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वार्षिक प्रतिवेदन

२०७५/७६



Machhapuchchhre Bank Limited

माछापुच्छ्रे बैंक लिमिटेड

सबल, उत्कृष्ट एवं विस्तारित

सञ्चालक समिति



डा. विरेन्द्र प्रसाद महतो
अध्यक्ष



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श्रीवास्तव



श्री. पी. कृष्ण न्यौपाने
सञ्चालक



श्री. मुकुन्द स्वनाल
सञ्चालक



श्री. रामराज श्रेष्ठ
सञ्चालक



श्री. विश्व प्रकाश जौतम
सञ्चालक



श्री. अजेश लाल श्रेष्ठ
सञ्चालक

माछापुच्छ्रे बैंक लिमिटेड

प्रवेश-पत्र

सेयरधनीको नाम :

सेयरधनी परिचय (हितग्राही) नम्बर :

सेयर संख्या :

सेयरधनीको दस्तखत :

(मिति २०७६ साल आश्विन २४ गते शुक्रबारका दिन हुने माछापुच्छ्रे बैंक लिमिटेडको एक्काईसौं वार्षिक साधारण सभामा उपस्थित हुन जारी गरिएको प्रवेश पत्र)

द्रष्टव्य : १) सेयरधनी आफैले खाली कोष्ठहरू भर्नु होला ।

२) सभा कक्षमा प्रवेश गर्न यो प्रवेश पत्र लिई आउनु होला ।



टिका भट्टराई
कम्पनी सचिव

प्रोक्सी फाराम

श्री सञ्चालक समिति,
माछापुच्छ्रे बैंक लिमिटेड,
लाजिम्पाट, काठमाडौं ।

विषय : प्रतिनिधि (प्रोक्सी) नियुक्त गरेको बारे ।

महाशय,

..... जिल्ला न.पा./गा.पा., वडा नं. बस्ने म/हामी
..... ले त्यस बैंकको सेयरधनीको हैसियतले संवत् २०७६ साल आश्विन २४ गते शुक्रबारका दिन हुने एक्काईसौं वार्षिक साधारण सभामा म/हामी स्वयं
उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागि
जिल्ला न.पा./गा.पा., वडा नं. बस्ने त्यस बैंकका सेयरधनी श्री
..... लाई मेरो/हाम्रो प्रतिनिधि नियुक्त गरी पठाएको छु/ छौं ।

प्रोक्सी लिनेले भर्ने

प्रतिनिधि नियुक्त भएको व्यक्तिको :

हस्ताक्षरको नमुना:

नाम:

परिचय (सेयरधनी/हितग्राही) नं.

सेयर प्रमाणपत्र नं.:

सेयर संख्या:

मिति:

प्रोक्सी दिनेले भर्ने

निवेदक :

दस्तखत:

नाम:

ठेगाना:

परिचय (सेयरधनी/हितग्राही) नं.

सेयर प्रमाणपत्र नं.:

सेयर संख्या:

मिति:

नोट : यो निवेदन साधारण सभा हुनुभन्दा कम्तिमा ४८ घण्टा अगावै बैंकको सेयर शाखा, पुतलीसडकमा पेश गरी सक्नु पर्नेछ ।

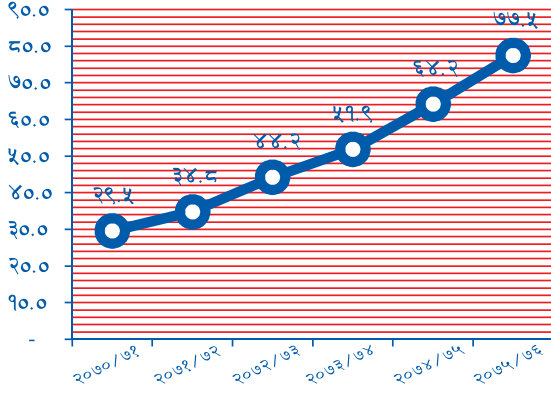
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वित्तीय भलकहरु

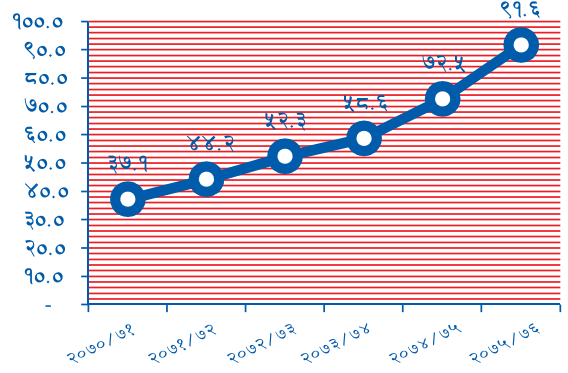
रु. अर्बमा

कर्जा सापट तथा विल खरीद



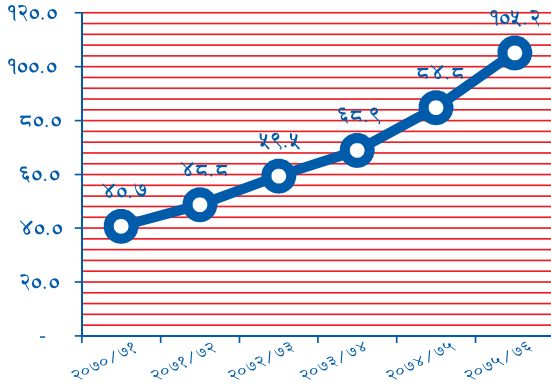
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निकषेप दायित्व



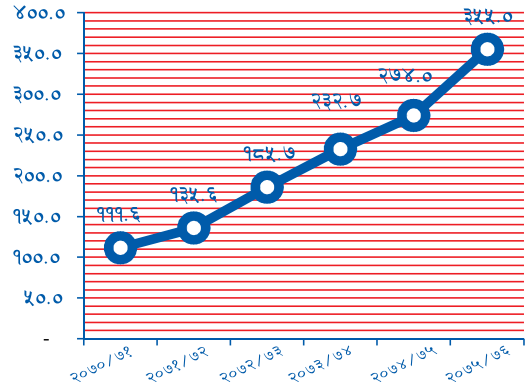
रु. अर्बमा

कुल सम्पत्ति



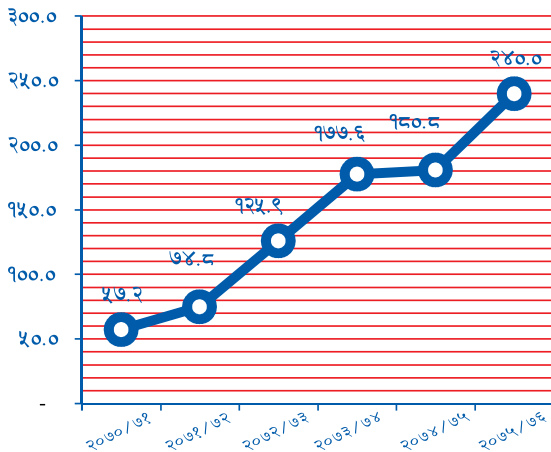
रु. करोडमा

खुद ब्याज आम्दानी



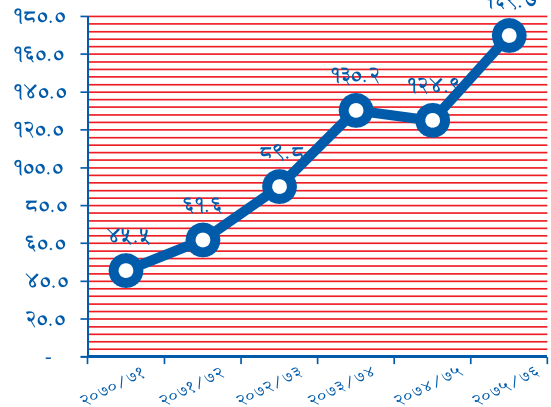
रु. करोडमा

सञ्चालन मुनाफा



रु. करोडमा

खुद नाफा/नोक्सान



माछापुच्छ्रे बैंक लिमिटेडको एक्काईसौं वार्षिक साधारण सभा बस्ने सम्बन्धी सूचना

मिति २०७६/०६/०२ मा बसेको यस बैंकको सञ्चालक समितिको ४०४औं बैठकको निर्णयानुसार बैंकको एक्काईसौं वार्षिक साधारण सभा देहायका विषयहरूमा छलफल तथा निर्णय गर्नका लागि निम्न लिखित मिति, समय र स्थानमा बस्ने भएको हुँदा कम्पनी ऐन २०६३ को दफा ६७ अनुसार सम्पूर्ण सेयरधनी महानुभावहरूको जानकारी तथा उपस्थितिका लागि अनुरोध गर्दछु।

सभा हुने मिति, समय र स्थान :

सभा हुने मिति : २०७६ साल आश्विन २४ गते (तदनुसार ११ अक्टोबर २०१९), शुक्रबार।

सभा शुरु हुने समय : विहान ११:०० बजे।

स्थान : होटेल पोखरा ग्राण्ड, पार्दि, पोखरा, कास्की।

छलफलका विषयहरू :

क. सामान्य प्रस्ताव :

- आर्थिक वर्ष २०७५/७६ को संचालक समितिको वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- लेखापरीक्षकको प्रतिवेदन सहित २०७६ आषाढ मसान्तको वासलात तथा आर्थिक वर्ष २०७५/७६ को नाफा नोक्सान हिसाब र सोही अवधिको नाफा नोक्सान बाँडफाँड तथा नगद प्रवाह विवरण लगायत सम्पूर्ण वित्तीय विवरणहरू पारित गर्ने।
- आर्थिक वर्ष २०७६/७७ को लागि लेखापरीक्षक नियुक्ती गर्ने र निजको पारिश्रमिक निर्धारण गर्ने। (हाल बहालवाला लेखापरीक्षक जि.पि. राजवहाक एण्ड कं. कम्पनी ऐन, २०६३ को दफा १११(३) तथा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३(३) बमोजिम पुनः नियुक्ती हुन योग्य हुनुहुन्छ)।
- संचालक समितिले प्रस्ताव गरे बमोजिम रु. ८८,६१,२६,२३०.०० (अर्थात चुक्ता पूँजीको ११.०० प्रतिशतका दरले) नगद लाभांश (बोनस सेयर तथा नगद लाभांशमा लाम्ने कर सहित) प्रदान गर्न स्वीकृत गर्ने।

ख. विशेष प्रस्ताव :

- बैंकको सञ्चालक समितिले प्रस्ताव गरे अनुसार सेयरधनीहरूलाई रु. ४०,२७,८४,६५०.०० (अर्थात चुक्ता पूँजीको ५.०० प्रतिशतका दरले) बोनस सेयर वितरण गर्न स्वीकृत गर्ने,
- माछापुच्छ्रे बैंक लिमिटेड र अन्य उपयुक्त बैंक तथा वित्तीय संस्था(हरू) एक आपसमा गाभन/गाभिन (मर्जर गर्न वा प्राप्ती (एक्विजसन) गर्न तथा बैदेशिक रणनीतिक साभेदारीमा जान उपयुक्त देखिएमा बैंकको चल अचल सम्पत्ति र दायित्व तथा कारोबारको मूल्यांकनका लागि मूल्यांकनकर्ता नियुक्ती गर्न, गाभने गाभने वा प्राप्ती गर्ने सम्बन्धी सम्झौता गर्न तथा सो सम्बन्धी आवश्यक सम्पूर्ण कार्य अगाडि बढाउन संचालक समितिलाई अख्तियारी प्रदान गर्ने।
- विशेष प्रस्ताव नं. १ बमोजिम जारी गरिने बोनस सेयरको हदसम्म जारी पूँजी तथा चुक्ता पूँजी बृद्धि गर्ने सम्बन्धमा प्रबन्धपत्र तथा नियमावली संशोधन प्रस्ताव पारित गर्ने र उक्त संशोधनमा नियमनकारी निकाय (जस्तै : कम्पनी रजिष्ट्रारको कार्यालय, नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड आदि) ले संशोधन, परिवर्तन वा थप/घट गर्न सुझाव वा निर्देशन दिएमा सो अनुसार आवश्यक संशोधन, परिवर्तन वा थप/घट गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने,

ग. विविध।

संचालक समितिको निर्णयानुसार
कम्पनी सचिव

मिति २०७६ आश्विन १० गते देखि २०७६ आश्विन २४ गते सम्म बैंकको सेयर दाखिल खारेजको दता बन्द रहने छ।

साधारण सभा सम्बन्धी थप जानकारीहरू :

१. बैंकको सेयर दाखिल खारेजको काम बन्द हुने दिन अर्थात मिति २०७६ आश्विन १० गते भन्दा अगाडि नेपाल स्टक एक्सचेन्ज लिमिटेडमा कारोबार भई सोको ७ कार्य दिन भित्र यस बैंकको सेयर शाखा, पुतलीसडक, काठमाडौंमा प्राप्त विवरणको आधारमा तथा हितग्राही खातामा कायम भएका सेयरधनीहरूले मात्र सो सभामा भाग लिन, मतदान गर्न र आ.व. २०७५/७६ को नगद लाभांश लिने पाउने छन्। नेपाल स्टक एक्सचेन्जमा कारोबार भई धितोपत्र व्यवसायी (सदस्य दलाल) को Pool Account मा रहेको सेयरका आधारमा सेयरधनी कायम नहुने भएकाले उल्लेखित मिति भित्र सेयरधनीको खातामा समावेश गर्न समेत सम्बन्धित धितोपत्र व्यवसायीलाई अनुरोध गरिन्छ।
२. प्रत्येक सेयरधनी महानुभावहरूलाई सेयरधनीको दर्ता किताबमा कायम रहेको ठेगानामा वार्षिक प्रतिवेदन पुस्तिका पठाउने व्यवस्था गरिएको छ। कुनै कारणवश उक्त पुस्तिका नपाउनु भएमा बैंकको केन्द्रीय कार्यालय, लाजिम्पाट, काठमाण्डौं वा बैंकका शाखा कार्यालयहरूबाट प्राप्त गर्न सक्नु हुनेछ। साथै, सो सम्बन्धी जानकारी यस बैंकको वेबसाइट www.machbank.com मा समेत राखिएको छ।
३. सभा हुने दिन सभामा उपस्थितिका लागि हाजिर पुस्तिका बिहान १०:०० बजेदेखि खुल्ला रहने छ। सभामा भाग लिन आउँदा सेयरधनी महानुभावहरूले वार्षिक प्रतिवेदन पुस्तिकामा समावेश भएको प्रवेश पत्र साथमा लिई आउनु हुन अनुरोध गरिन्छ। कुनै सेयरधनी महानुभावले कारणवश पुस्तिका नपाउनु भएमा आफ्नो फोटो भएको कुनै परिचयपत्र वा हितग्राही खाता खोलिएको (D-MAT)/ कुनै एक सक्कल सेयर प्रमाणपत्र साथमा लिई आउनु हुन अनुरोध गरिन्छ।
४. प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने सेयरधनीहरूले आफ्नो सम्पूर्ण सेयरको प्रतिनिधि एउटै ब्यक्ति हुने गरी प्रतिनिधि-पत्र (प्रोक्सी फाराम) भरी बैंकको सेयर शाखा, पुतलीसडक, काठमाडौंमा सभा शुरु हुनु भन्दा कमिमा ४८ घण्टा अगाडि अर्थात २०७६/०६/२२ गते विहान ११:०० बजे भित्र दर्ता गरी सक्नु पर्नेछ। उक्त दिन सार्वजनिक बिदा परेकोले प्रोक्सी दर्ता प्रयोजनको लागि सेयर शाखा, पुतलीसडक, काठमाडौं र पोखरा शाखा नयाँबजार उक्त दिन विहान ११:०० बजे सम्म खुल्ला रहेन्छ।
५. सेयरधनीले एक भन्दा बढी व्यक्तिलाई आफ्नो सेयर बिभाजन गरी वा अन्य कुनै किसिमबाट छुट्टयाई प्रतिनिधि (प्रोक्सी) दिन पाइने छैन। प्रतिनिधि (प्रोक्सी) प्रचलित कम्पनी कानूनले तोकेको ढाँचामा दिनु पर्नेछ। यसरी प्रतिनिधि (प्रोक्सी) नियुक्त गरिएको व्यक्ति बैंकको सेयरधनी हुनु अनिवार्य छ।
६. एक जना सेयरधनीले एक भन्दा बढीलाई प्रतिनिधि (प्रोक्सी) मुकरर गरेमा प्रतिनिधि (प्रोक्सी) स्वतः बदर हुनेछ। प्रोक्सी नियुक्त गर्ने सेयरधनीले कुनै कारणवश त्यस्तो प्रोक्सी बदर गरी आफैँ सभामा उपस्थित भई मतदान गर्न चाहेमा सभा शुरु हुनु अगावै सो को लिखित सूचना दिनु पर्नेछ। यसरी सूचना दिई सम्बन्धित सेयरधनी आफैँ उपस्थित भएमा निजले पूर्ववत् दिएको प्रतिनिधि (प्रोक्सी) स्वतः बदर हुनेछ।
७. सेयर खरिद गरेको संगठित संस्था वा कम्पनीले बैंकको कुनै अर्को सेयरधनीलाई प्रतिनिधि (प्रोक्सी) मुकरर गर्न सक्नेछ। त्यसरी प्रतिनिधि (प्रोक्सी) मुकरर नगरिएको अवस्थामा मनोनित गरेको प्रतिनिधिले निज बैंकको सेयरधनी नभए तापनि सेयरवालाको हैसियतले सभामा भाग लिन सक्ने छ। यसरी प्रतिनिधि पठाउँदा सभा शुरु हुनु भन्दा कमिमा ४८ घण्टा अगाडि बैंकको सेयर शाखा, पुतलीसडक, काठमाण्डौंमा लिखित रुपमा जानकारी दिनु हुन अनुरोध गरिन्छ।
८. संयुक्त रुपमा सेयर खरिद गरिएको अवस्थामा लागत कितावमा पहिले नाम उल्लेख भएको ब्यक्ति अथवा सर्वसम्मतबाट प्रतिनिधि नियुक्त गरिएको एक ब्यक्तिले मात्र सभामा भाग लिन पाउने छन्।
९. नाबालक तथा अशक्त सेयरधनीको हकमा निजको संरक्षक वा संरक्षकले तोकेको प्रतिनिधिले मतदानमा भाग लिन पाउने छ। तर संरक्षक स्वयम् सेयरधनी नभएमा अरु कसैको तर्फबाट प्रतिनिधि (प्रोक्सी) नियुक्त हुन योग्य हुने छैन।
१०. अन्य जानकारीको लागि बैंकको केन्द्रीय कार्यालय, लाजिम्पाट, काठमाण्डौंमा सम्पर्क राख्नु हुन अनुरोध छ।

माछापुच्छ्रे बैंक लिमिटेडको एक्काईसौं वार्षिक साधारण सभामा प्रस्तुत सञ्चालक समितिको वार्षिक प्रतिवेदन

आदरणीय सेयरधनी महानुभावहरू,

माछापुच्छ्रे बैंक लिमिटेडको एक्काईसौं वार्षिक साधारण सभामा उपस्थित हुनुभएका सम्पूर्ण सेयरधनी महानुभावहरू, हाम्रो निमन्त्रणालाई स्वीकार गरी पाल्नु भएका बैंकका वाह्य लेखापरीक्षक एवं कानुनी सल्लाहकारज्यूहरू, बैंकका प्रमुख कार्यकारी अधिकृत तथा बैंकमा कार्यरत कर्मचारीहरू लगायत समस्त बैंक परिवारमा सञ्चालक समिति तथा समस्त बैंकको तर्फबाट यहाँहरू सबैलाई म यस गरिमामय सभामा हार्दिक स्वागत तथा अभिवादन गर्दछु। बैंकलाई सबल, उत्कृष्ट एवं विस्तारित बनाउने उद्देश्यलाई मूर्तरूप दिन यहाँहरूले हामीलाई सञ्चालकको रूपमा चयन गरी हामी प्रति दर्शाउनु भएको विश्वास, आस्था र भरोसाले यस बैंकको प्रगतिमा निरन्तर लागि रहन हामीलाई उर्जा र उत्साह मिलेको छ। साथै, यहाँहरूको आशा एवं विश्वासलाई मूर्तरूप दिन अभूत बढी कटिबद्धताका साथ सदा सर्वदा तल्लिन रहिरहने प्रतिवद्धता व्यक्त गर्दछौं। अब म यहाँहरू समक्ष २०७६ आषाढ मसान्तको वासलात, आर्थिक वर्ष २०७५/७६ को नाफा नोक्सान हिसाव, नाफा नोक्सान बाँडफाँड, नगद प्रवाह विवरण यस अर्वाधमा बैंकले गरेको उपलब्धि, सञ्चालनमा देखिएका चुनौतीहरू र समग्र बैंकिङ क्षेत्रको पुनरावलोकन सहित सञ्चालक समितिको प्रतिवेदन लगायत अन्य सम्पूर्ण वित्तीय विवरणहरू सभा समक्ष पेश गर्दछु। यो प्रतिवेदन कम्पनी ऐन २०६३, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ र नेपाल राष्ट्र बैंकद्वारा समय-समयमा जारी भएका निर्देशनहरूको अधिनमा रही तयार गरिएको छ। म यस सभामा सञ्चालक समितिको तर्फबाट बैंकिङ क्षेत्रको समग्र परिसूचक प्रस्तुत गर्दै बैंकको गत आर्थिक वर्षको कार्यको समीक्षा तथा व्यवसायिक रणनीति तथा भावी योजनाहरू प्रस्तुत गर्दछु।

अन्तर्राष्ट्रिय आर्थिक परिदृश्य

सन् २०१८ मा ३.६ प्रतिशत रहेको विश्व अर्थतन्त्रको वृद्धिदर सन् २०१९ मा ३.२ प्रतिशत रहने अन्तर्राष्ट्रिय मुद्रा कोषको प्रक्षेपण छ। सन् २०१८ मा विकसित मुलुक र उदीयमान तथा विकासशील मुलुकका अर्थतन्त्रहरू क्रमशः २.२ प्रतिशत र ४.५ प्रतिशतले वृद्धि भएकोमा सन् २०१९ मा क्रमशः १.९ प्रतिशत र ४.१ प्रतिशतले वृद्धि हुने कोषको प्रक्षेपण छ। चीन र भारतको आर्थिक वृद्धिदर सन् २०१८ मा क्रमशः ६.६ प्रतिशत र ६.८ प्रतिशत रहेकोमा सन् २०१९ मा क्रमशः ६.२ प्रतिशत र ७.० प्रतिशत रहने कोषको प्रक्षेपण छ। विकसित र उदीयमान तथा विकासशील मुलुकको मुद्रास्फीति सन् २०१८ मा क्रमशः २.० प्रतिशत र ४.८ प्रतिशत रहेकोमा सन् २०१९ मा क्रमशः १.६ प्रतिशत र ४.८ प्रतिशत रहने अन्तर्राष्ट्रिय मुद्रा कोषको प्रक्षेपण छ।

मिति २०७५ असार मसान्तमा अन्तर्राष्ट्रिय बजारमा कच्चा पेट्रोलियम (Brent Crude Oil) को मुल्य प्रति ब्यारल अमेरिकी डलर ७१.०३ रहेकोमा २०७६ असार मसान्तमा ७.३ प्रतिशतले कमी आई प्रति ब्यारल अमेरिकी डलर ६५.८७ हुन आएको छ। जसको कारणले नेपालको ब्यापार घाटा कम गर्न मद्दत हुने देखिन्छ। तथापी, मुनको मुल्यमा

भने २०७५ असार मसान्तमा प्रति आउन्स अमेरिकी डलर १२४१.१० रहेकोमा २०७६ असार मसान्तमा १३.६ प्रतिशतले वृद्धि भई प्रति आउन्स अमेरिकी डलर १४०९.८५ कायम भएको छ।

मुलुकको समष्टिगत आर्थिक अवस्था

परिदृश्य

आर्थिक वर्ष २०७५/७६ मा आर्थिक वृद्धि ७.१ प्रतिशत रहेको अनुमान छ। कृषि क्षेत्रको वृद्धि ५.० प्रतिशत, उद्योग क्षेत्रको ८.२ प्रतिशत तथा सेवा क्षेत्रको वृद्धि ७.३ प्रतिशत रहेको अनुमान छ। आर्थिक वर्ष २०७५/७६ मा कुल गार्हस्थ्य उत्पादनमा कृषि, उद्योग र सेवा क्षेत्रको अंश क्रमशः २७.० प्रतिशत, १५.२ प्रतिशत र ५७.८ प्रतिशत रहेको छ। आर्थिक वर्ष २०७५/७६ मा कुल गार्हस्थ्य बचत कुल गार्हस्थ्य उत्पादनको २०.५ प्रतिशत पुगेको छ। कुल पुँजी निर्माण, कुल स्थिर पुँजी निर्माण र कुल राष्ट्रिय बचतको कुल गार्हस्थ्य उत्पादनसँगको अनुपात क्रमशः ६२.३ प्रतिशत, ३६.९ प्रतिशत र ५२.४ प्रतिशत रहेको छ। आर्थिक वर्ष २०७५/७६ मा कुल पर्यटक आगमनमा २३.९ प्रतिशतले वृद्धि भई पर्यटक संख्या १२,३८,५८९ पुगेको छ। कृषि उत्पादनमा वृद्धि, उर्जा आपूर्तिमा सहजता, निर्माण कार्यमा तीव्रता, औद्योगिक उत्पादन विस्तार तथा पर्यटक आगमन बढेका कारण देशको आर्थिक वृद्धि उच्च रहेको हो।

मुद्रास्फीति

आर्थिक वर्ष २०७५/७६ मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.६ प्रतिशत रहेको छ। अधिल्लो आर्थिक वर्षमा यस्तो मुद्रास्फीति ४.२ प्रतिशत रहेको थियो। खाद्य तथा पेय पदार्थ समूहको वार्षिक औसत मुद्रास्फीति ३.१ प्रतिशत रहेको छ। अधिल्लो आर्थिक वर्षमा उक्त समूहको मुद्रास्फीति २.७ प्रतिशत रहेको थियो। त्यसैगरी, समिक्षा अर्वाधमा गैर-खाद्य तथा सेवा समूहको वार्षिक औसत मुद्रास्फीति ५.९ प्रतिशत रहेको छ। अधिल्लो आर्थिक वर्षमा उक्त समूहको मुद्रास्फीति ५.३ प्रतिशत रहेको थियो। २०७६ असारमा वार्षिक बिन्दुगत उपभोक्ता मुद्रास्फीति ६.० प्रतिशत रहेको छ। २०७६ असारमा वार्षिक बिन्दुगत थोक मुद्रास्फीति ५.४ प्रतिशत रहेको छ भने २०७५ असारमा यस्तो मुद्रास्फीति २.१ प्रतिशत रहेको थियो।

वैदेशिक व्यापार

समिक्षा अर्वाधमा कुल वस्तु निर्यात १९.४ प्रतिशतले वृद्धि भई रु.९७ अर्ब ११ करोड पुगेको छ। अधिल्लो वर्ष यस्तो निर्यात ११.४ प्रतिशतले वृद्धि भएको थियो। गन्तव्यका आधारमा भारततर्फ ३४.३ प्रतिशत र अन्य मुलुकतर्फ ०.२ प्रतिशतले निर्यात वृद्धि भएको छ। चीनतर्फको निर्यातमा १३.५ प्रतिशतले कमी आएको छ। वस्तुगत आधारमा पाम आयल, पोलिष्टर यार्न, जुटका सामान, दाल, चाउचाउ लगायतका वस्तुको निर्यात बढेको छ भने अलैंची, तयारी पोशाक, पश्मना, जुता तथा चप्पल, छाला लगायतका वस्तुहरूको निर्यात घटेको छ।

आर्थिक वर्ष २०७५/७६ मा कुल वस्तु आयात १३.९ प्रतिशतले बढेर रु.१४१८ अर्ब ५४ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आयात २५.८ प्रतिशतले बढेको थियो । वस्तु आयात गरिने मुलुकका आधारमा भारतबाट भएको आयात १२.८ प्रतिशत, चीनबाट भएको आयात २८.५ प्रतिशत र अन्य मुलुकबाट भएको आयात ८.९ प्रतिशतले बढेको छ । वस्तुगत आधारमा पेट्रोलियम पदार्थ, तयारी पोशाक, विद्युतीय सामान, अन्य मेसिनरी पार्टपुर्जा, एम.एस. बिलेट लगायतका वस्तुको आयात बढेको छ भने सिमेन्ट, यातायातका साधन तथा पार्टपुर्जा, दूरसञ्चारका उपकरण तथा पार्टपुर्जा, स्वास्थ्य उपकरण तथा औजार, प्लाष्टिक दाना लगायतका वस्तुहरूको आयात घटेको छ ।

भन्सार नाकाका आधारमा सुख्खा बन्दरगाह भन्सार कार्यालय र कृष्णनगर भन्सार कार्यालय वाहेक अन्य मुख्य भन्सार नाकाहरूबाट भएको निर्यातमा वृद्धि भएको छ । आयाततर्फ भने कृष्णनगर भन्सार कार्यालय वाहेक अन्य मुख्य भन्सार नाकाहरूबाट भएको आयातमा वृद्धि भएको छ ।

आर्थिक वर्ष २०७५/७६ मा कुल वस्तु व्यापार घाटा १३.५ प्रतिशतले विस्तार भई रु.१३२१ अर्ब ४३ करोड पुगेको छ । व्यापार घाटाको कुल गार्हस्थ्य उत्पादनसँगको अनुपात ३८.१ प्रतिशत रहेको छ । समीक्षा वर्षमा निर्यात-आयात अनुपात ६.८ प्रतिशत छ । अधिल्लो वर्ष सो अनुपात ६.५ प्रतिशत रहेको थियो ।

विप्रेषण आप्रवाह

समीक्षा वर्षमा विप्रेषण आप्रवाह ८.६ प्रतिशतले वृद्धि भई रु.७५५ अर्ब ६ करोड पुगेको छ । अधिल्लो वर्ष विप्रेषण आप्रवाह ४.६ प्रतिशतले वृद्धि भएको थियो । अधिल्लो वर्ष २६.३ प्रतिशत रहेको विप्रेषण आप्रवाहको कुल गार्हस्थ्य उत्पादनसँगको अनुपात समीक्षा वर्षमा २५.१ प्रतिशत रहेको छ ।

समीक्षा अवधिमा खुद ट्रान्सफर आप्रवाह १.५ प्रतिशतले बढी रु.८६४ अर्ब ६७ करोड पुगेको छ । अधिल्लो वर्षको सोही अवधिमा यस्तो आय ९.५ प्रतिशतले बढेको थियो ।

श्रम स्वीकृति (पुनः श्रमस्वीकृति बाहेक) का आधारमा वैदेशिक रोजगारीमा जाने नेपालीको संख्या अधिल्लो वर्षको तुलनामा १०.१ प्रतिशतले घटेको छ । अधिल्लो वर्षको सोही अवधिमा यस्तो संख्या ४.७ प्रतिशतले घटेको थियो । समीक्षा वर्षमा मलेसिया, संयुक्त अरब ईमिरेट्स, कुवेत लगायतका देशमा जाने कामदारको संख्यामा वृद्धि भएको छ भने साउदी अरेबिया, कतार लगायतका देशमा जाने कामदारको संख्यामा गिरावट आएको छ ।

विदेशी विनिमय सञ्चिति

कुल विदेशी विनिमय सञ्चिति २०७५ असार मसान्तमा रु.११०२ अर्ब ५९ करोड रहेकोमा २०७६ असार मसान्तमा रु.१०३८ अर्ब ९२ करोड रहेको छ । अमेरिकी डलरमा यस्तो सञ्चिति २०७५ असार मसान्तमा १० अर्ब ८ करोड रहेकोमा २०७६ असार मसान्तमा ९ अर्ब ५० करोड रहेको छ ।

कुल विदेशी विनिमय सञ्चितिमध्ये नेपाल राष्ट्र बैंकमा रहेको सञ्चिति २०७५ असार मसान्तमा रु.९८९ अर्ब ४० करोड रहेकोमा २०७६ असार मसान्तमा रु.९०२ अर्ब ४४ करोड रहेको छ । बैंक तथा वित्तीय संस्थाहरू (नेपाल राष्ट्र बैंक बाहेक) सँग रहेको विदेशी विनिमय सञ्चिति २०७५ असार मसान्तमा रु.११३ अर्ब १९ करोड रहेकोमा २०७६ असार मसान्तमा रु.१३६ अर्ब ४७ करोड पुगेको छ । २०७६ असार मसान्तको कुल विदेशी विनिमय सञ्चितिमा भारतीय मुद्राको अंश २३.६ प्रतिशत रहेको छ ।

विनिमय दर

२०७५ असार मसान्तको तुलनामा २०७६ असार मसान्तमा नेपाली रुपैयाँ अमेरिकी डलरसँग ०.०२ प्रतिशतले अवमूल्यन भएको छ । अधिल्लो वर्ष नेपाली रुपैयाँ ५.९ प्रतिशतले अवमूल्यन भएको थियो । २०७६ असार मसान्तमा अमेरिकी डलर एकको खरिद विनिमय दर रु.१०९.३६ पुगेको छ । २०७५ असोज २४ गते अमेरिकी डलर एकको (अधिकतम) खरिद विनिमय दर रु.११८.७३ पुगेको थियो । २०७५ असार मसान्तमा उक्त विनिमय दर रु.१०९.३४ रहेको थियो ।

