,५११	२५०,२१,३७०	२,१६,०६,५११	२५०,२१,३७०	-	-
स्थगन अनुदान आयको दायित्व	-	-	-	-	-	-
तिर्न बाँकी लाभांश	-	-	-	-	-	-
वित्तीय लिज अन्तर्गत दायित्व	१,६४,८६,६७,०३७	१,९४,८८,२४,३०६	१,६१,९०,९९,३८३	१,८६,१२,६४,५२९	-	-
तिर्न बाँकी कर्मचारी वोनस	२२,९८,२६,७६२	३५,०२,४५,२७१	२०,९९,३०,२४१	३५,०२,४५,२७१	-	-
अन्य	४,०४,५३,९४,४४९	२,६०,०२,६४,३६२	२,५०,६९,०५,०६१	२,१७,५६,८९,६६१	-	-
जम्मा	९,६८,६०,३८,५२६	७८२,८७८०,९६४	८,०९,१७१८,३६०	७,३१,४६,५८,४१९	-	-

४.२३.१ निर्दिष्ट लाभ (Defined Benefit) दायित्वहरू

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
अनफन्ड दायित्वको आजको मूल्य	२,४९,१४,०४,४९२	१,७६,९९,९९,०७४	२,४०,५९,९७,८९०	१,७६,७९,२३,००६
फन्ड दायित्वको आजको मूल्य	२३,००,९३,३१४	२२,०८,२८,४८०	२२,४७,९४,७६७	२१,५५,२९,९३३
कुल दायित्वको आजको मूल्य	२,६४,१४,९७,७२६	१,९८,९९,३९,५५४	२,६३,०७,९२,५७७	१,९८,२६,५२,९३९
सुविधा योजना सम्पत्तिको फेयर मूल्य	२३,००,९३,३१४	२२,०८,२८,४८०	२२,४७,९४,७६७	२१,५५,२९,९३३
खुद दायित्वको आजको मूल्य	२,४९,१४,०४,४९२	१,७६,९९,९९,०७४	२,४०,५९,९७,८९०	१,७६,७९,२३,००६
परिभाषित लाभ योजना सम्बन्धित लेखाङ्कित दायित्व	२,४९,१४,०४,४९२	१,७६,९९,९९,०७४	२,४०,५९,९७,८९०	१,७६,७९,२३,००६

४.२३.२ योजना सम्पत्ति (Plan Assets)

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
इकाई सेक्युरिटीज	-	-	-	-
सरकारी बन्ड	-	-	-	-
बैंक निक्षेप	-	-	-	-
अन्य	२३,००,९३,३१४	२२,०८,२८,४८०	२२,४७,९४,७६७	२१,५५,२९,९३३
जम्मा	२३,००,९३,३१४	२२,०८,२८,४८०	२२,४७,९४,७६७	२१,५५,२९,९३३

४.२३.३ निर्दिष्ट लाभ दायित्वमा आजको मूल्यमा परिवर्तन

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
श्रावण १ मा लाभ योजना दायित्व	१,९८,९०,४६,३१७	२,०७,१९,४९,५८१	१,९८,२६,५२,९३९	२,०६,५५,५६,२०३
बीमाङ्किय नोक्सानी	३२,२२,४०,६९६	(४०,४९,२३,७९५)	३२,३६,६७,१८६	(४०,३४,९७,२२५)
योजनाबाट लाभ भुक्तानी	(५,०७,५४,०९०)	(१४,०८,७६,६९५)	(५,०२,१६,२३६)	(१४,०३,३८,८४१)
चालु सुविधा खर्च र ब्याज	३७,६८,९०,१४३	४६,३२,१४,२५७	३७,४६,०८,६८८	४६,०९,३२,८०२
आषाढ अन्तिमको लाभ योजना दायित्व	२,६३,७४,२२,९८६	१,९८,९३,६३,३४८	२,६३,०७,९२,५७७	१,९८,२६,५२,९३९

४.२३.४ योजना सम्पत्तिको उचित मूल्य (Fair Value) मा हेरफेर

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
श्रावण १ को योजना सम्पत्तिको उचित मूल्य (Fair Value)	२१,९५,९८,८४६	२०,५३,६०,१२३	२१,५५,२९,९३३	२०,१२,९१,२१०
योजनामा दिएको योगदान	६,९३,११,०७१	१४,१२,२६,६६१	५,९४,८१,०७०	१३,९३,९६,६६०
सालभर तिरिएको लाभ	(५,०७,५४,०९०)	(१४,०८,७६,६९५)	(५,०२,१६,२३६)	(१४,०३,३८,८४१)
बीमाङ्किय नाफा (नोक्सान)	(४,०८,८१०)	(५,३,५७,१०७)	-	(४९,४८,२१७)
योजना सम्पत्तीबाट अपेक्षित लाभ	३,४६,३७७	३,४६,३७७	-	२,०१,२९,१२१
आषाढ मसान्तको योजना सम्पत्तिको उचित मूल्य (Fair Value)	२३,००,९३,३१४	२०,०६,९९,३५९	२२,४७,९४,७६७	२१,५५,२९,९३३

४.२३.५ नाफा नोक्सानमा देखाइएको रकम

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
चालु सुविधा खर्च	३४,५२६९,४२८	३८,३३,०९,३९४	३४,३५,१८,८५४	३८,१५,६६,८२०
दायित्वमा ब्याज	२८,८९,५८,२१४	२९,९४,८७,१११	२८,८४,१९,३३३	२९,८९,४८,२३०
प्लान एसेट्सबाट अपेक्षित लाभ	(३,४६,३७७)	(३,४६,३७७)	-	(२,०१,२९,१२१)
जम्मा	६३,३८,७३,२६५	६८,२४,५०,१२८	६३,१९,३८,१८७	६६,०३,८५,९२९

४.२३.६ अन्य विस्तृत आयमा देखाइएको रकम

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
बीमाक्रिय नाफा / (नोकसान)	३२,२६,४९,५०६	(३९,९५,६६,६८)	३२,३६,६७,१८६	(३९,८५,४९,००६)
जम्मा	३२,२६,४९,५०६	(३९,९५,६६,६८)	३२,३६,६७,१८६	(३९,८५,४९,००६)

४.२३.७ बीमाक्रिय अनुमानहरू

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
छुट दर	७%	८%	७%	८%
योजना सम्पत्तीबाट अपेक्षित लाभ	१०%	१०%	०%	८%
भविष्यमा हुने तलवमा वृद्धि	९%	९%	६%	६%
निकासी दर	५%	५%	७%	५%

४.२४ क्रणपत्र निष्काशन

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
निष्काशित गरिएको डेब्ट सेक्युरिटीजको फेरर भेल्युलाई नाफा नोकसानमा देखाइएको	-	-	-	-
अपलेखित मुल्यमा निष्काशित गरिएको डेब्ट सेक्युरिटीज	७,८४,१६,६९,४०८	७,८४,०२,४८,२८७	७,८४,१६,६९,४०८	७,८४,०२,४८,२८७
जम्मा	७,८४,१६,६९,४०८	७,८४,०२,४८,२८७	७,८४,१६,६९,४०८	७,८४,०२,४८,२८७

४.२५ सुरक्षण नगरिएको आवधिक दायित्व

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
चुक्ता हुने अग्राधिकार शेयर				
चुक्ता नहुने अग्राधिकार शेयर				
अन्य				
जम्मा				

४.२६ शेयर पूँजी

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
साधारण शेयर	२३,५४,२४,८९,८३२	२३,५४,२४,८९,८३२	२३,५४,२४,८९,८३२	२३,५४,२४,८९,८३२
परिवर्त्य अग्राधिकार शेयर				
चुक्ता नहुने (इरिडिमेवल) अग्राधिकार शेयर				
परिपिच्चुअल क्रणपत्र				
जम्मा	२३,५४,२४,८९,८३२	२३,५४,२४,८९,८३२	२३,५४,२४,८९,८३२	२३,५४,२४,८९,८३२

४.२६.१ साधारण शेयर

रकम (रु.)

विवरण	बैंक
	आषाढ मसान्त २०८२ आषाढ मसान्त २०८१
अधिकृत पैंजी	
२४००००००० साधारण शेयर प्रति रु. १००	२४,००,००,००,००० २४,००,००,००,०००
जारी पैंजी	
२३५४२४८९८.३२ साधारण शेयर प्रति रु. १००	२३,५४,२४,८९,८३२ २३,५४,२४,८९,८३२
चुक्ता पैंजी	
२३५४२४८९८.३२ साधारण शेयर प्रति रु. १००	२३,५४,२४,८९,८३२ २३,५४,२४,८९,८३२
जम्मा	२३,५४,२४,८९,८३२ २३,५४,२४,८९,८३२

४.२६.२ साधारण शेयर स्वामित्व

रकम (रु.)

विवरण	आषाढ मसान्त २०८२		आषाढ मसान्त २०८१	
	प्रतिशत	रकम	प्रतिशत	रकम
स्वदेशी स्वामित्व	९९.९६	२३,५३,३७,२३,०९७	९९.९६	२३,५३,३७,२३,०९७
नेपाल सरकार				
‘क’ वर्गका इजाजतपत्रप्राप्त संस्थाहरु				
अन्य इजाजतपत्रप्राप्त वित्तीय संस्थाहरु				
अन्य संगठित संस्थाहरु	१३.५८	३,१९,७८,१३,०९९	१३.५८	३,१९,७८,१३,०९९
सर्वसाधारण	८६.३८	२०,३३,५९,०९,९९८	८६.३८	२०,३३,५९,०९,९९८
अन्य				
बैदेशिक स्वामित्व	०.०४	८७,६६,८९४	०.०४	८७,६६,८९४
जम्मा	१००	२३,५४,२४,८९,८३२	१००	२३,५४,२४,८९,८३२

४.२७ जगेडा तथा कोषहरु

रकम (रु.)

विवरण	समूह				बैंक
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
साधारण जगेडा कोष	४,४३,३०,९२,७४६	४,२४,३६,८२,७६९	४४०,००,०५,६११	४,२२,५५,४०,४३२	
सटही समिकरण कोष	३,०९,५२,१८१	२,७६,०३,४४३	३,०९,५२,१८१	२,७६,०३,४४३	
संस्थागत सामाजिक उत्तरदायित्व कोष	१,०९,७५,०७१	५४,९६,५२६	८,७२३,२५९	५१,०८,५६०	
पैंजी फिर्ता जगेडा कोष	३,१५,५६,५४,७६२	२,१०,३७,६९,८४१	३,१५५,६५४,७६२	२,१०,३७,६९,८४१	
नियमनकारी कोष	३,९४,५५,५७,३२८	४,७६,९८,८५,३८१	३,९४,५५,५७,३२८	४,७६,९८,८५,३८१	
लगानी समायोजन कोष	३७,६०,०००	३७,६०,०००	३७,६०,०००	३७,६०,०००	
पैंजीगत कोष	-	-	-	-	
सम्पत्ति पूनर्मुल्यांकन कोष	-	-	-	-	
अन्तित मूल्य (Fair value) कोष	१,५६,३८,२६,८६५	१,०९,४९,०३,९३७	१,२९,७८,९८,९९७	१,०९,४९,०३,९३७	
लाभांश समिकरण कोष	-	-	-	-	
बीमाङ्किय नाफा नोकसान	(३३,१३,११,४३५)	(१०,१२,१४,६१६)	(३२,६१,४४,३०९)	(९,९५,७७,२७९)	
विशेष जगेडा कोष	-	-	-	-	
अन्य कोष	-	-	-	-	
स्थगन कर कोष	-	-	-	-	
कर्मचारी तालिम कोष	७,५०,५१,२०८	६,३३,२७,८५६	७,५०,५१,२०८	७,१७,५४,७०७	
जम्मा	१२,८८,६७,५८,७२६	१२,१३,१२,१५,१३७	१२,५९,१४,५९,०३६	१२,१२,२७,४९,०२२	

४.२८ सम्भावित दायित्व तथा प्रतिबद्धता

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
सम्भावित दायित्व	६२,१४,९५,५४,४९२	६१,०८,७२,६९,५६६	६२,१४,९५,५४,४९२	६१,०८,७२,६९,५६६
वितरण नगरिएका सुविधाहरु	१०,२३,८४,४५,२९४	७,२२,०५,६९,२५२	१०,२३,८४,४५,२९४	७,२२,०५,६९,२५२
पूँजी प्रतिबद्धता	-	-	-	-
लीज प्रतिबद्धता	-	-	-	-
मुद्दा मामिला	५०,०५,४९,३६७	४६,०४,३९,६०२	५०,०५,४९,३६७	४६,०४,३९,६०२
जम्मा	७२,८८,८५,४९,१५४	६८,७६,८२,६२,४२१	७२,८८,८५,४९,१५४	६८,७६,८२,६२,४२१

४.२९ सम्भावित दायित्व

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
स्वकार्य र डकुमेन्ट्री क्रेडिट	६,६५,८९,८०,०७६	६,४७,३५,९२,९५०	६,६५,८९,८०,०७६	६,४७,३५,९२,९५०
संकलित विल्स	१,८४,७५,३९,८४०	१,४०,६७,३३,७७७	१,८४,७५,३९,८४०	१,४०,६७,३३,७७७
अग्रिम विनिमय सम्भौता	७,२१,७२,४२,९६३	२६,१४,६३,३८३	७,२१,७२,४२,९६३	२६,१४,६३,३८३
जमानत	३७,८४,८६,५९,९४१	३७,८०,३९,४९,०९१	३७,८४,८६,५९,९४१	३७,८०,३९,४९,०९१
प्रत्याभूति	-	-	-	-
अन्य प्रतिबद्धता	८,५७,७१,३९,६७२	१५,१४,२३,३०,३६६	८,५७,७१,३९,६७२	१५,१४,२३,३०,३६६
जम्मा	६२,१४,९५,५४,४९२	६१,०८,७२,६९,५६६	६२,१४,९५,५४,४९२	६१,०८,७२,६९,५६६

४.२८ वितरण नगरिएको सुविधाहरु

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
प्रवाह नगरिएको कर्जा	-	-	४,९५,६७,५६,४९५	३,४४,३३,६३,१०७
ओभरड्राफ्टको उपयोग नगरिएको सिमा	५,२८,१६,८८,७९९	३,७७,७१,९८,१४५	५,२८,१६,८८,७९९	३,७७,७१,९८,१४५
क्रेडिट कार्डको उपयोग नगरिएको सिमा	-	-	-	-
लेटर अफ क्रेडिटको उपयोग नगरिएको सिमा	-	-	-	-
जमानतको उपयोग नगरिएको सिमा	-	-	-	-
जम्मा	५,२८,१६,८८,७९९	३,७७,७१,९८,१४५	१०,२३,८४,४५,२९४	७,२२,०५,६९,२५२

४.२९ पूँजी प्रतिबद्धता

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
सम्पत्ति तथा उपकरणको लागि पूँजी प्रतिबद्धता	-	-	-	-
स्वकृत र सम्भौता गरिएको	-	-	-	-
स्वकृत तर सम्भौता नगरिएको	-	-	-	-
जम्मा	-	-	-	-
अमूर्त सम्पत्तिको लागि पूँजी प्रतिबद्धता	-	-	-	-
स्वकृत र सम्भौता गरिएको	-	-	-	-
स्वकृत तर सम्भौता नगरिएको	-	-	-	-
जम्मा	-	-	-	-
कुल जम्मा	-	-	-	-

४.२८.४ लीज प्रतिबद्धता

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१

संचालित लीज प्रतिबद्धता

बैंक लिजी भाएको खण्डमा रद्द गर्न नसकिने लिज सम्झौताको घटिमा भविष्यमा तिर्नु पर्ने न्यूनतम रकम

एक वर्ष ननायेको	-	-	-	-
एक वर्ष भन्दा बढी ५ वर्ष भन्दा कम	-	-	-	-
५ वर्ष माथिको	-	-	-	-
जम्मा	-	-	-	-

वित्त लीज प्रतिबद्धता

बैंक लिजी भाएको खण्डमा रद्द गर्न नसकिने लिज सम्झौताको घटिमा भविष्यमा तिर्नु पर्ने न्यूनतम रकम

एक वर्ष ननायेको	-	-	-	-
एक वर्ष भन्दा बढी ५ वर्ष भन्दा कम	-	-	-	-
५ वर्ष माथिको	-	-	-	-
जम्मा	-	-	-	-
कूल जम्मा	-	-	-	-

४.२८.५ मुद्दा र मामिला

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
सम्भावित आयकर दायित्व	५०,०५,४१,३६७	४१,६७,४१,३२८	५०,०५,४१,३६७	४६,०४,३१,६०२
जम्मा	५०,०५,४१,३६७	४१,६७,४१,३२८	५०,०५,४१,३६७	४६,०४,३१,६०२

एकीकृत नाफा नोक्सान विवरणको लागि अनुसूचीहरू

श्रावण १, २०८१ देखि ३२ आषाढ २०८२ सम्म

४.२९ ब्याज आमदानी

विवरण	समूह				बैंक	रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१		
नगद तथा नगद समान	११,८५,५५,६५४	११,०२,१५,३१५	११,७४,००,०४८	१५,२५,५०,८३०		
नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनुपर्ने	-	-	-	-		
बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	१८,०५,३६,५२८	१०,६७,२१,१२२	१७,३६,७८,०२२	९,०९,५०,७९९		
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापटी	६९,२९,६२,४०१	८५,३४,३४,१६३	६९,२९,६२,४०१	८५,३६,०३,४११		
ग्राहकहरूलाई दिएको कर्जा तथा सापटी	१७,९८,०८,५१,३१०	२६,५९,८१,६०,२८४	१७,९८,०८,५१,३१०	२६,५९,८१,६०,२८४		
धितोपत्रमा लगानी	३,६३,८८,७७,०७१	२९५,८२,८७,५३१	३,६३,८८,७७,०७१	२९५,८२,८७,५३१		
कर्मचारी कर्जा तथा सापटी	३९,३१,३४,४६८	६२,२९,१०,३०७	३९,३१,३४,४६८	६२,२९,१०,३०७		
अन्य	२३,६६,४०,९२८	६३,९६,५१,०२९	२३,२५,९६,०६६	६२,२८,३४,८८३		
जम्मा ब्याज आमदानी	२३,२४,१५,५८,४४१	३१,९६,९४,५९,७५०	२३,२२,९४,९९,४६८	३१,८९,९३,७८,०४४		