निक्षेप संकलन तथा कर्जा प्रवाह

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको निक्षेप १८ प्रतिशतले बढेको छ । अधिल्लो वर्ष यस्तो निक्षेप १९.२ प्रतिशतले बढेको थियो । २०७६ असारमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चल्ती, बचत र मुद्दतीको अंश क्रमशः ९.७ प्रतिशत, ३२.८ प्रतिशत र ४६.३ प्रतिशत रहेको छ । अधिल्लो वर्ष यस्तो अंश क्रमशः ९.३ प्रतिशत, ३४.५ प्रतिशत र ४४.८ प्रतिशत रहेको थियो । २०७६ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा संस्थागत निक्षेपको अंश ४५.३ प्रतिशत रहेको छ । २०७५ असार मसान्तमा यस्तो निक्षेपको अंश ४५ प्रतिशत रहेको थियो । समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा १९.४ प्रतिशतले बढेको छ । अधिल्लो वर्ष यस्तो कर्जा २२.५ प्रतिशतले बढेको थियो । निजी क्षेत्रतर्फ प्रवाहित कर्जामध्ये वाणिज्य बैंकहरूको कर्जा प्रवाह १७.५ प्रतिशतले, विकास बैंकहरूको कर्जा प्रवाह ३५.७ प्रतिशतले र वित्त कम्पनीहरूको कर्जा प्रवाह १७.९ प्रतिशतले बढेको छ । २०७६ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको लगानीमा रहिरहेको कर्जामध्ये ६४.४ प्रतिशत कर्जा घर जग्गाको धितोमा र १३.५ प्रतिशत कर्जा चालु सम्पत्ति (कृषि तथा गैर-कृषिजन्य वस्तु) को धितोमा प्रवाह भएको छ । २०७५ असार मसान्तमा यस्तो धितोमा प्रवाहित कर्जाको अनुपात क्रमशः ६१.७ प्रतिशत र १४.४ प्रतिशत रहेको थियो । आर्थिक वर्ष २०७५/७६ मा बैंक तथा वित्तीय संस्थाहरूको कृषि क्षेत्रतर्फको कर्जा ४२.५ प्रतिशतले, औद्योगिक उत्पादन क्षेत्रतर्फको कर्जा २०.३ प्रतिशतले, निर्माण क्षेत्रतर्फको कर्जा २२.२ प्रतिशतले, यातायात, संचार तथा सार्वजनिक सेवा क्षेत्रतर्फको कर्जा ३२.८ प्रतिशतले, थोक तथा खुद्रा व्यापार क्षेत्रतर्फको कर्जा १५.७ प्रतिशतले र सेवा उद्योग क्षेत्रतर्फको कर्जा २४.३ प्रतिशतले बढेको छ । समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट प्रवाहित आवधिक कर्जा ३२.८ प्रतिशतले, ओभरड्राफ्ट कर्जा १०.९ प्रतिशतले, ट्रष्ट रिसिट (आयात) कर्जा ११.७ प्रतिशतले, डिमान्ड तथा चालु पूँजी कर्जा २३.६ प्रतिशतले, रियल स्टेट कर्जा (व्यक्तिगत आवासीय घर कर्जा समेत) १२ प्रतिशतले, मार्जिन प्रकृतिको कर्जा १०.५ प्रतिशतले र हायर पर्चेज कर्जा ५.८ प्रतिशतले बढेको छ ।

तरलता व्यवस्थापन

आर्थिक वर्ष २०७५/७६ मा खुला बजार कारोबारका विभिन्न उपकरणहरूमार्फत् पटक-पटक गरी कुल रु.१०० अर्ब ३५ करोड तरलता प्रशोचन गरिएको छ । यस अनुसार निक्षेप संकलन बोलकबोलमार्फत् रु.७९ अर्ब ६५ करोड र रिभर्स रिपोमार्फत् रु.२० अर्ब ७० करोड तरलता प्रशोचन भएको छ । अधिल्लो वर्षको

सोही अवधिमा रु.१९५ अर्ब तरलता प्रशोचन भएको थियो । आर्थिक वर्ष २०७५/७६ कुल रु.३२२ अर्ब ४९ करोड तरलता प्रवाह भएको छ । यस अर्न्तगत रिपोमार्फत रु.१६८ अर्ब १६ करोड र स्थायी तरलता सुविधामार्फत रु.१५४ अर्ब ३३ करोड प्रवाह भएको छ । समीक्षा वर्षमा यस बैंकले विदेशी विनिमय बजार (वाणिज्य बैंकहरु) बाट अमेरिकी डलर ३ अर्ब १९ करोड खूद खरिद गरी रु.३६० अर्ब ९१ करोड खुद तरलता प्रवाह गरेको छ । अधिल्लो वर्ष विदेशी विनिमय बजारबाट अमेरिकी डलर ४ अर्ब ५ करोड खुद खरिद गरी रु.४२२ अर्ब ३४ करोड खुद तरलता प्रवाह गरिएको थियो । समीक्षा वर्षमा अमेरिकी डलर ४ अर्ब २४ करोड लगायत अन्य परिवर्त्य विदेशी मुद्रा बिक्री गरी रु.५१६ अर्ब ९७ करोड बराबरको भारतीय रुपैयाँ खरिद भएको छ । अधिल्लो वर्ष यो प्रक्रियाबाट रु.५२२ अर्ब ३ करोड बराबरको भारतीय रुपैयाँ खरिद भएको थियो ।

ब्याजदर

२०७५ असारमा ९१-दिने ट्रेजरी विलको भारत औसत ब्याजदर ३.७४ प्रतिशत रहेकोमा २०७६ असारमा ४.९७ प्रतिशत कायम भएको छ । वाणिज्य बैंकहरुबीचको अन्तर-बैंक कारोबार को भारत औसत ब्याजदर २०७५ असारको २.९६ प्रतिशतको तुलनामा २०७६ असारमा ४.५२ प्रतिशत कायम भएको छ । वाणिज्य बैंकहरुको औसत आधार दर २०७५ असारको १०.४७ प्रतिशतको तुलनामा २०७६ असारमा ९.५७ प्रतिशत कायम भएको छ । २०७६ असारमा वाणिज्य बैंकहरुको निक्षेपको भारत औसत ब्याजदर ६.६० प्रतिशत र कर्जाको भारत औसत ब्याजदर १२.१३ प्रतिशत रहेको छ । २०७५ असारमा यी दरहरु क्रमशः ६.४९ प्रतिशत र १२.४७ प्रतिशत रहेका थिए ।

मर्जर तथा प्राप्ति

वित्तीय स्थायित्व सुदृढीकरण गर्ने उद्देश्यले नेपाल राष्ट्र बैंकले बैंक तथा वित्तीय संस्था गाभ्ने/गाभिने तथा प्राप्ति सम्बन्धी प्रक्रिया शुरु गराए पश्चात् २०७६ असार मसान्तसम्म कुल १७१ वटा बैंक तथा वित्तीय संस्थाहरु मर्जर/प्राप्ति प्रक्रियामा सामेल भईसकेका छन् । यसमध्ये १२८ वटा संस्थाहरुको इजाजत खारेज हुन गई कुल ४३ संस्था कायम भएका छन् ।

वित्तीय पहुँच

देशभर कुल ७५३ स्थानीय तहमध्ये २०७६ असारसम्म ७३५ तहमा वाणिज्य बैंकहरुका शाखा विस्तार भएको छ । नेपाल राष्ट्र बैंकबाट इजाजतप्राप्त बैंक तथा वित्तीय संस्थाहरुको संख्या २०७५ असार मसान्तमा १५१ रहे कोमा २०७६ असार मसान्तमा १७१ पुगेको छ । यस अनुसार २०७६ असार मसान्तमा २८ वाणिज्य बैंक, २९ विकास बैंक, २३ वित्त कम्पनी, ९० लघुवित्त वित्तीय संस्था र १ पूर्वाधार विकास बैंक संचालनमा रहे का छन् । बैंक तथा वित्तीय संस्थाहरुको शाखा संख्या २०७५ असार मसान्तमा ६६५१ रहेकोमा २०७६ असार मसान्तमा ८६८६ पुगेको छ ।

निक्षेप तथा कर्जा सुरक्षण

निक्षेप तथा कर्जा सुरक्षण कोषले २०७६ असार मसान्त सम्ममा ८५ बैंक तथा वित्तीय संस्थाहरुमा २ करोड २१ लाख प्राकृतिक व्यक्तिको नाममा रहेको बचत, चलती, कल तथा मुद्दती निक्षेप रकम रु.६०३ अर्ब ३८ करोड बराबरको निक्षेप सुरक्षण गरेको छ । २०७५ असार मसान्तमा १ करोड ९३ लाख निक्षेपकर्ताहरुको रु. ४३० अर्ब ७४ करोड बराबरको निक्षेप सुरक्षण गरिएको थियो ।

निक्षेप तथा कर्जा सुरक्षण कोषले २०७६ असार मसान्त सम्ममा बैंक तथा वित्तीय संस्थाहरुको रु.२५ अर्ब ६६ करोड बराबरको लघु तथा विपन्न वर्ग कर्जा, साना तथा मझौला उद्योग कर्जा र कृषि कर्जा सुरक्षण गरेको छ । २०७५ असार मसान्तमा रु.१४ अर्ब ३५ करोड बराबरको यस्तो कर्जा सुरक्षण गरिएको थियो ।

(स्रोत: नेपाल राष्ट्र बैंक)

आदरणीय शेयरधनी महानुभावहरु, अब म यस माछापुच्छ्रे बैंक लिमिटेडको समीक्षा अवधिको संक्षिप्त वित्तीय विवरण तथा अन्य प्रगति विवरण राख्न चाहन्छु।

चालु आर्थिक वर्षको बैंक संचालनको संक्षिप्त भ्रमलक

चालु आर्थिक वर्षको पहिलो २ महिना सम्म बैंकको कारोवार स्थिति निम्न बमोजिम भएको अवगत गराउँदछु।

(रकम रु. करोडमा)

सि.नं.	शीर्षक	३१/०३/२०७६	३१/०५/२०७६
१.	चुक्ता पूँजी	८०५.५७	८०५.५७
२.	निक्षेप	९,१५६.०२	९,११०.६५
३.	लगानी	१,०५०.६१	१,१२५.८९
४.	कर्जा तथा सापटी	७,५५३.५९	८,२१९.८५

* उल्लेखित विवरण NFRS अनुसार लेखाङ्कन गरि प्रस्तुत गरिएको ।

मिति २०७६ आषाढ मसान्तको तुलनामा चालु आर्थिक वर्षको पहिलो महिनामा लगानी तर्फ रु. ७५ करोड (७.१७%) ले बृद्धि भएको छ भने कर्जा तथा सापटी तर्फ रु. ६ अर्ब ६६ करोड (८.८२%) ले बृद्धि भएको छ ।

गत आर्थिक वर्ष २०७५/७६ को कारोबारको सिंहावलोकन

बैंकले आर्थिक वर्ष २०७४/७५ र आर्थिक वर्ष २०७५/७६ मा हासिल गरेको वित्तीय उपलब्धीहरूको प्रमुख सुचकाङ्कहरू देहाय बमोजिम रहेका छन् ।

रकम रु. करोडमा

शीर्षक	२०७५ असार मसान्त	२०७६ असार मसान्त	बृद्धि (प्रतिशतमा)
चुक्ता पूँजी	८०५.५७	८०५.५७	०.००%
नेट वर्थ	१,०३५.६९	१,१२३.६९	८.५०%
निक्षेप	७,२४७.४७	९,१५६.०२	२६.३३%
लगानी	७७३.२१	१,०५०.६१	३५.८८%
कर्जा तथा सापटी	६,४२१.५६	७,७५३.५९	२०.७४%
ब्याज आमदानी	७७६.६४	१,०१७.७५	३१.०५%
ब्याज खर्च	५०२.६६	६६२.७८	३१.८६%
खुद ब्याज आमदानी	२७३.९८	३५४.९८	२९.५६%
अन्य आमदानी	६७.००	११२.१९	६७.४४%
कर्मचारी खर्च	८७.४६	१२३.०४	४०.६७%
सञ्चालन खर्च	४१.९५	७२.३६	७२.४९%
सञ्चालन मुनाफा	१८०.८३	२४०.०३	३२.७४%
कर पछिको खुद नाफा	१२४.९७	१६९.७१	३५.८०%
कर्जा नोक्सानी व्यवस्था	८५.१६	९६.८८	१३.७६%
निष्कृत्य कर्जा अनुपात	०.४४%	०.३७%	-०.०७%
कूल सम्पत्ति	८,४७८.७६	१०,५२४.६०	२४.१३%
पूँजी पर्याप्तता	१५.३६%	१२.७९%	-२.५७%
प्रति सेयर बुक नेटवर्थ	१२८.५७	१३९.४९	८.४९%
प्रति सेयर बजार मूल्य	२०९	२६४	२६.३२%
शाखाहरूको संख्या (एक्सटेन्सन काउन्टर समेत)	८८	१३१	४८.८६%
ATM संख्या	९३	१४४	५४.८४%
कर्मचारी संख्या	९५३	११९५	२५.३९%

अघिल्लो आर्थिक वर्षको तुलनामा समीक्षा अवधिमा बैंकको निक्षेप तर्फ २६.३३ प्रतिशतले तथा कर्जा तथा सापटी २०.७४ प्रतिशतले बृद्धि भएको छ । त्यसै गरी बैंकको

ब्याज आमदानी ३१.०५ प्रतिशतले बृद्धि भएकोमा ब्याज खर्च तर्फ भने ३१.८६ प्रतिशतले बृद्धि हुँदा खुद ब्याज आमदानीमा २९.५६ प्रतिशतले बृद्धि भएको छ । समीक्षा अवधिमा कर्मचारी खर्च र अन्य सञ्चालन खर्चमा क्रमशः ४०.६७ प्रतिशत र ७२.४९ प्रतिशतले बृद्धि भएको छ ।

अघिल्लो आर्थिक वर्षमा कूल निष्कृत्य कर्जाको अनुपात ०.४४ प्रतिशत रहेकोमा समीक्षा अवधिमा सो कमि भई ०.३७ प्रतिशत कायम भएको छ । बैंकको निष्कृत्य कर्जाको अनुपात अन्तर्राष्ट्रिय मापदण्ड भित्र रहेको छ । समीक्षा अवधिमा बैंकको कूल सम्पत्ति २४.१३ प्रतिशतले बृद्धि भएको छ भने प्रति सेयर बुक नेटवर्थ ८.४९ प्रतिशतले र खुद मुनाफा ३५.८० प्रतिशतले बृद्धि भएको छ ।

चुक्ता पूँजी तथा पूँजी पर्याप्तता अनुपात

आर्थिक वर्ष २०७५/७६ मा बैंकको पूँजी पर्याप्तता अनुपात १२.७९ प्रतिशत रहेको छ । समीक्षा अवधिमा बैंकको न्यूनतम पूँजी पर्याप्तता अनुपात नियमनकारी निकाय नेपाल राष्ट्र बैंकले तोकेको अनुपात ११ प्रतिशत भन्दा १.७९ प्रतिशतले बढी रहेको छ, जसबाट बैंकको वित्तीय स्थिति मजबुत रहेको प्रमाणित हुन्छ ।

निक्षेप

समीक्षा अवधिमा बैंकको कुल निक्षेप रु. ११.५६ अर्ब रहेको छ, जुन गत आर्थिक वर्षको तुलनामा २६.३३. प्रतिशतको वृद्धि हो। सोही अवधिमा वाणिज्य बैंकहरूको औसत वृद्धिदर करिब १६.५३ प्रतिशत रहेको छ। समीक्षा अवधिमा बैंकले मुद्दती निक्षेपमा १२.२५ प्रतिशत तथा वचत निक्षेपमा २२.३ प्रतिशत वृद्धि हासिल गरेको छ भने बैंकको कल निक्षेपमा भने ३८.०४ प्रतिशतले वृद्धि हासिल गरेको छ। बैंकको रणनीतिक योजना अनुसार नै बैंकले आर्थिक वर्ष २०७५/७६ मा आफ्नो बचत खातामा सेवा तथा सुविधाहरू परिमार्जन गर्नुका साथै नयाँ योजनाहरू समेत ल्याएको थियो। जसको कारण बैंकले अघिल्लो वर्षको बचत खाताको निक्षेपमा २२.०३ प्रतिशतले वृद्धि गर्न र २,३९,६०१ नयाँ बचत खाताहरू खोल्न बैंक सफल भएको छ। आगामी वर्षहरूमा समेत बचत निक्षेप र बचत खाता वृद्धि गर्दै जाने रणनीतिलाई निरन्तरता दिने बैंकको लक्ष्य छ। समीक्षा वर्षको अन्त्यमा बैंकको कुल वचत खाता संख्या ७,१९,२९५ रहेको छ। बैंकको चल्ती तथा बचत निक्षेपले कुल निक्षेपको ३३.७४ प्रतिशत हिस्सा ओगटेको छ, जुन अघिल्लो वर्ष ३३.७३ प्रतिशत रहेको थियो।

नेपाल राष्ट्र बैंकको निर्देशन अनुसार बैंकको कुल निक्षेपमा संस्थागत निक्षेपको अनुपात बढीमा ५० प्रतिशत कायम राख्नु पर्नेमा बैंकले सफलता पूर्वक व्यक्तिगत तथा संस्थागत निक्षेप अनुपात तोकेको सीमा भित्रै रहने गरी निम्न बमोजिम कायम गरेको छ:

निक्षेप प्रकार	प्रतिशत
व्यक्तिगत निक्षेप	६६.०७
संस्थागत निक्षेप	३३.९३
कुल निक्षेप	१००.००

कर्जा तथा कर्जा नोक्सानी व्यवस्था

बैंकको कुल कर्जा रकम अघिल्लो वर्षको तुलनामा २०.७४ प्रतिशतले वृद्धि भई समीक्षा अवधिमा रु. ७७.५३ अर्ब पुगेको छ। सोही अवधिमा वाणिज्य बैंकहरूको औसत वृद्धि १८.३६ प्रतिशत रहेको छ। समीक्षा अवधिमा भएको लगानी योग्य रकमको अभावले समग्र बैकिङ्ग क्षेत्रको कर्जा विस्तारलाई प्रभाव पारेता पनि यस बैंकले हासिल गरेको २०.७४ प्रतिशत वृद्धि बैकिङ्ग क्षेत्रको औसत भन्दा माथि रहेको छ।

लगानीलाई विशेष ध्यानमा राख्दै आषाढ मसान्त सम्म रु. ३.९२ अर्ब विपन्न वर्ग कर्जा प्रवाह गरिसकेको छ, जुन कुल कर्जाको (६ महिना अधिको) ५.२४ प्रतिशत रहेको छ।

समीक्षा अवधिमा बैंकले समग्र बैकिङ्ग क्षेत्रमा भएको कर्जा वृद्धिको ३.४४ प्रतिशत हिस्सा हासिल गरी वर्षको अन्त्यमा वाणिज्य बैंकहरूको कुल कर्जाको ३.११ बजार प्रतिशत हिस्सा ओगट्न सफल भएको छ, जुन अघिल्लो वर्ष ३.०५ प्रतिशत रहेको थियो। नेपाल राष्ट्र बैंकले कृषिमा १० प्रतिशत र उर्जा तथा पर्यटन क्षेत्रमा १५ प्रतिशतको सिमा तोकेकोमा यस बैंकको उक्त क्षेत्रमा

कर्जा लगानी क्रमशः १३.३१ र १७.०४ प्रतिशत रहेको छ। साथै विपन्न वर्ग कर्जा तर्फको लगानी कुल लगानीको (६ महिना अधिको) ५ प्रतिशत हुनुपर्ने प्रावधान रहेकोमा यस बैंकको उक्त कर्जामा ५.२४ प्रतिशत लगानी रहेको छ। समीक्षा अवधिमा बैंकको कुल कर्जा नोक्सानी व्यवस्था अघिल्लो वर्षको रु ८५.१६ करोडबाट बढेर रु. ९६.८८ अर्ब रहेको छ। यस आर्थिक वर्षमा रु ११.७२ करोड कर्जा नोक्सानी व्यवस्था खर्चको रूपमा लेखिएको छ। कुल कर्जा नोक्सानी व्यवस्थामा कुल निष्कृत कर्जाको अनुपात ३३३.०५ प्रतिशत रहेको छ। अघिल्लो वर्ष ०.२४ प्रतिशत रहेको कुल खराब कर्जा र कुल कर्जाको अनुपातमा यस वर्ष उल्लेखनीय सुधार भई ०.१२. प्रतिशत कायम भएको छ।

बैंकको निर्धारण गरेको लक्ष्य अनुरूप हासिल गर्न कम जोखिमयुक्त कर्जा लगानीलाई प्राथमिकतामा राखेको छ। सोही रणनीति अनुरूप भविष्यमा उत्पन्न हुन सक्ने कर्जा जोखिमलाई मध्यनजर गर्दै बैंकको खराब कर्जा तथा कर्जा नोक्सानीलाई न्यूनीकरण गर्ने उद्देश्यका साथ कर्जा असुली तथा व्यवस्थापन प्रक्रियालाई थप सुदृढ तथा सबल बनाएको छ।

लगानी

समीक्षा अवधिमा बैंकको कुल लगानी अघिल्लो वर्षको तुलनामा ३५.८८ प्रतिशतले वृद्धि भई रु १०.५० अर्ब पुगेको छ। कुल लगानी मध्ये ट्रेजरी बिल, सरकारी बिल ऋणपत्र तथा अन्य लगानीतर्फ क्रमशः १२.९२ प्रतिशत, ८३.२९ प्रतिशत र २९.६३ प्रतिशत लगानी रहेको छ।

यस बैंकले लगानीयोग्य रकमको उचित सदुपयोग, लगानीमा विविधता अपनाउनु तथा घट्टो लगानीको प्रतिफलमा टेवा लिने हिसाबले उच्च सर्तकता अवलम्बन गरी आफ्नो लगानीको दायरा फराकिलो गराउदै गएको छ। समीक्षा अवधिमा बैंकले म्युचुअल फण्ड तथा सेयरमा रु १९.७९ करोड लगानी गरेको छ। पूँजी बजारमा गरिएको लगानी मुख्यतया लाभांशको रूपमा दीगो प्रतिफल दिने क्षमता भएका कम्पनीहरूमा रहेका छन् र बैंकले समीक्षा अवधिमा उक्त लगानीहरूबाट रु. ३२.०७ लाख नगद लाभांश प्राप्त गरेको छ।

ब्याज आमदानी

समीक्षा अवधिमा बैंकको ब्याज आमदानी ३१.०५% प्रतिशतले वृद्धि भई रु. १०.१७ अर्ब पुगेको छ। समीक्षा अवधिमा बैंकको कर्जातर्फको ब्याज आमदानी २९.९८ प्रतिशतले वृद्धि भई रु. ९.५६ अर्ब पुगेको छ भने कर्जा बाहेक अन्य लगानीतर्फको ब्याज आमदानी ५०.३१ प्रतिशतले वृद्धि भई रु. ६१.१९ करोड पुगेको छ।

समीक्षा अवधिमा निक्षेप अभावका कारण बैंकको कर्जातर्फको वार्षिक औसत प्रतिफल ०.९८ बिन्दुले वृद्धि भई १३.२० ब्याजदर कायम रहन गयो। बैंकले न्यून प्रतिफल रहेको लगानीलाई उच्च प्रतिफल प्राप्त हुने लगानीबाट प्रतिस्थापन गर्दै लगानीतर्फको पहिलो त्रैमासिकमा औसत प्रतिफल ४.५५ प्रतिशत रहेकोमा वर्षको अन्तिम त्रैमासमा ५.०३ प्रतिशत कायम गर्न सफल भएको छ।

ब्याज खर्च

समीक्षा अवधिमा बैंकको ब्याज खर्च ३१.८६% प्रतिशतले वृद्धि भई रु. ६.६२ अर्ब पुगेको छ । समीक्षा अवधिमा बैंकको निक्षेपतर्फको ब्याज खर्च ३०.६६ प्रतिशतले वृद्धि भई रु. ६.५१ अर्ब पुगेको छ । निक्षेपमा भएको उच्च वृद्धि, मुद्धती निक्षेपको ब्याजदरमा आएको वृद्धि, बचत तथा न्युन ब्याज रहेको निक्षेपहरू उच्च ब्याज आर्जन गर्ने मुद्धती निक्षेपमा भएको परिवर्तन तथा बैंकको व्यापक कर्जा लगानीका कारण लगानी योग्य रकमको अभाव भई निक्षेपको मागमा भएको वृद्धिका कारण बैंकको निक्षेप ब्याज खर्च समीक्षा अवधिमा ३०.६६ प्रतिशतले वृद्धि रहन गयो । फलस्वरूप समीक्षा अवधिमा बैंकको निक्षेपतर्फको ब्याजदर को वार्षिक औसत लागत ०.७९ बिन्दु वृद्धि भई ७.९९ प्रतिशत कायम रहन गयो ।

बैंकले अवलम्बन गरेको दीर्घकालीन रणनीति अनुरूप बैंकको कुल निक्षेपमा चल्ती तथा वचत खाताको अनुपातमा वृद्धि गर्दै जाने लक्ष्य अनुरूप बैंकको विभिन्न आकर्षक वचत निक्षेपका योजनाहरू समेत ग्राहक सामु ल्याएको छ । यसबाट आगामी दिनहरूमा बैंकको निक्षेपको लागतमा क्रमिक सुधार आई समग्र बैंकको कोषको लागत कम हुने विश्वास बैंकले लिएको छ ।

खुद ब्याज आम्दानी

समीक्षा अवधिमा व्यापार व्यवसायमा भएको वृद्धि तथा बैंकको कुशल व्यवस्थापनबाट खुद ब्याज आम्दानी अघिल्लो वर्षको तुलनामा २९.५६% प्रतिशतले वृद्धि भई रु. ३.५४ अर्ब कायम भएको छ ।

आगामी दिनहरूमा उपलब्ध कोषको अत्याधिक सदुपयोगका लागि कर्जा तथा निक्षेप अनुपातको उचित व्यवस्थापन तथा खुद ब्याजदर अन्तरलाई विशेष जोड दिने रणनीति बैंकले अवलम्बन गरेको छ ।

खुद शुल्क तथा कमिशन आम्दानी

बैंकको गैर कोषमा आधारित प्रमुख आम्दानीका स्रोतहरू खुद शुल्क तथा कमिशन आम्दानीहरू पनि हुन् । यस वर्ष बैंकले कमिशन तथा अन्य सञ्चालन आम्दानी तर्फ रु. ७२.०५ करोड आर्जन गर्न सफल भएको छ, जुन अघिल्लो वर्षको तुलनामा ६३.९५ प्रतिशतको वृद्धि हो । कर्जा, डेबिट कार्ड, क्रेडिट कार्ड, बैकास्योरेन्स तथा रेमिट्यान्स आदिबाट आर्जन हुने आम्दानीमा समीक्षा वर्षमा बैंकले उत्साहजनक वृद्धि हासिल गरेको छ । बैंकले आर्जन गर्ने खुद मुनाफामा कमिशन तथा अन्य सञ्चालन आम्दानीको हिस्सा बढाउने रणनीति अनुरूप बैंकले समीक्षा अवधिमा विभिन्न नवीनतम सेवा तथा सुविधा बिस्तार गर्नुका साथै विद्यमान सेवामा पनि समय सापेक्ष परिमार्जन गरेको छ । बैंकले समीक्षा अवधिमा आफ्नै रेमिट्यान्स सेवा, क्रेडिट कार्ड तथा Point of Sale (POS) को शुरुवात गरेको छ, जसले आगामी वर्षहरूमा कमिशन आम्दानी वृद्धि हुने बैंकको विश्वास रहेको छ ।

अन्य सञ्चालन आम्दानी

बैंकको अन्य सञ्चालन आम्दानी समीक्षा अवधिमा २११.५ प्रतिशतले वृद्धि भई रु. २.८१ करोड पुगेको छ, जुन अघिल्लो वर्ष रु. ९०.३४ लाख रहेको थियो ।

कर्मचारी खर्च

बैंकको कुल कर्मचारी खर्च समीक्षा अवधिमा ४०.६७% प्रतिशतले वृद्धि भई रु. १.२३ अर्ब पुगेको छ, जुन अघिल्लो वर्ष रु. ८७.४६ करोड रहेको थियो । समीक्षा अवधिमा बैंकले खोलेका नयाँ ४५ शाखा एवं व्यापार व्यवसायमा उल्लेख्य रूपमा वृद्धि गर्दै जाने लक्ष्य अनुरूप विभिन्न विभाग तथा शाखामा आवश्यक सीप भएको कर्मचारीको माग तथा अभाव परिपूर्ति गर्नका लागि बैंकले समीक्षा अवधिमा विगत वर्षको तुलनामा थप कर्मचारी पदपूर्ति गरेको तथा बैंकले नियमित रूपमा दक्ष कर्मचारीको पदोन्नती तथा वार्षिक कार्य सम्पादन क्षमताको मूल्याङ्कन गरेकोले यस वर्ष कर्मचारी खर्चमा वृद्धि भएको हो ।

अघिल्लो वर्ष कुल कर्मचारी संख्या ९५३ रहेकोमा समीक्षा अवधिमा २४२ जना कर्मचारी थप भई समीक्षा वर्षमा कुल कर्मचारी संख्या ११९५ पुगेको छ । बैंकले कर्मचारीहरूको क्षमता अभिवृद्धि तथा नियमित तालिममा विशेष सजग रही, कर्मचारीहरूको तालिममा समीक्षा अवधिमा रु. २.६७ करोड खर्च गरेको छ ।

नेपाल राष्ट्र बैंकको नियमानुसार बैंकले गत आर्थिक वर्षको कुल कर्मचारी खर्चको ३ प्रतिशत कर्मचारी तालिम तथा क्षमता अभिवृद्धिमा खर्च गर्नु पर्ने प्रावधान अनुरूप बैंकले यस वर्ष गरेको उक्त खर्च, अघिल्लो वर्षको कुल कर्मचारी खर्चका ३.०६ प्रतिशत हुन आउँछ । कर्मचारी नै बैंकको सबैभन्दा मूल्यवान सम्पत्ति हुन् भन्ने मान्यतालाई आत्मसात गर्दै बैंकको दीर्घकालीन रणनीति अनुरूप बैंकलाई थप सबल र सक्षम बनाउने उद्देश्यका साथ बैंकलाई आवश्यक थप जनशक्ति तथा कर्मचारीको क्षमता तथा सीप अभिवृद्धिका लागि गरिएको खर्चलाई बैंकले लगानीको रूपमा लिएको छ र आउँदा दिनहरूमा यसको प्रतिफल व्यवसाय र मुनाफा वृद्धिको रूपमा प्राप्त हुने बैंकले विश्वास लिएको छ ।

हास तथा अपलेखन

बैंकको हास तथा अपलेखन खर्च समीक्षा अवधिमा ३०.३७ प्रतिशतले वृद्धि भई रु १३.०३ करोड पुगेको छ, जुन अघिल्लो वर्ष रु १०.०० करोड रहेको थियो ।

अन्य सञ्चालन खर्च

समीक्षा अवधिमा बैंकको अन्य सञ्चालन खर्च ६१.७९ प्रतिशतले वृद्धि भई रु ९२.३९ करोड पुगेको छ, जुन अघिल्लो वर्ष रु ५७.११ करोड रहेको थियो । यस वर्ष बैंकको कर्मचारीमा भएको वृद्धि, थप भएका नयाँ ४५ शाखा, व्यवसायमा वृद्धि हासिल गर्ने लक्ष्य अनुरूप व्यवसाय प्रवर्द्धनका लागि गरि

एको कार्यहरू तथा अन्य विभिन्न कारणहरूले गर्दा कुल सञ्चालन खर्च वृद्धि भएको हो ।

तत्कालका लागि उक्त खर्च उच्च देखिए तापनि बैंकले गरेको यस लगानीले आगामी दिनमा बैंकको व्यवसाय वृद्धिमा टेवा पुऱ्याउने तथा कार्यविधि सामान्यीकरण तथा सहजीकरण भई कुल लागत घट्न गई बैंकको वित्तीय नतिजामा सकारात्मक असर पर्ने अपेक्षा बैंकले गरेको छ ।

सम्पत्तिमा प्रतिफल

बैंकको सम्पत्तिमा प्रतिफल समीक्षा अवधिमा ०.१४ बिन्दुले वृद्धि भई १.६१ प्रतिशत पुगेको छ, जुन अघिल्लो वर्ष १.४७ प्रतिशत रहेको थियो ।

आयकर तथा स्रोतमा करकट्टी तर्फ बैंकले गरेको भुक्तानी

बैंकले देशको राजश्व संकलनमा योगदान स्वरूप समीक्षा अवधिमा स्रोतमा कर कट्टी तर्फ रु १.०१ अर्ब तथा आयकर तर्फ रु ७३.२४ करोड गरी कुल रु १.७४ अर्ब भुक्तानी गरेको छ ।

नाफा/नोक्सान बाँडफाँड विवरण

बैंकले यस आर्थिक वर्षमा रु १६९.७१ अर्ब खुद मुनाफा आर्जन गरेको छ र यस मुनाफाको बाँडफाँड विवरण निम्न अनुसार रहेको छ

विवरण	यस वर्ष रु.	गत वर्ष रु.
गत वर्षसम्मको सञ्चित मुनाफा	८०.७८	१२२.९०
समायोजन	(१.२७)	
जम्मा	७९.५०९	१२२.९
सेयर प्रिमियमबाट सारिएको		-
यस वर्षको मुनाफा	१६९.७१	१२४.९७
कर्मचारी दक्षता अभिवृद्धि कोष	(०.०५)	०.४४
फेयर भेलु कोष		
लगानी समायोजन कोष		०.२०
बिमाङ्किक नोक्सानी कोष		२.६९
स्थगन कर जगेडा कोष		१.८६
जम्मा	२४९.१६	२५३.०४
बाँडफाँड		
साधारण जगेडा कोष	३३.९४	२४.९९
नगद लाभांश	८०.५६	४४.३४
बोनस सेयर जारी	०.००	६६.५१
सटही घटबढ कोष	०.५७	०.१४
संस्थागत सामाजिक उत्तरदायित्व कोष	०.११	०.५६
बिमाङ्किक नोक्सानी	०.००	१.८८
नियमनकारी कोष	४.७४	३३.८३
जम्मा	११९.९२	१७२.२६
सञ्चित मुनाफा/(नोक्सान)	१२९.३५	८०.७८

बैंकले यस वर्षको खुद नाफाको २० प्रतिशत अर्थात रु ३३.९४ करोड साधारण जगेडा कोषमा तथा सटही घटबढ कोष, सामाजिक उत्तरदायित्व कोष, तथा नियमनकारी कोषमा क्रमशः ०.५७ करोड, ०.११ करोड, ४.७४ करोड बाँडफाँड गरेको छ ।

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम खुद नाफाको १ प्रतिशत र कम सामाजिक उत्तरदायित्व कोषमा जम्मा गर्नु पर्ने व्यवस्था अनुरूप, बैंकले रु १.६९ करोड उक्त कोषमा रकमान्तर गरेको छ । उक्त कोषबाट बैंकले चालु आर्थिक वर्षमा राष्ट्र बैंकले तोके बमोजिम विभिन्न सामाजिक उत्तरदायित्व कार्यमा खर्च गरी आफ्नो सामाजिक उत्तरदायित्वका कार्यहरू अगाडि बढाउने योजना छ । माथिका सम्पूर्ण रकमान्तर तथा बाँडफाँड पछि बैंकको सञ्चित मुनाफा रु १२९.३५ करोड रहेको छ ।

तरलता व्यवस्थापन

आ व २०७५/७६ वित्त बजारमा न्यून तरलताको कारण बैंकको तरलता व्यवस्थापन कार्य चुनौतिपूर्ण रह्यो । आन्तरिक ऋण वृद्धि तथा बजेट खर्चको सुस्त गतिको कारण यस वर्ष वित्तीय क्षेत्रमा न्यून तरलता रहेको देखिन्छ । तापनि बैंकको सम्पति दायित्व व्यवस्थापन समितिले नियमित रूपमा बजार विश्लेषण गरी आवश्यक निक्षेप तथा लगानी रणनीतिहरू लिने एवं नियमित रूपमा पुनरावलोकन समेत गर्दै आएको छ । साथै आर्थिक वर्ष २०७५/७६ मा तरलताका सुचकांक नेपाल राष्ट्र बैंकको मापदण्ड अनुसार नै व्यवस्थित गरी आएको छ । बैंकले तरलता व्यवस्थापनलाई पहिलो प्राथमिकता दिदै आएको छ । सन् २००८ को विश्वव्यापी तरलता समस्यालाई मध्यनजर गर्दै, बैंकले आफ्नो तरलता व्यवस्थापनमा उचित ध्यान पुऱ्याउदै आएको छ ।

समीक्षा वर्षमा नै बैंकले १०.२५ % ब्याजदर रहेको रु ३ अर्बको १० बर्षे ऋणपत्र जारी गर्ने प्रकृया अगाडि बढाएको थियो, जुन हाल समापन भइसकेको छ । साथै ट्रेजरी बिलमा पनि आर्थिक वर्ष मसान्त सम्ममा रु १ अर्ब ३५ करोड औसत भारत दर ५.०९% मा लगानी गरेको छ ।

शाखा विस्तार

बैंकिङ्ग सेवा नपुगेका तोकिएका स्थानीय तहमा कार्यालय खोल्ने नेपाल सरकारको नीति एवं सोको कार्यान्वयनको सम्बन्धमा नेपाल राष्ट्र बैंकले जारी गरेको निर्देशनलाई पालना गर्नुका साथै बैंकले अन्य उपयुक्त स्थानमा पनि शाखा, शाखारहित बैंकिङ्ग सेवा र एटीएम काउण्टरको विस्तारलाई प्राथमिकता साथ अघि बढाएको छ । बैंकले समीक्षा अवधिमा ४५ शाखा (भिमाद र आईबिआरडी एक्स्टेन्सन काउण्टरलाई शाखामा स्तरोन्नति समेत गणना गरेर) र ८८ शाखा रहित बैंकिङ्ग थप गरेको छ ।

हाल बैंकले कुल १३६ शाखा, १२१ शाखारहित बैंकिङ्ग तथा १५८ एटीएम सञ्जालबाट देशभरीका ग्राहकलाई सेवा दिई रहेको छ । साथै, बैंकले केही शाखाहरूलाई सोही क्षेत्रको व्यवसायिक रूपले बढी उचित अन्य स्थानमा स्थानान्तरण गर्ने क्रममा लेखनाथ, बिर्तामोड, विराटनगर, सखुवा-महेन्द्रनगर र जनकपुर शाखालाई स्थानान्तरण गरेको छ ।

देशका विभिन्न दुर्गम लगायतका स्थानीय तहमा बैंक शाखा पुऱ्याउने तर्फ यस बैंकका भोजपुर, रौतहट, जुम्ला, डडेलधुरा, धनुषा, मुगु, दार्चुला, अछाम, भूपा, मोरङ्ग, सप्तरी, चितवन, कास्की, खोटाङ्ग र डोल्पा जिल्लाका दुर्गम गाउँपालिका र नगरपालिकाहरूमा जम्मा १६ नयाँ शाखाहरू सञ्चालनमा आईसकेका छन् भने ओखलढुङ्गाको मुलखर्क, दार्चुलाको अपि र दार्चुलाकै व्यासमा समेत ३ नयाँ शाखाहरू सञ्चालनमा आईसकेका छन् । दुर्गममा खुलेका उक्त ३ शाखाहरू बाहेक काठमाण्डौंको कुलेश्वर, कोटेश्वर र महाराजगञ्जमा शाखाहरू खुलिसकेका छन् । यसका अलावा काठमाडौंको दरबारमार्ग, ठमेल लगायत अन्य १५ स्थानमा पनि शाखा खोल्ने कार्य अगाडि बढिसकेको छ । २ वटा एक्स्टेन्सन काउन्टर लाई पूर्ण शाखाको रूपमा स्तरोन्नती गर्ने कार्य पनि सम्पन्न भईसकेको छ । यस बाहेक काठमाडौं उपत्यका बाहिर ७ स्थानमा शाखाहरू स्थापना गर्ने प्रक्रिया अघि बढिसकेको छ ।

यस बैंकले प्रदान गर्ने सेवालाई आगामी दिनहरूमा समेत व्यावसायिक रूपमा सम्भाव्य क्षेत्रहरूको पहिचान गरी शाखा सञ्जाल विस्तार गर्दै लैजान प्रतिबद्ध रहेको कुरा यहाँहरू सबैलाई विश्वास दिलाउन चाहन्छु ।

विप्रेषण सेवा

माछापुच्छ्रे बैंकले विप्रेषणको काम गर्ने विभिन्न स्वदेशी तथा विदेशी संस्थाहरूसँग सम्झौता गरी विप्रेषण सम्बन्धी कार्यलाई निरन्तरता दिदै आएको छ । बैंकले विप्रेषणको काम गर्ने विभिन्न राष्ट्रिय तथा अन्तर्राष्ट्रिय संस्थाहरू जस्तै Western Union, Money Gram, IME, Prabhu Money Transfer, City Express Money Transfer, CG Remit, Xpress Money Services, Sewa Remit, Himal Remit, Samsara Remit, GME, I-Pay Reliable, EZ link, Remit2 Nepal सँग सम्झौता गरी विप्रेषण सम्बन्धी कार्यलाई निरन्तरता दिदै आएको छ । यसै विच विप्रेषण कारोवारलाई थप व्यवस्थित गर्न तथा सर्वमुलभ सेवा प्रदान गर्नको लागि यस बैंकले आफ्नै विप्रेषण सेवा एम.वि.एल. रेमिट (MBL Remit) बाट सेवा प्रदान गर्दै आएको छ । बैंकले विभिन्न समयमा विभिन्न संस्थाहरूसँग गरेका विप्रेषण सम्झौताहरू मार्फत विश्वका विभिन्न मुलुकहरू Qatar, UAE, Saudi Arabia, Bahrain, HongKong, Iraq, Turkey, Euro Zone, Canada, UK, USA तथा Denmark बाट पठाएको विप्रेषण रकम बैंकका सम्पूर्ण शाखाहरू र देशभित्र छरिएर रहेका MBL Remit का ७००० सहायक प्रतिनिधिहरूबाट सिधै भुक्तानी गर्ने व्यवस्था मिलाईएको छ ।

बैंकले आफ्ना ग्राहकहरूलाई प्रदान गर्दै आएका सेवा सुविधाहरू अन्तर्गत न्युयोर्क, अमेरिका स्थित बहुराष्ट्रिय वित्तीय सेवा प्रदायक कम्पनी American Express Travel Related Services Company, Inc (“AXP”) ले जारी गरेका ट्राभलर्स चेक ग्राहकहरूबाट सिधै स्विकार र खरिद गर्ने साथै अन्य स्थानीय बैंकहरूले स्विकार खरिद गरेका ट्राभलर्स चेकको संकलनको समेत काम

गर्ने सम्बन्धमा उल्लेखित कम्पनीसँग सम्झौता गरी कारोबार गर्दै आएको छ । यसैगरी बैंकले कोरियाबाट सिधै नेपालमा रकम पठाउन कोरिया स्थित Industrial Bank of Korea सँग सम्झौता गरी कारोबार शुभारम्भ समेत भई सकेको छ । साथै बैंकले Online Payment Services / Nepal Clearing House (NCHL) Inter Bank Payment System (IPS) समेतका सुविधा समेत उपलब्ध गराएको छ ।

सूचना प्रविधि

हालको परिप्रेक्षमा प्रविधिको तिव्र गतिको विकाससँगै सिर्जिएको परिवर्तनमा समय अनकुल समायोजन हुनको लागि बैंकले आफ्नो सम्पूर्ण सूचना प्रविधिको संयन्त्रलाई स्तर बृद्धि गर्दै आफ्ना ग्राहकवर्ग समक्ष प्रविधिले सुसज्जित अत्याधुनिक सेवा तथा सुविधाहरू प्रदान गर्दै आएको छ । यसै क्रममा बैंकको प्राविधिक जनशक्तिलाई अभि सवल र सुदृढ बनाउन आवधिक रूपमा प्रशिक्षणको व्यवस्था पनि गर्दै आएको छ । बैंकले आफ्ना शाखा सञ्जालको पहुँच बाहिरका ग्राहकहरू समक्ष आफ्नो पहुँच पुऱ्याउन र सहज रूपमा बैंकिङ्ग सेवा प्रदान गर्न प्रविधिमा आधारित शाखा रहित बैंकिङ्ग सेवा स्थापना गरेर समेत बैंकिङ्ग सेवा प्रदान गर्दै वास्तविक समयमै (Real time) खाता खोल्ने व्यवस्था गर्दै आएको छ । सूचना प्रविधिको विकास सँगै सृजना भएको तथ्यांकको सुरक्षाको चुनौतीलाई मध्य नजर गर्दै बैंकले छुट्टै Information Security ईकाइ खडा गरी, चुस्त र व्यवस्थित सुरक्षा प्रणाली लागू गरेको छ ।

साथै यस बैंकले सूचना प्रविधिको विस्तारको लागि निम्न व्यवस्था गरेको छ :

१. मोवाइल बैंकिङ्ग सेवालाई यसै आर्थिक वर्ष भित्र दुई पटक स्तरोन्नती गरी बायोमेट्रिकमा आधारित मोबाइल बैंकिङ्ग सेवा सुचारु गरिएको छ ।
२. बैंकले आफ्नो एटिएम सञ्जाल विस्तार गर्दै हाल सम्म १०५ वटा एटिएम काउन्टरहरूबाट ग्राहकवर्गलाई सेवा पुऱ्याउँदै आएको छ र आउँदो दिनमा यस सञ्जाललाई अभि विस्तार गर्दै जाने नीति लिएको छ ।
३. ग्राहकवर्ग समक्ष प्रविधिमा आधारित सेवा विस्तार गर्ने क्रममा नेपालमै पहिलो पटक आर्टिफिसियल इन्टेलिजेन्स जडित chatbot (माया) को पनि शुभारम्भ बैंकले गरेको छ । साथै, बैंकले सहज रूपमा ईलेक्ट्रोनिक स्टेटमेन्ट मार्फत मासिक रूपमा ग्राहकवर्गलाई आफ्नो खाताको जानकारी पनि प्रदान गर्दै आएको छ ।
४. बैंकले स्वदेश तथा विदेशमा रहनु भएका ग्राहकलाई सहज रूपमा बैंकिङ्ग सेवा प्रदान गर्ने उद्देश्यले अनलाईन खाता खोल्ने सेवाको पनि सुरुवात गरेको छ ।
५. बैंकले आफ्नो ग्राहकहरूको सुविधाको लागि PoS (Point of Sales) को प्रविधि कार्यान्वयन गरी सेवा सुचारु गरेको छ ।
६. बैंकले आफ्नो रणनीतिक निर्णय चुस्त र प्रभावकारी बनाउनको निमित्त

Business Intelligence विभाग खडा गरी MIS / Data Analysis प्रक्रिया शुरूवात गरेको छ ।

७. डिजिटल बैंकिङको अवधारणालाई मुर्त रूप दिन बैंकले विभिन्न प्राविधिक सेवा प्रदायक जस्तै F1soft , NPay, Khalti सँग साझेदारी गर्दै डिजिटल भुक्तानी सेवाहरू निरन्तर विस्तार गरिरहेको छ ।
८. बैंकले हाल प्रयोग गरिरहेको GLOBUS- T24 लाई स्तर वृद्धि (upgrade) गरी उक्त सफ्टवेयरका कार्यकुशलतामा थप वृद्धि गर्दै आएको छ भने आवश्यकता अनुसार सफ्टवेयर परिवर्तनका लागि छलफल तथा विश्लेषण समेत गर्ने गरेको ।

मानव संसाधनको व्यवस्थापन

२०७६ आषाढ मसान्तमा बैंकमा कार्यरत व्यवस्थापन स्तरका कर्मचारीको संख्या ७३ जना र अन्य कर्मचारीहरूको संख्या ११२२ जना गरी कुल कर्मचारी संख्या ११९५ जना रहेको छ । समीक्षा बर्षमा ३५२ जना नयाँ कर्मचारी नियुक्त तथा १०९ जना कर्मचारीहरू बैंकको सेवाबाट अलग भएका छन् । कुल कर्मचारीहरूमध्ये ४८९ जना (४०.९ प्रतिशत) महिला कर्मचारीहरू रहेका छन् । कर्मचारीहरूको कार्य दक्षताको मूल्याङ्कन गर्न तथा मनोबल उच्च राख्न कार्यसम्पादनमा आधारित मूल्याङ्कन प्रणाली (Performance Based Appraisal System) लाई लागु गर्दै लिएको छ ।

बैंकलाई सबल, प्रतिस्पर्धी, प्रभावकारी र सफल बनाउन सबैभन्दा प्रमुख साधक बैंकका कर्मचारी हुन् । त्यसैले कर्मचारीहरूको वृत्तिविकास, कार्यदक्षतामा अभिवृद्धि र तालिमले नै बैंकको सफलताको आधार निर्माण गर्दछ । यही मान्यता अनुसार बैंकले मानव संसाधनको सीप, दक्षता तथा नेतृत्वकलालाई अभि वृद्धि गर्ने कार्यलाई उच्च प्राथमिकतामा राखेको छ । साथै, बैंकले मानव संसाधनको प्रभावकारी विकास गर्न नियमनकारी निकायले तोकेको कुल सञ्चालन खर्चको ३ प्रतिशतले हुन आउने रकमको सीमालाई न्यूनतम रूपमा लिई सोमा पर्याप्त लगानी गर्ने नीति लिएको छ । समीक्षा अवधिमा विभिन्न इकाई सम्बन्धी ७५वटा आन्तरिक प्रशिक्षण कार्यक्रम भएकोमा जम्मा २०२४ जना प्रशिक्षार्थीहरूले सो तालिम प्राप्त गरेका छन् भने १३३ वटा बाह्य तालिमबाट २३४ जना प्रशिक्षार्थीहरूले दक्षता अभिवृद्धि गरेका छन् । आगामी दिनमा पनि कर्मचारीहरूलाई स्वदेश तथा विदेशमा आयोजना हुने विभिन्न तालिम तथा गोष्ठीहरूमा सहभागी गराउने र उनीहरूको सीप र क्षमता अभिवृद्धि गर्ने कार्यलाई निरन्तरता दिइनेछ ।

त्यस्तै, आजको प्रतिस्पर्धात्मक युगमा संस्थाको प्रगतिमा मानव संसाधनको महत्वपूर्ण भुमिका रहने कुरा प्रति बैंक सजग रहेको छ । यसका अतिरिक्त बैंक सदैव योग्य, दक्ष, लगनशील तथा इमान्दार कर्मचारीहरू नियुक्ति गर्ने र त्यस्ता योग्य कर्मचारीलाई बैंकको सेवामा कायमै राख्न उत्प्रेरित गर्न प्रतिबद्ध छ । मानव संसाधनको व्यवसायिक सीप अभिवृद्धि गर्ने र समयानुकूल ब्यवस्थित गर्ने तथा बैंकको मानव संसाधन सम्बन्धी विषयहरूलाई समय सापेक्ष सुधार गर्दै लिनेछ ।

बैंकका कर्मचारीहरूको सामाजिक सुरक्षालाई उच्चतम प्राथमिकतामा राखि

नेपाल सरकारले श्रम कानून, नियम तथा सामाजिक सुरक्षा सम्बन्धी कानूनद्वारा प्रत्याभूत गरिएका सामाजिक सुरक्षाका योजनाहरूलाई न्यूनतम आधार मानि आफ्ना कर्मचारीहरूको सामाजिक सुरक्षालाई पूर्णरूपमा प्रत्याभूत गरिएको छ ।

नयाँ सेवाहरू

बैंकले आफ्ना सेवा सुविधाहरूलाई समयानुकूल परिष्कृत गर्ने कार्यलाई यस आर्थिक वर्ष पनि निरन्तरता दिएको छ । बैंकले ग्राहकहरूको सुविधालाई मध्यनजर गरी घरबाटै अनलाईन खाता खोल्न सकिने सेवा ल्याएको छ । यो सुविधासँगै देश र विदेशमा रहनु भएका ग्राहकहरूले सजिलै इन्टरनेटको माध्यमबाट बैंकको खाता खोल्न मिल्ने भएको छ ।

बैंकले ग्राहकहरूलाई थप सुविधाहरू दिने क्रममा मोबाइल बैंकिङ सेवालाई थप गुणस्तरीय बनाउने कार्यलाई निरन्तरता दिएको छ । बैंकका ग्राहकहरूले अब QR Code प्रविधिको प्रयोग गरी रकम भुक्तानी गर्न सक्ने भएका छन् । यसले बैंक Cashless बैंकिङ तर्फ अघि बढेको समेत संकेत गर्दछ ।

बैंकले ग्राहकहरूको लागि M3 एप्लिकेशनबाट मोबाइल रिचार्ज/टपअप, बिल भुक्तानी, ई-वालेट टपअप, क्रेडिट कार्डको बिल भुक्तानी, आदिका अलवा मोबाइलबाटै मुद्दती खाता समेत खोल्न सक्ने सुविधा समेत उपलब्ध गराएको छ । बैंकले यस आर्थिक वर्षमा इन्स्टापे (Instapay) सुविधाको समेत शुभारम्भ गरेको छ जस अनुरूप ग्राहकवर्गले बैंकको क्रेडिट कार्डको माध्यम बाट विभिन्न घरायसी उपकरण, फर्निचर आदिको खरीद गरी किस्ताबन्दी भुक्तानी गर्न सक्नेछन् । त्यसैगरी बैंकले विद्यार्थीहरूलाई वित्तीय प्रणालीमा ल्याउन तथा वित्तीय अनुशासन सिकाउने अभिप्रायले स्टुडेन्ट क्रेडिट कार्ड (Student Credit Card) समेत ल्याएको छ ।

त्यसैगरी बैंकले नेपाल क्लियरिङ हाउसको Connect IPS को सदस्यता समेत लिएको छ जस अनुरूप अब बैंकका ग्राहकहरूले connect IPS मार्फत भुक्तानी प्रोसेसिङ, अन्तर बैंक रकमान्तर र बिल भुक्तानी सहज, सरल र सुरक्षित माध्यमबाट गर्न पाउने भएका छन् ।

बैंकले cutting-edge technology लाई भित्राउने क्रममा आर्टिफिसियल इन्टेलिजेन्स सेवा 'माया'को शुरूवात गरेको छ । यो सेवा बैंकको वेबसाइट तथा फेसबुक मेसेन्जरमा उपलब्ध रहेको र 'माया' मार्फत बैंकका सेवा सुविधाहरू लगायत बैंकिङ सम्बन्धी जिज्ञासाहरूको जवाफ पाउन सकिनेछ । फेसबुक मेसेन्जरमा सम्पर्क गरी ग्राहकहरूले चौबिसै घण्टा सातै दिन आफ्नो खाताको ब्यालेन्स, खाताको विवरण, नजिकका शाखा, ए.टि.एम, बैंकले प्रदान गरिरहेको बचत खाता, कर्जा, ब्याजदर, वित्तीय साक्षरता सम्बन्धी जानकारी पाउन सक्नेछ ।

यसका अलवा बैंकले विगतदेखि नै प्रदान गर्दै आएका Any Where Banking, Internet Banking, Evening Counter, 365 days Banking, VISA Debit/Credit Card लगायतका सुविधाहरूको निरन्तर गुणस्तर वृद्धि गर्दै लिएको छ । साथै, बैंकले सेयर कारोबारलाई पूर्णरूपमा C-ASBA प्रणालीमा लगेको छ र मेरो सेयर सुविधा समेतको दिँदै आएको छ । त्यसै गरी माछापुच्छ्रे बैंकले टाइम्स रेमीट र ए.एम.भी. टेल कम्पनी बीच विशेष गरी विदेशबाट रेमिट्यान्स पठाउने नेपालीहरूका अतिरिक्त बैंकका ग्राहकहरू लगायत सम्पूर्ण सर्वसाधारणको सुविधाको लागि 'रेमिट्याप' मोबाइल वालेट सेवा सञ्चालन सम्बन्धी त्रि-पक्षीय सम्झौता भई सेवाको शुभारम्भ समेत भइसकेको छ ।

विपन्न वर्ग कर्जा

बैंकले नेपाल राष्ट्र बैंकको निर्देशनको अधिनमा रही प्रत्यक्ष र अप्रत्यक्ष रूपमा विपन्न वर्गमा कर्जा प्रवाह गर्दै आएको छ । हालसम्म बैंकले विभिन्न ग्रामिण क्षेत्रमा अवस्थित शाखाहरूलाई पहिचान गरी विशेष रूपले विपन्न वर्ग कर्जा प्रवाह गर्दै आएको छ । विपन्न वर्ग कर्जा अन्तर्गत यस बैंकले प्रत्यक्ष रूपमा विभिन्न शाखा मार्फत कर्जा प्रभाव गर्दै आएको छ भने अप्रत्यक्ष रूपमा अन्य संस्थाहरूसंगको सहकार्यमा समेत विपन्न वर्ग कर्जा प्रवाह हुँदै आएको छ । जसअनुसार UK AID सक्षम- एक्सेस टु फाईनान्स संस्थासंग साभेदारीमा पिछडिएका वर्गलाई विभिन्न कृषि, महिला उद्यमी, युवा तथा साना व्यवसाय कृषि कर्जा, सजिलो साना उद्यमी कर्जा सुविधाहरूलाई परिमार्जन गरी सरल रूपमा कर्जा प्रवाह गर्ने कार्यलाई निरन्तरता दिईएको छ । उक्त संस्थासंगको सहकार्यमा १४ जिल्लाका दुर्गम भेगमा शाखारहित बैंकिंग सेवा मार्फत कृषकहरूलाई बैंकिङ्ग सेवा प्रदान गर्ने, वित्तीय साक्षारता कार्यक्रम सञ्चालन गर्ने र सरल तवरले लघुवित्त कर्जा प्रदान गर्ने कार्य बैंकले गर्दै आएको छ । यसैगरी, बैंकले साना किसान, युवा स्वरोजगार, महिला उद्यम जस्ता क्षेत्रहरूमा लगानी गर्ने नीति अनुरूप यूकेएडद्वारा संचालित सक्षम एक्सेस टु फाईनान्स परियोजनासँग सहकार्य गरी सोही परियोजना अन्तर्गत दाङ्गा कृषि तथा महिला उद्यमीहरूलाई बिना धितो कर्जा प्रवाह गर्न हेफर इन्टरनेशनल नेपालसँग सम्झौता गरी कार्यक्रमलाई अगाडी बढाईएको छ । साथै बैंकले हेफर इन्टरनेशनल नेपालको सहकार्यमा दाङ्गा जिल्लाको लमही नगरपालिका र सोही जिल्लामा अवस्थित चारवटा विभिन्न सहकारी संस्था मार्फत कृषि, पशुपन्छी, महिला उद्यमी, लघु उद्यमीलाई लक्षित गरी "Value Chain Financing" परियोजना अनुरूप सहूलियत ब्याजदरमा विपन्न वर्ग कर्जा प्रदान गरेको छ । विपन्न परिवारलाई स्वरोजगार बनाउने उद्देश्यले संचालन भएका उक्त कार्यक्रमले कृषक तथा महिलाहरूको जीवन स्तरमा उल्लेख्य सुधार ल्याउने विश्वास बैंकले लिएको छ ।

यस बैंकले नेपाल राष्ट्र बैंकद्वारा निर्दिष्ट गरिए बमोजिम स्वरोजगार कर्जा कार्यक्रमको सिमालाई प्रभावकारी र फराकिलो बनाउन निम्न आय भएका व्यक्तिहरूलाई तीनपट्टे सवारी साधन खरिद गरी संचालन गर्न कर्जा प्रवाह गरेको छ । जसको लागि यस बैंक र विवेक अटोमोवाइल्स प्रा.लि. बीच उक्त तीन पट्टे सवारी साधन "पियाजियो" सम्बन्धित व्यक्तिलाई कर्जा सुविधामा प्रदान गर्नका लागि सम्झौता गरिएको छ । नेपालका विभिन्न स्थानमा यात्रु ओसार पसार तथा सामान ढुवानीका लागि उक्त तीनपट्टे सवारी साधन उपयुक्त हुने र यसबाट स्वरोजगारमा पनि टेवा पुग्ने बैंकले लक्ष्य लिएको छ ।

संस्थागत सुशासन

बैंक तथा वित्तीय संस्था सम्बन्धी प्रचलित कानून, नेपाल राष्ट्र बैंकद्वारा जारी निर्देशन एवं परिपत्रहरूको पूर्ण रूपमा पालना गरिएको छ । संस्थागत सुशासनलाई सदैव उच्च प्राथमिकतामा राख्दै आएको र संस्थागत सुशासन सम्बन्धी निर्देशन तथा परिपत्रहरूको पुणरुपले पालना गरिएको छ । बैंकको कारोवारलाई छिटो, छरितो, चुस्त तथा वैज्ञानिक बनाउन तथा अन्य आवश्यक रणनीति तय

गर्न एक गैर कार्यकारी संचालकको संयोजकत्वमा जोखिम व्यवस्थापन समिति (RMC) तथा व्यवस्थापन तहमा व्यवस्थापन समिति(CENMAC), सम्पत्ती/दायित्व व्यवस्थापन समिति (ALCO) लगायतका विभिन्न समितिहरू क्रियासिल रहेका छन् ।

बैंकको दीर्घकालीन सफलताको निमित्त प्रभावशाली संस्थागत सुशासन अपरिहार्य रहेकोले सञ्चालक समिति तथा व्यवस्थापनले संस्थागत सुशासन सम्बन्धी नेपाल राष्ट्र बैंक लगायत अन्य नियामक निकायहरूद्वारा जारी नीति एवं निर्देशनको पालना गरी छुट्टै संस्थागत सुशासन अनुगमन ईकाइ गठन गरी मासिक रूपमा अनुगमन गर्दै आएको छ । साथै नेपाल राष्ट्र बैंकले जारी गरेको एकिकृत निर्देशन एवं प्रचलित ऐन, कानून बमोजिम संचालकले पालना गर्नु पर्ने आचरणहरू यस बैंकका संचालकहरूले पालना गर्नुका साथै यस प्रति सञ्चालक समिति पूर्ण प्रतिबद्ध रहेको छ । नेपाल राष्ट्र बैंकले जारी गरेको संस्थागत सुशासन सम्बन्धी निर्देशन एवं प्रचलित कानूनले तोकेको संस्थागत सुशासन सम्बन्धी अन्य व्यवस्थाहरूको संचालक समितिले पालना गर्नुका साथै बैंकका सेयरधनीहरू प्रति सञ्चालक समिति पूर्ण रूपमा जवाफदेही र उत्तरदायी रहेको छ ।

आन्तरिक नियन्त्रण प्रणाली

बैंकिङ्ग व्यवसायमा निहित कर्जा, बजार तथा संचालन लगायतका जोखिमहरूलाई न्यूनिकरण गर्दै प्राहकवर्गहरूलाई स्तरीय सेवा सुविधा तथा लगानीकर्ताहरूलाई उच्चतम प्रतिफल प्रदान गर्न सबल आन्तरिक नियन्त्रण प्रणाली हुनुपर्नेमा बैंक सदैव प्रतिबद्ध रही आएको छ । बैंकको आन्तरिक नियन्त्रण प्रणाली र यसको प्रभावकारिताको समीक्षा गर्ने जिम्मेवारी सञ्चालक समितिमा रहन्छ । बैंकमा पर्याप्त आन्तरिक नियन्त्रण कायम राख्न सञ्चालक समिति, लेखापरीक्षण समिति र व्यवस्थापनले आन्तरिक नियन्त्रण प्रणालीको प्रभावकारी पुनरावलोकन गर्ने गरेका छन् । बैंकको आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउने लक्ष्य अनुरूप १२० वटा भन्दा बढी नीति, नियम तथा कार्यविधिहरू तर्जुमा गरी लागु गरिनुका साथै प्रभावकारी ढंगले स्थापित संरचनात्मक ढाँचा एवं सोही बमोजिमको कार्यक्षेत्र र अनुकूल कार्याधिकार प्रत्यायोजनले बैंकको सञ्चालनमा जोखिमहरूलाई न्यूनिकरण गरेको छ ।

बजार, कर्जा, सञ्चालन तथा अन्य जोखिम र उक्त जोखिमबाट बैंकलाई पर्न सक्ने अल्पकालिन, दीर्घकालिन तथा दुरगामी असरहरूलाई मध्यनजर गर्दै बैंकको आन्तरिक नियन्त्रण प्रणाली र यसको प्रभावकारिताको समीक्षा सञ्चालक समितिले गर्दै आएको छ । बैंकको वित्तीय उद्देश्य प्राप्तिका लागि जोखिम बहन गर्नुपर्ने आवश्यकतालाई मनन गर्दै जोखिमका अल्पकालिन, दीर्घकालिन प्रभावहरूलाई न्यूनिकरण गर्नेतर्फ संचालक समिति सदैव प्रतिबद्ध रहेको छ । यसका लागि आवश्यक प्रभावकारी आन्तरिक नियन्त्रण प्रणाली स्थापनाार्थ चाहिने कार्यविधिहरू तयार गरी कार्यान्वयन समेत गर्दै आएका छौं । यस्ता कार्यविधिहरूले निरन्तर रूपमा जोखिमको पहिचान, सम्प्रेषण, मूल्याङ्कन तथा व्यवस्थापनमा महत्वपूर्ण योगदान पुऱ्याउँदै आएका छन् ।

सम्पत्ति शुद्धिकरण (मनी लाउण्डरिङ्ग) निवारण

सम्पत्ति शुद्धिकरण तथा आतंकवादी क्रियाकलापमा वित्तीय लगानी निवारण सम्बन्धी कार्यको प्रभावकारी नियन्त्रण एवम् निरोपणका लागि यस बैंकले सम्पत्ति शुद्धिकरण निवारण ऐन, २०६४, सम्पत्ति शुद्धिकरण निवारण नियमावली, २०७३, नेपाल राष्ट्र बैंक र वित्तीय जानकारी इकाईले जारी गरेका निर्देशन तथा परिपत्रले तोके बमोजिम आवश्यक नीति, प्रक्रिया र अभ्यासको तर्जुमा गरी कार्यान्वयन गर्दै आएको छ।

बैंकका संचालक श्री जय मुकुन्द खनालको संयोजकत्वमा सम्पत्ति शुद्धिकरण निवारण तथा आतंकवादी क्रियाकलापमा वित्तीय लगानी क्षेत्रमा आवश्यक नीति नियम तयार गरि कार्यान्वयन गराउने प्रमुख उद्देश्यका साथ सम्पत्ति शुद्धिकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी समिति गठन गरिएको छ। साथै सोहि नीति तथा कार्यहरूको अनुगमन गर्नका लागि बैंकको केन्द्रीय कार्यालयमा एक अलग्गै AML/CFT Unit खडा गरिएको र प्रत्येक शाखा कार्यालयमा KYC/AML अधिकृत तोकिएको आवश्यक निर्देशन दिई सम्पत्ति शुद्धिकरण (मनी लाउण्डरिङ्ग) निवारण सम्बन्धी ऐन तथा निर्देशनको कार्यान्वयन गर्दै आएको छ।

यसका अतिरिक्त बैंकले सम्पत्ति शुद्धिकरणको नियन्त्रण तथा ग्राहकहरूको कारोवार अनुगमनका लागि छुट्टै Software पनि गत वर्ष देखि संचालन गरेको छ। साथै यस सम्बन्धमा बैंकका पदाधिकारी तथा कर्मचारीहरूलाई सम्पत्ति शुद्धिकरण तथा आतंकवादी क्रियाकलापमा वित्तीय लगानी निवारण र क्षमता अभिवृद्धिका आवश्यक तालिमहरू आवधिक रूपमा सञ्चालन गरिँदै आएको छ।

संस्थागत सामाजिक उत्तरदायित्व (Corporate Social Responsibility)

बैंकले मुनाफामा मात्र केन्द्रित नभई समाजप्रतिको उत्तरदायित्वलाई समेत ध्यानमा राखी विभिन्न सामाजिक क्रियाकलापहरूमा सहभागी हुँदै आएको छ। आफ्नो मुनाफाको केही अंश सामाजिक उत्तरदायित्व वहन गर्ने कार्यहरूमा खर्च गर्ने बैंकको उद्देश्य अनुरूप विशेष गरी बैंकले शिक्षा, स्वास्थ्य, खेलकूद, वातावरण, लगायत प्राकृतिक प्रकोपबाट पीडितहरूलाई सहयोग गर्दै आएको छ।