४.३० ब्याज खर्च

विवरण	समूह				बैंक	रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१		
बैंक तथा वित्तीय संस्थालाई तिर्न बाँकी	(४८,९७,७७९)	(४,३६,०३,९२२)	(४८,९७,७७९)	(४,३६,०३,९२२)		
नेपाल राष्ट्र बैंकलाई तिर्न बाँकी	(२०,५६३)	(२,०६,३५,४९१)	(२०,५६३)	(२,०६,३५,४९१)		
ग्राहकको निष्केप	(१५,०८,४१,८४,९६२)	(१९,०९,५१,३८,०९२)	(१५,०८,४७,२४,८६४)	(१९,०९,६१,२६,३३६)		
ऋण तथा सापटी	(७,५३,२३,४९०)	(६,६९,४६,५३८)	(५,७९,३०,१६९)	(६,५५,३०,३७०)		
जारी गरिएको धितोपत्र	(७६,२२,४९,८८८)	(७६,००,४५,०३९)	(७६,२२,४९,८८८)	(७६,००,४५,०३९)		
सहायक दायित्व	-	-	-	-		
अन्य खर्च	(१३,०२,७८,०९६)	(११,२१,७६,०८६)	(१२,१८,११,९४५)	(१०,२५,४२,९६५)		
जम्मा ब्याज खर्च	(१६,०५,६९,५४,६९७)	(२०,०१,८५,४५,१६९)	(१६,०३,९६,३५,२०७)	(२०,००,८४,८४,१२४)		

४.३१ शुल्क र कमिशन आमदानी

विवरण	समूह				बैंक	रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१		
कर्जा व्यवस्थापन शुल्क	४०,९६,५२,३६८	२६,९८,४७,२८४	४०,९६,५२,३६८	२६,९८,४७,२८४		
सेवा शुल्क	६८,८७,३२,४८४	५७,९९,४६,७०९	६९,९२,५०,२३८	५८,२०,४६,१५३		
सह - वित्तीयकरण शुल्क	-	-	-	-		
प्रतिबद्धता शुल्क	-	-	-	-		
डिडि/टिटि/स्विफ्ट शुल्क	२१,००,९१,२१५	१७,१६,७५,६४९	२१,००,९१,२१५	१७,१६,७५,६४९		
क्रेडिट कार्ड / एटीएम जारी र नविकरण शुल्क	१७,१३,९६,८४५	१०,१४,११,६७०	१७,१३,९६,८४५	१०,१४,११,६७०		
पूर्व भुक्तानी तथा Swap शुल्क	३,३२,६८,५२४	२,२४,५३,१७४	३,३२,६८,५२४	२,२४,५३,१७४		
लगानी बैंकिङ शुल्क	-	-	-	-		
सम्पति व्यवस्थापन शुल्क	५,२४,०५,९२५	४,२३,३४,९५८	-	-		
ब्रोकेज शुल्क	-	-	-	-		
रेमिटान्स शुल्क	११,६९,२२,३८८	११,३७,०३,५०३	११,६९,२२,३८८	११,३७,०३,५०३		
प्रतितपत्र कमिशन	६,३१,०४,७२८	५,८९,६९,९०६	६,३१,०४,७२८	५,८९,६९,९०६		
योरेन्ट सम्पूर्ती जारीमा कमिशन	३१,७७,४२,०४९	२५,७४,४५,६९६	३१,७७,४२,०४९	२५,७४,४५,६९६		
शेयर प्रत्याभूति जारीबाट कमिशन	१०,२२,६५,८०६	७,०७,२६,६६२	-	-		
लकर बहाल कमिशन	२,४०,१७,६६५	२,०६,८९,३८०	२,४०,१७,६६५	२,०६,८९,३८०		
अन्य शुल्क र कमिशन आमदानी	४५,७७,६१,१७५	४०,९९,६२,९९५	४३,९६,०६,६६८	४१,०८,९९,९९९		
जम्मा शुल्क र कमिशन आमदानी	२,६४,०१,६१,१७२	२,११,९१,६८,३७७	२,४६,१८,५२,६८९	२,००,९१,४३,१३३		

४.३२ शुल्क र कमिशन खर्च

रकम (रु.)

विवरण	समूह				बैंक
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
एटीएम व्यवस्थापन शुल्क	(३,६७,०६,५९५)	(९,७२,७०४)	(३,६७,०६,५९५)	(९,७२,७०४)	
भिसा/मास्टर कार्ड शुल्क	(१५,५७,८७,९६४)	-	(१५,५७,८७,९६४)	-	
जमानत कमिशन	-	-	-	-	
ब्रोकेज	-	-	-	-	
डिडि/टिटि/स्विफ्ट शुल्क	-	-	-	-	
रेमिटान्स शुल्क र कमिशन	(५,१०,३८,१९७)	(७,३७,०८,६००)	(५,१०,३८,१९७)	(७,३७,०८,६००)	
अन्य	(४,१५,३५,६९७)	(४,२७,०३,१७६)	(५६,८६,६४७)	(२,३९,५९,२९३)	
कुल शुल्क र कमिशन खर्च	(२८,५०,६८,४५२)	(११,७३,८४,४८०)	(२४,९२,९९,४०२)	(९,८६,४०,५१७)	

४.३३ खुद व्यापारिक आय

रकम (रु.)

विवरण	समूह				बैंक
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
व्यापारिक सम्पत्तिको उचित मूल्य (Fair Value) मा भएको परिवर्तन	७,३०,००,९५७	३,३४,४५,०२७	१४,३००,९६९	४४,५२,६१६	
व्यापारिक सम्पत्तिको बिक्रीमा भएको नाफा/(नोकसान)	८,९९,०३,४४७	२,८५,९९,०२०	४७,९९,७८८	-	
व्यापारिक सम्पत्तिबाट भएको ब्याज आमदानी	-	-	-	-	
व्यापारिक सम्पत्तिबाट भएको लाभांश आमदानी	१,१६,६०,९६०	७९,३०,९०७	१२,३८,०९७	३,७७,४६९	
विदेशी विनियमयको कारोबारबाट भएको नाफा/(नोकसान)	५२,२२,६९,७६३	३७,९७,९७,३२८	५२,२२,६९,७६३	३७,९७,९७,३२८	
अन्य	-	-	-	-	
खुद व्यापारिक आय	६९,६८,२७,१२८	४४,८८,०४,२८२	५४,२५,९९,८१८	३८,४५,४७,४१४	

४.३४ अन्य संचालन आमदानी

रकम (रु.)

विवरण	समूह				बैंक
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
विदेशी विनियमयको पुनर्मुल्याङ्कन आमदानी	१,३३,९४,९५२	१,१०९,८६६	१,३३,९४,९५२	१,१०९,८६६	
धितोपत्र लगानी बिक्रीमा भएको नाफा/(नोकसान)	३६,१४,२६,५५०	१३,४४,९७,७५४	३६,१४,२६,५५०	१३,४४,९७,७५४	
लगानीको उचित मूल्य (Fair Value) मा भएको नाफा/(नोकसान)	-	-	-	-	
इक्विटी उपकरणमा भएको लाभांश	१६,५७,९८,९३२	१५,६०,६५,५३९	१६,५७,९८,९३२	१५,६०,६५,५३९	
सम्पत्ति र सामाग्रीको बिक्रीमा हुने नाफा/(नोकसान)	(३३,१३,९६७)	(१,१०,१८,६०७)	(३३,१३,९६७)	(१,११,४०,६३५)	
लगानी सम्पत्तिको बिक्रीमा हुने नाफा/(नोकसान)	९३,६१,६६९	१२,८९,४६१	९३,६१,६६९	१२,८९,४६१	
संचालित लिज आमदानी	-	-	-	-	
सुन र चाँदीको बिक्रीमा हुने नाफा/(नोकसान)	-	-	-	-	
अन्य	८,९९,९५,४७१	७,७८,४६,३५६	७,२८,६६,४६५	७,०७,१३,४५२	
जम्मा	६३,६६,६३,६०८	३५,९७,९०,३६८	६१,९५,३४,६०९	३५,२५,३५,४३७	

४.३५ कर्जा जोखिम व्यवस्था/(फिर्ता) तथा अन्य नोक्सानी

विवरण	समूह				बैंक	रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१		
बैंक तथा वित्तीय संस्थालाई दिने कर्जा तथा सापटीमा व्यवस्था/(फिर्ता)	(२,६०,७६,५९०)	१६,४२,६३,५६८	(२,६०,७६,५९०)	१६,४२,६३,५६८		
ग्राहकलाई दिने कर्जा तथा सापटीमा व्यवस्था/(फिर्ता)	२,४२,८९,४४,५५१	४,५५,५६,०७,७४८	२,४२,८९,४४,५५१	४,५५,५६,०७,७४८		
वित्तीय लगानीमा व्यवस्था/(फिर्ता)	-	-	-	-		
बैंक तथा वित्तीय संस्थाको Placement मा व्यवस्था/(फिर्ता)	-	-	-	-		
सम्पत्ति र सामग्रीमा व्यवस्था/(फिर्ता)	-	-	-	-		
छ्याती र अभौतिक सम्पत्तिमा व्यवस्था/(फिर्ता)	-	-	-	-		
लगानी सम्पत्तिमा व्यवस्था/(फिर्ता)	-	-	-	-		
जम्मा	२,४०,२८,६७,९६१	४,७१,९८,७१,३१५	२,४०,२८,६७,९६१	४,७१,९८,७१,३१५		

४.३६ कर्मचारी खर्च

विवरण	समूह				बैंक	रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१		
तलव	(१,३९,२३,५३,०३६)	(१,२५,१४,२९,९६१)	(१,३६,७५,२२,५२४)	(१,२३,२१,४०,४७१)		
भत्ता	(१,१६,८६,३९,६३६)	(१,१०,२३,८२,१६४)	(१,१५,५९,१०,७२५)	(१,०९,३३,००,४३१)		
उपदान	(३७,६७,६३,०३१)	(४४,२८,५५,६२१)	(३७,४६,०८,६८८)	(४४,०८,०३,६८१)		
संचय कोष	(१३,८६,७३,५६७)	(१२,४८,७४,९६१)	(१३,६६,७०,१६०)	(१२,३१,५१,३६४)		
पोशाक	(४,६९,५०,७४६)	(४,८०,४२,९१४)	(४,६९,५०,७४६)	(४,७९,५१,४१४)		
तालिम तथा विकास खर्च	(६,७३,२०,४१२)	(४,७२,७८,०१८)	(६,६४,६६,७२६)	(४,६३,०९,१७४)		
संचित विदा	(२६,०७,९४,७८०)	(२२,२४,६०,३८६)	(२५,७३,२९,४९९)	(२१,९५,८२,२४८)		
औषधोपचार	(१६,७०,४४,४४४)	(१५,७६,९५,४७९)	(१६,७०,४४,४४४)	(१५,७६,९५,४७९)		
बीमा	(३,००,२७,७५७)	(३,०९,४४,५५१)	(२,८९,८१,६९३)	(२,९८,८४,०११)		
कर्मचारी प्रोत्साहन	-	-	-	-		
नगदमा राफसाफ हुने शेयरमा आधारित खर्च	-	-	-	-		
पेन्सन खर्च	-	-	-	-		
NFRS अन्तर्गत वित्तीय खर्च	(२०,७७,८३,१६६)	(४३,६३,८८,१९२)	(२०,७७,८३,१६६)	(४३,६३,८८,१९२)		
कर्मचारी सम्बन्धित अन्य खर्चहरू	(११,३५,८०,२६६)	(२६,०८,३७,२३५)	(११,१५,२१,३८६)	(२५,८३,८१,८२८)		
जम्मा	(३,९६,९९,३०,८४०)	(४,१२,५१,०८,६८२)	(३,९२,०७,८९,७५७)	(४,०८,५५,१६,२९४)		
कर्मचारी वोनस	(२३,०४,६०,८५२)	(३६,४४,३६,३५१)	(२०,९९,३०,२४१)	(३४,९९,३८,१३५)		
जम्मा	(४,२०,०३,९९,६९२)	(४,४८,९५,४५,०३२)	(४,१२,९९,९९,९९७)	(४,४३,५४,५५,२२९)		

४.३७ अन्य संचालन खर्च

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
सञ्चालक बैठक भत्ता	(६५,४६,०००)	(७८,६१,०००)	(४९,४०,०००)	(६०,०६,०००)
सञ्चालक सम्बन्धी खर्च	(३६,०६,०११)	(१६,७६,३१४)	(३५,२१,४६७)	(१६,५१,१५८)
लेखापारिक्षको पारिश्रमिक खर्च	(१,५५,६२,०८०)	(१,४२,८३,२००)	(१,५०,८२,४००)	(१,३८,०८,६००)
अन्य लेखा परिक्षण सम्बन्धी खर्चहरु	(८१,७१,५२९)	(६२,८६,४२५)	(८१,७१,५२९)	(६२,८६,४२५)
व्यवसायिक र कानूनी खर्च	(७,१४,०७,३२७)	(६,९५,८८,२२१)	(६,८९,५७,९३५)	(६,०५,३७,८९७)
प्रशासनिक खर्च	(१,२६,३९,१५,३६५)	(१,२१,८६,२२,२४१)	(१,२३,९२,८१,८८१)	(१,२०,१०,७७,६२७)
संचालित लिज खर्च	-	(१,५६,२३०)	-	-
लगानी सम्पत्तिको संचालित खर्च	-	-	-	-
सामाजिक उत्तरदायित्व सम्बन्धी खर्च	(२,८१,१५,८४४)	(१,९१,९१,५५४)	(२,५३,९३,७०१)	(१,८६,६८,५९६)
Onerous लीज व्यवस्था	-	-	-	-
अन्य खर्च	(१०,०९,३३,४१६)	(२५,६२,६०,२३८)	(१०,०९,३३,४१६)	(२५,६२,६०,२३८)
जम्मा	(१,४९,८२,५७,५७२)	(१,५८,५९,२५,४२३)	(१,४६,५४,८२,३२९)	(१,५६,४२,९६,५४१)

४.३७.१ प्रशासनिक खर्च

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
बत्ती, बिजुली र पानी	(८,७४,१४,१३३)	(८,६७,५५,२५८)	(८,५५,५९,६६५)	(८,५२,५६,५२४)
मर्मत तथा सम्भार				
(क) भवन	(१,०८,१९,२३८)	(८,९३,९६८)	(१,०८,१९,२३८)	(८,९३,९६८)
(ख) सवारी साधन	(१,१५,७३,४२४)	(१,१२,९९,८३३)	(१,१५,६७,६०६)	(१,१२,९९,८३३)
(ग) कम्प्यूटर तथा सामानहरु	(३१,०९,५८९)	(२५,४३,१८२)	(३१,०९,५८९)	(२५,४३,१८२)
(घ) कार्यालय उपकरण र फर्निचर	(१,३८,३२,७९८)	(१,१८,८०,३८४)	(१,३८,३२,७९८)	(१,१८,८०,३८४)
(ङ) अन्य	(५,२१,१२,७८९)	(५,०७,०८,५४१)	(५,०९,७६,२९५)	(४,९६,७९,७५४)
बीमा	(३,११,१४,३३९)	(३,४१,३४,४०२)	(३,०९,१०,३५६)	(३,३८,८०,८४२)
पोस्टेज, टेलेक्स, टेलिफोन, फ्याक्स	(९,४०,५५,५२५)	(८,७३,८९,६४०)	(९,३७,८७,६३४)	(८,७०,८६,५३६)
मसलन्द र छापाई	(७,०२,७३,७२४)	(६,६४,६६,४४८)	(६,९१,६५,५७३)	(६,५८,३९,८६४)
पत्रपत्रिका तथा पुस्तक	(४,११,६८३)	(५,७०,५७७)	(४,६६,०७५)	(५,४६,८२८)
विज्ञापन	(१७,०१,७३,७३०)	(२०,७०,४२,८६७)	(१६,५५,७८,८७०)	(२०,२०,१८,१२९)
चन्दा	-	-	-	-
सुरक्षा खर्च	(२७,२१,८२,१०४)	(३०,१४,५५,२४७)	(२७,०६,६३,७३२)	(२९,९९,६०,१४४)
कर्जा तथा निक्षेप यारेन्टी प्रिमियम	(१२,३७,२२,२१९)	(११,२९,८१,५५१)	(१२,३७,२२,२१९)	(११,२९,८१,५५१)
भ्रमण भत्ता र खर्च	(१,४९,०५,५९०)	(१,६७,१४,३२२)	(१,३४,६५,२१८)	(१,६२,३७,७६७)
मनोरञ्जन खर्च	-	(६,४६,७९३)	-	(६,४६,७९३)
वार्षिक तथा विशेष साधारण सभा सम्बन्धी खर्च	(३४,०१,३७८)	(१५,७८,०६०)	(२९,६६,३०८)	(११,७८,४८९)
अन्य	(३०,४६,५३,१०३)	(२९,९९,४१,२४७)	(२९,३५,३०,७०६)	(२९,३६,१९,१३५)
जम्मा	(१,२६,३९,१५,३६५)	(१,११,८६,२२,२४१)	(१,२३,९२,८१,८८१)	(१,२०,१०,७७,६२७)

४.३८ हास कट्टी र परिशोधन

रकम (रु.)