समीक्षा अवधिमा बैंकले सामाजिक उत्तरदायित्व कार्यलाई निरन्तरता दिँदै आउने क्रममा विपद् व्यवस्थापनको लागि चाहिने उद्धार सामग्रीहरू नेपाल प्रहरीलाई हस्तान्तरण गरेको छ।

मिति २०७६ साल जेठ २३ गते आएको भिषण हावाहुरीका कारण धनगढीको प्रभावित क्षेत्रहरूको राहत, उद्धार तथा पुनर्निर्माण कार्यलाई सहयोगार्थ स्वरूप धनगढी उप-महानगरपालिको प्रकोप व्यावस्थापन कोषलाई आर्थिक सहयोग समेत गरेको छ।

बैंकले क्यान्सर काउन्सिल नेपाल सँगको सहकार्यमा देशका विभिन्न स्थानहरूमा जनचेतनामुलक कार्यक्रमहरू समेत आयोजना गरेको छ। त्यसै गरी बैंकले पशुपतिनाथको दर्शनार्थ आउने दर्शनार्थीहरूको सुविधाको लागि ५१० थानको लकर

सहित लकर कक्ष निर्माण गरी पशुपति क्षेत्र विकास कोषलाई हस्तान्तरण समेत गरिसकेको छ।

त्यस्तै बकैले इलामको महेन्द्रल बहुमुखी क्याम्पसलाई खानेपानीको ट्याङ्की प्रदान गरी आवश्यक पूर्वाधारसमेत निर्माण गरेको छ। बैंकले वातावरण संरक्षणमा योगदान दिने क्रममा काठमाडौंको लाजिम्पाटमा, भक्तपुरको मनोहरामा वृक्षारोपण कार्य सम्पन्न गरिसकेको छ।

माछापुच्छ्रे बैंकले यूके एड सक्षम एक्सेस टु फाइनान्सको सहयोगमा नेपालको वित्तीय साक्षरता न्यून रहेका ११ जिल्लाहरूमा वित्तीय साक्षरता कार्यक्रम सञ्चालन गर्न रियान्डा बिजसर्भ (फिनलिटसँगको संयुक्त सहकार्यमा) सँग सम्झौता गरे अनुरूप दाङ, रुपन्देही, सुर्खेत, बाँके, कञ्चनपुर, डडेल्धुरामा कार्यक्रमहरू संचालन गर्दै आएको छ।

आ.व. २०७५/७६ मा र चालु आ.व.को हाल सम्म गरिएका संस्थागत सामाजिक उत्तरदायित्वको केही प्रमुख कार्यहरू :

क्र.सं	कार्यहरू	रकम (रु.)
१.	विपद् व्यवस्थापन उद्धार सामग्रीहरू नेपाल प्रहरीलाई हस्तान्तरण	५,५७६,०२६.८१
२.	लकर कक्ष निर्माण गरी पशुपति क्षेत्र विकास कोषलाई हस्तान्तरण	३,०२१,७७५.७५
३.	महेन्द्रल बहुमुखी क्याम्पस, इलामलाई खाने पानीको ट्याङ्की निर्माण गरी हस्तान्तरण	९६८,६५९.२७
४.	क्यान्सर काउन्सिल नेपालको सहकार्यमा वित्तीय साक्षरता कार्यक्रम	२५०,०००.००
५.	मिति २०७६ साल जेठ २३ गते आएको भिषण हावाहुरीका कारण धनगढीको प्रभावित क्षेत्रहरूको राहत, उद्धार तथा पुनर्निर्माण कार्यलाई सहयोग स्वरूप धनगढी उप-महानगरपालिको प्रकोपव्यावस्थापन कोषलाई चेक हस्तान्तरण	१५१,१११.००
६.	का.जि. का .म.न.पा वडा न.२ लाजिम्पाट स्थित माछापुच्छ्रे बैंकको लाजिम्पाट शाखा एवं केन्द्रीय कार्यालय रहेको भवन अगाडिको सडक पेटिमा अवास्थित बिजुली खम्बा (पोल) मा गमला राखी विरुवा रोपिएको	१,४०,०००.००

लेखापरीक्षकको नियुक्ति

बैंकको बीसौं वार्षिक साधारण सभाबाट नियुक्त लेखापरीक्षक श्री जी.पी. राजबाहक एण्ड कम्पनी, चाटर्ड एकाउन्टेण्ट्सले बैंकको हरहिसाबको विस्तृत रूपमा लेखा परीक्षण गरी समयमै प्रतिवेदन उपलब्ध गराईदिनु भएकोमा सञ्चालक समितिको तर्फबाट हार्दिक धन्यवाद दिन चाहन्छौं। चालु आ.व.को लागि लेखापरीक्षण समितिको सिफारिस बमोजिम लेखापरीक्षक नियुक्तिको लागि सभा समक्ष प्रस्ताव गरिनेछ।

कम्पनी ऐन, २०६३ को दफा १११ (३) तथा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ (२) मा भएको व्यवस्था अनुसार निज लेखापरीक्षक पुनः नियुक्त हुन सक्नु हुनेछ।

सञ्चालक समिति र सञ्चालक समितिमा भएको हेरफेर

बैंकको सञ्चालक समितिमा संस्थापक सेयरधनीहरूको तर्फबाट ३ जना, सर्वसाधारण सेयरधनीहरूको तर्फबाट ३ जना र स्वतन्त्र व्यवसायिक सञ्चालक १ जना गरी कूल ७ जना सञ्चालकहरू रहने व्यवस्था छ। मिति २०७५/०९/२० मा सम्पन्न बैंकको बिसौं वार्षिक साधारणसभाबाट डा. विरेन्द्र प्रसाद महतो तथा संचालक नियुक्तीको चार बर्षे कार्यकाल समाप्त हुनु भएका संचालकहरू श्री गोपीकृष्ण न्यौपाने र श्री रोशन के.सी. संस्थापक सेयरधनीहरूको तर्फबाट बैंकको संचालक पदमा पुनः नियुक्ती हुनु भई हाल बैंकमा निम्न बमोजिम संचालकहरू रहनु भएको छ।

अध्यक्ष डा. विरेन्द्र प्रसाद महतो
(संस्थापक सेयरधनीहरूको तर्फबाट)

सञ्चालक श्री रोशन के.सी.
(संस्थापक सेयरधनीहरूको तर्फबाट)

सञ्चालक श्री गोपीकृष्ण न्यौपाने
(संस्थापक सेयरधनीहरूको तर्फबाट)

सञ्चालक श्री जय मुकुन्द खनाल
(स्वतन्त्र संचालक)

सञ्चालक श्री राममान श्रेष्ठ
(सर्वसाधारण सेयरधनीहरूको तर्फबाट)

सञ्चालक श्री विश्व प्रकाश गौतम
(सर्वसाधारण सेयरधनीहरूको तर्फबाट)

सञ्चालक श्री ओमेश लाल श्रेष्ठ
(सर्वसाधारण सेयरधनीहरूको तर्फबाट)

मिति २०७५/०९/२० मा सम्पन्न बैंकको सञ्चालक समितिको ३८८ औं बैठकले डा. विरेन्द्र प्रसाद महतो ज्यूलाई सञ्चालक समितिको अध्यक्ष पदमा चयन गरेको छ।

सञ्चालक समितिको बैठक

बैंकको सञ्चालक समितिको बैठक विद्यमान ऐनको प्रावधान अनुरूप नियमित रूपमा वस्ने गरेको छ। समीक्षा अवधिमा सञ्चालक समितिको कूल २५ वटा बैठक वसेको छ। सञ्चालक समितिका बैठकमा बैंकका प्रमुख कार्यकारी अधिकृत आमन्त्रित रहनु भएको छ। संचालक समितिको बैठकमा सञ्चालकहरूको उपस्थिति र निजहरूले प्राप्त गरेको भत्ताको विवरण निम्न अनुसार रहेको छ :

सदस्यहरू	उपस्थित भएका बैठक संख्या	बैठक भत्ता रु.
अध्यक्ष डा. विरेन्द्र प्रसाद महतो*	१२	१,६३,०००
सञ्चालक श्री रोशन के.सी.	२४	२,५२,०००
सञ्चालक श्री गोपीकृष्ण न्यौपाने	२५	२,३६,०००
सञ्चालक श्री जय मुकुन्द खनाल	२५	२,३६,०००
सञ्चालक श्री राममान श्रेष्ठ	२४	२,२८,०००
सञ्चालक श्री विश्व प्रकाश गौतम	२५	२,३६,०००
सञ्चालक श्री ओमेश लाल श्रेष्ठ	२२	२,०४,०००

* अध्यक्ष डा. विरेन्द्र प्रसाद महतो मिति २०७५/०९/२० मा सम्पन्न बिसौं वार्षिक साधारण सभादेखि मात्र संचालक समितिमा रहनु भएको हो।

बैंकको पूँजीकोषको अवस्था, नीतिगत व्यवस्थाहरू, संस्थागत सुशासन, कर्जा, संचालन तथा बजार जोखिम लगायत बैंकले ध्यान दिनुपर्ने आवश्यक सम्पूर्ण क्षेत्रका विषयहरू माथि गम्भीर रूपमा छलफल गर्दै बैंकलाई अब सफल र सबल बनाउन सञ्चालक समितिले उपयुक्त निर्णयहरू गर्दै आईरहेको

छ। संचालक समितिले आफुले अधिल्लो बैठकबाट गरेका निर्णयहरू र सो निर्णयको कार्यान्वयनको स्थितीको सम्बन्धमा प्रत्येक बैठकमा समिक्षा गर्ने गरेको छ। साथै, अधिल्लो त्रैमासिक अवधिमा संचालक समितिबाट भएका निर्णयहरूको कार्यान्वयन स्थिती सम्बन्धमा समेत त्रैमासिक रूपमा समिक्षा गर्ने गरिएको छ। बैंकका आन्तरिक समितिहरूले गरेका निर्णयहरू समेत संचालक समितिको बैठकमा पेश गरी छलफल तथा आवश्यक निर्णय गर्ने गरिएको छ। आगामी दिनहरूमा पनि सदैव बैंकको हितलाई ध्यानमा राखी आफ्नो भुमिका निर्वाह गर्न बैंकको सञ्चालक समिति प्रतिवद्ध रहेको छ।

लेखापरीक्षण समिति

बैंकको आर्थिक अवस्थाको समीक्षा, लेखा, बजेट तथा आन्तरिक लेखापरीक्षण कार्यविधि, आन्तरिक नियन्त्रण व्यवस्था उपयुक्त भए नभएको र भएमा सोको पालना भए नभएको अनुगमन तथा सुपरिवेक्षण गर्ने, बैंकमा लागू भएको प्रचलित कानून पूर्ण रूपमा पालना भएको छ भनी विश्वस्त हुन बैंकको व्यवस्थापन र सञ्चालनको नियमित व्यवस्थापकीय तथा कार्य सम्पादनको परीक्षण गर्ने, गराउने, लेखापरीक्षण सम्बन्धी परिणाम तथा लेखापरीक्षण योजना र आन्तरिक लेखापरीक्षक तथा वाह्य लेखापरीक्षकले पेश गरेको लेखापरीक्षण प्रतिवेदनमा औँल्याइएका कैफियतहरू उपर समीक्षा गरी सुधारात्मक कदम चाल्न व्यवस्थापनलाई निर्देशन दिने, नेपाल राष्ट्र बैंकबाट निरिक्षण तथा सुपरिवेक्षण गरी प्रतिवेदनमा औँल्याइएका निर्देशन/कैफियतहरूको कार्यान्वयन भए नभएको सम्बन्धमा समीक्षा गर्ने तथा ती विषयहरूको अभिलेख गरी सञ्चालक समितिलाई जानकारी गराउने, बैंकको वार्षिक वित्तीय विवरणहरू सही, यथार्थपरक बनाउन व्यवस्थापनलाई सहयोग गर्ने, बैंकको कामकारवाहीका सम्बन्धमा सञ्चालक समितिलाई आवश्यक सुझाव दिने लगायत कार्य गर्न गैर कार्यकारी संचालकको संयोजकत्वमा निम्न बमोजिम तीन सदस्यीय लेखापरीक्षण समिति रहेको छ। साथै, बैंकको आन्तरिक र वाह्य लेखापरीक्षकले समितिमा सिधै पहुँच राख्न सक्दछन्।

क्र.सं.	नाम	पद
१.	सञ्चालक श्री गोपीकृष्ण न्यौपाने	संयोजक
२.	सञ्चालक श्री ओमेश लाल श्रेष्ठ	सदस्य
३.	आन्तरिक लेखापरीक्षक श्री खगेन्द्र पौडेल	सदस्य सचिव

कर्मचारी सेवा तथा सुविधा समिति

बैंकिङ्ग व्यवसाय सेवामुलक हुनुका साथै व्यवस्थित जोखिम लिने व्यवसाय हो। त्यसैले उत्कृष्ट सेवा प्रदान गर्न तथा जोखिमको उचित व्यवस्थापन गर्नका लागि सक्षम र व्यवसायिक जनशक्तिको आवश्यकता पर्दछ। सक्षम जनशक्ति नै बैंकको बलियो आधार भएकोले गुणस्तरीय जनशक्ति आर्कषण गर्ने, जनशक्ति व्यवस्थापनलाई प्रभावकारी बनाउन व्यवस्थापनका सिद्धान्त र बैंकिङ्ग व्यवसायको प्रभावकारी सञ्चालनका लागि निरन्तर रूपमा व्यवस्थापन पुनरावलोकन र समायोजन गरिरहनु पर्ने हुन्छ।

यस बैंकमा गैर कार्यकारी सञ्चालकको संयोजकत्वमा निम्न बमोजिम पाँच सदस्यीय कर्मचारी सेवा तथा सुविधा समिति रहेको छ।

क्र.सं.	नाम	पद
१.	सञ्चालक- श्री जय मुकुन्द खनाल	संयोजक
२.	सञ्चालक- श्री रोशन के.सी.	सदस्य
३.	प्रमुख कार्यकारी अधिकृत- श्री सुमन शर्मा	सदस्य
४.	प्रमुख वित्त अधिकृत- श्री सुभाश जमरकट्टेल	सदस्य
५.	जनशक्ति व्यवस्थापन विभागका नायव प्रमुख- श्री रिचा पाण्डे	सदस्य सचिव

कर्मचारी सेवा तथा सुविधा समितिको प्रमुख उद्देश्य बैंकको जनशक्ति व्यवस्थापन सम्बन्धी नीति तथा मापदण्डहरू तयार गरी सञ्चालक समिति समक्ष पेश गर्ने तथा आवधिक रूपमा यस समितिले गरेका निर्णयहरूको तथा निर्णय बमोजिम भएका कार्यहरूको जानकारी सञ्चालक समिति समक्ष प्रस्तुत गर्ने गर्दछ ।

जोखिम व्यवस्थापन समिति

यस समितिका मुख्य उद्देश्य नेपाल राष्ट्र बैंकको एकिकृत निर्देशनले यस समितिलाई तोकेको काम, कर्तव्य र उत्तरदायित्व वहन गर्दै बैंकमा अन्तर्निहित तथा भविष्यमा आउन सक्ने विभिन्न जोखिमहरू (कर्जा, बजार, सञ्चालन आदि) को पहिचान, अनुगमन तथा व्यवस्थापन गरी सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने तथा सो सम्बन्धमा बैंक व्यवस्थापनलाई आवश्यक सुझाव दिनको लागि गैर कार्यकारी संचालकको संयोजकत्वमा निम्न बमोजिम चार सदस्यीय जोखिम व्यवस्थापन समिति रहेको छ ।

क्र.सं.	नाम	पद
१.	संचालक श्री विश्व प्रकाश गौतम	संयोजक
२.	संचालक श्री गोपीकृष्ण न्यौपाने	सदस्य
३.	नायव प्रमुख संचालन अधिकृत श्री माधव सुवेदी	सदस्य
४.	प्रमुख जोखिम व्यवस्थापन अधिकृत श्री विश्वम्भर न्यौपाने	सदस्य सचिव

सम्पत्ति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी समिति

बैंकले सम्पत्ति शुद्धीकरण (मनी लाउण्डरिङ्ग) निवारण ऐन, २०६४, यस सम्बन्धी नियमावली तथा नेपाल राष्ट्र बैंकले जारी गरेको सम्पत्ति शुद्धीकरण नियन्त्रणसँग सम्बन्धित निर्देशिकाहरूको पूर्णरूपमा प्रभावकारी परिपालना गर्दै आएको छ । सम्पत्ति शुद्धीकरण रोकथाम गर्न बैंकले प्रभावकारी नीति, नियम र निर्देशिकाहरू तय गरी लागु गरिसकेको छ । सम्पत्ति शुद्धीकरण निवारण तथा आतंकवादी क्रियाकलापमा वित्तीय लगानी क्षेत्रमा आवश्यक नीति नियम तयार गरी कार्यान्वयन गराउने प्रमुख उद्देश्यका साथ गैर कार्यकारी संचालकको संयोजकत्वमा निम्न बमोजिम पाँच सदस्यीय सम्पत्ति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी समिति गठन गरिएको छ ।

क्र.सं.	नाम	पद
१.	संचालक श्री ओमेश लाल श्रेष्ठ	संयोजक
२.	संचालक श्री गोपीकृष्ण न्यौपाने	सदस्य
३.	संचालक श्री जय मुकुन्द खनाल	सदस्य
४.	प्रमुख जोखिम व्यवस्थापन अधिकृत श्री विश्वम्भर न्यौपाने	सदस्य
५.	AML/CFT इकाईका कार्यान्वयन अधिकारी श्री डिल्लीराम गिरी	सदस्य सचिव

सम्पत्ति शुद्धीकरण निवारण तथा आतंकवादी क्रियाकलापमा वित्तीय लगानी क्षेत्रमा आवश्यक नीति तथा कार्यहरूको अनुगमन गर्नका लागि बैंकको केन्द्रिय कार्यालयमा एक अलग्गै AML/CFT Unit खडा गरिएको र प्रत्येक शाखा कार्यालयहरूमा KYC/AML अधिकृत तोकी आवश्यक निर्देशन दिई सम्पत्ति शुद्धीकरण (मनी लाउण्डरिङ्ग) निवारण सम्बन्धी ऐन तथा निर्देशनको पालना हुँदै आएको छ ।

अन्य समितिहरू

नेपाल राष्ट्र बैंकको निर्देशन र बैंक तथा वित्तीय संस्था सम्बन्धी ऐन बमोजिम गठन भएका उल्लेखित समितिहरूका अतिरिक्त संचालक समितिले कुनै खास प्रयोजनका लागि आवश्यक भएको अवस्थामा निश्चित कार्य सम्पादनका लागि निश्चित समय तोकी गैर कार्यकारी सञ्चालकको संयोजकत्वमा मर्जर तथा एक्विजिसन् समिति, सुचना प्रविधि सम्बन्धी समिति जस्ता अन्य समिति/उप-समिति गठन गर्ने गरेको छ ।

सूचना व्यवस्था

बैंकले सवै सेयरधनी तथा सरोकारवाला (Stake Holders) हरूसंगको सूचना आदान प्रदानलाई उच्च प्राथमिकता दिएको छ । यसै सन्दर्भमा बैंकले वार्षिक प्रतिवेदन, त्रैमासिक प्रतिवेदन लगायत अन्य बैंकको प्रगति विवरणहरू तथा बैंकले प्रदान गर्ने विभिन्न सेवाहरूको जानकारी विभिन्न सञ्चार माध्यम एवं बैंकको वेबसाइट www.machbank.com मार्फत गराउने गरेको छ ।

बैंकमा समय समयमा लगानीकर्ता तथा व्यक्तिगत रूपमा सिर्जना हुन आएका विभिन्न जिज्ञासाहरूको उचित निष्कर्ष निकाल्ने उपयुक्त र महत्वपूर्ण थलो वार्षिक साधारण सभा भएकोले सवै सेयरधनी महानुभावहरूलाई सभामा सहभागी भई बैंकको प्रगतिमा छलफल गर्न प्रोत्साहित गरेका छौं ।

गुनासो र सुनुवाई

बैंकका सेवाग्राहीलाई पर्ने असुविधा तथा सर्वसाधारणको गुनासो सुनुवाई तथा सूचनाको लागि बैंकले डेस्क स्थापना गरी गुनासो सुन्ने अधिकारी समेत तोकेको छ । बैंकले सेवाग्राहीहरूको गुनासो सुनुवाईका लागि टोलफ्री नम्बरको व्यवस्था गर्नुका साथै ग्राहकको गुनासो सुनुवाई तथा सूचनाका लागि आफ्नो वेबसाइटमा अनलाईन पोर्टलको समेत व्यवस्था गरेको छ । यस बैंकको आ.व. २०७५/७६ मा ग्राहकबाट प्राप्त भएको गुनासो ११६ वटा रहेकोमा ११६ वटै गुनासो सुनुवाई भएका छन् ।

मर्जर तथा एक्विजिसन

बैंकको अधिल्लो वार्षिक साधारण सभामा मर्जर/प्राप्ति गर्ने सम्बन्धमा भएको निर्णय अनुसार बैंकको संचालक समितिबाट संचालक श्री रोशन के.सी.ज्यूको संयोजकत्वमा मर्जर तथा एक्विजिसन समिति गठन गरी सो समिति मार्फत मर्जर/प्राप्ति सम्बन्धमा भएका नीति, नियम निर्देशिका प्रावधानहरूको विस्तृत छलफल गर्ने, बैंकसंग मर्जर तथा एक्विजिसनका लागि उपयुक्त देखिएका विभिन्न बैंकहरूसंग अनौपचारिक छलफल गर्ने तथा उनीहरूको व्यापार, शाखा संजाल, सम्पत्तिको गुणस्तर तथा अन्य विषयहरूमा छलफल गर्ने लगायतका कार्यहरूलाई निरन्तरता दिँदै आएको छ।

पूँजी वृद्धि योजना

मिति २०७६ आषाढ मसान्तसम्म बैंकको कुल चुक्ता पूँजी रु. ८,०५,५६,९३,०००.०० रहेको छ। बैंकको आफ्नो पञ्चवर्षीय रणनीतिक योजना अनुसार पूँजी वृद्धि गर्ने योजना रहेको छ। बैंकको पूँजी वृद्धि योजना अनुरूप नै बैंकले चालु आर्थिक वर्षको सुरुमा नै मा रु. ३ अर्ब रकमको ऋणपत्र जारी गरी सकेको छ भने चुक्ता पूँजीको ५ प्रतिशत बोनस सेयर जारी गरी चुक्ता पूँजी वृद्धि गर्न यसै वार्षिक साधारण सभामा प्रस्ताव पेश गरिएको छ। यसका साथै बैंकले पूँजी तथा व्यवसाय वृद्धि गर्ने सम्बन्धमा अन्य उपयुक्त बैंक तथा वित्तीय संस्था(हरू) सँग मर्जर/एक्विजिसनको सम्भावनाका सम्बन्धमा समेत छलफलको कार्यलाई निरन्तरता दिएको छ।

धन्यवाद ज्ञापन

यस बैंक प्रति निरन्तर रूपमा विश्वास गरी सौहार्दपूर्ण वातावरणमा कारोवार गर्दै आउनु भएका हाम्रा आदरणीय सम्पूर्ण ग्राहकवर्गहरू प्रति हार्दिक कृतज्ञता ज्ञापन गर्दछौं। ग्राहक महानुभावहरूबाट बैंकलाई प्राप्त हुँदै आएको सकृय सहयोगको उच्च मूल्याङ्कन गर्दै आउँदा दिनहरूमा आफ्ना ग्राहकवर्गहरूलाई थप स्तरीय सेवा प्रदान गर्न हामी कटिबद्ध रहेका छौं।

बैंकका सेयरधनी महानुभावहरूले प्रत्यक्ष तथा अप्रत्यक्ष रूपमा पुऱ्याउनु भएको सहयोग, सल्लाह, सुझाव, निर्णय तथा मार्गदर्शनले गर्दा नै बैंक आजको सबल, उत्कृष्ट एवं विस्तारित रूपमा आइपुगेको छ। सेयरधनी महानुभावहरूले यस बैंक हामी प्रति देखाउनुभएको

सद्भाव तथा विश्वासको लागि सञ्चालक समिति आभार व्यक्त गर्दछ। आदरणीय सेयरधनी महानुभावहरूले बैंक सञ्चालनका लागि हामीलाई सुम्पनु भएको गहनतम अभिभारालाई इमान्दारीपूर्वक वहन गर्न कटिबद्ध रहेको व्यहोरा अवगत गराउँदै यस बैंकको उन्नति र प्रगतिको लागि सेयरधनीहरूबाट प्राप्त निरन्तर सहयोग, समर्थन र प्रेरणा प्रति कृतज्ञता व्यक्त गर्दै यहाँहरूबाट निरन्तर सहयोग र सद्भाव पाउने विश्वास सहित बैंकको चौतर्फी प्रगतिका निम्ति प्रतिबद्ध रहेको विश्वास दिलाउन चाहन्छौं।

बैंकको निरन्तर उन्नति एवं उत्तरोत्तर प्रगति तथा सम्बृद्धिका लागि अभिभावकको रूपमा निरन्तर मार्गदर्शन तथा सदा साथ दिनुहुने आदरणीय सेयरधनी महानुभावहरू तथा नियमनकारी निकायहरू नेपाल सरकार, नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल स्टक एक्सचेन्ज लि., सिडिएस एण्ड क्लियरिङ लि. तथा प्रत्यक्ष वा अप्रत्यक्ष सहयोग पुऱ्याउँदै आउनु भएका हाम्रा अन्य सहयोगी सम्पूर्ण निकाय तथा महानुभावहरू प्रति हार्दिक कृतज्ञता ज्ञापन गर्दै भविष्यमा पनि यसै गरी यहाँहरूको साथ पाईरहने विश्वास लिएका छौं।

अन्त्यमा, बैंकको हितको लागि निरन्तर क्रियाशील भई ग्राहकवर्गको सेवामा संलग्न सम्पूर्ण कर्मचारीहरूले यस बैंकको प्रगति हासिल गर्नको लागि गरेको मेहनत र लगनशिलताको लागि विशेष धन्यवाद प्रकट गर्न चाहन्छौं। साथै वाह्य लेखापरीक्षक एवं सम्पूर्ण शुभेच्छुकहरूलाई यस अवसरमा हार्दिक धन्यवाद दिन चाहन्छौं।

अन्त्यमा, हामी नेपालीहरूको महान चाँड बडा दशैंको अवसरमा समेत हाम्रो निमन्त्रणालाई स्वीकार गरी यस सभामा पाल्नु भएका सेयरधनी तथा उपस्थित सम्पूर्ण महानुभावहरूमा बडा दशैं, दिपावली एवं छठ पर्वको हार्दिक मंगलमय शुभकामना व्यक्त गर्दछु।

धन्यवाद।

सञ्चालक समितिको तर्फबाट,

डा. विरेन्द्र प्रसाद महतो
अध्यक्ष

मिति : २०७६ साल आश्विन २४ गते

धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को नियम २६ को उपनियम (२) सँग सम्बद्ध थप विवरणहरू :

१. कानुनी कारवाही सम्बन्धी विवरण :

देहायअनुसारको मुद्दा दायर भएको भए, मुद्दा दायर भएको मिति, विषय, मुद्दा दायर भएको संस्थापक वा सञ्चालकको नाम र सम्भाव्य कानुनी उपचार सम्बन्धी विवरण समावेश गरिनु पर्ने :

- (क) त्रैमासिक अवधिमा बैंकले वा बैंक बिरुद्ध कुनै मुद्दा दायर भएको भए : बैंकिङ्ग व्यवसाय गर्ने संस्था भएकोले कर्जा कारोवारको सिलसिलामा दायर भएका मुद्दा बाहेक अन्य कुनै उल्लेखनीय मुद्दा नरहेको ।
- (ख) संगठित संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको बिरुद्ध प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए: यस सम्बन्धमा बैंकलाई कुनै जानकारी प्राप्त नभएको ।
- (ग) कुनै संस्थापक वा सञ्चालक बिरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए : यस सम्बन्धमा बैंकलाई कुनै जानकारी प्राप्त नभएको ।

२. बैंकको सेयर कारोवार सम्बन्धी विश्लेषण :

- (क) धितोपत्र बजारमा भएको संगठित संस्थाको सेयरको कारोवार सम्बन्धमा व्यवस्थापनको धारणा : दोश्रो बजारमा हुने सेयर कारोवारको मूल्य माग र आपूर्तिको सिद्धान्त तथा देशको समग्र आर्थिक स्थितिमा आधारित हुने भएकोले बैंकको धारणा यस सम्बन्धमा तटस्थ रहेको छ ।
- (ख) गत वर्षको प्रत्येक त्रैमासिक अवधिमा बैंकको सेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोवार सेयर संख्या तथा कारोवार संख्या: यस अवधिको सेयरको अधिकतम, न्यूनतम, अन्तिम मूल्य, कारोवार भएको कुल दिन तथा कारोवार संख्याको विवरण देहाय बमोजिम रहेको छ ।

विवरण	आश्विन मसान्त, २०७५	पौष मसान्त, २०७५	चैत्र मसान्त, २०७५	आषाढ मसान्त, २०७६
अधिकतम मूल्य	२४५	२२५	२४४	२९५
न्यूनतम मूल्य	२००	२०२	२०५	२५५
अन्तिम मूल्य	२२१	२०६	२३९	२६४
सेयर कारोवार भएको कुल दिन	६२	६०	६०	६४
कारोवार संख्या	३,७३२	२७०६	३८२४	५,३९२
कुल कारोवार सेयर संख्या	२,३०९,९३४	१,०१३,०८७	१,९८२,३०६	१९२१,२२६

३. समस्या तथा चुनौती :

संगठित संस्थाले बहन गर्नु परेको समस्या तथा चुनौती स्पष्ट रूपमा उल्लेख गर्नु पर्ने र उक्त समस्या तथा चुनौतीलाई संगठित संस्थाको आन्तरिक र बाह्य भनी वर्गीकरण गरी त्यस्तो समस्या तथा चुनौती समाधान गर्न व्यवस्थापनले अवलम्बन गरेको रणनीति सम्बन्धी विवरण :

(क) आन्तरिक समस्या तथा चुनौती :

१. बैंकको आधारभूत संरचना एवं प्राविधिक विकासमा हुन सक्ने खर्च र त्यसको व्यवस्थापनमा हुन सक्ने जोखिम ।
२. बढ्दो निक्षेप संकलनको प्रतिस्पर्धा र सोको उचित लगानी एवं व्यवस्थामा हुन सक्ने जोखिम ।
३. शाखा विस्तार तथा मुद्रास्फितिको कारणले संचालन खर्चमा हुने बृद्धि ।
४. शाखा विस्तार तथा नयाँ सेवा शुरु गर्नको लागि आवश्यक दक्ष

जनशक्तिको अभाव ।

५. कार्यरत दक्ष कर्मचारीहरूको कमी एवं दक्ष कर्मचारीले बैंक छोड्दा हुन सक्ने जोखिम ।
६. सम्पत्ति शुद्धीकरण निवारणसँग गाँसिने बैंकका आन्तरिक नियम र नियन्त्रण प्रक्रियामा निहित जोखिम ।
७. बैंकबाट प्रदान गरिने दीर्घकालिन, मध्यकालिन, चालु पूँजी जस्ता कोषमा आधारित कर्जा तथा प्रतिपत्र, जमानत पत्र जारी गर्ने जस्ता गैर कोषमा आधारित सेवाहरू उपलब्ध गराउँदा हुन सक्ने सम्भावित जोखिमहरू ।
९. निक्षेप तथा कर्जा लगानी ब्याज दरमा हुने परिवर्तनबाट असर पर्ने जोखिमहरू ।
१०. बैंकले गर्ने लगानीमा हुनसक्ने बजार मूल्यमा आउने परिवर्तनले हुन सक्ने जोखिम ।
११. समयमा कर्जा असुली नभै उत्पन्न हुने आर्थिक जोखिमहरू ।
१२. बैंकले प्रयोगमा ल्याएको Globus Banking Soft ware मा प्राविधिक गडबडीले हुन सक्ने जोखिम ।

(ख) बाह्य समस्या तथा चुनौती :

१. नेपाल राष्ट्र बैंक तथा नेपाल सरकारले जारी गर्ने नीति, निर्देशन तथा कानूनहरूमा हुने परिवर्तनले उत्पन्न हुन सक्ने सम्भावित जोखिमहरू ।
२. सिमित लगानी क्षेत्रमा भएको प्रतिस्पर्धा ।
३. विदेशी विनिमय कारोवार गर्दा विनिमय दरमा हुने परिवर्तनबाट हुन सक्ने जोखिमहरू ।
४. प्राविधिको परिवर्तन अनुरूप बैंकको गतिशिल परिवर्तन हुन नसक्ने जोखिम ।

५. लगानी मैत्री वातावरणको अभाव ।
६. देशको अस्थिर राजनैतिक स्थितिका कारण हुन सक्ने जोखिमहरू ।
७. देशको आर्थिक अवस्थामा आउने उतार चढावबाट उत्पन्न हुन सक्ने जोखिमहरू ।
८. तरलता अभावले बैंकिङ्ग प्रणालीमा पर्न सक्ने Systemic Risk ।

(ग) रणनीति :

१. ग्राहकसँगको सम्बन्ध व्यवस्थापन गर्न भिन्न एवं विविध प्रकारका सेवाहरू उपलब्ध गराइएको ।
२. उत्कृष्ट एवं गुणास्तरीय सेवा उपलब्ध गराउन विभिन्न कार्य अधि बढाइएको ।
३. विभिन्न स्थानका ग्राहकलाई मध्यनजर गर्दै शाखा विस्तार, शाखा