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१
सम्पत्ति तथा सामाग्रीमा हास कट्टी	(६३,७७,४८,३९५)	(५८,९०,९४,८४३)	(६२,४४,३६,५२५)	(५७,४४,१४,९८५)
लगानी सम्पत्तिमा हास कट्टी	-	-	-	-
अमूर्त सम्पत्तिको परिशोधन	(९,१७,६३,०५५)	(९,५९,५७,५३१)	(९,००,९९,४५५)	(९,४३,८१,७९३)
जम्मा	(७२,९५,११,४५०)	(६८,५०,५२,३७४)	(७१,४५,३५,९८०)	(६८,८७,९६,७७८)

४.३९ गैर संचालन आमदानी

विवरण	समूह		बैंक		रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
अपलेखन गरिएको कर्जाको असुली	२,३२,१०,५२०	२१,७४,४८२	२,३२,१०,५२०	२१,७४,४८२	
अन्य आमदानी	१८,२७,१२३	-	१८,२७,१२३	-	
जम्मा	२,५०,३७,६४३	२१,७४,४८२	२,५०,३७,६४३	२१,७४,४८२	

४.४० गैर संचालन खर्च

विवरण	समूह		बैंक		रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
कर्जा अपलेखन	(७,६८,८२८)	-	(७,६८,८२८)	-	
अतिरिक्त (Redundancy) व्यवस्था	-	-	-	-	
पुनः संरचना खर्च	-	-	-	-	
अन्य खर्च	(१९,२२,३४५)	(२७,८३,५९२)	(१९,२२,३४५)	(२७,८३,५९२)	
जम्मा	(२६,९९,१७३)	(२७,८३,५९२)	(२६,९९,१७३)	(२७,८३,५९२)	

४.४१ आयकर खर्च

विवरण	समूह		बैंक		रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
चालु कर खर्च					
यस आ.व.को	(१,३५,३७,८५,५६१)	(२,४९,०६,५६,४९३)	(१,३२,०१,६९,३८०)	(२,४६,८७,८५,६७०)	
पछिल्लो वर्षहरूको समायोजन	(२५,८६,१४,५९८)	-	(२५,८६,१४,५९८)	-	
स्थगन कर खर्च					
अल्पकालिन भिन्नताहरूको लेखाङ्कन	५५,९४,७९,३६६	(१८,७४,६५,४२५)	५६,८९,३७,७०४	(१६,९८,०८,७५०)	
कर दरमा परिवर्तन	-	-	-	-	
पहिला नदेखाइएको कर घाटा	-	-	-	-	
जम्मा आयकर खर्च	(१,०५,२९,२०,७९३)	(२,६७,८१,२१,९१८)	(१,००,९८,४६,२७३)	(२,६३,८५,९४,४२०)	

४.४१.१ कर खर्च र लेखाङ्कन नाफाको मिलान

विवरण	समूह		बैंक		रकम (रु.)
	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	आषाढ मसान्त २०८२	आषाढ मसान्त २०८१	
कर अधिको नाफा	२,०६,४५,०४,९९४	३,२८,०२,८९,८७४	१,८८,२१,७२,१६८	३,१४,९४,५०,४१५	
कर ३० प्रतिशत दर	६१,९३,५१,४९८	९८,४०,८६,९६२	५६,४६,५१,६५१	९४,४८,३५,१२४	
जोड्ने : करको निमित्त घटाउन नमिल्ने खर्चहरूको करमा पर्ने असर	३७,६६,३०,३३३	१,७८,७५,५९,८८९	३७,६६,३०,३३३	१,७८,७५,५९,८८९	
घटाउने : आयकर छुट हुने आमदानीमा पर्ने करको असर	(३७,८८,८७,३९६)	२६,२३,६२,२२२	(३७,८८,८७,३९६)	२६,२३,६२,२२२	
घटाउने : अन्यमा पर्ने करको असर	(२,०५,२७,१२५)	(१,८६,२८,१३६)	-	(१२,४७,१२२)	
जोड्ने : अधिल्लो वर्षहरूको कर खर्च	२५,८६,१४,५९८	-	२५,८६,१४,५९८	-	
जोड्ने : स्थगन कर	(५५,९४,७९,३६६)	१८,७४,६५,४२५	(५६,८९,३७,७०४)	१६,९८,०८,७५०	
जम्मा आयकर खर्च	१,०५,३४,७७,३३४	२,६७,८१,२१,९१८	१,००,९८,४६,२७३	२,६३,८५,९४,४२०	
प्रभावकारी कर दर	५१.०३%	८१.६४%	५३.६५%	८३.७८%	

Statement of distributable profit or loss

For the Year ended 32 Ashadh 2082 (16 July 2025)

(As per NRB Regulations)

Amount in Rs.

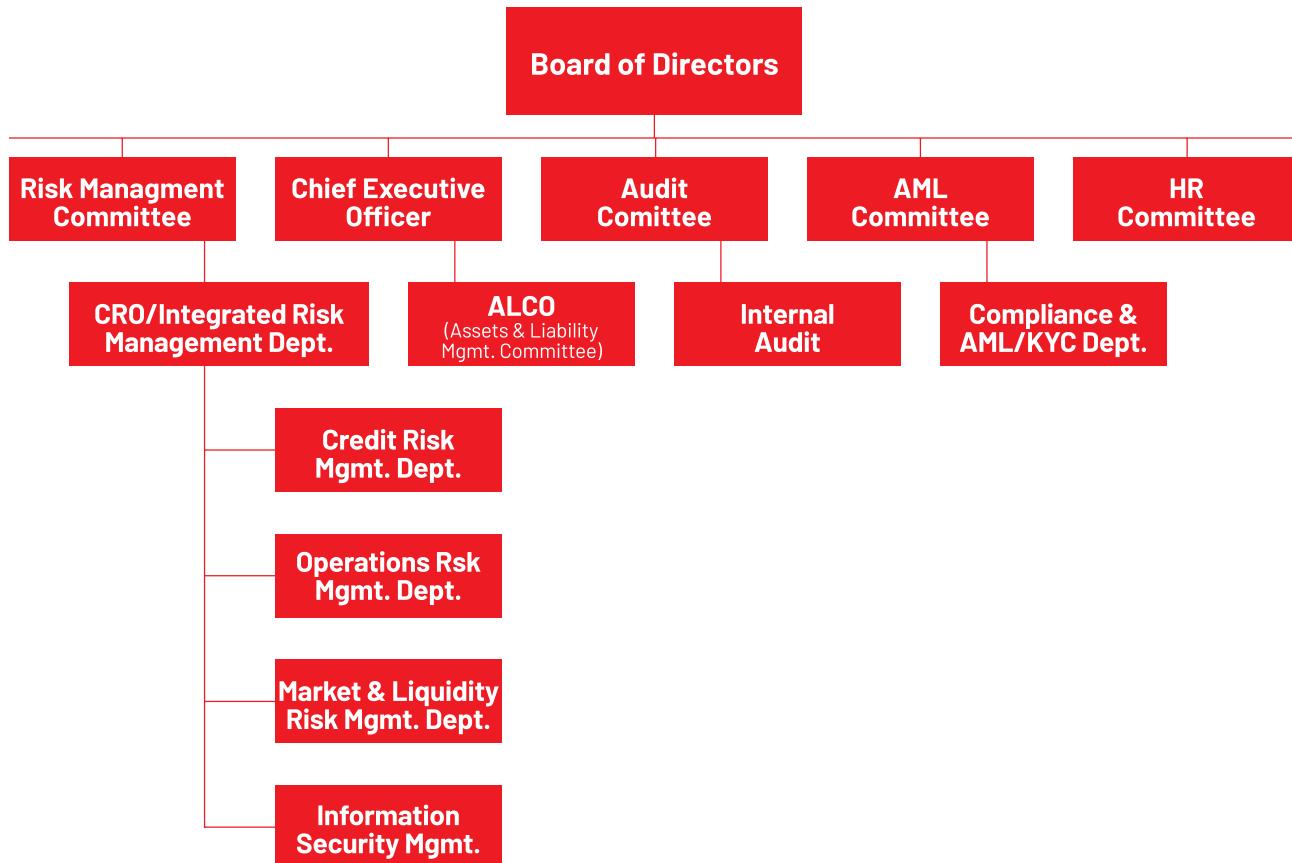
Particulars	Bank	
	2082 Ashadh 32	2081 Ashadh 31
Net Profit or (Loss) as per statement of profit or (loss)	872,325,895	510,855,995
Appropriations		
a. General reserve	(174,465,179)	(102,171,199)
b. Foreign exchange fluctuation fund	(3,348,738)	(277,466)
c. Capital redemption reserve	(1,051,884,921)	(2,103,769,841)
d. Corporate social responsibility fund	(8,723,259)	(5,108,560)
e. Employees' training fund	(3,296,501)	(13,592,727)
f. Investment adjustment reserves	-	10,000,000
g. Others	5,108,560	1,942,410
Profit or (loss) before regulatory adjustment	(364,284,143)	(1,702,121,388)
Regulatory adjustment :		
a. Interest Receivable (-)/Previous Accrued Interest Received (+)	1,520,685,519	224,898,973
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 (+)	(325,782,942)	(216,972,308)
e. Deferred Tax Assets Recognized (-)/Reversal (+)	(78,833,822)	499,788,999
f. Goodwill Recognized (-)/Impairment of Goodwill (+)	31,926,485	-
g. Bargain Purchase Gain Recognized (-)/Reversal (+)	-	-
h. Actuarial Loss Recognized (-)/Reversal (+)	(323,667,186)	398,549,008
i. Other (+/-)	-	-
Net Profit for the year end 32 Ashadh 2082 available for distribution	460,043,910	(795,856,717)
Opening Retained Earnings as on Shrawan 1, 2081	(3,025,526,039)	(2,236,375,801)
Adjustment (+/-) : Transfer from acquired Century Commercial Bank	-	6,706,479
Distributions:		
Bonus Share Issued	-	-
Cash Dividend Issued	-	-
Total Distributable Profit or (Loss) as on year end date	(2,565,482,128)	(3,025,526,039)
Annualised Distributable Profit/Loss per Share	-	-

5. Disclosures & Additional Information

5.1 Risk management

Risk is inevitable naturally for the Banking business and because of that profit and prestige are the indeed reward for the risk management. Prabhu Bank clearly understands that excessive or poorly managed risk, side by side, taking the risk beyond its risk capacity, can lead both financial and non-financial losses. Risk taking attitude can be considered logical only when the risks are understandable, measurable, and controllable and are within the Bank's risk capacity. Sound risk management system in doing business enables the Bank to take risks in systematic manner by understanding the risk capacity, setting the risk appetite and risk tolerance.

Given the ground, Prabhu Bank, in line with Nepal Rastra Bank's Directives /guideline paper and its own Risk Management Policy, is moving ahead with a formation of comprehensive mechanism to identify, assess, measure, monitor and control of all types of risks. The Bank's current risk management structural framework is as follows:



Thus, with the objective to move ahead prudently, risk management approaches as briefed below is adopted by the Bank.

Credit Risk: Credit Risk is the possible losses from the non-payment of interest and /or principal by the Bank's borrowers or debtors as per the agreed terms of credit sanction. In order to ensure sound credit risk management system, credit risk management responsibilities are shared to three distinct functions, namely relationship management, credit risk assessment and credit administration. There has been clear demarcation on the roles and responsibilities of the three functions.

Besides to analysis of trend and assess the exposure impacts, credit risk unit ensures credit policy, procedural manuals and other required activities to develop risk management culture throughout the Bank.

The following table shows the risk concentration of Loans & Advances of the Bank:

Particulars	Manufacturing	Banks, Financial and Business Services	Agriculture, Tourism & Trading				Others	Total
			Construction	Others	Total			
Loans & Advances - Mid July 2025	32,751	28,161	81,972	13,983	84,308	241,176	Rs. in Million	
Loans & Advances - Mid July 2024	36,303	29,290	64,253	14,109	90,534	234,490		

Operational Risk: Operational risk is the risk of loss resulting from technology, inadequacy of internal procedure, breach of laid down procedures, incapable people and failure of system or adverse external disasters. Prabhu Bank aims to minimize the frequency and impact of unexpected operational loss by ensuring well defined operational manuals and guidelines covering each type of activities, train the people to ensure smooth delivery of service, check and balance of authority delegation, comprehensive internal audit and follow up on audit remarks and business continuity plan for possible external disasters.

In order to manage the operation risk, Operation Risk unit remains vigilant for the monitoring operational activities throughout the Bank. In addition to making the Bank enable for required policy and procedural mechanism, it collects operational incidents taken place in the Bank and external relevant information and submits reports to Risk Mgmt. Committee as well Operation Risk Management Committee with the recommendation of required remedies that are advised to the Bank Management for necessary execution.

Market, Liquidity & Other Risk: Market risk is the possible losses resulting from the change in interest rate, foreign currency exchange rates or price of commodity or investments. Market risks are arisen from rapidly changing external factors, thus highly sensitive in banking business. The Bank has Market Risk unit which is independent from Treasury Dealer and Treasury Back Office. It monitors day to day activities and decisions related to treasury and reviews /analyses the trend of liquidity, interest rate and FCY exchange rate and assesses the exposure's impacts. Adequate system for monitoring and reporting the risk exposures and assessing how the Bank's changing risk profile affects the need for capital had been established.

In addition, liquid assets are maintained in relation to cash flows to provide further sources of funding in the event of a crisis by carefully preparing and reporting the Structural Liquidity Position, gap analysis and stress test on regular time interval which are further presented in ALCO (Asset Liability Management Committee) for appropriate decision taking and future strategy setting.

Financial instruments are recorded at fair value. The following is a description of how fair values are determined for financial instruments that are recorded at fair value using valuation techniques. These incorporate the Bank's estimate of assumptions that a market participant would make when valuing the instruments.

For all financial instruments where fair values are determined by referring to externally quoted prices or observable pricing inputs to models, independent price determination or validation is obtained. In an inactive market, direct observation of a traded price may not be possible. In these circumstances, the Bank uses alternative market information to validate the financial instrument's fair value, with greater weight given to information that is considered to be more relevant and reliable. Financials assets measured at fair value (either through PL or OCI), primarily consisting of quoted equities and Quoted Mutual Fund units, are valued using the quoted market price in active markets as at the reporting date. If unquoted, those are carried at cost.

Financials assets measured through OCI, primarily consist of quoted equities and Quoted Mutual Fund units are valued using the quoted market price in active markets as at the reporting date. For unquoted securities those are carried at cost.

Besides to above, a full-fledged Compliance Department is formed headed by Head – Compliance under direct supervision of Chief Executive Officer to ensure compliance of regulatory requirements and internal policies. Likewise, audit function is also independent and Internal Audit Department ensures in development of internal procedures and checks and control system /procedures and reports to Board Level Audit Committee.

5.2 Capital Management

Bank has rolled out its ICAAP Policy, 2015 amended in 2017 with the following fundamental purposes:

- Development of policy, practice, processes, system and plan to meet the regulatory and economic capital under the Pillar 2 of the Basel II Capital Accord.
- Report the Board about the ongoing assessment of the Bank's risk profile, mitigation mechanisms being applied and estimated future capital requirements of the Bank.
- Communicate and justify the regulatory authority about the procedure and methodology adopted for ICAAP based on present and future risk profile of the Bank.
- Ensuring that management exercises sound judgment and set aside adequate capital for material risks in accordance with the overall risk.

Further Bank has developed risk appetite and tolerate limit across all the business areas. Risk appetite refers to the level of risk the Bank is willing to accept in pursuit of its strategic objectives, which outlines the types and amount of risk the Bank is comfortable with. Considering the factors such as capital, liquidity, and profitability, comply of regulatory directive, risk tolerance in banking indicates the extent of risk the Bank can manage across its business sectors without harming its financial well-being or regulatory compliance. The Risk Appetite and Tolerance Statement of the Bank is approved by the Board of Directors.

As per Risk Strategy and Risk Appetite and Tolerance Statement of the Bank for the FY 2081/82 following are the Capital and Risk Weighted Exposure of the Bank:

Capital Adequacy Ratio	FY 2081/82	
	Standard	Minimum
Tier 1 Capital Ratio	9.68%	9.25%
Tier 2 Capital Ratio	3.65%	3.30%
Total Capital Adequacy Ratio (CAR)	13.33%	12.55%

Details of Risk Weighted Exposure	FY 2081/82	
	Standard	Maximum
Risk Weighted Exposure for Credit Risk	88.90%	89.50%
Risk Weighted Exposure for Operational Risk	5.20%	5.75%
Risk Weighted Exposure for Market Risk	0.25%	0.78%
Other Risk	-	-
Supervisory Adjustment as per SRP 6.4a(7) & SRP 6.4a(9)	5.65%	5.85%
Total Risk Weighted Exposures	100.00%	

Standard Risk appetite under Credit Risk, Operation Risk, Market Risk and supervisory adjustment are set at 88.90%, 5.20%, 0.25% & 5.65% respectively. Meanwhile, Maximum tolerable risk under Credit Risk, Operation Risk, Market Risk & supervisory adjustment are set at 89.50%, 5.75%, 0.78% & 5.85% respectively.

In order to comply with prudential floor prescribed by NRB, the Bank has computed and reported the capital adequacy position as per Basel III norms.

1. Capital Structure and Capital Adequacy

1.1 Tier I Capital and breakdown of its Components

SN	Particular	Rs. in Mio
A	Paid Up Equity Share Capital	23,542
B	Share Premium	
C	Statutory General Reserves	4,400
D	Retained Earnings	(2,566)
E	Unaudited current year cumulative profit	
F	Capital Adjustment Reserve	3,156
G	Less: Intangible Assets	107
H	Less: Investment in subsidiaries	796
I	Less: Investment in equity of institutions in excess of limits	327
J	Less: Purchase of land & building in excess of limit and unutilized	12
K	Less: Other Deductions	450
Total Tier I Capital		26,842

1.2 Tier II Capital and breakdown of its Components

SN	Particular	Rs. in Mio
a	General loan loss provision	3,386
b	Exchange Equalization Reserve	31
c	Investment Adjustment Reserve	4
d	Debenture	6,842
e	AIR of pass loan included in regulatory reserve	572
f	Interest capitalized reserve included in regulatory reserve	328
Total Tier II Capital		11,162

1.3 Qualifying Capital

SN	Particular	Amount in Mio
a	Core Capital (Tier I)	26,842
b	Supplementary Capital (Tier II)	11,162
Total Capital Fund (Tier I and Tier II)		38,003

2. Risk Exposures

2.1 Risk weighted Exposures under each category of Credit Risk:

Particular	Amount in Mio
Claims on domestic banks that meet capital adequacy requirements	2,492
Claims on domestic banks that do not meet capital adequacy requirements	27
Claims on foreign bank (ECA Rating 0-1)	331
Claims on foreign bank (ECA Rating 2)	5
Claims on foreign bank incorporated in SAARC region and China operating with a buffer of 1% above their respective regulatory capital requirement	255
Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)	17,699
Claims on Domestic Corporates (Unrated)	119,675
Regulatory Retail Portfolio (Not Overdue)	21,379
Claims secured by residential properties	7,738
Claims secured by residential properties (Overdue)	525
Claims secured by Commercial real estate	6,434
Past due claims (except for claims secured by residential properties)	20,198
High Risk claims	5,354
Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2015-point 3.3(j)(1)(k))	3,488
Lending against Shares	5,290
Trust Receipt Loans for Trading Firms	933
Real Estate loans for land acquisition and development	3,487
Personal Hirepurchase/Personal Auto Loans	1,505
Investments in equity and other capital instruments of institutions listed in stock exchange	3,241
Investments in equity and other capital instruments of institutions not listed in the stock exchange	651
Staff loan secured by residential property	3,594
Other Assets (as per attachment)	13,853
Off Balance sheet exposures	32,697
Adjustment under Pillar II: SRP 6.4a(4) - Add 1% Credit Sale	10
Total Risk Weighted Exposures	
	270,861

2.2 Total Risk Weighted Exposure

SN	Particular	Amount in Mio
a	Risk Weighted Exposure for Credit Risk	270,861
b	Risk Weighted Exposure for Operational Risk	16,997
c	Risk Weighted Exposure for Market Risk	172
	Adjustments under Pillar-II	
	Add: 3% of the Gross Revenue for operational risk	4,409
	Add: 4% of Overall Risk Weighted Exposure as per Supervisory Adjustment	11,521
Total Risk Weighted Exposures		303,960

2.3 Capital Adequacy Ratios

SN	Particular	%
a	Common Equity Tier I Capital to Total Risk Weighted Exposure	8.83%
b	Tier I Capital to Total Risk Weighted Exposure	8.83%
c	Total Capital Fund to Total Risk Weighted Exposure	12.50%

3. Non-Performing Assets

Statement of Non-Performing Assets

3.1 Gross and Net

Rs. in '000

SN	Particular	Gross Amount	Provision	Net NPA
a	Sub-standard	2,009,581	632,157	1,377,424
b	Doubtful	5,221,816	2,707,895	2,513,921
c	Loss	9,683,076	9,683,076	-
	Total	16,914,473	13,023,128	3,891,345

3.2 Non-Performing Assets Ratios

SN	Particular	Percentage
a	Gross NPA to Gross Loan & Advances	7.01%
b	Net NPA to Net Advances	1.76%

3.3 Movement of Non-Performing Assets

Rs. in '000

SN	Particular	This Year	Previous Year	Movement
a	Sub-standard	2,009,581	2,147,447	(137,866)
b	Doubtful	5,221,816	1,366,021	3,855,795
c	Loss	9,683,076	8,069,614	1,613,462
	Total	16,914,473	11,583,082	5,331,391

3.4 Write off of loans and Interest

SN	Particular	Rs. in '000
a	Write off Loans during the Year	769
b	Write off Interest during the Year	1,319

3.5 Movement of Loan Loss Provision and Interest Suspense

Rs. in '000

SN	Particular	This Year	Previous Year	Movement
a	Loan Loss Provision	20,072,436	17,669,568	2,402,868
b	Interest Suspense	5,636,907	2,815,488	2,821,419

5.3 Operating Segment Information

- Bank has identified its four segments (Treasury & Remittance, ADC, Trade operations and Banking) based on the business activities.
- The segmental information about Profit/ Loss, Assets & Liabilities etc. are presented below:

Rs. in '000'

Particulars	Treasury & Remittance	ADC (Card & Internet Banking)	Trade Operations	Banking	Total
a) Revenues from ext. customers	5,402,118	821,509	869,076	23,206,202	30,298,906
b) Intersegment revenue	733,525	650,109	526,983	1,509,765	3,420,381
c) Net Revenue	4,668,593	171,400	342,094	21,696,437	26,878,524
(d) Interest Revenue	3,628,082	6,568	3,471	19,591,379	23,229,499
(e) Interest Expense	831,559	284,451	67,463	14,848,163	16,031,635
(f) Net interest revenue (b)	2,796,524	(277,883)	(63,993)	4,743,216	7,197,864
(g) Depreciation and Amortization	13,136	10,223	9,564	681,612	714,536
(h) Segment expenses	2,074,043	326,092	47,977	22,548,241	24,996,352
(i) Segment profit (loss) before tax	2,594,550	(154,691)	294,117	(851,803)	1,882,172
(j) Entity's interest in the PL of associates accounted for using equity method	-	-	-	-	-
(k) Other material non-cash items:	-	-	-	-	-
(l) Impairment of assets	-	-	-	2,402,868	2,402,868
(m) Segment assets	153,731,187	1,285,650	262,371	250,329,018	405,608,227
(n) Segment liabilities	17,761,972	5,278,440	2,067,175	346,932,173	372,039,760

iii. Measurement of segment profit/ loss, assets and liabilities:

- Bank has used Fund Transfer Pricing (FTP) method to recognize income/ expense for any transaction between reportable segments.
- Reportable segments' profit or loss has been computed on the same basis for that of bank's profit or loss.
- Reportable segments' assets or liabilities have been measured on the same basis for that of bank's profit or loss.

iv. Reconciliation of reportable segment revenues, profit or loss, assets and liabilities:

Revenue	Rs. in '000'
Total revenue for Reportable Segments	30,298,906
Other Revenues	-
Elimination of intersegment revenues	3,420,381
Bank's revenues	26,878,524

Profit or loss	Rs. in '000'
Total profit or loss for Reportable Segments	1,882,172
Other Profit or Loss	-
Elimination of intersegment profit	-
Unallocated amounts:	-
Bank's Profit	1,882,172

Assets	Rs. in '000'
Total assets for Reportable Segments	405,608,227
Other Assets	-
Unallocated Amounts	-
Bank's Assets	405,608,227

Liabilities	Rs. in '000'
Total liabilities for reportable segments	372,039,760
Other Liabilities	-
Unallocated Amounts	-
Bank's Liabilities	372,039,760

v. Information about products and services:

Revenue from each type of products and services:	Rs. in '000'
Treasury & Remittance	4,668,593
Alternate Delivery Channel	171,400
Central Trade Operations	342,094
Banking	21,696,437
Total	26,878,524

vi. Information about geographical areas:

Revenue from each geographical area:	Rs. in '000'
a. Domestic	26,878,524
Koshi Province	1,558,029
Madhesh Province	1,861,168
Bagmati Province	18,556,927
Gandaki Province	2,262,103
Lumbini Province	1,719,254
Karnali Province	236,540
Sudurpashchim Province	684,504
b. Foreign	-
Total	26,878,524

vii. Information about major customers:

Revenue from any single customer does not amount to 10% or more of Bank's revenue.

5.4 Share options and share based payment

"Share options" is a contract that gives the holder the right, but not the obligation, to subscribe the Bank's shares at a fixed or determinable price for a specified period.

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

The bank does not have any share options contract and share based payment transactions for the reporting period.

5.5 Contingent liabilities and commitment

Contingent liabilities: Where the Bank undertakes to make a payment on behalf of its customers for guarantees issued, such as for performance bonds or as irrevocable letters of credit as part of the Bank's transaction banking business for which an obligation to make a payment has not arisen at the reporting date, those are included in these financial statements as contingent liabilities.

Other contingent liabilities primarily include revocable letters of credit and bonds issued on behalf of customers to customs, for bids or offers.

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

The Bank seeks to comply with all applicable laws and regulations, but may be subject to regulatory actions and investigations, the outcome of which are generally difficult to predict and can be material to the Bank.

In addition to these matters, the Bank may receive legal claims against it in the normal course of business. The Bank considers none of these claims as material. Where appropriate, the Bank recognises a provision for liabilities when it is probable that an outflow of economic resources embodying economic benefits will be required and for which a reliable estimate can be made of the obligation(s).

Details relating to Contingent liabilities and commitment are depicted under Note 4.28.

5.6 Related Parties Disclosures

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

The Bank has carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with parties as per NAS 24- "Related Party Disclosures", except for the transactions that Key Management Personnel (KMPs) have availed under schemes uniformly applicable to all staff at concessionary rates.

Parent and Ultimate Controlling Party:

The Bank does not have an identifiable parent of its own.

Transactions with Key Management Personnel (KMPs):

As per NAS-24; Related Party Disclosures, KMP are defined as those persons having authority and responsibility for planning, directing and controlling the activities of the entity.

Board of Directors and the members of top-level Management are considered as KMP of the Bank.

The remuneration of the directors and top-level managers, who are the key management personnel of the Bank, is set out below in aggregate for each of the categories specified in NAS-24 "Related Party Disclosures".

Rs. in '000

Compensation to Board of Directors:	Current Year	Previous Year
Meeting Fees Paid	4,140	6,006
Telephone/ Internet/ Newspaper Expenses Paid	928	959
	5,060	6,969

Compensation to CEO:	Current Year	Previous Year
Short term employee benefits	31,712	31,231
Employee Bonus	7,032	3,534
Festival Allowance and payment against annual leave	4,733	4,667
Post-employment benefits	-	-
Other long-term benefits	-	-
Termination benefits	-	-
Share-based Payment	-	-
Total	43,477	39,432

Rs. in '000

Compensation to Other KMPs:	Current Year	Previous Year
Short term employee benefits	42,757	31,992
Employee Bonus	8,026	3,617
Festival Allowance and payment against annual leave	5,955	4,459
Post-employment benefits	-	-
Other long-term benefits	-	-
Termination benefits	-	-
Share-based Payment	-	-
Total	56,738	40,069
Grand Total	100,215	79,500

Transaction with subsidiary M/s Prabhu Capital Ltd.

Rs. in '000

Particulars	Current Year	Previous Year
Interest Expenses	514	988
Deposit Held	144,764	81,331
RTS Fees and Operational Support Expenses	2,518	2,099
Rent Income	-	-
Dividend Income	47,705	40,890

Transaction with subsidiary M/s Prabhu Stock Market Ltd.

Rs. in '000

	Current Year	Previous Year
Interest Expenses	25	-
Deposit Held	2,599	6,949

Transaction with Smart Choice Technology Ltd.

Rs. in '000

	Current Year	Previous Year
SCT Switch Charge (incl. annual subscription)	725	420
Card Issuance Charge	-	900
ATM card Transaction Expenses	-	-

5.7 Merger and acquisition

There is no merger and acquisition during the reporting period.

5.8 Additional disclosures of non-consolidated entities

The bank has neither any investment in any entities which requires consolidation as per applicable NFRS nor any investment in associates which needs to be pooled in the financial statement of the Bank. Except for strategic investment in equity shares, the Bank has no other equity investment.

5.9 Events after reporting date

Bank monitors and assesses events that may have potential impact to qualify as adjusting and / or non-adjusting events after the end of the reporting period based on NAS-10; "Events after reporting periods". All adjusting events are adjusted in the books with additional disclosures and non-adjusting material events are disclosed in the notes with possible financial impact, to the extent ascertainable.

Adjusting events after reporting period

The Bank has availed the provision under the NRB Directive that permits banks to consider interest recoveries made up to 15 Shrawan 2082 while determining the amount to be transferred to the regulatory reserve in respect of interest income recognized on an accrual basis but not realized as of 32 Ashadh 2082. Accordingly, interest recovery amounting to Rs. 627,796,088 has been considered for adjustment against the regulatory reserve, and on account of recovery of interest and principle till 15th of Bhadra 2082, loan loss provisions of Rs. 3,454,651,784 have been reversed. Furthermore, additional loan loss provisions amounting to Rs. 4,914,372,787, as suggested by NRB following the preliminary review, have been adjusted in the financial statements.

Non-adjusting events after reporting period

There are no any non-adjusting events after reporting period.

5.10 Summary of concentration of exposure:

Rs. in '000'

Particulars	Loans and Advances	Deposits and Borrowings
Total Amount as on 16 July 2025	241,175,557	356,617,611
Core Capital (last quarter)	26,224,498	26,224,498
Highest Exposure to a Single Unit (including non-funded)	2,485,064	15,558,935
Concentration of exposure to a single unit (of Core Capital)	9.48%	
Concentration of deposit from a single unit (of Total Deposit)		4.47%

5.11 Weighted Average Interest Spread:

The weighted average interest spread rate is calculated considering interest income on loan and advances and interest expenses on deposits of Ashadh 2082.

Particulars	Rate (%)	
	Current Year	Previous Year
Average Rate of return from Loans & Advances	7.97	9.66
Average cost of Deposits	4.24	5.66
Net Interest Spread	3.73	3.97

5.12 Loan Write-off Details:

During the FY 2081/82, following loans has been written off:

Sn.	Name	Loan Write Off Amount (Rs.)	Interest Write off (Rs.)
1	Santosh Goshai	42,477	31,442
2	Urmila Rai	312,438	1,219,571
3	Anil Kumar Byahut	63,581	-
4	Sara Automobiles	260,755	-
5	Shankar Praja	89,576	67,982
Total		768,828	1,318,995

5.13 Written off Loan Recovered:

Rs. 23,210,520 was recovered from written-off loan during the year. Details as follows:

Sn.	Name	Recovery Amount (Rs.)	Recovery date
1	Hotel Big Sea Pvt. Ltd	20,760,698	07/03/2025
2	Bed Prasad Neupane	40,920	08/07/2025
3	Kumar Sapkota	2,125,000	09/12/2024
4	Subhash Kumar Das	283,902	12/12/2024
Total		23,210,520	

5.14 Classification of Loans and Advances and Provisioning:

Particulars	Loans & Advances								Bills Purchased/Discounted			Rs. in Million	
	Domestic		Deprived Sector	Other	Foreign	Total	Domestic	Foreign	Total	Current Year Total	Previous Year		
	Insured	Uninsured											
1 Performing Loan and Advances	1,369	10,308	210,650	1,682	224,010	251	-	251	224,261	222,907			
1.1 Pass Loan	1,279	10,102	171,464	1,682	184,528	251	-	251		184,779	190,533		
1.1.1 Pass Loan (other than Rescheduled/Rescheduled Covid Related)	1,279	10,102	164,743	1,682	177,806	251		251		178,058	190,533		
1.1.2 Pass Loan (Restructured/Rescheduled Covid Related)			6,721		6,721					6,721	-		
1.2 Watch List	91	205	39,187		39,482					-	39,482	32,374	
2 Non-Performing Loan and Advances		-	251	16,663	-	16,914				-	16,914	11,583	
2.1 Restructured / Rescheduled					-					-	-	-	
2.2 Sub-standard	38	1,971		2,010						-	2,010	2,147	
2.3 Doubtful		8	5,214		5,222					-	5,222	1,366	
2.4 Loss	205	9,478		9,683						-	9,683	8,070	
3 Total Loan and Advances (1+2)	1,369	10,559	227,313	1,682	240,924	251	-	251	241,176	234,490			
4 Total Loan Loss Provision	4	330	19,722	13	20,070	2	-	2	20,072	17,669			
4.1 Pass		3	101	1,780	13	1,897	2		2	1,900	4,871		
4.2 Watch List	1	11	4,606		4,618					4,618	3,391		
4.3 Restructured / Rescheduled	-	-	532	-	532	-	-	-	-	532	-		
4.3.1 Restructured / Rescheduled Covid Related					-					-	-	-	
4.3.2 Restructured / Rescheduled Others			532		532					532	-		
4.4 Sub-standard	10	623		632						-	632	568	
4.5 Doubtful	4	2,704		2,708						-	2,708	820	

Particulars	Loans & Advances				Bills Purchased/Discounted				Current Year Total	Previous Year Total		
	Domestic		Foreign	Total	Domestic	Foreign	Total					
	Deprived Sector	Other										
Insured	Uninsured	1	2	3	4	5=1+2+3+4	6	7	8=6+7	9=5+8		
4.6 Loss		205	9,478		9,683				-	9,683		
4.7 Additional					-				-	-		
4.8 SOL exceed					-				-	-		
4.9 PG & Third party collateral					-				-	-		
5 Total Provision Upto Previous Year	27	393	17,242	6	17,668	1	-	1	17,669	12,950		
5.1 Pass	6	122	4,736	6	4,870	1		1	4,871	2,768		
5.2 Watch List	-	5	3,386	-	3,391			-	3,391	1,102		
5.3 Restructured / Rescheduled	-	-	-	-	-			-	-	-		
5.3.1 Restructured / Rescheduled Covid Related					-			-	-	-		
5.3.2 Restructured / Rescheduled Others					-			-	-	-		
5.4 Sub-standard	2	10	556	-	568			-	568	1,134		
5.5 Doubtful	3	13	804	-	820			-	820	2,021		
5.6 Loss	16	243	7,760	-	8,019			-	8,019	3,487		
5.7 Additional					-			-	-	2,438		
5.8 SOL exceed					-			-	-	-		
5.9 PG & Third party collateral					-			-	-	-		
6 Provision Write Back of this Quarter	23	63	85	-	85	-	-	85	-	85		
7 Additional Provision for this Quarter												
8 Addition/Write back of Provision	(23)	(63)	2,480	7	2,487	1	-	1	2,489	4,719		
9 Total Loan Loss Provision (5-6-7)	4	330	19,722	13	20,070	2	-	2	20,072	17,669		
Net Loan (3-4)	1,365	10,228	207,591	1,669	220,854	249	-	249	221,103	216,821		

5.15 Disclosure regarding restructured, business continuity and subsidized loans:

Particulars	As of Ashad 2082	
	No of Customers	Rs. in '000
Accrued Interest Received after Ashadh end 2081 till Shrawan 15, 2082	1540	627,796
Additional 0.3% Loan Loss Provision created on Pass Loan Portfolio	-	-
Extension of moratorium period of loan provided to Industry or Project under construction	-	-
Restructured/Rescheduled Loan	1,926	7,780,147

Particulars	No. of Customers	Rs. in '000
Refinance Loan	-	-
Business Continuity Loan	-	-

Particulars	No. of Customers	Rs. in '000
Subsidized Loan	4,728	2,862,616

5.16 Reclassification of comparative information has been done where necessary.

5.17 Sustainability and Climate-Related Disclosure

At Prabhu Bank Limited, we recognize that long-term business success is intrinsically linked with the well-being of our environment, communities, and stakeholders. Guided by our commitment to responsible banking, the Bank integrates sustainability principles into its governance, strategy, and operations to create shared value for our customers, employees, shareholders, and society at large.

Environmental Responsibility

- The Bank is committed to minimizing its operational carbon footprint through prudent energy consumption, digital banking expansion, and promotion of paperless services.
- We encourage climate-friendly financing by giving priority to projects in renewable energy, energy efficiency, and sustainable agriculture.
- Environmental and social risk assessment is embedded in our credit appraisal process, ensuring that financed projects comply with applicable environmental laws and sustainability standards.

Social Responsibility

- We continue to foster financial inclusion across Nepal by expanding our branchless banking, digital platforms, and accessible loan products for underserved communities, women entrepreneurs, and SMEs.
- The Bank invests in community development through CSR activities in education, health, disaster relief, and sustainable livelihood programs.
- We are committed to upholding diversity, equity, and employee well-being, providing a safe, inclusive, and supportive workplace for all staff.

Governance and Ethical Practices

- Strong corporate governance is central to our sustainability agenda. The Bank operates with transparency, accountability, and strict compliance with Nepal Rastra Bank directives, IFRS/NFRS standards, and international best practices.
- Ethical business conduct, anti-money laundering measures, and customer data protection remain core to our operational integrity.
- The Bank has recently approved the '**Prabhu Environmental & Social Management System – 2025**', replacing the earlier Environmental & Social Risk Management Policy-2019. The Bank is fully committed to complying with all provisions outlined in the policy. Bank has constituted dedicated ESG Department which is responsible for day-to-day execution of ESMS across the Bank. The ESG Department is supported by ESMS Committee, comprising of senior officials of various departments to ensure mainstreaming and implementation of ESMS.

Climate-Related Risks and Opportunities

- Prabhu Bank recognizes that climate change poses both financial risks and growth opportunities. Physical risks such as floods, landslides, and droughts may impact borrower creditworthiness and asset quality.
- Transition risks related to evolving regulations and market expectations are monitored proactively.
- At the same time, the Bank sees significant opportunities in green financing, sustainable infrastructure, and climate-resilient projects, aligning our portfolio growth with Nepal's Nationally Determined Contributions (NDCs) and the UN Sustainable Development Goals.

Way Forward

Looking ahead, Prabhu Bank will further strengthen its Environmental and Social Risk Management (ESRM) framework, enhance climate-related financial disclosures, and develop green financing products. We aim to align our sustainability initiatives with global disclosure standards such as TCFD and GRI, ensuring transparency and accountability to all stakeholders.