- रहित बैंकिङ्ग एवं POS terminals को थालनी गरिएको ।
४. इन्टरनेट, मोबाइल बैंकिङ्ग, विप्रेषण, बैंकासुरेन्स जस्ता सेवालाई थप गुणस्तरीय गरिएको ।
 ५. सामाजिक उत्तरदायित्वलाई प्राथमिकता दिई वित्तीय साक्षरता कार्यक्रममा विशेष जोड दिइएको ।
 ६. ग्रामीण क्षेत्रलाई लक्षित गरी गाउँपालिका एवं नगरपालिकामा शाखा विस्तार गरी सेवा प्रदान गरिएको ।
 ७. लागत कटौती तथा लागत नियन्त्रणका उपायहरू अवलम्बन गरिएको ।
 ८. कर्जा लगानी प्रदान गर्दा आवश्यक अध्ययन गर्ने गरिएको ।
 ९. बैंकको नीति नियम तथा आन्तरिक नियन्त्रण प्रणाली चुस्त दुरुस्त राखिएको ।
 १०. भविष्यमा हुन सक्ने जोखिमबाट बच्न कर्मचारीहरूलाई आवश्यक तालिम दिने गरिएको ।

११. बैंकको Banking Software मा हुन सक्ने प्राविधिक गडबडीबाट बच्न आवश्यक Back-up राख्ने गरिएको ।
१२. कर्जा तथा सापट र लगानी खराब भई हुन सक्ने जोखिमबाट बच्नका लागि आवश्यक जोखिम कोषको व्यवस्था गरिएको ।
१३. विनिमय दरमा हुने परिवर्तनबाट हुन सक्ने जोखिमबाट बच्नका लागि आवश्यक सटही घटबढ कोषको व्यवस्था गरिएको ।
१४. बैंकको संगठनात्मक संरचनामा परिवर्तन गरी, केही मुख्य कर्मचारीले छोड्दा पनि बैंकलाई नियमित रुपमा सेवा प्रदान गर्न सक्षम बनाइएको ।

संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन
 “सूचीकृत सङ्गठित संस्थाहरूको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४” बमोजिम

सूचीकृत सङ्गठित संस्थाको नाम	माछापुच्छ्रे बैंक लिमिटेड
ठेगाना	एमबिएल टावर, लाजिम्पाट, काठमाण्डौ, फोन : ०१४४२८५५६ टोल फ्रि नं. १६६०-०१-२३२३४, इमेल : machbank@mbl.com.np वेबसाइट : www.machbank.com
	आ.व. २०७५/७६

१. सञ्चालक समिति सम्बन्धी विवरण :

(क) संचालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :

नाम : डा. विरेन्द्र प्रसाद महतो
 नियुक्ति मिति : बि.सं. २०७५/०९/२०
 (मिति २०७४/०१/१४ देखि मिति २०७५/०९/२० सम्म
 (संचालक श्री रोशन के.सी. बैंकको संचालक समितिको
 अध्यक्ष रहनु भएको थियो)

**(ख) संस्थाको सेयर संरचना सम्बन्धी विवरण
 (संस्थापक, सर्वसाधारण तथा अन्य) :**

सेयर	संख्या	प्रतिशत
संस्थापक सेयर	४,१०,८४,०३४	५१%
सर्वसाधारण सेयर	३,९४,७२,८९६	४९%
जम्मा सेयर संख्या	८,०५,५६,९३०	१००%

(ग) संचालक समिति सम्बन्धी विवरण :

क्र. सं.	संचालकहरूको नाम तथा ठेगाना	प्रतिनिधित्व भएको समुह	सेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	संचालक नियुक्तिको तरीका (विधि)
१.	नाम : डा.विरेन्द्र प्रसाद महतो ठेगाना : काठमाडौं जिल्ला का.म.न.पा.वडा नं ९ गौशाला, पिङ्गलास्था ना.प्र.नं १५-११७२/१२२४/३१६५, सिराहा	संस्थापक	४,९०,९०३	२०७५/०९/२०	मिति २०७५/०९/२० मा संचालक पदको लागि तथा मिति २०७५/०९/२४ मा ने.रा.बैंक समक्ष अध्यक्ष पदको गोपनियताको शपथग्रहण भएको	२० औं वार्षिक साधारण सभा
२.	नाम : रोशन के.सी. ठेगाना : कास्की जिल्ला पोखरा महानगरपालिका-७ मुस्ताङ्गचोक । ना.प्र.नं ८००१६, कास्की	संस्थापक	११,९५,१०८	२०७५/०९/२०	२०७५/०९/२०	२० औं वार्षिक साधारण सभा
३.	नाम : गोपीकृष्ण न्यौपाने ठेगाना : भक्तपुर जिल्ला मध्यपुर थिमि नगरपालिका-१५ ना.प्र.नं ३२१९/७६३, भक्तपुर	संस्थापक	६१०	२०७५/०९/२०	२०७५/०९/२०	२० औं वार्षिक साधारण सभा
४.	नाम : जय मुकुन्द खनाल ठेगाना : काठमाडौं जिल्ला का.म.न.पा.-४, बालुवाटार ना.प्र.नं : ९५१६/६२५५, काठमाडौं	स्वतन्त्र	नभएको	२०७३/०५/१५	२०७३/०५/२१ मा वहाल भएको	मिति २०७३/०५/१५ मा बसेको संचालक समितिको ३२४ औं बैठक
५.	नाम : राममान श्रेष्ठ ठेगाना : काठमाडौं जिल्ला का.म.न.पा.-२९, डिल्लीबजार ना.प्र.नं ४४७१/०२४, काठमाडौं	सर्वसाधारण	५,५९८	२०७३/०९/२२	२०७३/०९/२२	१८ औं वार्षिक साधारण सभा

६.	नाम : विश्व प्रकाश गौतम ठेगाना : कास्की जिल्ला पोखरा महा(नगरपालिका-७, मुस्ताङ्गचोक। ना.प्र.नं २०९४५, रुपन्देही	सर्वसाधारण	१,४७४	२०७३/०९/२२	२०७३/०९/२२	१८ औं वार्षिक साधारण सभा
७.	नाम : ओमेश लालश्रेष्ठ ठेगाना : काठमाडौं जिल्ला का.म.न.पा.वडा नं १४ कलंकी। ना.प्र.नं ९२, काठमाडौं	सर्वसाधारण	१,८६५	२०७३/०९/२२	२०७३/०९/२२	१८ औं वार्षिक साधारण सभा

नोट : पछिल्लो साधारण सभा पछि संचालकहरू नियुक्ति भए सो सम्बन्धी जानकारी र सो सम्बन्धमा बोर्डलाई जानकारी गराएको मिति समेत छुट्टै उल्लेख गर्नुपर्ने। - नभएको

(घ) संचालक समितिको बैठक

संचालक समितिको बैठक संचालन सम्बन्धी :

क्र.सं.	यस आ. व. २०७५।०७६ मा बसेको संचालक समितिको बैठकको मिति		उपस्थित संचालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने संचालकको संख्या	गत आ. व. २०७४।०७५ मा बसेको संचालक समितिको बैठकको मिति	
	बैठकको मिति	बैठक संख्या			बैठकको मिति	बैठक संख्या
१	२०७५।०४।०४	३७५	६	फरक मत नभएको	२०७४।०४।१२	३५२
२	२०७५।०४।१३	३७६	५	फरक मत नभएको	२०७४।०४।२१	३५३
३	२०७५।०४।२३	३७७	६	फरक मत नभएको	२०७४।०४।२२	३५४
४	२०७५।०५।१३	३७८	६	फरक मत नभएको	२०७४।०५।०५	३५५
५	२०७५।०६।११	३७९	६	फरक मत नभएको	२०७४।०५।२९	३५६
६	२०७५।०६।२२	३८०	६	फरक मत नभएको	२०७४।०६।०४	३५७
७	२०७५।०६।२८	३८१	६	फरक मत नभएको	२०७४।०६।२५	३५८
८	२०७५।०७।१४	३८२	६	फरक मत नभएको	२०७४।०७।०२	३५९
९	२०७५।०८।०५	३८३	६	फरक मत नभएको	२०७४।०७।२२	३६०
१०	२०७५।०८।१३	३८४	६	फरक मत नभएको	२०७४।०७।२९	३६१
११	२०७५।०८।२६	३८५	६	फरक मत नभएको	२०७४।०८।१४	३६२
१२	२०७५।०९।१३	३८६	६	फरक मत नभएको	२०७४।०८।१५	३६३
१३	२०७५।०९।१९	३८७	६	फरक मत नभएको	२०७४।०९।०३	३६४
१४	२०७५।०९।२०	३८८	७	फरक मत नभएको	२०७४।०९।२८	३६५
१५	२०७५।१०।०३	३८९	७	फरक मत नभएको	२०७४।११।०३	३६६
१६	२०७५।११।१०	३९०	६	फरक मत नभएको	२०७४।११।१६	३६७
१७	२०७५।१२।०१	३९१	७	फरक मत नभएको	२०७४।११।२८	३६८
१८	२०७५।१२।१३	३९२	७	फरक मत नभएको	२०७४।१२।२०	३६९
१९	२०७६।०१।१२	३९३	७	फरक मत नभएको	२०७४।१२।२८	३७०
२०	२०७६।०१।२७	३९४	७	फरक मत नभएको	२०७५।०१।२६	३७१
२१	२०७६।०२।०२	३९५	७	फरक मत नभएको	२०७५।०२।२८	३७२
२२	२०७६।०३।०४	३९६	६	फरक मत नभएको	२०७५।०३।०१	३७३
२३	२०७६।०३।१३	३९७	७	फरक मत नभएको	२०७५।०३।१५	३७४
२४	२०७६।०३।१६	३९८	७	फरक मत नभएको	-	-
२५	२०७६।०३।३०	३९९	६	फरक मत नभएको	-	-

● कुनै संचालक समितिको बैठक आवश्यक गणपुरका संख्या नपुगी स्थगित भएको भए सोको विवरण : नभएको।

संचालक समितिको बैठक सम्बन्धी अन्य विवरण :

संचालक समितिको बैठकमा संचालक वा बैकल्पिक संचालक उपस्थित भए-नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने): बैकल्पिक संचालक नभएको

क्र.सं.	मिति	अनुपस्थित संचालकको नाम	अनुपस्थितको कारण
१.	२०७५/०४/१३	श्री रोशन के.सी.	देश बाहिर रहनु भएकोले
२.	२०७५/११/१०	श्री ओमेश लाल श्रेष्ठ	देश बाहिर रहनु भएकोले
३.	२०७६/०३/०४	श्री ओमेश लाल श्रेष्ठ	देश बाहिर रहनु भएकोले
४.	२०७६/०३/३०	श्री राममान श्रेष्ठ	देश बाहिर रहनु भएकोले

संचालक समितिको बैठकमा उपस्थित संचालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको :	राखेको
संचालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	३८ दिन ।
संचालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति :	२०७५/०९/२०
संचालक समितिको प्रति बैठक भत्ता रु.	अध्यक्ष - १५,०००/- सदस्य - १२,०००/-
आ.व.को संचालक समितिको कुल बैठक खर्च रु.	३१,७५,३५९/-

२. संचालकको आचरण सम्बन्धी व्यवस्था तथा अन्य विवरण

संचालकको आचरण सम्बन्धमा सम्बन्धीत संस्थाको आचार संहिता भए/नभएको :	भएको
एकाघर परिवारको एक भन्दा बढी संचालक भए सो सम्बन्धी विवरण :	नभएको
प्रत्येक संचालकले आफू संचालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिन भित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको भए सोको विवरण : संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण, निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको सेयर वा डिबेन्चरको विवरण, निज अन्य कुनै संगठित संस्थाको आधारभूत सेयरधनी वा संचालक रहेको भए त्यसको विवरण, निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण,	कम्पनी ऐन २०६३ को दफा ९२(१) र बैंक तथा वित्तीय संस्था सम्बन्धि ऐन २०७३ को दफा २४ बमोजिम संचालकहरूले पेश गरेको स्वघोषणा मार्फत विवरण पेश गरेको ।
संचालकले उस्तै प्रकृतिको उद्देश्य भएको सूचकृत संस्थाको संचालक, तलबी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण :	नभएको ।
संचालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण :	त्यस्तो कारवाही भएको कुनै जानकारी नभएको ।

क्र.सं.	विषय	मिति	सहभागी संचालकको संख्या	तालिम संचालन भएको स्थान
१.	बैंकको संरचना, व्यवसायको प्रकृति, संस्थागत सुशासन, संस्थागत रणनीति, व्यवसायिक योजना, संचालको कर्तव्य तथा उत्तरदायित्व, जोखिम व्यवस्थापनका सम्बन्धमा अपनाईएका रणनीति, समष्टिगत आर्थिक एवम् वित्तीय अवस्था, वर्तमान कानुनी व्यवस्था, प्रचलनमा रहेका बैंकिङ्ग सेवा तथा पद्धति र नेपाल राष्ट्र बैंकबाट जारी निर्देशनहरू,	२०७५।१०।०२	३	माछापुच्छ्रे बैंक लिमिटेड केन्द्रीय कार्यालय, एमबिएल टावर, लाजिम्पाट, काठमाण्डौ,
२.	“संस्थागत सुशासन, सम्पत्ति शुद्धिकरण तथा जोखिम व्यवस्थापन सम्बन्धि देखिएका प्रमुख कौफियतहरू” विषयक अन्तरक्रिया कार्यक्रम	२०७५।०९।१२	२	याक एण्ड यती होटलमा

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

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

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी :

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

क्र.सं.	नाम	पद	समिति
१.	श्री विश्व प्रकाश गौतम	संयोजक	संचालक
२.	श्री गोपीकृष्ण न्यौपाने	सदस्य	संचालक
३.	श्री माधव सुवेदी	सदस्य	नायव प्रमुख संचालन अधिकृत
४.	श्री विश्वम्भर न्यौपाने	सदस्य सचिव	प्रमुख जोखिम व्यवस्थापन अधिकृत

(आ) समितिको बैठक संख्या : १२ पटक

(इ) समितिको कार्य सम्बन्धी छोटो विवरण : जोखिम व्यवस्थापन समितिले मुख्यतः नेपाल राष्ट्र बैंकले जारी गरेको एकिकृत निर्देशनले निर्दिष्ट गरेका काम, कर्तव्य र उत्तरदायित्व वहन गर्दै बैंकमा अन्तरनिहित तथा भविष्यमा आउन सक्ने विभिन्न जोखिमहरू (कर्जा, संचालन, बजार आदी)को पहिचान अनुगमन तथा व्यवस्थापन गरी संचालक समिति समक्ष प्रतिवेदन पेश गर्ने तथा सो सम्बन्धमा बैंक व्यवस्थापनलाई आवश्यक सुझावहरू दिने कार्य प्रभावकारी रूपमा गर्दै आएको छ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए / नभएको : भएको

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

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

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

(क) कर्जा जोखिम समिति :

क्र.सं.	नाम	पद	समिति
१.	श्री विश्वम्भर न्यौपाने	संयोजक	प्रमुख जोखिम व्यवस्थापन अधिकृत
२.	श्री सर्जु कुमार थापा	सदस्य	प्रमुख कर्जा व्यवसाय
३.	श्री मनिष दाहाल	सदस्य	प्रमुख विशेष सम्पत्ति व्यवस्थापन
४.	श्री डिल्ली राम गिरी	सदस्य सचिव	प्रमुख कर्जा जोखिम

• समितिको बैठक संख्या : १३ पटक

• समितिको कार्य सम्बन्धी छोटो विवरण :

कर्जा जोखिम व्यवस्थापन समितिले कर्जा जोखिम न्यूनीकरण सम्बन्धी आवश्यक निति नियम समय सापेक्ष रूपमा परिमार्जन गर्न जोखिम

संचालकहरूको वार्षिक रुपमा सिकाई तथा पूर्णताजगी कार्यक्रम सम्बन्धी विवरण :

व्यवस्थापन समिति समक्ष प्रस्तावहरू पेश गर्नुका साथै आवधिक रुपमा क्षेत्रगत कर्जाको जोखिम समिक्षा गरी व्यवस्थापलाई आवश्यक सुभावहरू दिने ।

(ख) संचालन जोखिम समिति :

क्र.सं.	नाम	पद	समिति
१.	श्री विश्वम्भर न्यौपाने	संयोजक	प्रमुख जोखिम व्यवस्थापन अधिकृत
२.	श्रीमती पुष्पा श्रेष्ठ	सदस्य	ईन्चार्ज संचालन जोखिम विभाग
३.	श्रीमती अनिता सुवेदी	सदस्य	संचालन जोखिम विभाग
४.	श्रीमती सुनिता डंगोल	सदस्य	संचालन जोखिम विभाग

(आ) समितिको बैठक संख्या : ५ पटक**(इ) समितिको कार्य सम्बन्धी छोटो विवरण :**

संचालन जोखिम व्यवस्थापन समितिले संचालन जोखिम न्यूनीकरण सम्बन्धी आवश्यक निति नियम समय सापेक्ष रुपमा परिमार्जन गर्न जोखिम व्यवस्थापन समिति समक्ष प्रस्तावहरू पेश गर्नुका साथै आवधिक रुपमा क्षेत्रगत संचालनको जोखिम समिक्षा गरी व्यवस्थापलाई आवश्यक सुभावहरू दिने ।

(च) आर्थिक प्रशासन विनियामावली भए / नभएको : भएको**४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण****(क) संस्थाले सार्वजनिक गरेको सूचना तथा जानकारी प्रवाहको विवरण :**

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	पत्र पत्रिका	२०७५।०८।२८ र २०७५।०९।१०
विशेष साधारण सभाको सूचना		नभएको
वार्षिक प्रतिवेदन	पत्र पत्रिका	
त्रैमासिक प्रतिवेदन	पत्र पत्रिका	२०७६।०४।०३
धितोपत्रको मूल्यमा प्रभाव पार्ने संवेदनशील सूचना	पत्र पत्रिका	बैंकको वित्तिय विवरणहरू नियमित रुपमा प्रकाशित गर्ने गरिएको ।
अन्य		

(ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य तिकायबाट कारबाहीमा परेको भए सो सम्बन्धी जानकारी : नभएको**(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति : २०७५।०९।२०****५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण****(क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलव, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचारसंहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियामावली/व्यवस्था भए नभएको : भएको****(ख) सांगठानीक संरचना संलग्न गर्ने : संलग्न गरिएको छ ।****(ग) उच्च व्यवस्थापन तहमा कर्मचारीहरूको नाम, शैक्षिक योग्यता तथा अनुभव सम्बन्धी विवरण :**

क्र.सं.	नाम	पद	शैक्षिक योग्यता	अनुभव
१.	सुमन शर्मा	प्रमुख कार्यकारी अधिकृत	एम.वि.ए./एम.ए अर्थशास्त्र/ एम.एस. सि फिजिक्स	२१ वर्ष ११ महिना वित्तिय क्षेत्रको अनुभव
२.	सन्तोष कोईराला	नायव प्रमुख कार्यकारी अधिकृत	एम.वि.ए	१९ वर्ष वित्तिय क्षेत्रको अनुभव
३.	विश्वम्भर न्यौपाने	सहायक महाप्रबन्धक, प्रमुख जोखिम व्यवस्थापन	एम.वि.ए	२२ वर्ष वित्तिय क्षेत्रको अनुभव
४.	सर्जु कुमार थापा	सहायक महाप्रबन्धक, प्रमुख कर्जा व्यवसाय	एम.वि.ए	१९ वर्ष वित्तिय क्षेत्रको अनुभव
५.	नारायण प्रकाश भुजु	सहायक महाप्रबन्धक, प्रमुख सूचना प्रविधि	एम.वि.एस	१९ वर्ष वित्तिय क्षेत्रको अनुभव

(घ) कर्मचारी सम्बन्धी अन्य विवरण

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे / नगरेको :	गरेको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया :	खुल्ला प्रतिस्पर्धा तथा Talent Hunt - कर्मचारी सेवा विनियामावली, २०७४ बमोजिम
व्यवस्थापन स्तरका कर्मचारीको संख्या :	७३
कुल कर्मचारीको संख्या :	१,१९५
कर्मचारीहरूको सक्सेसन प्लान भए/ नभएको :	
आ.व. २०७५/७६ मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या :	तालिमको संख्या : २०८ सम्मिलित कर्मचारीको संख्या : २२२८
आ.व. २०७५/७६ मा कर्मचारी तालिम खर्च रु :	२,६७,४५,२०४.७९
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	१२.६५ % (कुल संचालन खर्चमा ५९.०३ %)
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत :	२.१७ % (आ. व. २०७५/७६ को कुल खर्चको)

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण**(क) लेखा सम्बन्धी विवरण :**

संस्थाको पछिल्लो आ.व. को वित्तिय विवरण NFRS अनुसार तयार गरे / नगरेको सोको कारण:	गरेको
संचालक समितिबाट पछिल्लो वित्तिय विवरण स्वीकृत भएको मिति :	२०७५/०८/२६
त्रैमासिक वित्तिय विवरण प्रकाशन गरेको मिति :	२०७६/०४/०३
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०७६/०५/११
साधारण सभाबाट वित्तिय विवरण स्वीकृत भएको मिति :	२०७५/०९/२०
संस्थाको आन्तरिक लेखा परीक्षण सम्बन्धी विवरण : (अ) आन्तरिक रुपमा लेखा परीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको, (आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण, (इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, त्रैमासिक वा अर्धवार्षिक)	संस्थाको आन्तरिक लेखा परीक्षणको लागि वाह्य विज्ञ नियुक्त नगरिएको,

(ख) लेखा परीक्षण समिति सम्बन्धी विवरण :

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता :

क्र.सं.	नाम	समिति	पद	योग्यता
१.	श्री गोपीकृष्ण न्यौपाने	संयोजक	संचालक	एम.वि.ए
२.	श्री ओमेश लालश्रेष्ठ	सदस्य	संचालक	मास्टर अफ साइन्स ईन इन्फोरमेशन सिस्टम
३.	श्री खगेन्द्र पौडेल	सदस्य सचिव	चिफ डेपुटी आन्तरिक लेखापरीक्षण अधिकृत	सि.ए., एम.वि.एस

बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :

क्र.सं.	बैठक बसेको मिति	उपस्थित सदस्य संख्या	क्र.सं.	बैठक बसेको मिति	उपस्थित सदस्य संख्या
१	२०७५/०४/१३	३	१२	२०७५/०९/०९	३
२	२०७५/०४/२२	३	१३	२०७५/१०/०३	३
३	२०७५/०५/०४	३	१४	२०७५/१०/२४	३
४	२०७५/०६/१८	३	१५	२०७५/१२/१४	३
५	२०७५/०६/१९	३	१६	२०७५/१२/१९	३
६	२०७५/०७/१३	३	१७	२०७५/१२/२०	३
७	२०७५/०७/१४	३	१८	२०७६/०१/०६	३
८	२०७५/०७/२८	३	१९	२०७६/०१/२५	३
९	२०७५/०८/०५	३	२०	२०७६/०२/०२	३
१०	२०७५/०८/२६	३	२१	२०७६/०२/०८	३
११	२०७५/०९/०३	३	२२	२०७६/०३/१९	३

प्रति बैठक भत्ता रु :	संचालक समिति सदस्यले रु. १२,००० कर सहित
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन संचालक समितिमा पेश गरेको मिति :	लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन र प्रत्येक समितिको बैठकको निर्णयहरू संचालक समितिमा पेश गर्ने गरेको ।

(क) अन्य विवरण :

संस्थाले संचालक तथा निजको एकाघरका परिवारको वित्तिय स्वार्थ भएको व्यक्ति, बैंक तथा वित्तिय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रुपमा रकम लिए/नलिएको	नलिएको
प्रचलित कानून बमोजिम कम्पनीको संचालक, सेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सूचिकृत संगठित संस्थाको वित्तिय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगचलन गरे/नगरेको	स्व-घोषणा पेश गरेको ।
नियमकारी निकायले इजाजत पत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको	पालना भएको
नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरिवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको	पालना भएको
संस्था वा संचालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सोको विवरण	बैंकिङ व्यवसाय गर्ने संस्था भएकोले संस्थाको नियमित कार्य संचालन र कर्जा कारोवारको सिलसिलामा दायर भएको मुद्दा बाहेक अन्य कुनै उल्लेखनिय मुद्दा नरहेको ।

परिपालन अधिकृतको नाम : टिका भट्टराई

पद: प्रमुख कानून अधिकृत

संस्थाको छाप:

प्रतिवेदन संचालक समितिबाट स्वीकृत मिति : २०७६/०४/२९ मा वसेको संचालक समितिको ४०२ औं बैठक

लेखा परिक्षकबाट प्रमाणित मिति : २०७६/०४/२९

कम्पनी ऐन, २०६३ को दफा १०९ अनुसारको थप जानकारी

१. प्रतिवेदन तयार भएको मिति सम्म चालु आर्थिक वर्षको उपलब्धि र भविष्यमा गर्नु पर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा यस आर्थिक वर्षको दोस्रो महिना सम्म बैंकको कारोबार स्थिति निम्न बमोजिम भएको अवगत गराउँदछु।

(रकम रु. करोडमा)

सि.नं.	शीर्षक	३१/०५/२०१६
१.	निक्षेप	९,११०.६५
२.	लगानी	१,१२५.८९
३.	कर्जा तथा सापटी	८,२१९.८५

बैंकको उन्नतिको लागि भविष्यमा गर्नु पर्ने कामको सम्बन्धमा सञ्चालक समितिको धारणाको संक्षिप्त विवरण निम्नानुसार रहेको छ :

- बैंकको ग्राहकसम्मको पहुँच बढाउन शाखा सञ्जाल एवं ATM network विस्तार गर्दै लैजाने।
- विप्रेषण सेवालाई प्रभावकारी बनाउन थप रेमिट्यान्स एजेन्सीहरूसँग सहकार्य बढाउँदै लैजाने।
- निक्षेप संकलन तर्फ संस्थागत निक्षेपको साथ साथै सर्वसाधारण जनताको निक्षेप आकर्षण बृद्धि गरी दिगो निक्षेप परिचालन गर्ने।
- नयाँ बचत निक्षेप योजनाहरू लागू गर्दै बैंकको निक्षेप संरचनामा बचत निक्षेपको अनुपात बढाउने।
- कर्जा तथा लगानीको गुणस्तर नघटाई कर्जा लगानी रकम बढाउने।
- कर्जाको नयाँ योजना लागू गर्ने।
- परिवर्तित संस्थागत स्वरूपलाई प्रभावकारी रूपले लागू गर्ने।
- बैंकको कारोबारसँग सम्बन्धित विविध जोखिम न्यूनीकरण गर्नको लागि आवश्यक पूर्व सतर्कताहरू अपनाउने।

२. बैंकको औद्योगिक तथा व्यवसायीक सम्बन्ध

बैंकले आफ्नो कारोबारसँग सम्बन्धित ग्राहकहरू, व्यवसायीक एवं औद्योगिक प्रतिष्ठान, संघ संस्थाहरू तथा विभिन्न निकायहरूसँग सुमधुर तथा व्यवसायीक सम्बन्ध कायम गर्दै आएको छ। यो बैंक नेपाल बैंकर्स संघ, नेपाल उद्योग बाणिज्य महासंघ, नेपाल उद्योग परिसंघ, नेपाल चेम्बर्स अफ कमर्स, पोखरा उद्योग बाणिज्य महासंघको सदस्य रहेको छ।

बैंकको औद्योगिक, व्यवसायीक एवं सामाजिक सम्बन्धहरू आगामी दिनमा अझै विस्तार गर्दै लाने र यसलाई आफ्नो हित प्रवर्द्धन र कारोबार विस्तारको लागि समेत उपयोग गरिनेछ।

बैंकको अन्तर्राष्ट्रिय बैंकिंग सम्बन्ध बैंकको SCB- New York (USD), SCB-Frankfurt (EURO), SCB-London (GBP), SCB Calcutt a (INR), Mashreq Bank-Dubai (USD), Mashreq Bank-Dubai (AED), ICICI Bank- Mumbai (INR), ICICI Bank - Hongkong, Western Union Bank- Austria (USD), IBK South Korea (USD), Reserve Bank of India (INR) जस्ता ख्यातिप्राप्त अन्तर्राष्ट्रिय बैंकहरूसँग एजेन्सी खाता रहेको छ।

३. कारोवारलाई असर पार्ने मुख्य कुराहरू

बैंकको कारोवारलाई असर पार्ने मुख्य कुराहरू निम्न बमोजिम रहेका छन् :

- (क) देशको परिवर्तित राजनैतिक परिवेशको कारणले आर्थिक सामाजिक क्षेत्रमा पर्न सक्ने असरहरू।
- (ख) बैंकिङ नीति नियममा समय समयमा हुने परिवर्तनको कारणबाट श्रृजना हुने संभावित जोखिमहरू।
- (ग) पूँजी बजार तथा घरजग्गाको मूल्यमा आउन सक्ने उतार चढावबाट हुन सक्ने जोखिमहरू।
- (घ) वित्तीय सेवा प्रदायकहरूको संख्यामा हुने बृद्धिबाट श्रृजित प्रतिस्पर्धात्मक वातावरणबाट सृजना हुने सम्भावित जोखिमहरू।
- (ङ) निक्षेप संकलन, लगानी, तथा कर्जा सापटीको दायरा सांघुरिएर उत्पन्न हुन सक्ने जोखिमहरू।
- (च) गैरकोषमा आधारित सेवाहरू प्रदान गर्दा हुनसक्ने संभावित जोखिमहरू।

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

बैंकको सामान्य कारोबारको सिलसिलामा देखिएका सामान्य टिप्पणी बाहेक खास प्रतिकूल टिप्पणी लेखापरीक्षण प्रतिवेदनमा छैन। लेखापरीक्षण प्रतिवेदनमा उल्लेखित सुभावहरूलाई तदारुकताका साथ बैंकमा कार्यान्वयन गरिने छ।

५. लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम

बैंकले सेयरधनीहरूको हित र बैंकको पूँजी पर्याप्तता अनुपातलाई सन्तुलित राखी यस आर्थिक वर्षको लागि बैंकका सेयरधनीहरूलाई लाभांश वितरण गर्न योग्य रकमबाट रु. ४०,२७,८४,६५०.०० (अर्थात चुक्ता पूँजीको ५.०० प्रतिशतका दरले) बोनस सेयर र रु. ८८,६१,२६,२३०.०० (अर्थात चुक्ता पूँजीको ११.०० प्रतिशतका दरले) नगद लाभांश (बोनस सेयर तथा नगद लाभांशमा लामे कर सहित) वितरण गर्ने प्रस्ताव गरेको छ।

६. जफत गरिएको सेयर संख्या

समीक्षा अवधिमा बैंकले कुनै सेयर जफत गरेको छैन।

७. बैंक र यसको सहायक कम्पनीको कारोवारको प्रगति

बैंकको निम्न सहायक कम्पनी रहेको।

क. माछापुच्छ्रे क्यापिटल लिमिटेड (कारोवार संचालनको लागि इजाजत लिने प्रक्रियामा रहेको)

ख. माछापुच्छ्रे सेक्युरिटीज लिमिटेड (कारोवार संचालनको लागि इजाजत लिने प्रक्रियामा रहेको)

८. बैंकका आधारभूत सेयरधनीहरूले बैंकलाई उपलब्ध गराएको जानकारी :

आधारभूत सेयरधनीहरूले समीक्षा अवधिमा बैंकलाई कुनै व्यहोरा जानकारी गराएको छैन।

९. समीक्षा वर्षमा बैंकका सञ्चालक तथा पदाधिकारीहरूले लिएको सेयर र बैंकको सेयर कारोवारमा निजहरू संलग्न भएको भए सो सम्बन्धमा निजहरूबाट बैंकले प्राप्त गरेको जानकारी

बैंकका सञ्चालक तथा पदाधिकारीहरूले समीक्षा वर्षमा कुनै सेयर खरिद गरेको छैन र बैंकको सञ्चालक तथा पदाधिकारीहरू समीक्षा अवधिमा बैंकको सेयर कारोवारमा संलग्न भएको कुनै जानकारी प्राप्त भएको छैन।

१०. बैंकसंग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको सम्बन्धी जानकारी :

यस्तो कुनै जानकारी बैंकलाई प्राप्त भएको छैन।

११. बैंकले आफ्नो सेयर आफैले खरिद गरेको विवरण

बैंकले आफ्नो सेयर आफैले खरिद गरेको छैन।

१२. कूल व्यवस्थापन खर्चको विवरण

आर्थिक वर्ष २०७५/७६ मा यस बैंकको कूल व्यवस्थापन खर्च देहाय वमोजिम रहेको जानकारी गराउदछौं।

क्र.सं.	व्यवस्थापन खर्चको विवरण	रकम
१.	कर्मचारी खर्च (बोनस सहित)	रु १,२३०,३८१,०७५/-
२.	कार्यालय सञ्चालन खर्च	रु ८५३,९३६,२४५/-
३.	कुल व्यवस्थापन खर्च	रु २,०८४,३१७,३२०/-

१३. लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण

(१) लेखा परीक्षण समिति : श्री गोपिकृष्ण न्यौपाने, सञ्चालक - संयोजक

श्री ओमेशलाल श्रेष्ठ, सञ्चालक - सदस्य

आन्तरिक लेखा परीक्षक -सदस्य सचिव

(२) लेखापरीक्षण समितिका सदस्यलाई बैठक भत्ता वाहेक अन्य कुनै पारिश्रमिक/सुविधा प्रदान गर्ने गरिएको छैन। सदस्य सचिव वाहेक अध्यक्ष र सदस्यलाई प्रति बैठक भत्ता रु. १२,०००/- प्रदान गरिएको छ।

(३) समीक्षा अवधिमा लेखा परीक्षण समितिको २२ वटा बैठक वस्यो।

१४. सञ्चालक, कार्यकारी प्रमुख, बैंकका आधारभूत सेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले बैंकलाई कुनै रकम बुझाउन बांकी भए सो कुरा

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

१५. सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम

सञ्चालकहरूलाई पारिश्रमिकको व्यवस्था गरिएको छैन। सञ्चालक समितिको बैठकमा भाग लिएर वापत प्रति बैठक अध्यक्षलाई रु. १५,०००/- र सञ्चालकलाई रु. १२,०००/- भत्ता उपलब्ध गराइएको छ। यस बाहेक प्रति महिना पत्रपत्रिका, मोबाइल तथा ईन्टरनेट खर्च बापत रु. १०,०००/- उपलब्ध गराउने व्यवस्था रहेको छ। साथै रु. ५० लाख बराबरको सामुहिक दुर्घटना बीमा गरिएको छ। बैंकको कामको सिलसिलामा भ्रमण गर्नु पर्दा लाग्ने खर्च, दैनिक भ्रमण भत्ता आदि बैंकको नियमावली बमोजिम हुनेछ। प्रमुख कार्यकारी अधिकृत तथा मुख्य पदाधिकारीहरूको पारिश्रमिक, भत्ता तथा सुविधा निम्न बमोजिम रहेको छ।

सि.नं.	पद	उपलब्ध गराइएको पारिश्रमिक, भत्ता तथा सुविधा
१.	प्रमुख कार्यकारी अधिकृत	रु ११,७९८,३८७/-
२.	नायब प्रमुख कार्यकारी अधिकृत तथा अन्य प्रबन्धकहरू	रु ६२,९१३,८००/-

*प्रमुख कार्यकारी अधिकृत लगायत सबै कर्मचारीहरूलाई बोनस ऐन बमोजिम बोनस प्रदान गर्ने गरिएको छ। बैंकको स्वीकृत नियमानुसार कर्मचारीहरूलाई उपलब्ध गराइएको सवारी साधनको बिमा प्रिमियम र कर्मचारीको दुर्घटना तथा औषधोपचार खर्चको बिमा प्रिमियम बैंकले ब्यहोर्दै आएको छ।

१६. सेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम

यस बैंकले विभिन्न समयमा लाभांश घोषणा गरिएको तर सेयरधनीहरूले ५ वर्ष भन्दा पनि लामो समय सम्म लाभांश बुझिलानु नभएकोले श्री कम्पनी रजिष्ट्रारको कार्यालयको च.नं ३१९७५ मिति २०७४।११।२८ को निर्देशन पत्र बमोजिम यस बैंकले मिति २०७५।०५।२५ मा निम्न बमोजिमको सेयरधनीहरूले बुझिलिन बाँकी लाभांश रकम लगानीकर्ता सुरक्षण कोष, कम्पनी रजिष्ट्रारको कार्यालय त्रिपुरेश्वरमा जम्मा गरिएको छ।

क्र.स.	सस्थाको नाम	लाभांश वितरण वर्ष	दावी हुन नआएको लाभांश रकम
१	तत्कालिल स्टेण्डर्ड फाईनान्स लिमिटेड	२०६१/६२	रु. १९,९५०/-
२	माछापुच्छ्रे बैंक लिमिटेड	२०६२/२०६३	रु. ३३,२८०/-
३	तत्कालिल स्टेण्डर्ड फाईनान्स लिमिटेड	२०६६/६७	रु. २,८७,२१८/४१
		जम्मा	रु. ३,४०,४४८/४१

साथै आर्थिक वर्ष २०७३/७४ मा वितरण गरिएको ६% लाभांश रकम मध्ये रु. २,३२,९१,८१६/०० तथा आर्थिक वर्ष २०७४/७५ मा वितरण गरिएको १०% लाभांश रकम मध्ये रु. ५,१६,९०,३८४/०० रकम ग्राहक महानुभावहरूले बुझिलिन बाँकी रहेको छ।

१७. कम्पनी ऐन, २०६३ को दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण

- बैंकलाई आवश्यक पर्ने आफ्नो सम्पत्तीहरूको (घर, जग्गा, परिवहन, कार्यालय सामान, पूँजीगत निर्माण, लिजहोल्ड सम्पत्ती) खरिद तथा बिक्रीको विवरण संलग्न वासलातको अनुसूची १४ बमोजिम छ।
- सम्पत्ती खरिद तथा बिक्री गर्दा प्रचलित बजार मूल्यको आधारमा गरिएको छ। सम्पत्ती बिक्रीबाट भएको आमदानीलाई संलग्न वासलातको अनुसूची २६ मा उल्लेख गरिएको छ।

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

यसै प्रतिवेदन तथा वित्तीय विवरणमा उचित ठाउँहरूमा खुलाईएको।

INDEPENDENT AUDITOR'S REPORT

TO THE SHAREHOLDERS OF MACHHAPUCHCHHRE BANK LIMITED

Opinion

We have audited the financial statements of Machhapuchchhre Bank Limited, which comprise the Statement of Financial Position as at Ashadh 31, 2076 (July 16, 2019), and the Statement of Profit or Loss, and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the Financial Position of the Bank as at Ashadh 31, 2076 (July 16, 2019), and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards [NFRS].