Principal Indicators

Particulars	Indicators	FY 2020/21	FY 2021/22	FY 2022/23	FY 2023/24	FY 2024/25
Core Capital (Amount in Million)	Rs.	14,750.00	15,839.00	24,562.42	25,594.78	26,841.63
Supplementary Capital (Amount in Million)	Rs.	7,847.00	8,039.00	11,682.19	10,788.95	11,161.69
Total Capital Fund (Amount in Million)	Rs.	22,598	23,878	36,245	36,384	38,003
Risk Weighted Exposure (Amount in Million)	Rs.	172,566.60	185,638.40	290,755.70	294,170.38	303,960.13
Earning Per Share (Average share outstanding)	Rs.	13.54	14.97	1.19	2.17	3.71
Market Value Per Share	Rs.	457.00	207.00	160.00	163.70	221.89
Book Net Worth Per Share (Amount in Million)	Rs.	150.80	150.67	133.17	138.64	142.59
Number of Promotor Equity Shares	Nos.	57,869,992.22	64,814,391.29	120,066,698.14	120,066,698.14	120,066,698.14
Number of Public Equity Shares	Nos.	55,600,580.76	62,272,650.46	115,358,200.19	115,358,200.19	115,358,200.19
Number of Permanent Staffs	Nos.	2,424.00	2,423.00	3,439.00	3,225.00	3,260.00
Price Earning Ratio	Times	30.13	13.83	134.42	75.44	59.88
Dividend (including bonus) on Share Capital	Percent	12.63	8.00	-	-	-
Cash Dividend on Share Capital	Percent	0.63	1.50	-	-	-
Net Profit / Gross Income	Percent	11.70	10.06	0.87	1.47	3.25
Net Profit / Loans and Advances	Percent	1.21	1.31	0.12	0.22	0.36
Return on Total Assets	Percent	0.80	0.82	0.08	0.14	0.22
Return on Equity	Percent	10.06	9.93	0.89	1.57	2.60
Interest Income / Loans and Advances	Percent	9.05	11.71	12.77	13.52	9.63
Exchange Gain / Total Income	Percent	2.58	1.84	0.86	1.10	1.99
Interest Expenses / Total Deposits and Borrowings	Percent	4.62	6.32	6.84	6.55	4.68
Total Operating Expenses / Total Assets	Percent	1.85	1.82	1.55	1.85	1.56
Staff Expenses / Total Operating Expenses	Percent	62.81	63.66	60.94	66.51	65.45
Staff Bonus / Total Staff Expenses	Percent	10.88	11.29	4.79	7.89	5.06
Total Credit / Deposits	Percent	83.95	81.38	81.00	75.56	69.29
Non-Performing Loans / Total Loans	Percent	1.68	1.86	4.98	4.94	7.01
Net NPL	Percent	0.66	0.74	2.37	1.00	1.76
Base Rate	Percent	6.88	9.24	10.16	8.20	6.66
Weighted Average Interest Rate Spread	Percent	3.65	4.32	4.86	3.97	3.73

Capital Adequacy Table

At the year end of Ashadh, 2082

Amount in full figure

1.1 RISK WEIGHTED EXPOSURES	Current Year End	Previous Year End
a Risk Weighted Exposure for Credit Risk	270,861,161,490.00	265,363,144,177.11
b Risk Weighted Exposure for Operational Risk	16,996,977,505.35	12,778,426,203.65
c Risk Weighted Exposure for Market Risk	171,509,191.31	104,579,698.66
Total Risk Weighted Exposures (Before adjustments of Pillar II)	288,029,648,186.67	278,246,150,079.42
Adjustments under Pillar II		
SRP 6.4a (5) Adjustment as per SRP 6.4a(5)	-	-
SRP 6.4a (6) Adjustment as per SRP 6.4a (6)	-	-
SRP 6.4a (7) Adjustment as per SRP 6.4a(7)	4,409,297,854.94	4,794,382,388.81
SRP 6.4a (9) Adjustment as per SRP 6.4a(9)	11,521,185,927.47	11,129,846,003.18
SRP 6.4a (10) Adjustment as per SRP 6.4a(10)	-	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	303,960,131,969.07	294,170,378,471.41
1.2 CAPITAL	Current Year End	Previous Year End
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]	26,841,631,210.85	25,594,784,793.71
Common Equity Tier 1(CET 1)	26,841,631,210.85	25,594,784,793.71
a Paid up Equity Share Capital	23,542,489,832	23,542,489,832.22
b Equity Share Premium	-	-
c Proposed Bonus Equity Shares		
d Statutory General Reserves	4,400,005,611	4,225,540,431.75
e Retained Earnings	(2,565,650,023)	(3,025,526,038.04)
f Unaudited current year cumulative profit/(loss)		
g Capital Redemption Reserve	3,155,654,762	2,103,769,841.27
h Capital Adjustment Reserve		
i Debenture Redemption Reserve		
j Dividend Equalization Reserves		
K Bargain Purchase Gain		
l Other Free Reserve		
m Less: Goodwill		
n Less: Intangible Assets	106,632,935	99,786,193.49
o Less: Fictitious Assets		
p Less: Investment in equity in licensed Financial Institutions		
q Less: Investment in equity of institutions with financial interests	795,729,080.00	829,229,080.00
r Less: Investment in equity of institutions in excess of limits	326,569,455.49	60,536,500.00
s Less: Investments arising out of underwriting commitments		
t Less: Reciprocal crossholdings		
u Less: Purchase of land & building in excess of limit and unutilized	11,937,500	11,937,500.00
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	450,000,000	250,000,000.00
Adjustments under Pillar II		
SRP 6.4a(1) Less:Shortfall in Provision(6.4 a 1)	-	-
SRP 6.4a(2) Less: Loans and Facilities extended to related parties and restricted lending	-	-
Additional Tier 1(AT 1)		
a Perpetual Non Cumulative Preference Share Capital		
b Perpetual Debt Instruments		
c Stock Premium		

Amount in full figure

(B) Supplementary Capital (Tier 2)	11,161,692,759.66	10,788,952,462
a Cumulative and/or Redeemable Preference Share		
b Subordinated Term Debt	6,841,669,408	7,440,549,717.00
c Hybrid Capital Instruments		
d Stock Premium		
e General Loan Loss Provision	3,385,764,519	3,317,039,302.21
f Exchange Equalization Reserve	30,952,180	27,603,442.91
g Investment Adjustment Reserve	3,760,000	3,760,000.00
h Accrued Interest Receivable on pass loan included in Regulatory Reserve	571,773,865	
i Interest Capitalized Reserve included in Regulatory Reserve	327,772,788	
j Other Reserves		
Total Capital Fund (Tier I and Tier II)	38,003,323,970.51	36,383,737,255.83

1.3 CAPITAL ADEQUACY RATIOS	Current Year End	Previous Year End
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	8.83%	8.70%
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	8.83%	8.70%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	12.50%	12.37%

Risk Weighted Exposure for Credit Risk

At the month end of Ashadh, 2082

	A. Balance Sheet Exposures		Specific	Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures	Amount in full figure
	a	b	c	d=a-b-c	e	d-a-b-c	e	d-a-b-c	
Cash Balance	4,987,240,426.64			4,987,240,426.64			0%		
Balance With Nepal Rastra Bank	20,539,141,047.43			20,539,141,047.43			0%		
Gold	3,035,700.00			3,035,700.00			0%		
Investment in Nepalese Government Securities	68,647,646,733.38			68,647,646,733.38			0%		
All Claims on Government of Nepal	2,095,054,049.65			2,095,054,049.65			0%		
Investment in Nepal Rastra Bank securities	40,515,267,123.29			40,515,267,123.29			0%		
All claims on Nepal Rastra Bank	1,072,209,042.74			1,072,209,042.74			0%		
Claims on Foreign Government and Central Bank (ECA 0-1)	-			-			0%		
Claims on Foreign Government and Central Bank (ECA 2)	-			-			20%		
Claims on Foreign Government and Central Bank (ECA 3)	-			-			50%		
Claims on Foreign Government and Central Bank (ECA 4-6)	-			-			100%		
Claims on Foreign Government and Central Bank (ECA 7)	-			-			150%		
Claims on BIS, IMF, ECB, EC and MDBs recognized by the framework	-			-			0%		
Claims on Other Multilateral Development Banks	-			-			100%		
Claims on Domestic Public Sector Entities	-			-			100%		
Claims on Public Sector Entity (ECA 0-1)	-			-			20%		
Claims on Public Sector Entity (ECA 2)	-			-			50%		
Claims on Public Sector Entity (ECA 3-6)	-			-			100%		
Claims on Public Sector Entity (ECA 7)	-			-			150%		
Claims on domestic banks that meet capital adequacy requirements	12,620,344,451.10	160,075,000.00		12,460,269,451.10			20%	2,492,053,890.22	
Claims on domestic banks that do not meet capital adequacy requirements	47,844,342.38	20,788,103.02		27,056,239.36			100%	20,788,103.02	
Claims on foreign bank (ECA Rating 0-1)	1,656,704,075.90			1,656,704,075.90			100%	331,340,815.18	
Claims on foreign bank (ECA Rating 2)	10,333,052.76			10,333,052.76			50%	5,166,526.38	
Claims on foreign bank (ECA Rating 3-6)	-			-			100%	-	
Claims on foreign bank (ECA Rating 7)	-			-			150%	-	
Claims on foreign bank incorporated in SAARC region and China operating with a buffer of 1% above their respective regulatory capital requirement	1,274,334,274.75			1,274,334,274.75			20%	254,866,395.49	
Claims on Domestic Corporates (Credit rating score equivalent to AAA)	-			-			50%	-	
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)	-			-			70%	-	
Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)	-			-			80%	-	
Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)	17,716,853,811.86			17,983,809.49	17,688,870,002.97		100%	17,688,870,002.97	
Claims on Domestic Corporates (Unrated)	119,674,684,806.23			119,674,684,806.23			100%	119,674,684,806.23	
Claims on Foreign Corporates (ECA 0-1)	-			-			20%	-	
Claims on Foreign Corporates (ECA 2)	-			-			50%	-	
Claims on Foreign Corporates (ECA 3-6)	-			-			100%	-	
Claims on Foreign Corporates (ECA 7)	-			-			150%	-	
Regulatory/Retail Portfolio (Not Overdue)	31,720,987,168.75			3,215,076,015.75	28,505,921,153.00		75%	21,379,440,864.75	
Claims fulfilling all criterion of regularity retail except granularity	-			-			100%	-	
Claims secured by residential properties	12,897,219,819.45			-	12,897,219,819.45		60%	7,738,331,891.67	
Claims not fully secured by residential properties	-			-			150%	-	
Claims secured by residential properties (Overdue)	730,687,352.54	205,838,875.33		-	524,848,477.22		100%	524,848,477.22	
Claims secured by Commercial real estate	6,433,851,539.59			-	6,433,851,539.59		100%	6,433,851,539.59	
Past due claims (except for claims secured by residential properties)	26,282,312,704.80	12,817,289,445.18		-	13,485,023,259.62		100%	20,197,534,889.43	
High Risk claims	3,835,720,938.84			-	3,569,042,119.22		150%	5,353,563,178.83	
Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy Framework 2015-point 3.3)(X)(k))	2,790,723,700.82			-	2,790,723,700.82		125%	3,488,404,626.03	
Lending against securities (bonds)	-			-			100%	-	
Lending against Shares	5,290,127,316.83			-	5,290,127,316.83		100%	5,290,127,316.83	
Trust Receipt Loans for Trading Firms	777,827,000.00			-	777,827,000.00		120%	933,392,400.00	
Real Estate loans for land acquisition and development (For Institutions/projects registered/licensed and approved by Government of Nepal for land acquisition and development purposes)	3,486,536,850.00			-	3,486,536,850.00		100%	3,486,536,850.00	
Personal Hirepurchaser/Personal Auto Loans	1,504,688,181.61			-	1,504,688,181.61		100%	1,504,688,181.61	
Investments in equity and other capital instruments of institutions listed in stock exchange	3,241,112,000.90			-	3,241,112,000.90		100%	3,241,112,000.90	
Investments in equity and other capital instruments of institutions not listed in the stock exchange	434,091,680.00			-	434,091,680.00		100%	651,137,520.90	
Staff loan secured by residential property	7,187,815,769.44			-	7,187,815,769.44		100%	3,593,307,884.72	
Interest Receivable/claim on government securities	784,926,267.71			-	784,926,267.71		0%	-	
Cash in transit and other cash items in the process of collection	-			-			20%	-	
Other Assets (as per attachment)	25,244,768,245.41	11,391,375,582.09		-	13,853,392,663.32		100%	13,853,392,663.32	
TOTAL (A)	4,23,444,089,534.81	24,595,367,005.62	3,489,738,704.86	3,485,348,993,824.33	238,154,309,419.59				

Amount in full figure

	B. Off Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
Revocable Commitments	-	-	-	-	-	0%	-
Bills Under Collection	1,847,531,839.51	1,847,531,839.51	-	-	-	0%	-
Forward Exchange Contract Liabilities	7,217,242,962.87	7,217,242,962.87	-	-	-	10%	721,724,242,962.87
LC Commitments With Original Maturity Upto 6 months domestic counterparty	6,140,720,315.71	452,248,568.24	5,588,471,717.47	-	-	20%	1,137,894,343.49
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	-	100%	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	-	150%	-
LC Commitments With Original Maturity Over 6 months domestic counterparty	2,436,419,356.12	44,024,319.12	2,392,395,037.00	-	-	50%	1,196,197,518.50
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	-	100%	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	-	150%	-
Bid Bond, Performance Bond and Counter guarantee domestic counterparty	28,449,984,685.55	1,009,252,786.12	27,440,731,899.43	-	-	40%	10,976,292,789.77
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	-	100%	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	-	150%	-
Underwriting Commitments	-	-	-	-	-	50%	-
Lending of Banks Securities or Posting of Securities as collateral	-	-	-	-	-	100%	-
Repurchase Agreements Assets sale with recourse	1,000,000,000.00	61,451,230.00	1,000,000,000.00	-	-	20%	200,000,000.00
Advance Payment Guarantee	8,339,305,922.14	8,327,854,692.14	100%	8,327,854,692.14	-	100%	-
Financial Guarantee	-	-	-	-	-	100%	-
Acceptance and Endorsements	6,658,980,076.14	403,583,100.00	6,255,396,976.14	-	-	100%	6,255,396,976.14
Unpaid portion of Party paid shares and Securities	-	-	-	-	-	100%	-
Irrevocable Credit commitments (short term)	5,719,496,827.37	-	5,719,496,827.37	-	-	20%	1,143,899,365.47
Irrevocable Credit commitments (long term)	4,518,948,467.10	-	4,518,948,467.10	-	-	50%	2,259,474,233.55
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement	854,634,323.41	854,634,323.41	20%	170,326,864,68	-	-	-
Other Contingent Liabilities	-	-	-	-	-	100%	-
Unpaid Guarantee Claims	-	-	-	-	-	100%	-
TOTAL (B)	154,735,010.19	1039,500.00	153,695,510.19	-	-	200%	307,391,020.38
Total RWE for credit Risk Before Adjustment (A)+(B)	73,387,999,786.11	197,1599,533.48	71,416,400,252.63	-	-	32,696,852,070.41	270,881,161,490.00
Adjustments under Pillar II							
SRP 6.(a)3 - Add 10% of the loans & facilities in excess of Single Obligor Limits to RWE							
SRP 6.(a)4 - Add 1% of the contract (sale) value in case of the sale of credit with recourse to RWE							
Total RWE for Credit Risk after Bank's adjustments under Pillar II	4,96,832,099,320.92	24,595,367,005.82	5,471,338,238.34	4,66,765,394,076.96	-	10,000,000.00	270,881,161,490.00

Risk Weighted Exposure for Operational Risk

At the year end of Ashadh, 2082

Amount in full figure

S.N.	Particulars	Fiscal Year		
		2078/079	2079/080	2080/081
1	Net Interest Income	6,180,289,091.32	10,257,916,549.75	11,890,893,920.00
2	Commission and Discount Income	1,376,883,667.72	1,678,823,862.10	2,009,143,133.23
3	Other Operating Income	223,924,257.82	214,561,632.38	352,535,437.34
4	Exchange Fluctuation Income	249,466,833.08	281,258,914.56	384,547,413.81
5	Addition/Deduction in Interest Suspense during the period	11,613,842.24	753,309,197.45	1,531,922,468.00
6	Gross income (a)	8,042,177,692.18	13,185,870,156.24	16,169,042,372.38
7	Alfa (b)	15%	15%	15%
8	Fixed Percentage of Gross Income [c=(a×b)]	1,206,326,653.83	1,977,880,523.44	2,425,356,355.86
9	Capital Requirement for operational risk (d)(average of c)	1,869,854,511.04		
10	Risk Weight (reciprocal of capital requirement of 11%) in times (e)	9.09		
11	Equivalent Risk Weight Exposure [f=(d×e)]	16,996,977,505.35		

SRP 6.4a(8) Adjustments under Pillar II (If Gross Income for the last three years is negative)

1	Total Credit and Investment (net of Specific Provision) of related month	-
2	Capital Requirement for Operational Risk (5% of net credit and investment)	-
3	Risk Weight (reciprocal of capital requirement of 11%) in times	9.09
4	Equivalent Risk Weight Exposure (g)	-
5	Equivalent Risk Weight Exposure [h=f+g]	16,996,977,505.35

Risk Weighted Exposure for Market Risk

At the year end of Ashadh, 2082

Amount in full figure

S.No.	Currency	Open Position (FCY)	Exchange Rate	Open Position (Rs.)	Relevant Open Position
1	INR	(196,903,745.82)	1.60	(315,045,993)	315,045,993
2	USD	125,710.09	137.55	17,291,423	17,291,423
3	GBP	(35,002.99)	184.14	(6,445,450)	6,445,450
4	EUR	(33,307.33)	159.72	(5,319,846)	5,319,846
5	THB	(151,669.24)	4.23	(641,561)	641,561
6	CHF	(3,415.86)	171.57	(586,059)	586,059
7	AUD	(16,769.83)	89.72	(1,504,589)	1,504,589
8	CAD	(17,790.13)	100.27	(1,783,816)	1,783,816
9	SGD	(34,812.91)	107.04	(3,726,374)	3,726,374
10	JPY	(5,651,733.97)	0.92	(5,199,595)	5,199,595
11	HKD	(206,839.75)	17.52	(3,623,832)	3,623,832
12	DKK	-	21.40	-	-
13	SEK	(12,618.55)	14.16	(178,679)	178,679
14	SAR	(142,144.68)	36.68	(5,213,867)	5,213,867
15	QAR	(50,074.70)	37.84	(1,894,827)	1,894,827
16	AED	(67,566.89)	37.46	(2,531,056)	2,531,056
17	MYR	(49,675.23)	32.36	(1,607,490)	1,607,490
18	KRW	(4,018,419.10)	0.10	(401,842)	401,842
19	CNY	(71,457.22)	19.16	(1,369,120)	1,369,120
20	KWD	(5,776.25)	449.73	(2,597,754)	2,597,754
21	BHD	(1,082.01)	364.86	(394,783)	394,783
22				-	-
23				-	-
(a) Total Open Position				(342,775,111)	377,357,957
(b) Fixed Percentage					5%
(c) Capital Charge for Market Risk (=a×b)					18,867,898
(d) Risk Weight (reciprocal of capital requirement of 11%) in times					9.09
(e) Equivalent Risk Weight Exposure (=c×d)					171,509,191

Comparison between Unaudited and Audited Statement of Financial Position

As on 4th Quarter ended of FY 2081/82

Rs. in '000

Assets	Unaudited	Audited	Variance	Variance %	Remarks
Cash and cash equivalent	7,853,954	8,695,200	841,246	10.71%	Reclassification
Due from Nepal Rastra Bank	20,873,856	20,873,856	-	0.00%	
Placement with Bank and Financial Institutions	1,086,712	242,430	(844,282)	-77.69%	Reclassification to cash & cash equivalent
Derivative Financial Instruments	7,217,243	7,217,243	-	0.00%	
Other Trading Assets	197,869	197,869	-	0.00%	
Loan and advances to B/FIs	7,829,686	7,829,686	-	0.00%	
Loan and advances to Customers	230,370,295	225,455,923	(4,914,373)	-2.13%	Additional loan loss provision
Investment Securities	119,662,947	119,483,759	(179,188)	-0.15%	Reclassification to investment in Associates
Current Tax Assets	423,049	275,618	(147,431)	-34.85%	Due to change in profit
Investment in Subsidiaries	795,729	795,729	-	0.00%	
Investment in Associates	-	179,188	179,188	0.00%	Reclassification
Investment Property	1,654,263	1,654,263	-	0.00%	
Property & Equipment	4,292,137	4,292,137	-	0.00%	
Goodwill and Intangible Assets	298,192	298,192	-	0.00%	
Deferred Tax Assets	869,217	869,217	0	0.00%	
Other Assets	7,244,880	7,247,916	3,036	0.04%	Reclassification
Total Assets	410,670,031	405,608,227	(5,061,804)	-1.23%	-
Liabilities					
Due to Bank and Financial Institutions	5,899,651	5,899,651	-	0.00%	
Due to Nepal Rastra Bank	-	-	-	0.00%	
Derivative Financial Instruments	7,224,752	7,224,752	-	0.00%	
Deposit from customer	342,188,540	342,188,540	-	0.00%	
Borrowings	687,750	687,750	-	0.00%	
Current Tax Liabilities	-	-	-	0.00%	
Provisions	105,679	105,679	-	0.00%	
Deferred Tax Liabilities	-	-	-	0.00%	
Other Liabilities	8,583,156	8,091,718	(491,437)	-5.73%	Change in staff bonus due to change in profit
Debt Securities Issued	7,841,669	7,841,669	-	0.00%	
Subordinated Liabilities	-	-	-	0.00%	
Total Liabilities	372,531,197	372,039,760	(491,437)	-0.13%	-
Equity					
Share Capital	23,542,490	23,542,490	-	0.00%	
Share Premium	-	-	-	0.00%	
Retained Earnings	1,045,108	(2,565,482)	(3,610,590)	-345.48%	Due to change in profit
Reserves	13,551,236	12,591,459	(959,777)	-7.08%	Due to change in profit
Total Equity Attributable to equity holders	38,138,833	33,568,467	(4,570,367)	-11.98%	-
Non-controlling interest					
Total Equity	38,138,833	33,568,467	(4,570,367)	-11.98%	-
Total Liabilities and equity	410,670,031	405,608,227	(5,061,804)	-1.23%	-

Comparison between Unaudited and Audited Statement of Profit or Loss

For the 4th Quarter ended of FY 2081/82

	Unaudited	Audited	Variance	Variance %	Remarks
Interest income	23,229,499	23,229,499	-	0.00%	
Interest Expenses	(16,031,635)	(16,031,635)	-	0.00%	
Net Interest income	7,197,884	7,197,884	-	0.00%	
Fees and commission income	2,461,853	2,461,853	-	0.00%	
Fees and commission expenses	(249,219)	(249,219)	-	0.00%	
Net Fees and commission income	2,212,633	2,212,633	-	0.00%	
Net Interest, fee and commission income	9,410,498	9,410,498	-	0.00%	
Net trading income	542,600	542,600	-	0.00%	
Other operating income	619,535	619,535	-	0.00%	
Total operating income	10,572,632	10,572,632	-	0.00%	
Impairment (charge)/reversal for loans and other losses	2,511,505	(2,402,868)	(4,914,373)	-195.67%	Additional loan loss provision
Net operating income	13,084,137	8,169,784	(4,914,373)	-37.56%	
Operating expense					
Personnel expenses	(4,621,357)	(4,129,920)	491,437	-10.63%	Change in staff bonus due to change in profit
Other operating expense	(1,465,482)	(1,465,482)	-	0.00%	
Depreciation & Amortisation	(714,536)	(714,536)	-	0.00%	
Operating profit	6,282,761	1,859,826	(4,422,936)	-70.40%	
Non operating income	25,038	25,038	-	0.00%	
Non operating expenses	(2,691)	(2,691)	-	0.00%	
Profit before income tax	6,305,108	1,882,772	(4,422,936)	-70.15%	
Income tax expense					
Current tax	(1,431,353)	(1,578,784)	(147,431)	10.30%	Change in profit
deferred tax	568,938	568,938	-	0.00%	
Profit/(Loss) for the period	5,442,693	872,326	(4,570,367)	-83.97%	



नेपाल राष्ट्र बैंक

बैंक सुपरिवेक्षण विभाग



केन्द्रिय कार्यालय
बालुवाटार, काठमाडौं।

फोन नं.: ०१-४७९६४७/४२

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पोस्ट बक्स: ७२

प.सं: बै.सु.वि./अफसाइट/एजिएम/१८/२०८२-८३
च.नं. २३४

मिति : २०८२/०९/०८

प्रभु बैंक लिमिटेड,
बबरमहल, काठमाडौं।

विषय: वित्तीय विवरण प्रकाशन सम्बन्धमा ।

महाशय,

त्यस बैंकबाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातहरुका आधारमा यस बैंकद्वारा जारी गरिएको एकीकृत निर्देशन नं. ४/०८१ को बुँदा नं. १(भ) मा भएको व्यवस्था बमोजिम आ.व. २०८१/८२ को वार्षिक वित्तीय विवरण वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु ।

- लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरु पूर्ण रूपले सुधार गरी कार्यान्वयन गर्न र यस्तो कैफियतहरु पुनः दोहोरिन नदिन आवश्यक व्यवस्था मिलाउनुहुन ।
- यस बैंकबाट जारी एकीकृत निर्देशन २०८१ को निर्देशन नं. २ तथा स्थलगत निरीक्षण प्रतिवेदनमा दिइएका निर्देशन बमोजिम अनिवार्य रूपमा कर्जा तोकिए अनुसार वर्गीकरण गरी नियमानुसार कर्जा नोकसानी व्यवस्था गरी व्यायामसिक/वार्षिक वित्तीय विवरणहरु प्रकाशित गर्नु गराउनुहुन ।
- यस बैंकले स्थलगत तथा गैर स्थलगत निरीक्षण प्रतिवेदन मार्फत् दिएका निर्देशन तथा तहाँबाट यस बैंकसमक्ष गरिएका प्रतिवद्वता पूर्ण रूपमा पालना गरी तोकिए बमाजिम नै हुने गरी कार्यान्वयन गर्नु गराउनहुन ।

उपरोक्त निर्देशनहरुलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुट्टे पानामा प्रकाशित गर्नु हुन ।

भवदीय,

(रिषभ भट्ट्राई)

सहायक निर्देशक

बोधार्थ

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

वार्षिक वित्तीय विवरण प्रकाशनको स्वीकृति प्रदान गर्ने क्रममा नेपाल राष्ट्र बैंकबाट प्राप्त निर्देशनहरू प्रति बैंकको प्रतिक्रिया:

१. निर्देशन अनुसार गरिनेछ।
२. निर्देशन अनुसार गरिनेछ।
३. निर्देशन अनुसार गरिनेछ।

ACHARYA SUMAN ASSOCIATES

CHARTERED ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT To the Shareholder of Prabhu Capital Limited

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Prabhu Capital Limited (hereafter referred as "the company"), which comprise the statement of financial position as at 32 Ashad, 2082, and the statement of profit or loss, the statement of 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 Company as at 32 Ashad, 2082, and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standard (NFRS).

Basis of Opinion

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

Key Audit Matters

Key Audit Matters are those matters that, in our professional judgement, were of most significance in our audit of Financial Statements of current period. These matters were addressed in the context of our audit of the Financial Statement 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's Response
a)	Investment Valuation and Impairment Investment of the company comprises of quoted and unquoted ordinary shares of various companies, government bonds, fixed deposits in various banks and financial institutions, debentures. The valuation of the aforementioned securities has been done in compliance with NFRS 9. The investment in the equity share, government bonds, fixed deposits, debenture and preference shares have	We tested the design implementation and operating effectiveness of key controls over valuation process of investments. Test of details for actively traded equity shares are performed by us to determine the correctness of valuation of shares and recognition of profit/loss on transaction.

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	been valued at Fair Value through Profit or Loss Account (FVTPL), Fair Value through other Comprehensive Income (FVTOCI) or Amortized Cost. The valuation of the investment requires special attention and further in view of the significance of the amount of the investment in the financial statement the same has been considered as Key Audit Matters in our audit.	
b)	<p>Revenue Recognition</p> <p>Revenue comprises of Income from Merchant Banking Activities, Income from Mutual Fund Operations, Interest Income, Other Income and Net gain/(loss) on financial investment-FVTPL. The Company's most significant revenue stream is Net Gain/(loss) on financial investment-FVTPL. Revenue from the sale of goods is recognized in the income statement when the significant risks and rewards of ownership have been transferred to the buyer. This normally means when a product has been delivered to the customer in accordance with agreed delivery terms. Revenue from the sale of services is recognized when the service is rendered to the customer.</p> <p>The risk for revenue being recognized in an incorrect period presents a key audit matter due to the financial significance and nature of net sales in the financial statements.</p>	<p>Our audit procedures included following procedures:</p> <ul style="list-style-type: none"> ➤ Evaluation of internal control activities over revenue recognition and testing of key controls. ➤ Analysis of significant sales contracts to verify correct NFRS accounting treatment. ➤ Testing timeliness of revenue recognition by comparing individual sales transactions to delivery documents and by checking significant credit notes issued after year-end. ➤ Analysis of revenue transactions using computer-aided audit and data analysis techniques. ➤ Testing of accounts receivables by requesting confirmations from the company's customers and by reconciling cash payments received after the year end against the account receivable balances at the year end.

Other Information

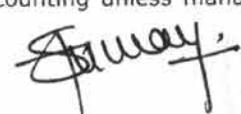
Management is responsible for other information. The other information comprises the information included in the Annual Report and Report of Board of Directors, but not includes the financial statements and our auditor's report thereon.

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

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, 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 Company's ability to continue as going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management




either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

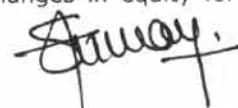
As a part of an audit in accordance with NSAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

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

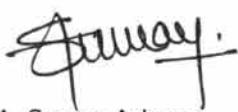
We have determined to communicate following matters in accordance with the requirements of Securities Act 2063, Company's Act 2063 and other regulatory requirements:

- a) We have obtained all the information and explanations, which, to the best of our knowledge and belief, were necessary for the purpose of our audit;
- b) The financial statements which include statement of financial position as at Ashad 32, 2082, the statement of profit or loss, statement of other comprehensive income, statement of cash flows, statement of changes in equity for the year




then ended, a summary of significant accounting policies and notes to the financial statements are in agreement with the books of accounts maintained by the company and proper books of account as required by the law have been kept.

- c) We did not come across cases of accounting related fraud and the cases where the board of directors or any director or any office bearer of the company has acted contrary to the provisions of law or caused loss or damage to the company or committed any misappropriation of its funds.
- d) We did not come across any fraudulent cases causing fundamental effect relating to accounts of the Company.


CA. Suman Acharya
Acharya Suman Associates,
Chartered Accountants



Place: Kathmandu
Date: 2082.05.18
UDIN: 250903CA00872Rtz6Y

Prabhu Capital Limited
Statement of Financial Position

As on 32 Ashad 2082

Amount in Rs.

Particulars	Note	Ashad 2082	Ashad 2081
Assets			
Cash and Cash Equivalents	4.1	165,779,810	113,109,003
Financial Investments - FVT PL	4.2	692,160,277	618,069,626
Financial Investments - FVT OCI	4.3	1,012,958,500	312,727,295
Financial Investments - Amortized Cost	4.4	272,500,000	112,500,000
Other Financial Assets	4.5	204,979,607	523,727,872
Other Assets	4.6	2,762,362	1,788,135
Property & Equipment	4.7	797,307,263	47,335,910
Intangible Assets	4.8	27,951,766	29,272,578
Current Tax Assets	4.9	20,387,514	13,264,161
Deferred Tax Assets	4.10	-	2,220,812
Total Assets		3,196,787,098	1,774,015,392
Liabilities			
Due to Public	4.11	847,644,253	373,766,299
Other Financial Liabilities	4.12	577,159,482	77,278,514
Current Tax Liabilities	4.9	-	-
Deferred Tax Liabilities	4.10	120,173,888	-
Other Provisions	4.13	26,408,335	16,727,646
Total Liabilities		1,571,385,958	467,772,459
Equity			
Share Capital	4.14	1,200,000,000	1,200,000,000
Share Premium		-	-
Reserves & Surplus	4.15	425,401,140	106,242,932
Total Equity		1,625,401,140	1,306,242,932
Total Liabilities and Equity		3,196,787,098	1,774,015,392

Ram Bahadur Pandey
Chairman

Bikash Sharma Guragain
Director

As per our report of even date,
Shashi Kala Aryal
Director

Lochan Koirala
Independent Director

Binamra Silwal
Independent Director

Hemanta Pathak
Independent Director

Anesh Shrestha
Chief Financial Officer

Aasis Gauchan
Managing Director

FCA Suman Acharya
Acharya Suman Associates,
Chartered Accountants

Date: 18 Bhadra 2082
Place: Kathmandu

Prabhu Capital Limited Statement of Profit or Loss

For the Year 1 Shrawan 2081 to 32 Ashad 2082

Amount in Rs.

Particulars	Note	Ashad 2082	Ashad 2081
Income			
Income from Merchant Banking Activities	4.16	106,383,308	72,648,075
Income from Mutual Fund	4.17	48,288,423	40,413,545
Income from SIF		2,500,000	-
Interest Income	4.18	6,099,438	55,352,710
Non-Operating Income	4.19	35,220,484	14,008,369
Net gain/(loss) on Investments- FVTPL	4.20	143,804,447	57,503,431
Total Income		342,296,100	239,926,130
Expenses			
HR Expenses	4.21	(45,471,748)	(39,154,888)
Interest Expenses	4.22	(21,990,820)	(7,388,632)
Amortization of Intangible Assets	4.8	(1,605,571)	(1,517,709)
Depreciation on Property and Equipment	4.7	(8,499,979)	(9,385,857)
Operational Expenses	4.23	(28,924,501)	(18,413,602)
Administrative Expenses	4.24	(28,838,267)	(19,091,287)
Total Expenses		(135,330,886)	(94,951,974)
Profit from Operations		206,965,214	144,974,156
Staff Bonus		(20,696,521)	(14,497,416)
Profit Before Tax		186,268,693	130,476,740
Income Tax (Expense)/ Income	4.25	(41,087,511)	(39,384,454)
Net Profit For the Year		145,181,182	91,092,286

Prabhu Capital Limited Statement of Other Comprehensive Income

For the Year 1 Shrawan 2081 to 32 Ashad 2082

Amount in Rs.

Particulars	Ashad 2082	Ashad 2081
Profit for the year	145,181,182	91,092,286
Gain/(Loss) on remeasurement of Financial Assets		
Actuarial Gain/(Loss) on Defined Benefit Plan	(5,042,556)	(366,568)
Net gain/(loss) on Investments- FVTPL	379,896,955	-
Other Comprehensive Income / (Loss) before tax	374,854,399	(366,568)
Income tax Income / (Expense) on OCI items	(112,456,320)	109,970
Other Comprehensive Income / (Loss) net of tax	262,398,079	(256,598)
Total Comprehensive Income for the year	407,579,261	90,835,688

As per our report of even date,

Ram Bahadur Pandey Chairman	Bikash Sharma Guragain Director	Shashi Kala Aryal Director
Lochan Koirala Independent Director	Binamra Silwal Independent Director	Hemanta Pathak Independent Director
Anesh Shrestha Chief Financial Officer	Aasis Gauchan Managing Director	FCA Suman Acharya Acharya Suman Associates, Chartered Accountants

Prabhu Capital Limited
Statement of Changes In Equity

For the Year 1 Shrawan 2081 to 32 Ashad 2082

Amount in Rs.

Particulars	Share Capital	Retained Earnings	General Reserve	FVTOCI Reserve	Actuarial Reserve	CSR Reserve	Total Shareholders' Funds
Balance as at 31 Ashad 2080	1,200,000,000	83,563,793	9,013,791		- (1,380,740)		- 1,291,196,844
Issue of Share Capital	-	-	-	-	-	-	-
Dividend Declared & Paid	-	(75,789,600)	-	-	-	-	(75,789,600)
Total Comprehensive income for the year	-	91,092,286	-	-	(256,598)	-	90,835,688
Transfer to General Reserve	-	(9,109,229)	9,109,229	-	-	-	-
CSR Reserve Created	-	(910,923)		-	-	910,923	-
CSR Expenses During The Year	-	522,957		-	-	(522,957)	-
Transfers during the year	-	-	-	-	-	-	-
Balance as at 31 Ashad 2081	1,200,000,000	89,369,285	18,123,019		- (1,637,337)	387,966	1,306,242,932
Issue of Share Capital	-	-	-		-	-	-
Dividend Declared & Paid	-	(88,421,053)	-		-	-	(88,421,053)
Total Comprehensive income for the year	-	145,181,182	-	265,927,868	(3,529,789)	-	407,579,261
Transfer to General Reserve	-	(14,518,118)	14,518,118		-	-	-
CSR Reserve Created	-	(1,451,812)	-		-	1,451,812	-
CSR Expenses During The Year	-	387,966	-		-	(387,966)	-
Transfers during the year	-	-	-	-	-	-	-
Balance as at 32 Ashad 2082	1,200,000,000	130,547,449	32,641,138	265,927,868	(5,167,126)	1,451,812	1,625,401,140

Ram Bahadur Pandey
Chairman

Bikash Sharma Guragain
Director

As per our report of even date,

Shashi Kala Aryal
Director

Lochan Koirala
Independent Director

Binamra Silwal
Independent Director

Hemanta Pathak
Independent Director

Anesh Shrestha
Chief Financial Officer
Date: 18 Bhadra 2082
Place: Kathmandu

Aasis Gauchan
Managing Director

FCA Suman Acharya
Acharya Suman Associates,
Chartered Accountants

Prabhu Capital Limited
Statement of Cash Flows

For the Year 1 Shrawan 2081 to 32 Ashad 2082

Amount in Rs.