Basis for Opinion

We conducted our audit in accordance with Nepal Standards on Auditing [NSA]. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Nepal, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

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

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

Auditor's Responsibilities for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance whether the financial statements as a whole are free from material misstatement whether caused due to fraud or error, and to issue auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists.

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.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- 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.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Report on Other Legal and Regulatory Requirements

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

- We have obtained all the information and the explanations, which, to the best of our knowledge and belief, were necessary for the purpose of our audit.
- Based on our audit, proper books of accounts as required by law have been kept by the Bank.
- The Statement of Financial Position, the Statement of Profit or Loss and Other Comprehensive Income, the Cash Flow Statement, and the Statement of Changes in Equity dealt with by this report are in agreement with the books of accounts maintained by the Bank.
- Returns received from the branch offices of the Bank were adequate for the purpose of our audit though the statements are independently not audited.
- The capital fund, risk bearing fund and the provisions for possible impairment of assets of the bank are adequate considering the Directives issued by Nepal Rastra Bank.
- In our opinion and to the best of our information and according to the explanations and from our examination of the books of accounts of the Bank, we have not come across any case where the Board or Directors or any office bearer of the Bank have acted contrary to the provisions of law, or committed any misappropriation or caused any loss or damage to the Bank and violated Directives issued by Nepal Rastra Bank or acted in a manner, as would jeopardize the interest and security of the Bank, its shareholders and its depositors.
- The business of the Bank has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.


CA. Shiva Chandra Shrestha
Senior Partner
G. P. Rajbahak & Co.
Chartered Accountants



Place: Kathmandu
Date: August 28, 2019

Machhapuchchhre Bank Limited
Consolidated Statement of Financial Position
As on 31st Ashad 2076

	Note	Group		Bank	
		Current Year	Previous Year	Current Year	Previous Year
Assets					
Cash and cash equivalent	4.1	9,442,900,351	2,364,190,960	9,442,900,351	2,364,190,960
Due from Nepal Rastra Bank	4.2	3,226,962,097	7,096,607,818	3,226,962,097	7,096,607,818
Placement with Bank and Financial Institutions	4.3	1,458,033,992	1,395,303,965	1,458,033,992	1,395,303,965
Derivative financial instruments	4.4	72,597,160	-	72,597,160	-
Other trading assets	4.5	358,694,537	252,058,704	358,694,537	252,058,704
Loan and advances to B/FIs	4.6	2,440,166,215	1,798,387,585	2,440,166,215	1,798,387,585
Loans and advances to customers	4.7	75,095,773,816	62,417,217,568	75,095,773,816	62,417,217,568
Investment securities	4.8	10,306,077,788	7,732,134,169	10,306,077,788	7,732,134,169
Current tax assets	4.9	208,733,311	200,371,773	209,977,311	200,371,773
Investment in subsidiaries	4.10	-	-	200,000,000	-
Investment in associates	4.11	-	-	-	-
Investment property	4.12	78,457,743	24,870,824	78,457,743	24,870,824
Property and equipment	4.13	1,122,933,578	877,983,812	1,122,933,578	877,983,812
Goodwill and Intangible assets	4.14	49,006,075	45,439,230	49,006,075	45,439,230
Deferred tax assets	4.15	21,424,000	-	21,424,000	-
Other assets	4.16	1,162,941,666	583,081,406	1,163,041,666	583,081,406
Total Assets		105,044,702,329	84,787,647,814	105,246,046,329	84,787,647,814
Liabilities					
Due to Bank and Financial Institutions	4.17	6,361,837,039	1,332,347,000	6,361,837,039	1,332,347,000
Due to Nepal Rastra Bank	4.18	1,020,524,291	637,802,484	1,020,524,291	637,802,484
Derivative financial instruments	4.19	-	116,400	-	116,400
Deposits from customers	4.20	84,990,980,346	71,142,372,641	85,198,402,144	71,142,372,641
Borrowing	4.21	-	-	-	-
Current Tax Liabilities	4.9	-	-	-	-
Provisions	4.22	-	739,627	-	739,627
Deferred tax liabilities	4.15	-	14,219,601	-	14,219,601
Other liabilities	4.23	1,428,430,348	1,303,178,275	1,428,411,353	1,303,178,275
Debt securities issued	4.24	-	-	-	-
Subordinated Liabilities	4.25	-	-	-	-
Total liabilities		93,801,772,023	74,430,776,028	94,009,174,826	74,430,776,028
Equity					
Share capital	4.26	8,055,693,000	8,055,693,000	8,055,693,000	8,055,693,000
Share premium		30,881,765	30,881,765	30,881,765	30,881,765
Retained earnings		1,299,526,005	799,703,015	1,293,467,202	799,703,015
Reserves	4.27	1,856,829,536	1,470,594,007	1,856,829,536	1,470,594,007
Total equity attributable to equity holders		11,242,930,306	10,356,871,786	11,236,871,503	10,356,871,786
Non-controlling interest		-	-	-	-
Total equity		11,242,930,306	10,356,871,786	11,236,871,503	10,356,871,786
Total liabilities and equity		105,044,702,329	84,787,647,814	105,246,046,329	84,787,647,814
Contingent liabilities and commitment	4.28	17,592,078,734	11,695,674,529	17,592,078,734	11,695,674,529
Net assets value per share		139.57	128.57	139.49	128.57

Suvash Jamarkattel
Chief Finance Officer

Suman Sharma
Chief Executive Officer

Dr. Birendra Prasad Mahato
Chairman

As per our report of even date

Roshan KC
Director

Gopi Krishna Neupane
Director

Jaya Mukunda Khanal
Director

CA. Shiva Chandra Shrestha
Senior Partner

Ram Man Shrestha
Director

Bishow Prakash Gautam
Director

Omesh Lal Shrestha
Director

G.P. Rajbahak & Co
Chartered Accountants

Date: 28 August 2019

Place: Kathmandu

Consolidated Statement of Profit or Loss

For the year ended 31st Ashad 2076

	Note	Group		Bank	
		Current Year	Previous Year	Current Year	Previous Year
Interest income	4.29	10,177,522,844	7,766,355,770	10,177,522,844	7,766,355,770
Interest expense	4.30	6,618,747,741	5,026,556,648	6,627,767,028	5,026,556,648
Net interest income		3,558,775,103	2,739,799,122	3,549,755,816	2,739,799,122
Fee and commission income	4.31	790,519,271	491,068,818	790,519,271	491,068,818
Fee and commission expense	4.32	69,975,241	51,568,932	69,975,241	51,568,932
Net fee and commission income		720,544,030	439,499,886	720,544,030	439,499,886
Net interest, fee and commission income		4,279,319,133	3,179,299,008	4,270,299,846	3,179,299,008
Net trading income	4.33	303,331,669	166,803,239	303,331,669	166,803,239
Other operating income	4.34	28,138,768	9,034,108	28,138,768	9,034,108
Total operating income		4,610,789,570	3,355,136,355	4,601,770,283	3,355,136,355
Impairment charge/(reversal) for loans and other losses	4.35	117,170,866	152,735,872	117,170,866	152,735,872
Net operating income		4,493,618,705	3,202,400,483	4,484,599,418	3,202,400,483
Operating expense					
Personnel expenses	4.36	1,230,381,075	874,639,789	1,230,381,075	874,639,789
Other operating expenses	4.37	723,913,807	419,489,928	723,550,216	419,489,928
Depreciation & Amortisation	4.38	130,386,029	100,013,185	130,386,029	100,013,185
Operating Profit		2,408,937,793	1,808,257,581	2,400,282,097	1,808,257,581
Non operating income	4.39	121,903,001	3,120,460	121,903,001	3,120,460
Non operating expense	4.40	94,891,802	1,448,209	94,891,802	1,448,209
Profit before income tax		2,435,948,993	1,809,929,832	2,427,293,296	1,809,929,832
Income tax expense	4.41	732,801,947	560,241,516	730,205,054	560,241,516
Current Tax		763,508,737	558,867,013	760,911,844	558,867,013
Deferred Tax		(30,706,790)	1,374,503	(30,706,790)	1,374,503
Profit for the year		1,703,147,046	1,249,688,316	1,697,088,243	1,249,688,316
Profit attributable to:					
Equity holders of the Bank		1,703,147,046	1,249,688,316	1,697,088,243	1,249,688,316
Non-controlling interest		-	-	-	-
Profit for the year		1,703,147,046	1,249,688,316	1,697,088,243	1,249,688,316
Earnings per share					
Basic earnings per share		21.14	15.81	21.07	15.81
Diluted earnings per share		21.14	15.81	21.07	15.81

Suvash Jamarkattel
Chief Finance OfficerSuman Sharma
Chief Executive OfficerDr. Birendra Prasad Mahato
Chairman

As per our report of even date

Roshan KC
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DirectorJaya Mukunda Khanal
DirectorCA. Shiva Chandra Shrestha
Senior PartnerRam Man Shrestha
DirectorBishow Prakash Gautam
DirectorOmesh Lal Shrestha
DirectorG.P. Rajbahak & Co
Chartered Accountants

Date: 28 August 2019

Place: Kathmandu

Consolidated Statement of Comprehensive IncomeFor the year ended 31st Ashad 2076

	Note	Group		Bank	
		Current Year	Previous Year	Current Year	Previous Year
Profit for the year		1,703,147,046	1,249,688,316	1,697,088,243	1,249,688,316
Other comprehensive income, net of income tax					
a) Items that will not be reclassified to profit or loss					
Gain /(losses) from investments in equity instruments measured at fair value		(4,996,603)	(15,374,257)	(4,996,603)	(15,374,257)
Gain /(losses) on revaluation		-	-	-	-
Actuarial gains/(loss) on defined benefit plans		(11,459,433)	(26,853,845)	(11,459,433)	(26,853,845)
Income tax relating to above items		4,936,811	12,668,431	4,936,811	12,668,431
Net other comprehensive income that will not be reclassified to profit or loss		(11,519,225)	(29,559,671)	(11,519,225)	(29,559,671)
b) Items that are or may be classified to profit or loss					
Gain /(losses) on cash flow hedge		-	-	-	-
Exchange gain/ (losses) (arising from translating financial assets of foreign operation)		-	-	-	-
Income tax relating to above items		-	-	-	-
Reclassify to profit or loss		-	-	-	-
Net other comprehensive income that are or may be reclassified to profit or loss		-	-	-	-
c) Share of other comprehensive income of associate accounted as per equity method		-	-	-	-
Other comprehensive income for the period, net of income tax		(11,519,225)	(29,559,671)	(11,519,225)	(29,559,671)
Total comprehensive income for the year		1,691,627,821	1,220,128,644	1,685,569,018	1,220,128,644
Total comprehensive income attributable to:					
Equity holders of the Bank		1,691,627,821	1,220,128,644	1,685,569,018	1,220,128,644
Non-controlling interest		-	-	-	-
Total comprehensive income for the year		1,691,627,821	1,220,128,644	1,685,569,018	1,220,128,644

Suvash Jamarkattel
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Director

G.P. Rajbahak & Co
Chartered Accountants

Date: 28 August 2019

Place: Kathmandu

Consolidated Statement of Cash Flows

For the year ended 31st Ashad 2076

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest received	9,850,604,524	7,453,215,409	9,850,604,524	7,453,215,409
Fees and other income received	790,519,271	491,068,818	790,519,271	491,068,818
Dividend received	-	-	-	-
Receipts from other operating activities	424,495,043	169,923,699	424,495,043	169,923,699
Interest paid	(6,770,253,963)	(5,026,556,648)	(6,779,273,251)	(5,026,556,648)
Commission and fees paid	(69,975,241)	(51,568,932)	(69,975,241)	(51,568,932)
Cash payment to employees	(1,201,198,406)	(851,508,956)	(1,201,198,406)	(851,508,956)
Other expense paid	(723,913,807)	(419,489,928)	(723,550,216)	(419,489,928)
Operating cash flows before changes in operating assets and liabilities	2,300,277,422	1,765,083,462	2,291,621,725	1,765,083,462
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	3,869,645,721	(1,635,168,484)	3,869,645,721	(1,635,168,484)
Placement with bank and financial institutions	(62,730,027)	(1,322,766,549)	(62,730,027)	(1,322,766,549)
Other trading assets	(106,635,833)	(171,811,041)	(106,635,833)	(171,811,041)
Loan and advances to bank and financial institutions	(647,420,779)	(105,175,767)	(647,420,779)	(105,175,767)
Loans and advances to customers	(12,952,495,340)	(12,610,192,215)	(12,952,495,340)	(12,610,192,215)
Other assets	(656,558,405)	(75,820,218)	(656,558,405)	(75,820,218)
	(10,556,194,664)	(15,920,934,274)	(10,556,194,664)	(15,920,934,274)
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	5,029,490,039	30,126,526	5,029,490,039	30,126,526
Due to Nepal Rastra Bank	382,721,807	477,099,221	382,721,807	477,099,221
Deposit from customers	13,848,607,704	13,815,516,434	14,056,029,503	13,815,516,434
Borrowings	-	-	-	-
Other liabilities	211,790,541	101,817,298	211,671,546	101,817,298
Net cash flow from operating activities before tax paid	19,472,610,090	14,424,559,479	19,679,912,894	14,424,559,479
Income taxes paid	(771,870,275)	(498,577,603)	(770,517,381)	(498,577,603)
Net cash flow from operating activities	10,444,822,574	(229,868,937)	10,644,822,574	(229,868,937)
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(3,924,020,102)	(3,904,253,403)	(4,124,020,102)	(3,904,253,403)
Receipts from sale of investment securities	1,345,079,880	980,840,000	1,345,079,880	980,840,000
Purchase of property and equipment	(394,174,259)	(281,471,169)	(394,174,259)	(281,471,169)
Receipt from the sale of property and equipment	22,595,768	8,218,283	22,595,768	8,218,283
Purchase of intangible assets	(7,950,264)	(7,771,792)	(7,950,264)	(7,771,792)
Receipt from the sale of intangible assets	268,375	-	268,375	-
Purchase of investment properties	(53,586,919)	-	(53,586,919)	-
Receipt from the sale of investment properties	-	645	-	645
Interest received	400,771,482	313,140,361	400,771,482	313,140,361
Dividend received	3,207,495	1,762,843	3,207,495	1,762,843
Net cash used in investing activities	(2,607,808,543)	(2,889,534,232)	(2,807,808,543)	(2,889,534,232)
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities	-	-	-	-
Repayment of debt securities	-	-	-	-
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from issue of shares	-	369,969,665	-	369,969,665
Dividends paid	(781,143,647)	(393,271,730)	(781,143,647)	(393,271,730)
Interest paid	-	-	-	-
Other receipt/payment	-	-	-	-
Net cash from financing activities	(781,143,647)	(23,302,065)	(781,143,647)	(23,302,065)
Net increase (decrease) in cash and cash equivalents	7,055,870,384	(3,142,705,233)	7,055,870,384	(3,142,705,233)
Cash and cash equivalents at Shrawan 1, 2075	2,364,190,960	5,501,151,243	2,364,190,960	5,501,151,243
Effect of exchange rate fluctuations on cash and cash equivalents held	22,839,007	5,744,950	22,839,007	5,744,950
Cash and cash equivalents at Ashad end 2076	9,442,900,351	2,364,190,960	9,442,900,351	2,364,190,960

Suvash Jarnakattel
Chief Finance Officer

Suman Sharma
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Director

Omesh Lal Shrestha
Director

G.P. Rajbahaik & Co
Chartered Accountants

Date: 28 August 2019
Place: Kathmandu

Consolidated Statement of Changes in Equity

For the year ended 31st Ashad 2076

Group

Attributable to equity holders of the Bank

	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation reserve	Retained earning	Other reserve	Total	Non Controlling Interest	Total Equity
Balance at Sawan 1, 2074	6,598,700,000	-	864,186,016	9,280,311	-	407,466	-	1,229,015,006	55,861,218	8,757,450,016	-	8,757,450,016
Adjustment/Restatement	-	-	-	-	-	140,711	-	(140,711)	-	-	-	-
Adjusted/Restated balance at Sawwan 1, 2074	6,598,700,000	-	864,186,016	9,280,311	-	548,177	-	1,228,874,295	55,861,218	8,757,450,016	-	8,757,450,016
Comprehensive income for the year												
Profit for the year								1,249,688,316		1,249,688,316	-	1,249,688,316
Other comprehensive income, net of tax												
Gain/ (losses) from investments in equity instruments measured at fair value									(18,797,692)	(18,797,692)	-	(18,797,692)
Gain / (losses) on revaluation						(10,761,979)				(10,761,979)	-	(10,761,979)
Actuarial gain / (losses) on defined benefit plans												
Gain / (losses) on cash flow hedge												
Exchange gain/ (losses) (arising from translating financial assets of foreign operation)												
Total comprehensive income for the year						(10,761,979)		1,249,688,316	(18,797,692)	1,220,128,645	-	1,220,128,645
Transfer to reserve during the year	-	-	249,937,663	1,436,237	338,258,835	-	-	(562,221,803)	(27,410,932)	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-
Transactions with owners, directly recognised in equity												
Right share issued	791,844,000	30,881,765								822,725,765	-	822,725,765
Share based payments												
Dividends to equity holders												
Bonus shares issued	665,149,000							(665,149,000)				
Cash dividend paid								(443,432,640)		(443,432,640)		(443,432,640)
Total contributions by and distributions	1,456,993,000	30,881,765	249,937,663	1,436,237	338,258,835	(10,761,979)	-	(421,115,127)	(46,208,624)	1,599,421,769	-	1,599,421,769

Balance at Asar end 2075	8,055,693,000	30,881,765	1,114,123,679	10,716,548	338,258,835	(10,213,802)	-	807,759,168	9,652,594	10,356,871,786	-	10,356,871,786
Balance at Sawan 1, 2075	8,055,693,000	30,881,765	1,114,123,679	10,716,548	338,258,835	(10,213,802)	-	807,759,168	9,652,594	10,356,871,786	-	10,356,871,786
Adjustment/Restatement	-	-	-	-	4,612,277	-	-	(12,668,431)	8,056,154	-	-	-
Adjusted / Restated balance at Sawan 1, 2075	8,055,693,000	30,881,765	1,114,123,679	10,716,548	342,871,112	(10,213,802)	-	795,090,737	17,708,747	10,356,871,786	-	10,356,871,786
Comprehensive income for the year												
Profit for the year								1,703,147,046		1,703,147,046	-	1,703,147,046
Other comprehensive income, net of tax												
Gain/ (losses) from investments in equity instruments measured at fair value						(3,497,622)				(3,497,622)		(3,497,622)
Gain / (losses) on revaluation												
Actuarial gain / (losses) on defined benefit plans							(8,021,603)			(8,021,603)		(8,021,603)
Gain / (losses) on cash flow hedge												
Exchange gain/ (losses) (arising from translating financial assets of foreign operation)												
Total comprehensive income for the year						(3,497,622)		1,703,147,046	(8,021,603)	1,691,627,821		1,691,627,821
Transfer to reserve during the year			339,417,649	5,709,751	47,440,164	-	-	(393,142,477)	574,914	-	-	-
Transfer from reserve during the year			-	-	-	-	-	-	-	-	-	-
Transactions with owners, directly recognised in equity												
Right share issued												
Share based payments												
Dividends to equity holders												
Bonus shares issued												
Cash dividend paid								(805,569,300)		(805,569,300)		(805,569,300)
Total contributions by and distributions			339,417,649	5,709,751	47,440,164	(3,497,622)	-	504,435,268	(7,446,689)	886,058,521	-	886,058,521
Balance at Asar end 2076	8,055,693,000	30,881,765	1,453,541,328	16,426,299	390,311,276	(13,711,424)	-	1,299,526,006	10,262,058	11,242,930,307	-	11,242,930,307

Statement of changes in equity
Attributable to equity holders of the Bank

	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Fair value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total	Non-controlling interest	Total equity
Balance at Shrawan 1, 2074	6,598,700,000	-	864,186,016	9,280,311	-	407,466	-	1,229,015,006	55,861,218	8,757,450,016	-	8,757,450,016
Adjustment/Restatement	-	-	-	-	-	140,711	-	(140,711)	-	-	-	-
Adjusted/Restated balance at Shrawan 1, 2074	6,598,700,000	-	864,186,016	9,280,311	-	548,177	-	1,228,874,295	55,861,218	8,757,450,016	-	8,757,450,016
Comprehensive income for the year												
Profit for the year								1,249,688,316		1,249,688,316		1,249,688,316
Other comprehensive income, net of tax												
Gain/ (losses) from investments in equity instruments measured at fair value						(10,761,979)				(10,761,979)		(10,761,979)
Gain / (losses) on revaluation												
Actuarial gain / (losses) on defined benefit plans								(18,797,692)		(18,797,692)		(18,797,692)
Gain / (losses) on cash flow hedge												
Exchange gain/ (losses) (arising from translating financial assets of foreign operation)												
Total comprehensive income for the year						(10,761,979)		1,249,688,316	(18,797,692)	1,220,128,645		1,220,128,645
Transfer to reserve during the year			249,937,663	1,436,237	338,258,835			(562,221,803)	(27,410,932)			
Transfer from reserve during the year												
Transactions with owners, directly recognised in equity												
Share issued	791,844,000	30,881,765								822,725,765		822,725,765
Share based payments												
Dividends to equity holders												
Bonus shares issued	665,149,000							(665,149,000)				
Cash dividend paid								(443,432,640)		(443,432,640)		(443,432,640)
Others												
Total contributions by and distributions	1,456,993,000	30,881,765	249,937,663	1,436,237	338,258,835	(10,761,979)		(421,115,127)	(46,208,624)	1,599,421,769		1,599,421,769
Balance at Ashad end 2075	8,055,693,000	30,881,765	1,114,123,679	10,716,548	338,258,835	(10,213,802)		807,759,168	9,652,594	10,356,871,786		10,356,871,786
Balance at 1 Sawan 2075	8,055,693,000	30,881,765	1,114,123,679	10,716,548	338,258,835	(10,213,802)		807,759,168	9,652,594	10,356,871,786		10,356,871,786
Adjustment/Restatement					4,612,277			(12,668,431)	8,056,154			

Adjusted/Restated balance at 1st Shrawan 2075	8,055,693,000	30,881,764.68	1,114,123,679	10,716,548	342,871,112	(10,213,802)	-	795,090,738	17,708,747	10,356,871,786	-	10,356,871,786
Comprehensive income for the year												
Profit for the year								1,697,088,243		1,697,088,243	-	1,697,088,243
Other comprehensive income, net of tax												
Gain/(losses) from investments in equity instruments measured at fair value						(3,497,622)				(3,497,622)	-	(3,497,622)
Gain/(losses) on revaluation												
Actuarial gain/(losses) on defined benefit plans									(8,021,603)	(8,021,603)	-	(8,021,603)
Gain/(losses) on cash flow hedge												
Exchange gain/(losses) (arising from translating financial assets of foreign operation)												
Total comprehensive income for the year						(3,497,622)		1,697,088,243	(8,021,603)	1,685,569,018	-	1,685,569,018
Transfer to reserve during the year								(393,142,477)	574,914			
Transfer from reserve during the year												
Transactions with owners, directly recognised in equity												
Share issued												
Share based payments												
Dividends to equity holders												
Bonus shares issued												
Cash dividend paid								(805,569,300)		(805,569,300)	-	(805,569,300)
Others												
Total contributions by and distributions								498,376,465	(7,446,689)	879,999,718	-	879,999,718
Balance at Ashad end 2076	8,055,693,000	30,881,765	1,453,541,328	16,426,299	390,311,276	(13,711,424)	-	1,293,467,203	10,262,058	11,236,871,504	-	11,236,871,504

Suvash Jamarhattel
Chief Finance Officer

Roshan KC
Director

Ram Man Shrestha
Director

Suman Sharma
Chief Executive Officer

Gopi Krishna Neupane
Director

Bishow Prakash Gautam
Director

Dr. Birendra Prasad Mahato
Chairman

Jaya Mukunda Khanal
Director

Omesh Lal Shrestha
Director

As per our report of even date

CA. Shiva Chandra Shrestha
Senior Partner

G.P. Rajbapak & Co
Chartered Accountants

Date: 28 August 2019

Place: Kathmandu

Cash and cash equivalent

4.1

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Cash in hand	2,480,745,457	1,553,734,108	2,480,745,457	1,553,734,108
Balances with B/FIs	1,368,573,089	655,537,209	1,368,573,089	655,537,209
Money at call and short notice	4,753,564,748	-	4,753,564,748	-
Other	840,017,057	154,919,643	840,017,057	154,919,643
Total	9,442,900,351	2,364,190,960	9,442,900,351	2,364,190,960

Due from Nepal Rastra Bank

4.2

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Statutory balances with NRB	3,048,899,070	5,572,517,581	3,048,899,070	5,572,517,581
Securities purchased under resale agreement	-	-	-	-
Other deposit and receivable from NRB	178,063,027	1,524,090,237	178,063,027	1,524,090,237
Total	3,226,962,097	7,096,607,818	3,226,962,097	7,096,607,818

Placements with Bank and Financial Institutions

4.3

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Placement with domestic B/FIs	1,458,033,992	74,209,554	1,458,033,992	74,209,554
Placement with foreign B/FIs	-	1,321,094,411	-	1,321,094,411
Less: Allowances for impairment	-	-	-	-
Total	1,458,033,992	1,395,303,965	1,458,033,992	1,395,303,965

Derivative financial instruments

4.4

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Held for trading	-	-	-	-
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	-	-	-	-
Others	-	-	-	-
Held for risk management	72,597,160	-	72,597,160	-
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	72,597,160	-	72,597,160	-
Other	-	-	-	-
Total	72,597,160	-	72,597,160	-

Other trading assets

4.5

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Treasury bills	-	-	-	-
Government bonds	-	-	-	-
NRB Bonds	358,694,537	252,058,704	358,694,537	252,058,704
Domestic Corporate bonds	-	-	-	-
Equities	-	-	-	-
Other	-	-	-	-
Total	358,694,537	252,058,704	358,694,537	252,058,704
Pledged	-	-	-	-
Non-pledged	358,694,537	252,058,704	358,694,537	252,058,704

Loan and advances to B/FIs

4.6

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loans to microfinance institutions	2,464,772,892	1,816,520,054	2,464,772,892	1,816,520,054
Other	-	-	-	-
Less: Allowances for impairment	24,606,677	18,132,469	24,606,677	18,132,469
Total	2,440,166,215	1,798,387,585	2,440,166,215	1,798,387,585
Allowances for impairment				
Balance at Shrawan 1	18,132,469	17,096,289	18,132,469	17,096,289
Impairment loss for the year:	6,474,208	1,036,180	6,474,208	1,036,180
Charge for the year	6,474,208	1,036,180	6,474,208	1,036,180
Recoveries/reversal	-	-	-	-
Amount written off	-	-	-	-
Balance at Ashad end	24,606,677	18,132,469	24,606,677	18,132,469

Loans and advances to customers

4.7

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan and advances measured at amortized cost	76,039,984,285	63,250,731,379	76,039,984,285	63,250,731,379
Less: Impairment allowances	944,210,469	833,513,811	944,210,469	833,513,811
Collective impairment	744,320,701	654,867,987	744,320,701	654,867,987
Individual impairment	199,889,768	178,645,824	199,889,768	178,645,824
Net amount	75,095,773,816	62,417,217,568	75,095,773,816	62,417,217,568
Loan and advances measured at FVTPL		-	-	-
Total	75,095,773,816	62,417,217,568	75,095,773,816	62,417,217,568

Analysis of loan and advances - By Product

4.7.1

Product	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Term loans	13,307,257,261	9,125,192,022	13,307,257,261	9,125,192,022
Overdraft	6,612,682,040	5,123,767,656	6,612,682,040	5,123,767,656
Trust receipt/Import loans	3,612,921,686	2,899,232,294	3,612,921,686	2,899,232,294
Demand and other working capital loans	9,161,725,337	6,600,111,055	9,161,725,337	6,600,111,055
Personal residential loans	5,683,061,407	5,961,585,585	5,683,061,407	5,961,585,585
Real estate loans	3,918,237,085	4,635,361,602	3,918,237,085	4,635,361,602
Margin lending loans	229,023,326	228,727,861	229,023,326	228,727,861
Hire purchase loans	6,492,715,785	6,577,962,331	6,492,715,785	6,577,962,331
Deprived sector loans	1,424,685,615	1,310,733,623	1,424,685,615	1,310,733,623
Bills purchased	-	-	-	-
Staff loans	598,846,165	394,488,599	598,846,165	394,488,599
Other	24,769,689,405	20,089,744,357	24,769,689,405	20,089,744,357
Sub total	75,810,845,113	62,946,906,986	75,810,845,113	62,946,906,986
Interest receivable	229,139,172	303,824,393	229,139,172	303,824,393
Grand total	76,039,984,285	63,250,731,379	76,039,984,285	63,250,731,379

Analysis of loan and advances - By Currency

4.7.2

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Nepalese rupee	73,519,456,662	61,607,378,600	73,519,456,662	61,607,378,600
Indian rupee	-	-	-	-
United State dollar	2,520,527,623	1,643,352,779	2,520,527,623	1,643,352,779
Great Britain pound	-	-	-	-
Euro	-	-	-	-
Japanese yen	-	-	-	-
Chinese yuan	-	-	-	-
Other	-	-	-	-
Total	76,039,984,285	63,250,731,379	76,039,984,285	63,250,731,379