Particulars	Ashad 2082	Ashad 2081
(a) Cash Flow from Operating Activities	889,456,393	(169,008,899)
1. Cash Received from Income	274,486,966	210,811,691
1.1 Income from Merchant Banking	106,383,308	72,648,075
1.2 Income from Investment Banking	146,314,945	75,678,003
1.3 Interest Income	6,099,438	55,352,710
1.4 Other Income	15,689,275	7,132,904
2. Cash Payment	(156,819,523)	(99,665,050)
2.1 Personnel Expenses	(50,514,304)	(39,604,956)
2.2 Operational Expenses	(28,924,501)	(18,413,602)
2.2 Administrative Expenses	(28,838,267)	(19,007,787)
2.3 Interest Expenses	(17,393,320)	(1,585,496)
2.4 Income Tax (Expense)/Income	(31,149,130)	(21,053,210)
Cash Flow before changes in Working Capital	117,667,443	111,146,641
(Increase)/Decrease in Current Assets	322,557,700	(253,977,229)
1. (Increase)/Decrease in Financial Investments- FVT PL	(15,389,862)	(126,407,912)
2. (Increase)/Decrease in Other Financial Assets	346,045,142	(133,974,214)
3. (Increase)/Decrease in Other Assets	(8,097,580)	6,404,897
Increase/(Decrease) in Current Liabilities	449,231,250	(26,178,311)
1. Increase/(Decrease) in Public Dues	473,877,953	(8,420,141)
2. Increase/(Decrease) in Other Financial Liabilities	(13,630,871)	(5,221,142)
3. Increase/(Decrease) in Other Provision	(11,015,832)	(12,537,029)
(b) Cash Flow from Investment Activities	(1,270,984,717)	480,765,660
1. (Increase)/Decrease in HTM Investment	(160,000,000)	517,500,000
2. (Increase)/Decrease in Financial Investments - FVT OCI	(320,334,250)	(36,466,195)
3. Purchase of Fixed Assets	(790,650,467)	(1,494,626)
4. Proceeds from sale of Fixed Assets	-	1,226,480
(c) Cash Flow from Financing Activities	434,199,132	(267,036,939)
1. Increase/(Decrease) in Share Capital	-	-
2. Share Premium	-	-
3. Payment of Dividend	(88,421,053)	(75,789,600)
4. Borrowing	522,620,185	(191,247,339)
(d) Net increase/(decrease) in cash and cash equivalents	52,670,807	44,719,822
(e) Cash and cash equivalents at the beginning of the year	113,109,003	68,389,181
(f) Cash and cash equivalents at the end of the year	165,779,810	113,109,003

As per our report of even date,

Ram Bahadur Pandey
Chairman

Bikash Sharma Guragain
Director

Shashi Kala Aryal
Director

Lochan Koirala
Independent Director

Binamra Silwal
Independent Director

Hemanta Pathak
Independent Director

Anesh Shrestha
Chief Financial Officer

Aasis Gauchan
Managing Director

FCA Suman Acharya
Acharya Suman Associates,
Chartered Accountants

Date: 18 Bhadra 2082
Place: Kathmandu



**Independent Auditors' Report
to the Members' of
Prabhu Stock Market Limited**

Opinion

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

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements read together with Notes forming part of the Financial Statement give the information required by the provisions of Nepal Companies Act, 2063, as amended ("the Act") in the manner so required and, give a true and fair view in conformity with the Nepal Financial Reporting Standards (NFRS), of the state of affairs of the Company as at Ashad 32, 2082 (July 16, 2025), its Profit including its Other Comprehensive Income, Cash Flows and the Changes in Equity for the year ended on that date.

Basis for Opinion

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

Responsibilities of Management and those charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Generally Accepted Accounting Principles, 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 Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

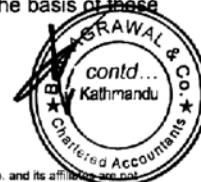
Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditors' Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decision of users taken on the basis of these financial statements.

**B.K. AGRAWAL & CO.
CHARTERED ACCOUNTANTS**

Saraswati Vatika
122 Pannahiti Marg, Sifal - Ward No. 7
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B.K. Agrawal & Co.
Chartered Accountants

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

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

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

Report on Other Legal and Regulatory Requirements

On the basis of our examination, we would like to further report that:

- i. We have obtained information and explanations, which, to the best of our knowledge and belief, were necessary for the purposes of our audit;
- ii. In our opinion, proper books of account as required by law have been kept by the Company so far as appears from our examination of such books;
- iii. In our opinion, the Statement of Financial Position, Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Cash Flows and Statement of Changes in Equity attached thereto, for the year then ended and notes to the Financial Statements, including a summary of Significant Accounting Policies and other Explanatory Notes & information dealt with by this report are in compliance with the provisions of the Companies Act, 2063, and are in agreement with the books of account maintained by the company;
- iv. In our opinion, so far as appeared from our examination of the books, the business of the Company has been conducted satisfactorily; and
- v. To the best of our information and according to the explanations given to us and from our examination of the books of accounts of the Company necessary for the purposes of the audit, we have not come across cases where the Board of Directors or any employees of the Company have acted contrary to legal provisions relating to accounts, or committed any misappropriation or caused loss or damage to the company or committed any accounting frauds in the company.



P.K. Swarnkar, FCA

Partner

For: B.K. Agrawal & Co.

Chartered Accountants

UDIN: 250831CA00103BdaxU



Kathmandu
Date: 2082.05.13

Member Crowe Global

Prabhu Stock Market Limited

Statement of Financial Position

As on Ashad 32, 2082 (July 16, 2025)

Amount in Rs.

Particulars	Schedules	As on Ashad 32, 2082 (July 16, 2025) (Rs.)	As on Ashad 31, 2081 (July 15, 2024) (Rs.)
Assets:			
Non Current Assets:			
Fixed Assets:			
Net Block of Property Plant and Equipments	1	10,640,879.67	10,650,841.18
ROU Asset	1A	24,707,050.89	41,504,946.40
Investments	2	40,000,000.00	190,000,000.00
Deferred Tax Asset		1,154,612.10	674,569.53
Total Non-Current Assets		76,502,542.66	242,830,357.11
Current Assets:			
Financial Assets:			
Sundry Debtors	3	306,846,925.54	1,003,437.28
Cash & Bank Balances	4	3,158,215.73	9,922,752.65
Advances & Deposits	5A	936,069.40	21,483,381.00
		310,941,210.67	32,409,570.93
Non-Financial Assets:			
Income Tax Assets	5B	3,378,747.05	1,603,074.04
		3,378,747.05	1,603,074.04
Total Current Assets		314,319,957.72	34,012,644.97
Total Assets		390,822,500.38	276,843,002.08
Equity & Liabilities:			
Equity:			
Shareholders' Fund:			
Share Capital	6	200,000,000.00	200,000,000.00
Other Equity & Reserves	7	34,733,213.60	30,487,474.00
Total Equity		234,733,213.60	230,487,474.00
Liabilities:			
Non Current Liabilities			
Non Current Lease Liability	8	27,290,359.04	42,082,874.46
Deferred Tax Liability		-	-
		27,290,359.04	42,082,874.46
Current Liabilities:			
Current Lease Liability	8	2,357,295.51	2,103,717.03
Bank Borrowings	9	12,981,188.03	-
Trade, Other Payable and Provision	10	113,460,444.20	2,168,936.59
		128,798,927.74	4,272,653.62
Total Liabilities		156,089,286.78	46,355,528.08
Total Equity & Liabilities		390,822,500.38	276,843,002.08

Significant Accounting Policies &

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Notes to the Accounts

For & on behalf of the Board As per our report of even date,

Chief Executive Officer	Chairman	P.K. Swarnkar, FCA
Director	Director	<i>Partner</i>
Place : Kathmandu		B.K. Agrawal & Co.
Date: 2082/05/13		Chartered Accountants

Prabhu Stock Market Limited

Statement of Profit or Loss

For the year ended Ashad 32, 2082 (July 16, 2025)

Amount in Rs.

Particulars	Schedules	Year ended Ashad 32, 2082 (July 16, 2025)(Rs.)	Year ended Ashad 31, 2081 (July 15, 2024)(Rs.)
Revenue from Operations:			
Income from Services	11	27,237,902.53	7,258.22
Other Income	12	6,528,473.18	15,893,066.89
Total Revenue		33,766,375.71	15,900,325.11
Less: Expenditure			
Cost of Service	13	10,554,735.97	3,236,495.21
Administrative Expenses	14	7,498,167.05	2,975,095.18
Depreciation and Amortization	15	4,869,920.21	5,352,030.66
Finance Cost	16	3,868,571.35	3,973,984.38
Total Expenditure		26,791,394.58	15,537,605.43
Profit Before Bonus, CSR & Settlement Provision		6,974,981.13	362,719.68
Bonus		(634,089.19)	-
Corporate Social Responsibility		(69,749.81)	(3,627.20)
Settlement Guranatee Fund Expenses		(38,394.10)	(1,813.60)
Profit before Tax		6,232,748.03	357,278.88
Less:			
Income Tax		(2,467,051.00)	(817,613.00)
Deferred Tax (Expense)/Income		480,042.57	674,569.53
Net Profit / (Loss) after Tax		4,245,739.60	214,235.41
Basic Earning Per Share (Basic EPS)	17	2.12	0.11
Diluted Earning Per Share (Diluted EPS)		2.12	0.11
Significant Accounting Policies &	18		
Notes to the Accounts			

Prabhu Stock Market Limited

Statement of Changes in Equity

For the year ended Ashad 32, 2082 (July 16, 2025)

Amount in Rs.

Particulars	Share Capital (Rs.)	General Reserve* (Rs.)	Retained Earnings (Rs.)	Net Worth (Rs.)
Opening Balance	200,000,000.00	21,423.54	30,466,050.46	230,487,474.00
Prior Period Items	-	-	-	-
Change in Accounting Policies	-	-	-	-
Balance as at Ashad 31, 2081	200,000,000.00	21,423.54	30,466,050.46	230,487,474.00
Surplus on revaluation of Properties	-	-	-	-
Net profit for the period (After Tax)	-	-	4,245,739.60	4,245,739.60
Transfer to Other Reserve & Surplus	-	424,573.96	(424,573.96)	-
Dividend Distribution	-	-	-	-
Issued & Paid Up Share Capital	-	-	-	-
Balance as at Ashad 32, 2082	200,000,000.00	445,997.50	34,287,216.10	234,733,213.60

For & on behalf of the Board

As per our report of even date,

Chief Executive Officer

Chairman

P.K. Swarnkar, FCA

Partner

Director

Director

B.K. Agrawal & Co.

Chartered Accountants

Place : Kathmandu
Date: 2082/05/13

Prabhu Stock Market Limited Statement of Cash Flows

For the year ended Ashad 32, 2082 (July 16, 2025)

Amount in Rs.

Particulars	Schedules	Year ended Ashad 32, 2082 (July 16, 2025) (Rs.)	Year ended Ashad 31, 2081 (July 15, 2024) (Rs.)
A. Cash Flow From Operating Activities:			
Net Profit/(Loss) for the Year		6,232,748.03	357,278.88
Adjustment for :			
Add: Depreciation and Amotization		4,869,920.21	5,352,030.66
Add: Finance Cost		3,868,571.35	3,829,984.38
Cash Flow before changes in Working Capital		14,971,239.59	9,539,293.92
Changes in Working Capital:			
Decrease/(Increase) in Sundry Debtors		(305,843,488.26)	(1,003,437.28)
Decrease/(Increase) in Advances & Deposits		20,547,311.60	(21,483,381.00)
Sundry Creditors & Other Payables		111,291,507.62	2,123,736.59
Net Cash Flow From Operation		(159,033,429.45)	(10,823,787.77)
Less: Tax paid		(4,242,724.01)	(3,172,571.05)
Net Cash Flow From Operating Activities		(163,276,153.46)	(13,996,358.82)
B. Cash Flow From Investing Activities:			
Fixed Assets Purchase		(768,246.89)	(11,391,211.13)
Purchase of Investments		-	(3,000,000.00)
Sale of Investments		150,000,000.00	-
Net Cash Flow From Investing Activities		149,231,753.11	(14,391,211.13)
C. Cash Flow From Financing Activities:			
Payment of Actual Rents		(4,920,000.00)	(5,760,000.00)
Payment of Actual Interest		(781,324.60)	-
Increase/(Decrease) in loan		12,981,188.03	
Net Cash Flow From Financing Activities		7,279,863.43	(5,760,000.00)
Total Cash Flow from All Activities (A+B+C)		(6,764,536.92)	(34,147,569.95)
Opening Cash & Bank Balances		9,922,752.65	44,070,322.60
Closing Cash & Bank Balances		3,158,215.73	9,922,752.65

For & on behalf of the Board

As per our report of even date,

Chief Executive Officer

Chairman

P.K. Swarnkar, FCA

Director

Director

Partner

Place : Kathmandu

B.K. Agrawal & Co.

Date: 2082/05/13

Chartered Accountants

शाखा कार्यालय सम्बन्धी विवरण

कोशी प्रदेश अन्तरगतका शाखा कार्यालयहरू

बिराटनगर, रंगलीरोड	०२१-४४०३५७
दमक	०२३-५७९७७६/७७
विर्तामोड	०२३-५९०२४४
धरान	०२५-५३८४०९
इटहरी	०२५-५८३१२५
पथरी, मोरड.	०२१-५५५८४२/४३
बेलबारी, मोरड.	०२१-५४६४१४
काकरधिता	०२३-५६६८८१/५६६९७
भोजपुर, बैंकरोड	०२९-४२०७६४
इनरुवा	०२५-५५६९९९९/९९२
इलाम (चौकबजार)	०२७-५२०५१२
फिदिम	०२४-५२३११४
हतुवागढी, भोजपुर	०२९-४१२०८५
तिनपैनी, बिराटनगर	०२१-५२२६९५
सन्दकपुर, इलाम	९७४२६९८८९
खाँदबारी	०२९-५६००७९
गाइघाट	०३५-४२०९९७
फुझलिङ	०२४-४६०९९०
चन्द्रगढी	०२३-४५५६०४
उर्लाबारी, मोरड.	०२१-५४९४९६

कालबज्जर, सुनसरी	०२५-५४९००५२
रौतामाई, उदयपुर	९७०९०९३०९७
गोल्छाचोक, बिराटनगर	०२१-५२२०९७
दिक्केल	०३६-४२०६४६
कटारी (उदयपुर)	०३५-५५०३६२
सल्लेरी	०३८-५२०४३३
ओखलदुङ्गा बजार (ओखलदुङ्गा)	०३७-५२०६४९
लामिङडाँडा, खोटाङ्ग	०१-६२२७३८०
ग्रामथान, मोरड	०२१-४०२०७
हलेसी, खोटाङ्ग	०३६-४१००८९
रङ्गेली, मोरड	०२१-५८०३५२/५३
भुम्का (सुनसरी)	०२५-५६२७०२/०३/०४
चतारा (सुनसरी)	०२५-५५००२६, ०२५-५५००९२
प्याउली (भोजपुर)	०१-६२२७३८३
चिचिला (संखुवासभा)	०१-६२२७४८६
मिक्वाखोला (ताल्लेजुङ्ग)	९८६२९२९२७३
म्याङ्गलुङ्ग	०२६-५९५४००
धनकुटा बजार (धनकुटा)	०२१-५३५५००
दुर्गापुर (भापा)	९८५२०२४०७९

मध्येश प्रदेश अन्तरगतका शाखा कार्यालयहरू

आदर्शनगर, वीरगञ्ज	०५१-५३०५०२
भानुचौक, जनकपुर	०४१-५२७३८१/५२८१०२
सिराहा, हेमनारायन चौक	०३३-५२०७८०
कलैया	०५३-५५१८९९
मिर्चेया (सिराहा)	०३३-५५०७२९
जलेश्वर	०४४-५२०८७५/७६
लाहान	०३३-५६९७०८/७१०
राजविराज	०३१-५२३४९
हरिवन (सल्लाही)	०४६-५३०६२७
निजघढ	०५३-५४०२२५/२२६
गौर	०५५-५२१००३
सिमरा	०५३-५२०७४२
वर्दिवास	०४४-५५०७००
चन्द्रनिगाहपुर	०५५-५४०८९५
एकडारा (महोत्तरी)	०४४-६९२९३८

बरियापट्टी (सिराहा)	०२७-६९१२२२
मुखियापट्टी (धनुषा)	०४१-६९३६८६
परोहा (रौतहट)	०७९-६२००२५
मलज्जवा (सल्लाही)	०४६-५२१७४५
बयलबास (सल्लाही)	०४६-५७५२४५
बरहथवा (सल्लाही)	०४६-५४०४२६
लिङ्गोड, वीरगञ्ज	०५१-५३३७०४
गरुडा (रौतहट)	०५५-५६५०४५
महेन्द्रनगर (धनुषा)	०९९-५२०२७७
गौशाला, महोत्तरी	०४४-५५६०७५
गोडेटा (सल्लाही)	९७०९०९३०५८
बिरेन्द्रबजार (धनुषा)	०४१-४२७००९/०२
लालबन्दी (सल्लाही)	०४६-५९००७२
नयाँरोड (सल्लाही)	०४६-५३०३००/३५४

बागमती प्रदेश अन्तरगतका शाखा कार्यालयहरू

मुख्य शाखा, वरमहल,	
काठमाण्डौ	०१-४७८८५००
ललितपुर, जावलाखेल	०१-५५३३६५४
सुकेधारा	०१-४६५०९५१
नारायणगढ (मेनगोड)	०५६-५३३२६
दोलखा (चरिकोट)	०४९-४२१८४७
बनेपा	०११-६६०९४६
कोटेश्वर	०१-४४९८७६७
सिनामंगल	०१-४४९९८९६
टाँडी	०५६-५६३००६
भक्तपुर (सुर्यबिनायक)	०१-६६१९३८९
खिचापोखरी, न्यूरोड	०१-४१५७५०९
जोरपाटी	०१-४९९४९९५
भैसेपाटी	०१-५५९२७८७
मंगलबजार, ललितपुर	०१-५५२९६०४
कालिमाटी	०१-५३८५४५७
ठमेल	०१-४२५८७६६
कलंकी	०१-५२९८२०९
गोंडवु	०१-४३८९००६
महाराजगञ्ज	०१-४३७३४४२
धादिङ बेशी	०१०-५२१००८
स्वयम्भू	०१-५२४७२४३
सौराहा	०५६-५८०४४३
सातदोबाटो	०१-५१५२२७९
कौशलटार	०१-६६३९३३९
नयाँ बानेश्वर	०१-४४९०३६०
शखमुल	०१-५२४२२७७/५२४२७३८
भरतपुर	०५६-५३२५२२
रामपुर	०५६-५९२५०५
महादेववेशी	०१०-४१५०२२
कान्तिपथ	०१-४२५४५८०
बौद्ध	०१-४९९६४३३
ठिमी	०१-५०९३९२२
बडेगाँउ, गोदावरी ललितपुर	०१-५५६०४५४
हेटौडा (नारायणीमल)	०५७-५२६८६२
सिनामंगल	०१-४४६९८८५/८६
मिड बानेश्वर	०१-४७९३९९७/९८
गजुरी	०१०-४०२०८८
धार्के	०१०-४१४०४४
गडौली, चितवन	०५६-४०५०९७

बेनीघाट	०१०-४१६०६९
लैनचौर	०१-४४४२३६४
बागदरबार	०१-५३३३४०५/५३३३५०५
म्वार्को	०१-५२०४९९४/११५
बद्वार	०१०-५६९८३६
हात्तिगाडा	०१-४३७३५३१
कपन (आकाशेधारा)	०१-४८२२५०९
पुतलीसडक	०१-४२६२९५०
कमलादी	०१-४२३३१५१
पाटन	०१-५००५२६२
सानेपा	०१-५५४४६३९
टेकु	०१-४२५०८०६
कोटेश्वर (तिनकुने)	०१-४६००८९३
बाह्विसे	०११-४८९२५८
पाँचखाल	०११-४९९९६६
चाबिहल	०१-४५६८०३१/४५८४७८८
डल्तु	०१-४२७३६५७
धापासी	०१-५१५९९६९
सिन्धुली बजार	०४७-५२०७२०
गुर्जुधारा	०१-४३१३२७५
गोठाटार (काठमाण्डौ)	०१-४९९०६७२
स्याफुबेसी (रसुवा)	०१०-५४१०८०
मन्थली	०४८-५४०२३५
मनमैजु	०१-४०२७३३९
टांगाल	०१-४४२१२७७
ज्ञानेश्वर	०१-४५२५३७७/४५२५२७७
थानकोट	०१-४३१३२२८
कीर्तिपुर	०१-४३३३९०
बालकोट	०१-६६३६१३०
साँखु	०१-४४५०९६२
दुँगेधारा	०१-४८८१५४०/०१-४८८१५४१
पर्सा (चितवन)	०५६-५८३३०५/०६/०८
बल्खु	०१-५१८७०९८
झामाडोल	०१-५२०२३३५/३६
चापागाउँ	०१-५२६५६९३
आरुघाट	०६४-४१०२०२
धर्मस्थली	०१-४०२५८८१/८८६
टिमुरे (रसुवा)	०१-०५४३१९६
कुरिन्चार (चितवन)	०६५-४१०९२०/२१
गौशाला, काठमाण्डौ	०१-५९९३७८२/०१-५९९३८८

लाडटाड, रसुवा	०१-६९२४०३०
महादेवफँट, नुवाकोट	९८५११६१८५१
मित्रपार्क	०१-५९१११४२/४३
लायन्सचोक, नारायणगढ	०५६-५९५४७०/५९५२३०
बेलचोक, नारायणगढ	०५६-४९०४६०/६१
धुलिखेल	०११-४९०७२८
पनौति	०११-४४०५२६
दुधौली, सिन्धुली	०४७-४९२०८५
सिंगटी, दोलखा	०४९-४९०००७/०९
जिरी, दोलखा	०४९-४०००९९
नाला, बनेपा	०११-४९११४४
दामन	०५७-६९२३१७
मनहरी	०५७-४९४०२२
भन्डारा	०५६-५५०१०३
साँगा	०११-६६०७९५
चौधडा, मकवानपुर	०५७-५३०२७४
बज्रबाराही, मकवानपुर	०१-६२२७४८०
नालडुम, नगरकोट	०१६-६८०२०१
पटिहानि, चितवन	०५६-४०१०६०

दोलालघाट	०११-४९८०९९
हातिसुँडे, मकवानपुर	०५७-४९१५२८/५२९
पदमपुर, चितवन	०५६-४९३१०९
भिमफेदी, मकवानपुर	०५७-४९००७
मण्डिखाटार	०१४-३७९५८३
सातदोबाटो	५५४६२२५
खुरकोट	०१-६२२७३८१
भोलढोका (ललितपुर)	०१-५१८६६५०, ०१-५१८६६५२
खरिबोट, कपन	०१-४८१३०३७
नरेफाँट	०१-५१४९४८४
सुकुलढोका, भक्तपुर	०१-६६१२६०९/६६१३३४३
टोखा	०१-५११०४९८
बालाजु	०१-५१०७३४०/३४१/३४२
गौरीघाट	०१-४९१४९४४
बहाखाबाजार, भक्तपुर	०१-६६३२४६७
भिमसेनगोला	०१-४४९७५५३
माकलबारी, काठमाण्डौ	०१-५१३४२६४/६५
चोभार	०१-५११३२३८
बौद्ध	०१-४५६५८९३/४५६९५२५

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बगर, पोखरा	०६१-५३२९१४
दमौली	०६५-५६४८०३/०४
पोखरा, न्यूरोड	०६१-५२३२९४
बुर्तिबाड	०६८-४९००७३
बाग्लुङ बजार	०६८-५२२६३०
कावासोती	०७८-५४१०३२
जोमसोम	०६९-४४०००५
दर्बाङ, म्याग्दी	०६८-६९०७७१
बेनी	०६९-५२१०५२
गोरखा, बजार	०६४-४२१४०६
मुक्तिनाथ	०६९-४४०००५
गल्कोट	०६८-४१२०१०/११/१२
वालिङ	०६३-४४०७०८
बिरौटा, पोखरा	०६१-४६७२३३
बेसीसिहर	०६६-५२१०३२
आँखुखैरेनी	०६५-५४०४६६
कुम्पा	०६७-४२१२९३
अमरसिंह चोक, पोखरा	०६१-४३२५१६

दुलेगौडा	०६५-४१४३५२
मनाङ, चामे	०६६-४४०९६७
माछापुँछे, कास्की	०६१-६२०८०७
बाँडिगाड, बागलुङ्ग	०६८-६२००५६
निसिखोला, बागलुङ्ग	०६८-६२००८१
बरेड, बागलुङ्ग	९७०१०१३१७५
तमानखोला, बागलुङ्ग	०६८-६२०२४७
बिहादी, पर्वत	९७०१०१३१७७
मंगला, म्याग्दी	०६८-६२००१२
लोधेकर दामोदर कुण्ड, मुस्ताङ	९७०१०१३१६२
धौलागिरी, म्याग्दी	०६८-६२००९७
अन्नपूर्ण, म्याग्दी	०६८-६२००६२
लोमान्थाङ, मुस्ताङ	०६८-६२००९७
बारपाक, गोरखा	०६४-६२००५३
नासोड, मनाङ	०६१-६२०६२२
रघुगंगा, म्याग्दी	०६८-६२००८८
ताराखोला, बागलुङ्ग	०६८-६२००९३
थसाङ, मुस्ताङ	०६८-६२०२२८

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पालुडटार, गोखरा	०६४-४०००५०
दिमुवा, पर्वत	०६७-४१००४०
बिरेठाँटी, कास्की	०६१-६२०१३४
अर्धोंचोक, लेखनाथ कास्की	५६२००८/००९
हरिचोक, पोखरा	०६१-५४१२५१३
बान्धापाटन, पोखरा	०६१-५३१९८१/५३५७२२
दुम्रे, तनहुँ	०६५-५८०४९९/९२
छेपेटार, लमजुङ्ग	०६४-४३००११
कागबेनी, मुस्ताङ्ग	०६९-५९०००३
प्रगतिनगर, नवलपुर	०७८-५७५१४७/४८
बारादी, तनहुँ	९८४६२७५६०९

पोखरा, रत्नचौक	०६१-५२१०८६
चोरमारा	०७८-४१००१०
भिमाद, तनहुँ	०६५-५७२४४८
तालचोक, लेखनाथ कास्की	०६१-५६१८८०
काठेखोला, बागलुङ्ग	०९-६२७४८३
लेते, मुस्ताङ्ग	९७०१०१३१९०
नयाँगाउँ, पोखरा	०६१-५९९६७५
निसि, बागलुङ्ग	९७६५२११८३१
बोबाड, ढोरपाटन बागलुङ्ग	९८४७५७२३७४
खरबाड, बागलुङ्ग	९८५१३५९३२
भिमगिठे, बागलुङ्ग	९८५७६२२१५४

लुम्बिनी प्रदेश अन्तरगतका शाखा कार्यालयहरू

बुटवल, मिलनचौक	०७१-५४३४२८
नेपालगञ्ज	०८१-५२७६०९
मनिग्राम	०७१-५६२३७५
गुलिरिया	०८४-४२११७१/७२
भैरहवा	०७१-५२७३२३
खैरेनी, रुपन्देही	०७१-५७५७३
पाल्पा	०७५-५२२७३१
अमरपथ, बुटवल	०७१-५४११७१
तुलसीपुर	०८२-५२१६२८
घोराही	०८२-५६३१८६
बर्द्धाट	०७८-५८०७६०
गोपीगञ्ज	०७८-४०००१५
परासी	०७८-५२००७९
सन्धिखर्क	०७७-४२०२९१
कोहलपुर	०८१-५४२०३८
तम्घास	०७९-५२०५५२
लुम्बिनी	०७१-५८०२९४
रानीबास, गुल्मी	०७९-४१००५७

रुकुम, सिस्ने	०८८-४१३०५४
शान्तिपुर, गुल्मी	०७९-४२००२५/२६
बिजयनगर, कपिलबस्तु	९८५७०३९७२७
लमही, दाङ्ग	०८२-५४०८८१
चन्द्रौटा, कपिलबस्तु	०७६-५४०५६०
तौलिहवा	०७६-५६०७३७/३८
धकदही, रुपन्देही	४११०८१/८२
लिवाड, रोल्पा	०८६-४४०३११
अमुवा, रुपन्देही	०७१-५०११०१/१०२
मझगावा, रुपन्देही	०७१-४०१०३०
बेलाटारी, परासी	०७८-४११०८१
बाँसगढी, बर्दिया	०८४-४००१८३
भुमिकास्थान, अर्घाखाची	९७०१०१३२२१
छत्रकोट, गुल्मी	९७०१०१३२२०
मालारानी, अर्घाखाची	९८४७१२३६७३
जितपुर, कपिलबस्तु	०७६-५५०३५७
मुर्गिया, रुपन्देही	०७१-४४०४६६
बिजुवार, प्यूठान	९७०१०१३२०३

कर्णाली प्रदेश अन्तरगतका शाखा कार्यालयहरू

दैलेख, नयाँबजार	०८१-४२०५७०/५७१
सुर्खेत	०८३-५२४३२६
भगवतीमाई, दैलेख	९७०१०१३२२५
गुराँस, दैलेख	०८१-६९४४४३
खार्पुनाथ, हुम्ला	९८३-६६०१०१
से-फोकसुण्डो, डोल्पा	९८४१२०७६८८
जुम्ला	०८७-५२०७०५

श्रीनगर, सल्यान	०८८-४००२१४ / २१५
आठाबिसकोट, रुकुम पश्चिम	९७०१०१३२३०
छिन्नेत, रुकुम पश्चिम	९७०१०१३२३२
भुलनेता, रुकुम पश्चिम	९७०१०१३२३३
मान्मा	९८४८८६०२९४
गमगढी, मुगु	९८६०१६७९१६
जाजरकोट (गैरीखाली)	९८५८०४१२११

सुदूरपश्चिम प्रदेश अन्तरगतका शाखा कार्यालयहरू

महेन्द्रनगर	०४४-५५६०७५
धनगढी, गोदावरी रोड	०९१-४९६२७०/७१
अछाम, कमलबजार	९८४३१५२२४
बौनिया, कैलाली	०९१-४०४९२३
नवदुर्गा, डेलधुरा	९७०१०१३२३६
अत्तरिया	०९१-५५०९३२
टीकापुर	०९१-५६०६७५
भलारी, कञ्चनपुर	०९१-५४०२९४
साफेबगर, अछाम	०९७-६२५२३२
पुनर्बास, कञ्चनपुर	०९१-४२००३९

मार्टडी, बाजुरा	०९७-५४९२७४
सती, टिकापुर	०८१-६९४९६४
मेलेख, अछाम	९७०१०१३२४६
चौरपाटी, अछाम	९८४९९९०६३३
बडिकेवार, डोटी	९७०१०१३२४५
लम्कि, कैलाली	०९१-५९०३६५/६६
देहिमान्डु, बैतडी	०९५-५९०२९४
चैनपुर, बझाङ्ग	०९२-५९०१९०
दार्चुला, खलज्जा	०९३-५९०७५

एक्स्टेन्सन काउन्टर सम्बन्धी विवरण

कोशी प्रदेश अन्तरगतका एक्स्टेन्सन काउन्टरहरू

जिल्ला प्रशासन कार्यालय, बिराटनगर	९८०४३६७५५९
कोशी अस्पताल बिराटनगर	९८४२२४१८५६
महेन्द्र मोरड आदर्श बहुमुखी क्याम्पस, बिराटनगर	९८४२२५२८९२
पूर्वाञ्चल क्यान्सर अस्पताल, विर्तमोड एक्स्टेन्सन काउन्टर	९८४२६७२९३०
जिल्ला प्रशासन कार्यालय, चन्द्रगढी	९८६७५६४७२०
भद्रपुर भन्सार, भापा	९८६२६५७६४६
कर कार्यालय, दमक	९८९६९०६९१५/९८६२६७५५५९

मालपोत कार्यालय, दमक	९८४२५७७२४
केन्द्रीय प्रविधि क्याम्पस, धरान	९८४२३४६३२८
उदयपुर मालपोत कार्यालय	९८४२८४५२४९
इलाम मालपोत कार्यालय	९८०८४९०९९४
जिल्ला प्रशासन कार्यालय, इलाम	९८६१४७७९२१
सुनसरी भन्सार काउन्टर	९८०७३९९५८८
मालपोत कार्यालय, रङ्गेली मोरड	९८४२२५१५६८
यातायात कार्यालय बिराटनगर	९८४२३३३४९३
एमबिएम क्याम्पस, उलाबारी मोरड	९८४२१७२०४७

मध्येश प्रदेश अन्तरगतका एक्स्टेन्सन काउन्टरहरू

बर्दिबास मालपोत कार्यालय	९८४७२७७९७९
जिल्ला प्रशासन कार्यालय, पर्सा	९८१२२१२२६३
नेपाल आयल निगम, अमलेखगञ्ज	९८०२०७२९००
गरुडा मालपोत कार्यालय, रौतहट	९८४५३७४२७५
गौर भन्सार कार्यालय, रौतहट	९८६६९५३१२९
मौलापुर मालपोत कार्यालय, रौतहट	९८४७२८८८७६
जलेश्वर भन्सार कार्यालय	९८४४०५६८९५
जलेश्वर मालपोत कार्यालय	९८२३७२८८५८/९८५१११९४५९
जटही भन्सार, जनकपुर	९८४२९०९४९४४

जानकी मेडिकल कलेज, जनकपुर	९८४४१९२२९७
जनकपुर एक्स्टेन्सन काउन्टर	९८४४१११२१६९
ठाडी भन्सार कार्यालय, सिराहा	९८१०३९५७४७
मलङ्गवा भन्सार, सर्लाही	९८४४१२२५७२
मालपोत कार्यालय, राजबिराज	९८६२९६५६०८
तिलाठी भन्सार, राजबिराज	९८१६२८४९०५
माडर भन्सार, सिराहा	९८०४०४०५२६/९८६२८४०४१९
सिडिओ कार्यालय, सिराहा	९८२५७३६९१६

बागमती प्रदेश अन्तरगतका एक्स्टेन्सन काउन्टरहरू

चाँगुनारायण नगरपालिका, भक्तपुर	९८४९४८९०७२
जिल्ला प्रशासन कार्यालय, भरतपुर	९८४७७९०३८९
हाटिया एक्स्टेन्सन काउन्टर, गलकोट	९८४५२८८५७२
जिल्ला प्रशासन कार्यालय, हेटौडा	९८४५३०००५५
कमाने एक्स्टेन्सन काउन्टर, मकवानपुर	९८४५०७२५३७
बस्तिपुर एक्स्टेन्सन काउन्टर, मकवानपुर	९८४५०७२६७७
कालीमाटी फलफूल बजार, काठमाण्डौ	९८४९९८६४५५
तिलांगांग आँखा अस्पताल	९८५१०४७९७७
त्रिभुवन अन्तर्राष्ट्रिय विमानस्थल	९८०५१४४६०२

विशेष अदालत, काठमाण्डौ	९८५१०९२६१२
मनमैजु मालपोत कार्यालय, काठमाण्डौ	९८४९४६५३३३
बुढानिलकण्ठ बडा नं ११ काउण्टर (कपन)	९८४८०९३३३१
बुढानिलकण्ठ बडा नं १२ काउण्टर (कपन)	९८४९३०७९४९
सिन्धुली मालपोत कार्यालय	९८५४०४१२३१
ओम अस्पताल, काठमाण्डौ	९८४९०६१२३७
टेकु अस्पताल, काठमाण्डौ	९८६३२२३६७
टोखा मालपोत कार्यालय काठमाण्डौ	९८४९४३४२३३

गण्डकी प्रदेश अन्तरगतका एक्स्टेन्सन काउन्टरहरू

मातृशिशु मित्री अस्पताल, पोखरा	९८०६६३९२२४
मालपोत कार्यालय, बाल्कुड	९८४३२२९४६१
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हरिचौर एक्स्टेन्सन काउन्टर	९८४७७५७६०७
मालपोत कार्यालय, कावासोती	९८६०३२५८८६
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लुम्बिनी प्रदेश अन्तरगतका एक्स्टेन्सन काउन्टरहरू

जिल्ला प्रशासन कार्यालय, रुपन्देही	९८५७०२४८८९
मालपोत कार्यालय, गुलेरिया	९८४९४८२५२२/९८४८२२१२८९

मालपोत कार्यालय, परासी	९८४७२९७८३२
महेश्वर भन्सार कार्यालय, परासी	९८४७२०८२३१
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कर्णाली प्रदेश अन्तरगतका एक्स्टेन्सन काउन्टरहरू

जिल्ला प्रशासन कार्यालय, सुर्खेत ९८१९५६३८११

सुदूरपश्चिम प्रदेश अन्तरगतका एक्स्टेन्सन काउन्टरहरू

सती भन्सार कार्यालय, कैलाली	९८४८६३५४३७
हसनपुर, धनगढी	९८४९९६९६६२

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बैंकले आ.व. २०८१/०८२ मा संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत गरेका क्रियाकलापका केही भलकहरु



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