Analysis of loan and advances - By Collateral

4.7.3

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Secured				
Movable/immovable assets	73,813,290,076	61,257,079,022	73,813,290,076	61,257,079,022
Gold and silver	11,115,584	15,461,316	11,115,584	15,461,316
Guarantee of domestic B/FIs	-	-	-	-
Government guarantee	130,356,080	129,858,823	130,356,080	129,858,823
Guarantee of international rated bank	-	-	-	-
Collateral of export document	-	-	-	-
Collateral of fixed deposit receipt	309,957,648	283,218,466	309,957,648	283,218,466
Collateral of Government securities	800,257	2,032,268	800,257	2,032,268
Counter guarantee	-	-	-	-
Personal guarantee	387,174,120	104,679,246	387,174,120	104,679,246
Other collateral	1,327,347,953	1,431,221,162	1,327,347,953	1,431,221,162
Subtotal	75,980,041,717	63,223,550,303	75,980,041,717	63,223,550,303
Unsecured	59,942,568	27,181,076	59,942,568	27,181,076
Total	76,039,984,285	63,250,731,379	76,039,984,285	63,250,731,379

Allowances for impairment

4.7.4

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Specific allowances for impairment				
Balance at Shrawan 1	178,645,824	132,630,088	178,645,824	132,630,088
Impairment loss for the year:	21,243,944	46,015,736	21,243,944	46,015,736
Charge for the year	21,243,944	46,015,736	21,243,944	46,015,736
Recoveries/reversal during the year	-	-	-	-
Write-offs	-	-	-	-
Exchange rate variance on foreign currency impairment	-	-	-	-
Other movement	-	-	-	-
Balance at Ashad end	199,889,768	178,645,824	199,889,768	178,645,824
Collective allowances for impairment				
Balance at Shrawan 1	654,867,987	549,184,031	654,867,987	549,184,031
Impairment loss for the year:	89,452,714	105,683,956	89,452,714	105,683,956
Charge/(reversal) for the year	89,452,714	105,683,956	89,452,714	105,683,956
Exchange rate variance on foreign currency impairment	-	-	-	-
Other movement	-	-	-	-
Balance at Ashad end	744,320,701	654,867,987	744,320,701	654,867,987
Total allowances for impairment	944,210,469	833,513,811	944,210,469	833,513,811

Investment securities

4.8

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Investment securities measured at amortized cost	10,108,078,094	7,618,974,064	10,108,078,094	7,618,974,064
Investment in equity measured at FVTOCI	197,999,694	113,160,105	197,999,694	113,160,105
Total	10,306,077,788	7,732,134,169	10,306,077,788	7,732,134,169

Investment securities measured at amortized cost

4.8.1

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Debt securities	-	-	-	-
Government bonds	8,750,489,200	6,746,732,047	8,750,489,200	6,746,732,047
Government treasury bills	1,357,588,894	872,242,017	1,357,588,894	872,242,017
Nepal Rastra Bank bonds	-	-	-	-
Nepal Rastra Bank deposits instruments	-	-	-	-
Other	-	-	-	-
Less: specific allowances for impairment	-	-	-	-
Total	10,108,078,094	7,618,974,064	10,108,078,094	7,618,974,064

Investment in equity measured at fair value through other comprehensive income

4.8.2

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Equity instruments	197,999,694	113,160,105	197,999,694	113,160,105
Quoted equity securities	93,969,694	93,130,105	93,969,694	93,130,105
Unquoted equity securities	104,030,000	20,030,000	104,030,000	20,030,000
Total	197,999,694	113,160,105	197,999,694	113,160,105

Information relating to investment in equities

4.8.3

	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Investment in quoted equity								
Nepal Life Insurance Company Ltd (3,863 Ordinary Shares of Rs.100 paid up)	2,480,925	3,480,563	2,480,925	3,244,500	2,480,925	3,480,563	2,480,925	3,244,500
Butwal Power Company Ltd (6,218 Ordinary Shares of Rs.100 paid up)	4,839,157	2,543,162	4,839,157	2,583,421	4,839,157	2,543,162	4,839,157	2,583,421
Nepal Doorsanchar Company Ltd (7,510 Ordinary Shares of Rs.100 paid up)	5,836,193	5,204,430	-	-	5,836,193	5,204,430	-	-
NMB Hybrid Fund (12,61,921 Unit of Rs. 10 each)	12,619,210	12,657,068	12,619,210	12,228,014	12,619,210	12,657,068	12,619,210	12,228,014
Nabil Equity Fund (9,01,202 Unit of Rs. 10 each)	9,012,020	8,408,215	9,012,020	8,885,852	9,012,020	8,408,215	9,012,020	8,885,852
NIBL Pragati Fund (10,27,407 Unit of Rs. 10 each)	10,274,070	7,643,908	10,274,070	9,246,663	10,274,070	7,643,908	10,274,070	9,246,663
Laxmi Equity Fund (58,49,587 Unit of Rs. 10 each)	58,495,870	44,632,349	58,495,870	47,381,655	58,495,870	44,632,349	58,495,870	47,381,655
Sanima Equity Fund (10,00,000 Unit of Rs. 10 each)	10,000,000	9,400,000	10,000,000	9,560,000	10,000,000	9,400,000	10,000,000	
Investment in unquoted equity								
Credit Information Bureau Ltd (1,32,971 Ordinary Shares of Rs. 100 paid up)	1,330,000	1,330,000	1,330,000	1,330,000	1,330,000	1,330,000	1,330,000	
National Banking Institute Ltd (12,000 Ordinary Shares of Rs. 100 paid up)	1,200,000	1,200,000	1,200,000	1,200,000	1,200,000	1,200,000	1,200,000	
Nepal Clearing House Ltd (36,000 Ordinary Shares of Rs. 100 paid up)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	
Nepal Electronic Payment Systems Ltd (150,000 Promoter Share of Rs. 100 paid up)	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	
Mahila Laghubitta Bittiya Sastha Ltd (1,40,000 Ordinary Shares of Rs.100 paid up)	14,000,000	14,000,000	-	-	14,000,000	14,000,000	-	-
Nabil Balance Fund 2 (70,00,000 Unit of Rs. 10 each)	70,000,000	70,000,000	-	-	70,000,000	70,000,000	-	-
Total	217,587,445	197,999,694	127,751,252	113,160,105	217,587,445	197,999,694	127,751,252	113,160,105

Current tax assets

4.9

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current tax assets	3,203,433,889	2,433,269,270	3,202,080,996	2,433,269,270
Current year income tax assets	770,164,619	482,551,824	768,811,726	482,551,824
Tax assets of prior periods	2,433,269,270	1,950,717,446	2,433,269,270	1,950,717,446
Current tax liabilities	2,994,700,578	2,232,897,497	2,992,103,685	2,232,897,497
Current year income tax liabilities	761,803,081	542,841,234	759,206,188	542,841,234
Tax liabilities of prior periods	2,232,897,497	1,690,056,263	2,232,897,497	1,690,056,263
Total	208,733,311	200,371,773	209,977,311	200,371,773

Investment in subsidiaries

4.10

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Investment in quoted subsidiaries	-	-	-	-
Investment in unquoted subsidiaries	-	-	200,000,000	-
Total investment	-	-	200,000,000	-
Less: Impairment allowances	-	-	-	-
Net carrying amount	-	-	200,000,000	-

Investment in quoted subsidiaries

4.10.1

	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
.....Ltd								
.....Ltd								
Total								

Investment in unquoted subsidiaries

4.10.2

	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Machhapuchchhre Capital Ltd								
(2,000,000 Ordinary Shares of Rs. 100 each)					200,000,000	200,000,000	-	
Total					200,000,000	200,000,000		

Information relating to subsidiaries of the Bank

4.10.3

	Percentage of ownership held by the Bank			
	Current Year	Previous Year	Current Year	Previous Year
Machhapuchchhre Capital Ltd			100%	-
Total			100%	-

Non controlling interest of the subsidiaries

4.10.4

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

Investment in associates

4.11

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Investment in quoted associates			-	-
Investment in unquoted associates			-	-
Total investment			-	-
Less: Impairment allowances			-	-
Net carrying amount	-	-	-	-

Investment in quoted associates

4.11.1

	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Total								

Investment in unquoted associates

4.11.2

	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Total								

Information relating to associates of the Bank

4.11.3

	Group		Bank	
	Percentage of ownership held by the Bank		Percentage of ownership held by the Bank	
	Current Year	Previous Year	Current Year	Previous Year

Equity value of associates

4.11.4

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Total				

Investment properties

4.12

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Balance as on Shrawan 1, 2075	-	-	-	-
Addition/disposal during the year	-	-	-	-
Net changes in fair value during the year	-	-	-	-
Adjustment/transfer	-	-	-	-
Net amount	-	-	-	-
Investment properties measured at cost				
Balance as on Shrawan 1, 2075	24,870,824	24,870,824	24,870,824	24,870,824
Addition/disposal during the year	53,586,919	-	53,586,919	-
Adjustment/transfer	-	-	-	-
Accumulated depreciation	-	-	-	-
Accumulated impairment loss	-	-	-	-
Net amount	78,457,743	24,870,824	78,457,743	24,870,824
Total	78,457,743	24,870,824	78,457,743	24,870,824

4.13

Property and Equipment Group

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixture	Machinery	Equipment & Others	Total Asar end 2076	Total Asar End 2075
Cost										
As on Shrawan 1, 2074	198,510,472	214,298,253	205,281,811	231,753,631	150,980,574	135,783,515	-	202,300,504	1,338,908,760	1,282,407,036
Addition during the Year	-	-	24,891,671	43,935,064	134,833,746	14,005,750	-	63,804,937	281,471,169	70,845,525
Acquisition	-	-	-	43,935,064	134,833,746	14,005,750	-	63,804,937	256,579,497	52,740,065
Capitalization	-	-	24,891,671	-	-	-	-	-	24,891,671	18,105,461
Disposal during the year	-	-	-	1,230,980	20,142,498	298,910	-	5,644,018	27,316,405	14,343,801
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad end 2075	198,510,472	214,298,253	230,173,483	274,457,715	265,671,822	149,490,355	-	260,461,423	1,593,063,523	1,338,908,760
Addition during the Year	-	-	85,216,525	107,301,227	90,407,519	36,988,601	-	74,260,388	394,174,259	281,471,169
Acquisition	-	-	-	107,301,227	90,407,519	36,988,601	-	74,260,388	308,957,734	256,579,497
Capitalization	-	-	85,216,525	-	-	-	-	-	85,216,525	24,891,671
Disposal during the year	-	-	14,821,588	1,718,489	38,953,300	1,606,660	-	6,506,126	63,606,163	27,316,405
Adjustment/Revaluation	-	713,220	(9,255,150)	28,967,647	400,873	14,185,223	-	18,155,284	53,167,097	-
Balance as on Ashad end 2076	198,510,472	213,585,033	309,823,570	351,072,805	316,725,168	170,687,073	-	310,060,401	1,870,464,522	1,593,063,523
Depreciation and Impairment										
As on Shrawan 1, 2074	-	33,702,050	136,034,164	187,135,595	74,042,605	87,208,518	-	123,396,150	641,519,082	567,822,500
Depreciation charge for the Year	-	4,285,965	16,898,419	17,062,721	25,391,328	11,969,820	-	18,480,589	94,088,843	80,735,376
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	1,213,738	13,735,701	271,790	-	5,306,984	20,528,213	7,038,794
Adjustment	-	-	-	-	-	-	-	-	-	-
As on Ashad end 2075	-	37,988,015	152,932,583	202,984,578	85,698,233	98,906,548	-	136,569,755	715,079,712	641,519,082
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Depreciation charge for the Year	-	4,271,701	19,443,746	27,104,939	38,336,614	12,405,003	-	23,587,044	125,149,046	94,088,843
Disposals	-	-	13,771,436	1,699,099	20,144,963	1,424,330	-	6,062,833	43,102,660	20,528,213
Adjustment	-	99,851	(3,782,899)	31,119,163	270,497	12,874,865	-	9,013,677	49,595,154	-
As on Ashad end 2076	-	42,159,865	162,387,792	197,271,255	103,619,386	97,012,356	-	145,080,289	747,530,943	715,079,712
Capital Work in Progress	-	-	-	-	-	-	-	-	-	-
Net Book Value										
As on Ashad end 2074	198,510,472	180,596,203	69,247,648	44,618,036	76,937,968	48,574,997	-	78,904,354	697,389,677	714,584,536
As on Ashad end 2075	198,510,472	176,310,238	77,240,900	71,473,137	179,973,589	50,583,807	-	123,891,668	877,983,812	697,389,677
As on Ashad end 2076	198,510,472	171,425,168	147,435,778	153,801,550	213,105,781	73,674,717	-	164,980,112	1,122,933,578	877,983,811

Bank

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixture	Machinery	Equipment & Others	Total Ashad End 2076	Total Ashad End 2075
Cost										
As on Shrawan 1, 2074	198,510,472	214,298,253	205,281,811	231,753,631	150,980,574	135,783,515	-	202,300,504	1,338,908,760	1,282,407,036
Addition during the Year	-	-	24,891,671	43,935,064	134,833,746	14,005,750	-	63,804,937	281,471,169	70,845,525
Acquisition	-	-	-	43,935,064	134,833,746	14,005,750	-	63,804,937	256,579,497	52,740,065
Capitalization	-	-	24,891,671	-	-	-	-	-	24,891,671	18,105,461
Disposal during the year	-	-	-	1,230,980	20,142,498	298,910	-	5,644,018	27,316,405	14,343,801
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad end 2075	198,510,472	214,298,253	230,173,483	274,457,715	265,671,822	149,490,355	-	260,461,423	1,593,063,523	1,338,908,760
Addition during the Year	-	-	85,216,525	107,301,227	90,407,519	36,988,601	-	74,260,388	394,174,259	281,471,169
Acquisition	-	-	-	107,301,227	90,407,519	36,988,601	-	74,260,388	308,957,734	256,579,497
Capitalization	-	-	85,216,525	-	-	-	-	-	85,216,525	24,891,671
Disposal during the year	-	-	14,821,588	1,718,489	38,953,300	1,606,660	-	6,506,126	63,606,163	27,316,405
Adjustment/Revaluation	-	713,220	(9,255,150)	28,967,647	400,873	14,185,223	-	18,155,284	53,167,097	-
Balance as on Ashad end 2076	198,510,472	213,585,033	309,823,570	351,072,805	316,725,168	170,687,073	-	310,060,401	1,870,464,52	1,593,063,523
Depreciation and Impairment										
As on Shrawan 1, 2074	-	33,702,050	136,034,164	187,135,595	74,042,605	87,208,518	-	123,396,150	641,519,082	567,822,500
Depreciation charge for the Year	-	4,285,965	16,898,419	17,062,721	25,391,328	11,969,820	-	18,480,589	94,088,843	80,735,376
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	1,213,738	13,735,701	271,790	-	5,306,984	20,528,213	7,038,794
Adjustment	-	-	-	-	-	-	-	-	-	-
As on Ashad end 2075	-	37,988,015	152,932,583	202,984,578	85,698,233	98,906,548	-	136,569,755	715,079,712	641,519,082
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Depreciation charge for the Year	-	4,271,701	19,443,746	27,104,939	38,336,614	12,405,003	-	23,587,044	125,149,046	94,088,843
Disposals	-	-	13,771,436	1,699,099	20,144,963	1,424,330	-	6,062,833	43,102,660	20,528,213
Adjustment	-	99,851	(3,782,899)	31,119,163	270,497	12,874,865	-	9,013,677	49,595,154	-
As on Ashad end 2076	-	42,159,865	162,387,792	197,271,255	103,619,386	97,012,356	-	145,080,289	747,530,943	715,079,712
Capital Work in Progress	-	-	-	-	-	-	-	-	-	-
Net Book Value										
As on Ashad end 2074	198,510,472	180,596,203	69,247,648	44,618,036	76,937,968	48,574,997	-	78,904,354	697,389,677	714,584,536
As on Ashad end 2075	198,510,472	176,310,238	77,240,900	71,473,137	179,973,589	50,583,807	-	123,891,668	877,983,812	697,389,677
As on Ashad end 2076	198,510,472	171,425,168	147,435,778	153,801,550	213,105,781	73,674,717	-	164,980,112	1,122,933,578	877,983,811

Goodwill and Intangible Assets

Group

4.14

Particulars	Goodwill	Software		Other	Total Asar end 2076	Total Asar end 2075
		Purchased	Developed			
Cost						
As on Shrawan 1, 2074	-	91,442,906	-	-	91,442,906	86,866,406
Addition during the Year	-	7,771,792	-	-	7,771,792	4,576,500
Acquisition	-	7,771,792	-	-	7,771,792	4,576,500
Capitalization	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-
Balance as on Ashad end 2075	-	99,214,698	-	-	99,214,698	91,442,906
Addition during the Year	-	7,950,264	-	-	7,950,264	7,771,792
Acquisition	-	7,950,264	-	-	7,950,264	7,771,792
Capitalization	-	-	-	-	-	-
Disposal during the year	-	423,750	-	-	423,750	-
Adjustment/Revaluation	-	(1,592,936)	-	-	(1,592,936)	-
Balance as on Ashad end 2076	-	108,334,148	-	-	108,334,148	99,214,698
Amortization and Impairment						
As on Shrawan 1, 2074	-	47,851,126	-	-	47,851,126	42,498,305
Amortization charge for the Year	-	5,924,342	-	-	5,924,342	5,352,822
Impairment for the year	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-
As on Ashad end 2075	-	53,775,468	-	-	53,775,468	47,851,126
Amortization charge for the Year	-	5,236,983	-	-	5,236,983	5,924,342
Impairment for the year	-	-	-	-	-	-
Disposals	-	155,375	-	-	155,375	-
Adjustment	-	(470,997)	-	-	(470,997)	-
As on Asar end 2076	-	59,328,073	-	-	59,328,073	53,775,468
Capital Work in Progress	-	-	-	-	-	-
Net Book Value						
As on Ashad end 2074	-	43,591,779	-	-	43,591,779	44,368,101
As on Ashad end 2075	-	45,439,230	-	-	45,439,230	43,591,779
As on Ashad end 2076	-	49,006,075	-	-	49,006,075	45,439,230

Goodwill and Intangible Assets

Bank

4.14

Particulars	Goodwill	Software		Other	Total Ashad end 2076	Total Ashad end 2075
		Purchased	Developed			
Cost						
As on Shrawan 1, 2074	-	91,442,906	-	-	91,442,906	86,866,406
Addition during the Year	-	7,771,792	-	-	7,771,792	4,576,500
Acquisition	-	7,771,792	-	-	7,771,792	4,576,500
Capitalization	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-
Balance as on Ashad end 2075	-	99,214,698	-	-	99,214,698	91,442,906
Addition during the Year	-	7,950,264	-	-	7,950,264	7,771,792
Acquisition	-	7,950,264	-	-	7,950,264	7,771,792
Capitalization	-	-	-	-	-	-
Disposal during the year	-	423,750	-	-	423,750	-
Adjustment/Revaluation	-	(1,592,936)	-	-	(1,592,936)	-
Balance as on Ashad end 2076	-	108,334,148	-	-	108,334,148	99,214,698
Amortization and Impairment						
As on Shrawan 1, 2074	-	47,851,126	-	-	47,851,126	42,498,305
Amortization charge for the Year	-	5,924,342	-	-	5,924,342	5,352,822
Impairment for the year	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-
As on Ashad end 2075	-	53,775,468	-	-	53,775,468	47,851,126
Amortization charge for the Year	-	5,236,983	-	-	5,236,983	5,924,342
Impairment for the year	-	-	-	-	-	-
Disposals	-	155,375	-	-	155,375	-
Adjustment	-	(470,997)	-	-	(470,997)	-
As on Asar end 2076	-	59,328,073	-	-	59,328,073	53,775,468
Capital Work in Progress	-	-	-	-	-	-
Net Book Value						
As on Ashad end 2074	-	43,591,779	-	-	43,591,779	44,368,101
As on Ashad end 2075	-	45,439,230	-	-	45,439,230	43,591,779
As on Ashad end 2076	-	49,006,075	-	-	49,006,075	45,439,230

Deferred Tax

4.15

	Group			Bank		
	Current Year			Current Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
Deferred tax on temporary differences on following items						
Loan and Advance to B/FIs	-	-	-	-	-	-
Loans and advances to customers	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-
Investment securities	5,876,325	-	5,876,325	5,876,325	-	5,876,325
Property & equipment	-	31,828,165	(31,828,165)	-	31,828,165	(31,828,165)
Employees' defined benefit plan	42,978,931	-	42,978,931	42,978,930	-	42,978,931
Lease liabilities	4,396,909	-	4,396,909	4,396,909	-	4,396,909
Provisions	-	-	-	-	-	-
Other temporary differences	-	-	-	-	-	-
Deferred tax on temporary differences	53,252,165	31,828,165	21,424,000	53,252,165	31,828,165	21,424,000
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 2076	53,252,165	31,828,165	21,424,000	53,252,165	31,828,165	21,424,000
Deferred tax (asset)/liabilities as on Shrawan 1, 2075			14,219,601			14,219,601
Origination/(Reversal) during the year			(35,643,601)			(35,643,601)
Deferred tax expense/(income) recognised in profit or loss			(30,706,790)			(30,706,790)
Deferred tax expense/(income) recognised in other comprehensive income			(4,936,811)			(4,936,811)
Deferred tax expense/(income) recognised in directly in equity			-			-

Deferred tax on temporary Differences on following items	Group			Bank		
	Previous Year			Previous Year		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/ (Liabilities)
Loan and Advance to B/FIs	-	514,619	(514,619)	-	514,619	(514,619)
Loans and advances to customers	-	57,328,459	(57,328,459)	-	57,328,459	(57,328,459)
Investment properties	-	-	-	-	-	-
Investment securities	4,377,344	-	4,377,344	4,377,344	-	4,377,344
Property & equipment	-	28,212,592	(28,212,592)	-	28,212,592	(28,212,592)
Employees' defined benefit plan	65,489,643	-	65,489,643	65,489,643	-	65,489,643
Lease liabilities	-	-	-	-	-	-
Provisions	221,888	-	221,888	221,888	-	221,888
Other temporary differences	-	-	-	-	-	-
Deferred tax on temporary differences	70,088,875	86,055,669	(15,966,794)	70,088,875	86,055,669	(15,966,794)
Deferred tax on carry forward of unused tax losses	1,747,193	-	1,747,193	1,747,193	-	1,747,193
Deferred tax due to changes in tax rate	-	-	-	-	-	-



Net Deferred tax asset/(liabilities) as on year end of 2075	71,836,068	86,055,669	(14,219,601)	71,836,068	86,055,669	(14,219,601)
Deferred tax (asset)/liabilities as on Shrawan 1, 2074			25,513,528			25,513,528
Origination/(Reversal) during the year			(11,293,927)			(11,293,927)
Deferred tax expense/(income) recognised in profit or loss			1,374,504			1,374,504
Deferred tax expense/(income) recognised in other comprehensive income			(12,668,431)			(12,668,431)
Deferred tax expense/(income) recognised in directly in equity			-			-

Other Assets

4.16

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Assets held for sale	-	-	-	-
Other non banking assets	-	-	-	-
Bills receivable	-	-	-	-
Accounts receivable	546,738,602	249,151,802	546,738,602	249,151,802
Accrued income	-	-	-	-
Prepayments and deposit	143,375,567	78,222,677	143,375,567	78,222,677
Income tax deposit	-	-	-	-
Deferred employee expenditure	321,551,345	240,031,821	321,551,345	240,031,821
Other	151,276,152	15,675,106	151,376,152	15,675,106
a. Stationery at stock	18,521,019	12,765,880	18,521,019	12,765,880
b. Branch adjustment account	3,890	2,330,897	3,890	2,330,897
c. Others	132,751,242	578,328	132,851,242	578,328
Total	1,162,941,666	583,081,406	1,163,041,666	583,081,406

Due to Bank and Financial Institutions

4.17

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Money market deposits	-	-	-	-
Interbank borrowing	2,200,367,671	-	2,200,367,671	-
Other deposits from BFIs	4,161,469,367	1,332,347,000	4,161,469,367	1,332,347,000
Settlement and clearing accounts	-	-	-	-
Total	6,361,837,039	1,332,347,000	6,361,837,039	1,332,347,000

Due to Nepal Rastra Bank

4.18

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Refinance from NRB	1,020,524,291	637,802,484	1,020,524,291	637,802,484
Standing Liquidity Facility	-	-	-	-
Lender of last report facility from NRB	-	-	-	-
Securities sold under repurchase agreements	-	-	-	-
Other payable to NRB	-	-	-	-
Total	1,020,524,291	637,802,484	1,020,524,291	637,802,484

Derivative financial instruments

4.19

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Held for trading	-	-	-	-
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	-	-	-	-
Others	-	-	-	-
Held for risk management	-	116,400	-	116,400
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	-	116,400	-	116,400
Other	-	-	-	-
Total	-	116,400	-	116,400

Deposits from customers

4.20

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Institutions customers:	37,670,730,022	31,479,902,623	37,878,151,820	31,479,902,623
Term deposits	26,043,052,367	24,094,628,422	26,223,052,367	24,094,628,422
Call deposits	7,803,488,215	4,816,952,547	7,827,285,219	4,816,952,547
Current deposits	3,103,351,068	2,108,277,999	3,106,975,862	2,108,277,999
Other	720,838,371	460,043,656	720,838,371	460,043,656
Individual customers:	47,320,250,324	39,662,470,018	47,320,250,324	39,662,470,018
Term deposits	20,338,082,689	17,386,264,826	20,338,082,689	17,386,264,826
Saving deposits	26,591,763,889	21,790,405,301	26,591,763,889	21,790,405,301
Current deposits	346,623,373	406,060,142	346,623,373	406,060,142
Other	43,780,373	79,739,749	43,780,373	79,739,749
Total	84,990,980,346	71,142,372,641	85,198,402,144	71,142,372,641

Currency wise analysis of deposit from customers

4.20.1

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Nepalese rupee	81,750,920,627	70,769,523,510	81,958,342,425	70,769,523,510
Indian rupee	101,301,187	35,343,313	101,301,187	35,343,313
United State dollar	3,118,669,232	336,973,788	3,118,669,232	336,973,788
Great Britain pound	2,034,030	216,394	2,034,030	216,394
Euro	3,207,428	206,404	3,207,428	206,404
Japanese yen	14,748,454	4,527	14,748,454	4,527
Chinese yuan	-	-	-	-
Other (AUD)	99,386	104,705	99,386	104,705
Total	84,990,980,346	71,142,372,641	85,198,402,144	71,142,372,641

Borrowing

4.21

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Domestic Borrowing				
Nepal Government	-	-	-	-
Other Institutions	-	-	-	-
Other	-	-	-	-
Sub total	-	-	-	-
Foreign Borrowing				
Foreign Bank and Financial Institutions	-	-	-	-
Multilateral Development Banks	-	-	-	-
Other Institutions	-	-	-	-
Sub total	-	-	-	-
Total	-	-	-	-

Provisions

4.22

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Provisions for redundancy	-	-	-	-
Provision for restructuring	-	-	-	-
Pending legal issues and tax litigation	-	-	-	-
Onerous contracts	-	-	-	-
Other	-	739,627	-	739,627
Total	-	739,627	-	739,627

Movement in provision

4.22.1

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Balance at Shrawan 1	739,627	835,205	739,627	835,205
Provisions made during the year	-	-	-	-
Provisions used during the year	-	-	-	-
Provisions reversed during the year	739,627	95,578	739,627	95,578
Unwind of discount	-	-	-	-
Balance at Ashad end	-	739,627	-	739,627

Other liabilities

4.23

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Liability for employees defined benefit obligations	47,081,871	76,368,663	47,081,871	76,368,663
Liability for long-service leave	143,263,102	141,930,147	143,263,102	141,930,147
Short-term employee benefits	-	-	-	-
Bills payable	-	-	-	-
Creditors and accruals	147,889,320	132,642,733	147,889,320	132,642,733
Interest payable on deposit	307,552,405	467,799,562	307,552,405	467,799,562
Interest payable on borrowing	12,688,200	3,947,266	12,688,200	3,947,266
Liabilities on differed grant income	1,919,824	-	1,919,824	-
Unpaid Dividend	74,982,200	50,556,546	74,982,200	50,556,546
Liabilities under Finance Lease	14,656,364	-	14,656,364	-
Employee bonus payable	269,699,255	201,103,315	269,699,255	201,103,315
Other	408,697,808	228,830,043	408,678,813	228,830,043
Total	1,428,430,348	1,303,178,275	1,428,411,353	1,303,178,275

Defined benefit obligations

4.23.1

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Present value of unfunded obligations	47,081,871	76,368,663	47,081,871	76,368,663
Present value of funded obligations	277,641,857	219,552,518	277,641,857	219,552,518
Total present value of obligations	324,723,728	295,921,181	324,723,728	295,921,181
Fair value of plan assets	277,641,857	219,552,518	277,641,857	219,552,518
Present value of net obligations	-	-	-	-
Recognised liability for defined benefit obligations	47,081,871	76,368,663	47,081,871	76,368,663

Plan assets

4.23.2

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Equity securities	-	-	-	-
Government bonds	-	-	-	-
Bank deposit	-	-	-	-
Other (Deposit with CIT)	277,641,857	219,552,518	277,641,857	219,552,518
Total	277,641,857	219,552,518	277,641,857	219,552,518
Actual return on plan assets	14,425,069	9,417,677	14,425,069	9,417,677

Movement in the present value of defined benefit obligations

4.23.3

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Defined benefit obligations at Sawan 1	295,921,181	236,370,854	295,921,181	236,370,854
Actuarial losses	6,124,775	23,318,971	6,124,775	23,318,971
Benefits paid by the plan	(32,704,393)	(7,075,637)	(32,704,393)	(7,075,637)
Current service costs and interest	55,382,166	43,306,993	55,382,166	43,306,993
Defined benefit obligations at Asar end	324,723,729	295,921,181	324,723,729	295,921,181

Movement in the fair value of plan assets

4.23.4

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Fair value of plan assets at Sawan 1	219,552,518	161,906,882	219,552,518	161,906,882
Contributions paid into the plan	76,368,663	55,303,597	76,368,663	55,303,597
Benefits paid during the year	(32,704,393)	(7,075,638)	(32,704,393)	(7,075,638)
Actuarial (losses) gains	(5,334,658)	(3,534,874)	(5,334,658)	(3,534,874)
Expected return on plan assets	19,759,727	12,952,551	19,759,727	12,952,551
Fair value of plan assets at Asar end	277,641,857	219,552,518	277,641,857	219,552,518

Amount recognised in profit or loss

4.23.5

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current service costs	30,638,221	25,261,880	30,638,221	25,261,880
Interest on obligation	24,743,945	18,045,113	24,743,945	18,045,113
Expected return on plan assets	(19,759,727)	(12,952,551)	(19,759,727)	(12,952,551)
Total	35,622,439	30,354,442	35,622,439	30,354,442

Amount recognised in other comprehensive income

4.23.6

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Actuarial (gain)/loss	11,459,433	26,853,845	11,459,433	26,853,845
Total	11,459,433	26,853,845	11,459,433	26,853,845

Actuarial assumptions

4.23.7

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Discount rate	9%	8%	9%	8%
Expected return on plan asset	9%	8%	9%	8%
Future salary increase	8%	8%	8%	8%
Withdrawal rate	12%	12%	12%	12%

Debt securities issued

4.24

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Debt securities issued designated as at fair value through profit or loss	-	-	-	-
Debt securities issued at amortised cost	-	-	-	-
Total	-	-	-	-

Subordinated Liabilities

4.25

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

Share capital

4.26

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Ordinary shares	8,055,693,000	8,055,693,000	8,055,693,000	8,055,693,000
Convertible preference shares (equity component only)	-	-	-	-
Irredeemable preference shares (equity component only)	-	-	-	-
Perpetual debt (equity component only)	-	-	-	-
Total	8,055,693,000	8,055,693,000	8,055,693,000	8,055,693,000

Ordinary shares

4.26.1

Authorized Capital				
100,000,000 Ordinary shares of Rs. 100 each share	10,000,000,000	10,000,000,000	10,000,000,000	10,000,000,000
Issued capital				
80,556,930 Ordinary shares of Rs.100 each share	8,055,693,000	8,055,693,000	8,055,693,000	8,055,693,000
(Previous Year 73,905,440 Ordinary shares of Rs.100 each share)				
Subscribed and paid up capital				
80,556,930 Ordinary shares of Rs.100 each share	8,055,693,000	8,055,693,000	8,055,693,000	8,055,693,000
(Previous Year 65,987,000 Ordinary shares of Rs.100 each share)				
Total	8,055,693,000	8,055,693,000	8,055,693,000	8,055,693,000

Ordinary share ownership

4.26.2

	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	Per-cent	Amount	Per-cent	Amount	Per-cent	Amount	Per-cent	Amount
Domestic ownership								
Nepal Government	-	-	-	-	-	-	-	-
"A" class licensed institutions	-	-	-	-	-	-	-	-
Other licensed institutions	-	-	-	-	-	-	-	-
Other Institutions	13	1,048,970,300	10	836,714,100	13.02	1,048,970,300	10.39	836,714,100
Public	87	7,006,722,700	90	7,218,978,900	86.98	7,006,722,700	89.61	7,218,978,900
Other	-	-	-	-	-	-	-	-
Foreign ownership	-	-	-	-	-	-	-	-
Total	100	8,055,693,000	100	8,055,693,000	100	8,055,693,000	100	8,055,693,000

Reserves

4.27

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Statutory general reserve	1,453,541,328	1,114,123,679	1,453,541,328	1,114,123,679
Exchange equalisation reserve	16,426,299	10,716,548	16,426,299	10,716,548
Corporate social responsibility reserve	19,712,558	18,631,633	19,712,558	18,631,633
Capital redemption reserve	-	-	-	-
Regulatory reserve	390,311,276	338,258,835	390,311,276	338,258,835
Investment adjustment reserve	15,000,000	15,000,000	15,000,000	15,000,000
Capital reserve	-	-	-	-
Assets revaluation reserve	-	-	-	-
Fair value reserve	(13,711,425)	(10,213,802)	(13,711,425)	(10,213,802)
Dividend equalisation reserve	-	-	-	-
Actuarial gain / (loss)	(26,819,295)	(18,797,692)	(26,819,295)	(18,797,692)
Special reserve	-	-	-	-
Other reserve	2,368,795	2,874,806	2,368,795	2,874,806
a) Employee Skill Enhancement Reserve	2,368,795	2,874,806	2,368,795	2,874,806
b) Deferred Tax Reserve	-	-	-	-
c) Other Reserve	-	-	-	-
Total	1,856,829,536	1,470,594,007	1,856,829,536	1,470,594,007

Contingent liabilities and commitments

4.28

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Contingent liabilities	11,903,122,031	6,453,524,828	11,903,122,031	6,453,524,828
Undrawn and undisbursed facilities	4,238,152,455	4,519,339,402	4,238,152,455	4,519,339,402
Capital commitment	257,426,142	108,195,070	257,426,142	108,195,070
Lease Commitment	1,128,919,022	554,800,462	1,128,919,022	554,800,462
Litigation	64,459,084	59,814,768	64,459,084	59,814,768
Total	17,592,078,734	11,695,674,529	17,592,078,734	11,695,674,529

Contingent liabilities

4.28.1

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Acceptance and documentary credit	1,010,632,792	2,302,890,959	1,010,632,792	2,302,890,959
Bills for collection	15,512,648	6,435,408	15,512,648	6,435,408
Forward exchange contracts	3,662,107,880	207,077,250	3,662,107,880	207,077,250
Guarantees	7,214,868,711	3,937,121,210	7,214,868,711	3,937,121,210
Underwriting commitment	-	-	-	-
Other commitments	-	-	-	-
Total	11,903,122,031	6,453,524,828	11,903,122,031	6,453,524,828

Undrawn and undisbursed facilities

4.28.2

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Undisbursed amount of loans	-	-	-	-
Undrawn limits of overdrafts	4,105,967,513	4,440,056,957	4,105,967,513	4,440,056,957
Undrawn limits of credit cards	132,184,942	79,282,445	132,184,942	79,282,445
Undrawn limits of letter of credit	-	-	-	-
Undrawn limits of guarantee	-	-	-	-
Total	4,238,152,455	4,519,339,402	4,238,152,455	4,519,339,402

Capital commitments

4.28.3

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

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Capital commitments in relation to Property and Equipment				
Approved and contracted for	257,426,142	108,195,070	257,426,142	108,195,070
Approved but not contracted for	-	-	-	-
Sub total	257,426,142	108,195,070	257,426,142	108,195,070
Capital commitments in relation to Intangible assets				
Approved and contracted for			-	-
Approved but not contracted for			-	-
Sub total	-	-	-	-
Total	257,426,142	108,195,070	257,426,142	108,195,070

Lease commitments

4.28.4

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Operating lease commitments				
Future minimum lease payments under non cancellable operating lease, where the bank is lessee				
Not later than 1 year	128,582,571	79,789,391	128,582,571	79,789,391
Later than 1 year but not later than 5 years	521,813,791	268,427,290	521,813,791	268,427,290
Later than 5 years	478,522,660	206,583,782	478,522,660	206,583,782
Sub total	1,128,919,022	554,800,462	1,128,919,022	554,800,462
Finance lease commitments				
Future minimum lease payments under non cancellable operating lease, where the bank is lessee				
Not later than 1 year	-	-	-	-
Later than 1 year but not later than 5 years	-	-	-	-
Later than 5 years	-	-	-	-
Sub total	-	-	-	-
Grand total	1,128,919,022	554,800,462	1,128,919,022	554,800,462

Litigation

4.28.5

Under the self-assessment process, bank files its income tax returns which is then reviewed by Large Tax Payers Office usually within four years from the end of financial year. On completion of assessment till FY 2071-72, LTPO has raised an assessment order for disputed tax liability of NPR 64,459,084. Bank has contended such tax liability and has filed appeal to higher authorities. These cases are under administrative review and pending before Revenue Tribunal

Interest income

4.29

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Cash and cash equivalent	24,880,833	32,885,293	24,880,833	32,885,293
Due from Nepal Rastra Bank	12,170,612	698,630	12,170,612	698,630
Placement with bank and financial institutions	97,920,227	5,363,296	97,920,227	5,363,296
Loan and advances to bank and financial institutions	260,770,525	210,004,811	260,770,525	210,004,811
Loans and advances to customers	9,304,819,763	7,149,227,877	9,304,819,763	7,149,227,877
Investment securities	400,771,482	313,140,361	400,771,482	313,140,361
Loan and advances to staff	76,189,403	55,035,502	76,189,403	55,035,502
Other	-	-	-	-
Total interest income	10,177,522,844	7,766,355,770	10,177,522,844	7,766,355,770

Interest expense

4.30

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Due to bank and financial institutions	291,891,293	-	291,891,293	-
Due to Nepal Rastra Bank	36,965,600	19,749,712	36,965,600	19,749,712
Deposits from customers	6,216,291,802	4,987,811,426	6,225,311,089	4,987,811,426
Borrowing	73,599,046	18,995,510	73,599,046	18,995,510
Debt securities issued	-	-	-	-
Subordinated liabilities	-	-	-	-
Other	-	-	-	-
Total interest expense	6,618,747,741	5,026,556,648	6,627,767,028	5,026,556,648

Fees and Commission Income

4.31

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan administration fees	196,763,968	180,721,642	196,763,968	180,721,642
Service fees	91,112,118	63,618,526	91,112,118	63,618,526
Consortium fees	50,116,659	4,194,353	50,116,659	4,194,353
Commitment fees	22,986,547	26,072,611	22,986,547	26,072,611
DD/TT/Swift fees	17,505,921	12,377,965	17,505,921	12,377,965
Credit card/ATM issuance and renewal fees	78,573,723	54,467,811	78,573,723	54,467,811
Prepayment and swap fees	91,422,445	1,608,992	91,422,445	1,608,992
Investment banking fees	1,924,926	1,287,023	1,924,926	1,287,023
Asset management fees	-	-	-	-
Brokerage fees	-	-	-	-
Remittance fees	39,581,182	32,009,905	39,581,182	32,009,905
Commission on letter of credit	41,529,195	39,738,656	41,529,195	39,738,656
Commission on guarantee contracts issued	96,515,368	43,695,331	96,515,368	43,695,331
Commission on share underwriting/issue	-	-	-	-
Locker rental	7,654,600	5,263,820	7,654,600	5,263,820
Other fees and commission income	54,832,618	26,012,183	54,832,618	26,012,183
Total fees and Commission Income	790,519,271	491,068,818	790,519,271	491,068,818

Fees and commission expense

4.32

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
ATM management fees	32,161,276	21,944,294	32,161,276	21,944,294
VISA/Master card fees	17,390,618	13,299,992	17,390,618	13,299,992
Guarantee commission	-	-	-	-
Brokerage	-	-	-	-
DD/TT/Swift fees	4,941,775	5,940,809	4,941,775	5,940,809
Remittance fees and commission	848,251	-	848,251	-
Other fees and commission expense	14,633,321	10,383,837	14,633,321	10,383,837
Total fees and Commission Expense	69,975,241	51,568,932	69,975,241	51,568,932

Net trading income

4.33

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Changes in fair value of trading assets	-	-	-	-
Gain/loss on disposal of trading assets	-	-	-	-
Interest income on trading assets	-	-	-	-
Dividend income on trading assets	-	-	-	-
Gain/loss foreign exchange transaction	303,331,669	166,803,239	303,331,669	166,803,239
Other	-	-	-	-
Net trading income	303,331,669	166,803,239	303,331,669	166,803,239

Other operating income

4.34

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Foreign exchange revaluation gain	22,839,007	5,744,951	22,839,007	5,744,951
Gain/loss on sale of investment securities	-	-	-	-
Fair value gain/loss on investment properties	-	-	-	-
Dividend on equity instruments	3,207,495	1,762,843	3,207,495	1,762,843
Gain/loss on sale of property and equipment	2,092,266	1,430,091	2,092,266	1,430,091
Gain/loss on sale of investment property	-	645	-	645
Operating lease income	-	-	-	-
Gain/loss on sale of gold and silver	-	-	-	-
Locker rent	-	-	-	-
Other	-	95,578	-	95,578
Total	28,138,768	9,034,108	28,138,768	9,034,108

Impairment charge/(reversal) for loan and other losses

4.35

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Impairment charge/(reversal) on loan and advances to B/FIs	6,474,208	1,036,180	6,474,208	1,036,180
Impairment charge/(reversal) on loan and advances to customer	110,696,658	151,699,692	110,696,658	151,699,692
Impairment charge/(reversal) on financial Investment	-	-	-	-
Impairment charge/(reversal) on placement with banks and financial institutions	-	-	-	-
Impairment charge/(reversal) on property and equipment	-	-	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-	-	-
Impairment charge/(reversal) on investment properties	-	-	-	-
Total	117,170,866	152,735,872	117,170,866	152,735,872

Personnel Expense

4.36

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Salary	315,853,717	260,760,600	315,853,717	260,760,600
Allowances	285,824,804	127,585,689	285,824,804	127,585,689
Gratuity expense	35,622,438	30,360,458	35,622,438	30,360,458
Provident fund	31,585,788	26,067,626	31,585,788	26,067,626
Uniform	16,396,573	12,878,874	16,396,573	12,878,874
Training & development expense	26,745,205	19,605,972	26,745,205	19,605,972
Leave encashment	80,826,626	83,770,891	80,826,626	83,770,891
Medical	-	-	-	-
Insurance	2,343,458	2,121,535	2,343,458	2,121,535
Employees incentive	-	-	-	-
Cash-settled share-based payments	-	-	-	-
Pension expense	-	-	-	-
Finance expense under NFRS	21,053,562	12,326,162	21,053,562	12,326,162
Other expenses related to staff	144,429,651	98,058,667	144,429,651	98,058,667
a. Dashain allowance	47,466,566	29,362,980	47,466,566	29,362,980
b. Others	96,963,085	68,695,687	96,963,085	68,695,687
Subtotal	960,681,820	673,536,474	960,681,820	673,536,474
Employees bonus	269,699,255	201,103,315	269,699,255	201,103,315
Grand total	1,230,381,075	874,639,789	1,230,381,075	874,639,789

Other operating expense

4.37

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Directors' fee	3,074,600	1,970,400	3,074,600	1,970,400
Directors' expense	1,428,297	1,266,027	1,428,297	1,266,027
Auditors' remuneration	1,711,950	1,582,000	1,695,000	1,582,000
Other audit related expense	-	-	-	-
Professional and legal expense	13,964,537	11,942,442	13,964,537	11,942,442
Office administration expense	149,345,892	68,257,374	148,999,252	68,257,374
Operating lease expense	115,906,247	69,670,573	115,906,247	69,670,573
Operating expense of investment properties	-	-	-	-
Corporate social responsibility expense	15,889,958	6,890,084	15,889,958	6,890,084
Onerous lease provisions	-	-	-	-
Other	422,592,326	257,911,029	422,592,326	257,911,029
Fuel, Electricity & Water	41,261,341	31,484,284	41,261,341	31,484,284
Insurance	42,805,937	29,975,836	42,805,937	29,975,836
Postage, Telex, Telephone, Fax	64,036,102	40,526,662	64,036,102	40,526,662
Office Equipment, Furniture & Repairs	41,200,519	35,126,216	41,200,519	35,126,216
Traveling Allowances and Expenses	26,913,995	14,892,058	26,913,995	14,892,058
Stationery and Printing	26,662,859	22,697,068	26,662,859	22,697,068
Advertisements	79,361,656	28,360,717	79,361,656	28,360,717
Annual General Meeting Expenses	2,259,500	2,728,048	2,259,500	2,728,048
Security Expenses	98,090,416	52,120,139	98,090,416	52,120,139
Total	723,913,807	419,489,928	723,550,216	419,489,928

Depreciation & Amortisation

4.38

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Depreciation on property and equipment	125,149,046	94,088,843	125,149,046	94,088,843
Depreciation on investment property	-	-	-	-
Amortisation of intangible assets	5,236,983	5,924,342	5,236,983	5,924,342
Total	130,386,029	100,013,185	130,386,029	100,013,185

Non operating income

4.39

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Recovery of loan written off	121,163,374	3,120,460	121,052,374	3,120,460
Other income	739,627	-	850,627	-
Total	121,903,001	3,120,460	121,903,001	3,120,460

Non operating expense

4.40

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan written off	88,557,214	1,448,209	88,557,214	1,448,209
Redundancy provision	-	-	-	-
Expense of restructuring	-	-	-	-
Other expense	6,334,588	-	6,334,588	-
Total	94,891,802	1,448,209	94,891,802	1,448,209

Income tax expense

4.41

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current tax expense	763,508,737	558,867,013	760,911,844	558,867,013
Current year	724,830,537	542,841,233	722,233,644	542,841,233
Adjustments for prior years	38,678,200	16,025,780	38,678,200	16,025,780
Deferred tax expense	(30,706,790)	1,374,503	(30,706,790)	1,374,503
Origination and reversal of temporary differences	(30,706,790)	1,374,503	(30,706,790)	1,374,503
Changes in tax rate	-	-	-	-
Recognition of previously unrecognised tax losses	-	-	-	-
Total income tax expense	732,801,947	560,241,516	730,205,054	560,241,516

Reconciliation of tax expense and accounting profit

4.41.1

	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Profit before tax	2,435,948,993	1,809,929,832	2,427,293,296	1,809,929,832
Tax amount at tax rate of 30%	730,784,698	542,978,950	728,187,989	542,978,950
Add: Tax effect of expenses that are not deductible for tax purpose	12,682,462	2,119,910	12,682,462	2,119,910
Less: Tax effect on exempt income	3,804,739	1,464,991	3,804,739	1,464,991
Add/less: Tax effect on other items		-	-	-
Total income tax expense	739,662,421	543,633,869	737,065,713	543,633,869
Effective tax rate	30.36%	30.0%	30.37%	30.0%

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

(As per NRB Regulation)

	Bank	
	Current Year	Previous Year
Net profit or (loss) as per statement of profit or loss	1,697,088,243	1,249,688,316
Appropriations:		
a. General reserve	339,417,649	249,937,663
b. Foreign exchange fluctuation fund	5,709,751	1,436,237
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	1,080,925	5,606,799
e. Employees' training fund	(506,011)	(4,372,910)
f. Other	-	(20,588,667)
- Deferred Tax Reserve	-	(18,634,242)
- Investment Adjustment Reserve	-	(1,954,425)
Profit or (loss) before regulatory adjustment	1,351,385,929	1,017,669,193
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	42,527,809	(275,772,186)
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 (+)	(53,586,919)	(24,870,824)
e. Deferred tax assets recognised (-)/ reversal (+)	(21,424,000)	-
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	(11,459,433)	(26,853,845)
i. Other (+/-)	(4,996,603)	(10,761,980)
- Fair Value Reserve	(4,996,603)	(10,761,980)
Distributable profit or (loss)	1,302,446,784	679,410,359

Machhapuchhre Bank Ltd.

Comparison Unaudited and Audited Financial Statements as of FY 2075/76

Statement of Financial Position	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Assets					
Cash and cash equivalent	5,006,484,939	9,442,900,351	4,436,415,412	88.61%	Placement & t-bills with original maturity three months or less reclassified
Due from Nepal Rastra Bank	3,226,962,097	3,226,962,097	-	0.00%	
Placement with Bank and Financial Institutions	5,054,432,347	1,458,033,992	(3,596,398,355)	-71.15%	Placement less than three months maturity regrouped to cash and cash equivalent
Derivative financial instruments	-	72,597,160	72,597,160	0.00%	Regrouping of forward contract from other assets
Other trading assets	353,142,300	358,694,537	5,552,237	1.57%	Regrouping of advance for gold purchase from other assets
Loan and advances to B/FIs	2,243,710,819	2,440,166,215	196,455,396.00	8.76%	
Loans and advances to customers	75,297,273,964	75,095,773,816	(201,500,148)	-0.27%	Due to prepaid expenses transferred
Investment securities	11,151,647,083	10,306,077,788	(845,569,295)	-7.58%	Due to regrouping of t-bills with original maturity less than 3 months to cash and cash equivalent
Current tax assets	199,028,659	209,977,311	10,948,652	5.50%	
Investment in subsidiaries	200,000,000	200,000,000	-	0.00%	
Investment in associates	-	-	-	0.00%	
Investment property	78,457,743	78,457,743	0	0.00%	
Property and equipment	1,128,170,562	1,122,933,578	(5,236,984)	-0.46%	Regrouping of other leasehold assets from intangible assets
Goodwill and Intangible assets	43,769,092	49,006,075	5,236,983	11.97%	Regrouping of other leasehold assets from intangible assets
Deferred tax assets	17,529,469	21,424,000	3,894,531	22.22%	
Other assets	8,657,650,414	1,163,041,666	(7,494,608,748)	-86.57%	Due to netting off of NDF payable
Total Assets	112,658,259,487	105,246,046,329	(7,412,213,159)	-6.58%	
Liabilities					
Due to Bank and Financial Institutions	5,561,345,014	6,361,837,039	800,492,025	14.39%	Interbank borrowing transferred from NRB
Due to Nepal Rastra Bank	1,820,524,291	1,020,524,291	(800,000,000)	-43.94%	Due to interbank borrowing transfer to BFI's deposits
Derivative financial instruments	72,597,160	-	(72,597,160)		
Deposits from customers	85,198,526,498	85,198,402,144	(124,354)	-0.00%	
Borrowing	-	-	-	0.00%	
Current Tax Liabilities	-	-	-	0.00%	
Provisions	-	-	-	0.00%	
Deferred tax liabilities	-	-	-	0.00%	
Other liabilities	8,761,390,221	1,428,411,353	(7,332,978,868)	-83.70%	Due to netting off of NDF payable
Debt securities issued	-	-	-	0.00%	
Subordinated Liabilities	-	-	-	0.00%	
Total liabilities	101,414,383,183	94,009,174,826	(7,405,208,357)	-7.30%	
Equity				0.00%	
Share capital	8,055,693,000	8,055,693,000	-	0.00%	
Share premium	30,881,765	30,881,765	-	0.00%	

Retained earnings	1,705,765,173	1,293,467,202	(412,297,971)	-24.17%	Due to transfer of regulatory adjustment
Reserves	1,451,536,365	1,856,829,536	405,293,170	27.92%	Due to transfer of regulatory adjustment
Total equity attributable to equity holders	11,243,876,303	11,236,871,503	(7,004,801)	-0.06%	
Non-controlling interest					
Total equity	11,243,876,303	11,236,871,503	(7,004,801)	-0.06%	
Total liabilities and equity	112,658,259,486	105,246,046,329	(7,412,213,158)	-6.58%	
Statement of Profit or Loss					
Interest income	10,167,714,261	10,177,522,844	9,808,583	0.10%	Notional financial interest of subsidized loan to staff
Interest expense	6,627,767,028	6,627,767,028	-	0.00%	
Net interest income	3,539,947,233	3,549,755,816	9,808,583	0.28%	
Fee and commission income	802,431,615	790,519,271	(11,912,344)	-1.48%	Due to CIC charge netted off against expenses
Fee and commission expense	69,126,989	69,975,241	848,251	1.23%	
Net fee and commission income	733,304,626	720,544,030	(12,760,595)	-1.74%	
Net interest, fee and commission income	4,273,251,859	4,270,299,846		0.00%	
Net trading income	303,331,669	303,331,669	-	0.00%	
Other operating income	28,379,546	28,138,768		0.00%	
Total operating income	4,604,963,074	4,601,770,283	(3,192,791)	-0.07%	
Impairment charge/(reversal) for loans and other losses	116,708,351	117,170,866	462,515	0.40%	
Net operating income	4,488,254,723	4,484,599,418	(3,655,306)	-0.08%	
Operating expense				0.00%	
Personnel expenses	1,216,095,129	1,230,381,075	14,285,946	1.17%	Amortization of prepayment of subsidized staff loan & staff bonus provision
Other operating expenses	719,666,257	723,550,216	3,883,959	0.54%	Due to CIC charge netted off against income
Depreciation & Amortization	130,358,432	130,386,029	27,597	0.02%	
Operating profit	2,422,134,904	2,400,282,097	(21,852,807)	-0.90%	
Non operating income	121,163,374	121,903,001	739,627	0.61%	
Non operating expense	95,187,044	94,891,802	(295,242)	-0.31%	
Profit before income tax	2,448,111,234	2,427,293,296	(20,817,938)	-0.85%	
Income tax expense	744,535,930	730,205,054	(14,330,876)	-1.92%	Tax impact of above adjustment
Current Tax	741,352,521	760,911,844	19,559,323	2.64%	Due to deferred tax adjustment on interest suspense and actuarial valuation of previous periods.
Deferred Tax	3,183,409	(30,706,790)	(33,890,199)	-1064.59%	Due to deferred tax adjustment on interest suspense and actuarial valuation of previous periods.
Profit/(loss) for the period	1,703,575,305	1,697,088,243	(6,487,062)	-0.38%	
Other Comprehensive Income	(11,001,487)	(11,519,225)	(517,739)	4.71%	
Total comprehensive income	1,692,573,818	1,685,569,018	(7,004,801)	-0.41%	

MACHHAPUCHHRE BANK LIMITED
PRINCIPAL INDICATORS

Particulars	Indicators	F. Y.	F. Y.	F. Y.	F. Y.	F. Y.
		2071/2072	2072/2073	2073/2074	2074/2075	2075/2076
1. Net Profit/Gross Income	%	16.65%	21.96%	21.96%	14.81%	14.86%
2. Earnings Per Share	Rs.	22.20	25.04	24.00	15.81	21.07
3. Market Value per Share	Rs.	564.00	680.00	360.00	209.00	264.00
4. Price Earning Ratio	Ratio	25.40	27.15	15.00	13.22	12.53
5. Dividend (including bonus) on share capital	%	16.84%	21.84%	15.00%	10.00%	16.00%
6. Cash Dividend on share Capital	%	0.84%	1.09%	6.00%	10.00%	11.00%
7. Interest Income/Loans & Advances	%	8.93%	7.90%	9.87%	12.09%	12.96%
8. Employee Expenses/Total Operating Exps	%	13.90%	18.54%	13.18%	10.74%	11.29%
9. Interest Exps on Total Deposit and Borrowings	%	3.97%	3.13%	4.76%	6.93%	7.16%
10. Exchange Fluctuation Gain/Total Income	%	2.23%	2.99%	2.30%	2.05%	2.86%
11. Staff Bonus/ Total Employee Expenses	%	25.91%	27.51%	37.56%	29.86%	28.07%
12. Net Profit/Loans & Advances	%	1.77%	2.03%	2.51%	1.92%	2.16%
13. Net Profit/ Total Assets	%	1.26%	1.51%	1.89%	1.47%	1.61%
14. Total Credit/Deposit	%	78.77%	84.59%	88.47%	89.78%	87.00%
15. Total Operating Expenses/Total Assets	%	1.56%	4.27%	5.45%	7.40%	8.09%
16. Adequacy of Capital Fund on Risk Weighted Assets						
a. Core Capital	%	11.14%	11.32%	15.78%	14.38%	11.88%
b. Supplementary Capital	%	1.10%	1.04%	1.04%	0.98%	0.91%
c. Total Capital Fund	%	12.24%	12.36%	16.82%	15.36%	12.79%
17. Liquidity	%	27.63%	24.52%	26.29%	25.26%	23.70%
18. Non Performing Loans/Total Loans	%	0.64%	0.55%	0.38%	0.44%	0.37%
19. Base Rate	%	8%	6.18%	10.29%	11.06%	10.37%
20. Weighted Average Interest Rate Spread *	%	4.65%	4.59%	4.27%	4.75%	4.27%
21. Book Net worth	Rs.	3,816,142,380	5,340,202,752	8,211,005,911	10,356,871,786	11,236,871,503
22. Total Shares	Number	27,762,499	38,645,400	65,987,000	80,556,930	80,556,930
23. Total Employees	Number	597	663	742	953	1,195
24. Productivity per Staff	Rs.'000	1,032.45	1354.79	1,755.37	1642.48	1420.16
25. Book Value Per Share	Rs.	137.46	138.18	124.43	128.57	139.49
26. Number of branches(including extension counter)	Number	56	57	57	88	131
27. Number of ATM	Number	70	72	74	93	144

Note:

1. Gross income includes interest income, fee & commission income, operating income, forex income and non operating income
2. Loan & advances of point no. 7 includes gross amount of loan to customer & BFI's presented in 4.7 and 4.6 respectively.
3. Total staff expenses does not include staff bonus.
4. Weighted Average Interest Rate spread is presented as per the calculation of NRB Directive (Thus Rate represent Ashad month spread)

Share Capital and Ownership

Details of Shareholders holding 0.5 % or more of total shares
31st Ashad 2076

S.NO	Name of Share Holders	Total kitta	Percentage
1	Surendra Mahato	10,048,231	12.47%
2	Upendra Mahato Sudi	7,360,409	9.14%
3	Prem Kumari K.C.	7,053,855	8.76%
4	PKR Investment Company Pvt. Ltd.	5,293,248	6.57%
5	Ram Ashish Sahu Sudi	3,411,676	4.24%
6	Krishna Gopal Shrestha	1,709,108	2.12%
7	Dr.Dharma Raj Shrestha	1,635,634	2.03%
8	Prakash K.C.	1,359,487	1.69%
9	Karan Motor Company Pvt.Ltd	1,263,906	1.57%
10	Kiran K.C.	1,195,122	1.48%
11	Roshan K.C.	1,195,107	1.48%
12	Ganesh Bahadur Shrestha	956,104	1.19%
13	Ram Janaki Investment	800,000	0.99%
14	Associated Automobiles Pvt.Ltd	749,958	0.93%
15	Shree Himalayan Enterprises Pvt.Ltd	643,261	0.80%
16	Praneshwor Pokharel	599,037	0.74%
17	Ajad Shrestha	513,175	0.64%
18	Birendra Prasad Mahato	490,903	0.61%
19	Rajan Lal Shrestha	477,042	0.59%
20	Niraj Govinda Shrestha	460,274	0.57%
21	Dinesh Lal Shrestha	409,731	0.51%

MACHHAPUCHCHHRE BANK LIMITED

ANNEXURE : REPORTING FORMS
FORM NO.1 CAPITAL ADEQUACY TABLE

Rs. (000)

		Ashad end 2076	Ashad end 2075
1.1 RISK WEIGHTED EXPOSURES			
a	Risk Weighted Exposure for Credit Risk	81,546,553	63,079,707
b	Risk Weighted Exposure for Operational Risk	4,382,493	3,475,176
c	Risk Weighted Exposure for Market Risk	93,302	30,760
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	86,022,348	66,585,643
	Adjustments under Pillar II		
SRP 6.4a (7)	Add RWE equivalent to reciprocal of capital charge of 2 % of gross income.	681,341	583,036
SRP 6.4a (9)	Overall risk management policies and precedures are not satisfactory. Add 2% of RWE	1,720,447	1,997,569
	Total Risk Weighted Exposures (a+b+c)	88,424,136	69,166,248
1.2 CAPITAL			
(A) Core Capital (Tier 1)		10,507,623	9,943,141
a	Paid up Equity Share Capital	8,055,693	8,055,693
b	Equity Share Premium	30,882	30,882
c	Proposed Bonus Equity Share		
d	Statutory General Reserve	1,453,541	1,114,124
e	Retained Earnings	1,293,467	807,759
f	Un-audited current year cumulative profit/ loss		
g	Capital Redemption Reserve		
h	Capital Adjustment Reserve		
i	Dividend Equalization Reserve		
j	Other Free Reserve		
k	Less : Goodwill		
l	Less: Intangible Assets	49,006	45,439
m	Less: Fictitious Assets		
n	Less: Deferred Tax Assets	21,424	
o	Less : Investment in equity in licensed Financial Institutions		
p	Less : Investment in equity of institutions with Financial interests	215,000	15,000
q	Less : Investment in equity of institutions in excess of limits		
r	Less : Investments arising out of underwriting commitments		
s	Less : Reciprocal crossholdings		
t	Less: Purchase of Land& Building in excess of limit and unutilized		4,877
u	Less: Cash Flow Hedge		
v	Less: Defined Benefit Pension Assets		
w	Less: Unrecognized Defined Benefit Pension Liabilities		
x	Less : Other Deductions	40,531	-

	Adjustment Under Pillar II		
SRP 6.4.a(1)	Less : Shortfall in provision (6.4 a1)		
SRP 6.4.a(2)	Less : Loans and facilities extended to related parties and restricted lending (6.4 a 2)		
	Additional Tier 1 (AT1)		
a	Perpetual Non Cumulative Preference Share Capital		
b	Prepetual Debt Instruments		
c	Stock Premium		
	(B)Supplementary Capital (Tier 2)	800,835	680,585
a	Cumulative and/or Redeemable Preference Shares		-
b	Subordinated Term Debt		-
c	Hybrid Capital Instruments		-
d	Stock Premium		-
e	General Loan Loss Provision	769,409	654,868
f	Exchange Equalization Reserve	16,426	10,717
g	Investment Adjustment Reserve	15,000	15,000
h	Assets Revaluation Reserve		-
i	Other Reserves		-
	Total Capital Fund (Tier 1 and Tier 2)	11,308,458	10,623,726
	1.3 CAPITAL ADEQUACY RATIOS		
a	Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	11.88	14.38
b	Tier 1 Capital to Total Risk Weighted Exposures	11.88	14.38
c	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	12.79	15.36

MACHHAPUCHHRE BANK LIMITED
FORM NO.2 RISK WEIGHTED EXPOSURE FOR CREDIT RISK

Rs. (000)

Particulars	Book Value (a)	Specific Provision (b)	Eligible CRM (c)	Current Year			Previous Year		
				Net Value (d=a-b-c)	Risk Weight (e)	Risk Weighted Exposures (f=d*e)	Net Value (d=a-b-c)	Risk Weight (e)	Risk Weighted Exposures (f=d*e)
A. Balance Sheet Exposure				-		-	-		-
1 Cash Balance	2,480,745			2,480,745	0%	-	2,309,221	0%	-
2 Balance With Nepal Rastra Bank	3,226,962			3,226,962	0%	-	7,096,608	0%	-
3 Gold	-			-	0%	-	-	0%	-
4 Investment in Nepalese Government Securities	8,750,489			8,750,489	0%	-	6,746,732	0%	-
5 All other Claims on Government of Nepal	129,859	-		129,859	0%	-	129,845	0%	-
6 Investment in Nepal Rastra Bank Securities	2,197,606			2,197,606	0%	-	872,242	0%	-
7 All other Claims on Nepal Rastra Bank	-			-	0%	-	000	0%	-
8 Claims on Foreign Government and Central Bank (ECA 0-1)	-			-	0%	-	-	0%	-
9 Claims on Foreign Government and Central Bank (ECA 2)	-			-	20%	-	-	20%	-
10 Claims on Foreign Government and Central Bank (ECA 3)	-			-	50%	-	-	50%	-
11 Claims on Foreign Government and Central Bank (ECA 4-6)	-			-	100%	-	-	100%	-
12 Claims on Foreign Government and Central Bank (ECA 7)	-			-	150%	-	-	150%	-
13 Claims On BIS, IMF, ECB, EC and On Multilateral Development Banks(MDB's) Recognised by the framework	-			-	0%	-	-	0%	-
14 Claims on Other Multilateral Development Banks	-			-	100%	-	-	100%	-
15 Claims on Public Sector Entity (ECA 0-1)	-			-	20%	-	-	20%	-
16 Claims on Public Sector Entity (ECA 2)	-			-	50%	-	-	50%	-
17 Claims on Public Sector Entity (ECA 3-6)	-			-	100%	-	-	100%	-
18 Claims on Public Sector Entity (ECA 7)	-			-	150%	-	-	150%	-
19 Claims on domestic banks that meet capital adequacy requirements	6,750,276			6,750,276	20%	1,350,055	2,274,998	20%	455,000
20 Claims on domestic banks that do not meet capital adequacy requirements	-			-	100%	-	-	100%	-
21 Claims on Foreign bank (ECA Rating 0-1)	785,250			785,250	20%	157,050	1,256,815	20%	251,363
22 Claims on Foreign bank(ECA Rating 2)	2,165,948			2,165,948	50%	1,082,974	324,013	50%	162,007
23 Claims on Foreign bank (ECA Rating 3-6)	-			-	100%	-	-	100%	-
24 Claims on Foreign bank (ECA Rating 7)	-			-	150%	-	-	150%	-
25 Claims on foreign bank incorporated in SAARC Region operating with a buffer of 1% above their respective regulatory capital requirement	231,203			231,203	20%	46,241	78,201	20%	15,640
26 Claims on Domestic Corporates	33,411,584			33,411,584	100%	33,411,584	24,835,048	100%	24,835,048
27 Claims on Foreign Corporates (ECA 0-1)	-			-	20%	-	-	20%	-
28 Claims on Foreign Corporates (ECA 2)	-			-	50%	-	-	50%	-

29	Claims on Foreign Corporates (ECA 3-6)	-		-	100%	-	-	100%	-
30	Claims on Foreign Corporates (ECA 7)	-		-	150%	-	-	150%	-
31	Regulatory Retail Portfolio (Not Overdue)	19,387,670	321,873	19,065,796	75%	14,299,347	16,494,515	75%	12,370,887
32	Claim fulfilling all criterion of Regulatory Retail except granularity	13,358,118		13,358,118	100%	13,358,118	11,087,942,319	100%	11,087,942,319
33	Claims secured by residential properties	5,769,519		5,769,519	60%	3,461,711	6,740,138	60%	4,044,083
34	Claims not fully secured by residential properties			-	150%	-	-	150%	-
35	Claims secured by residential properties (Overdue)	64,887	3,937	60,950	100%	60,950	17,231	100%	17,231
36	Claims secured by Commercial real estate	1,513,174		1,513,174	100%	1,513,174	973,656	100%	973,656
37	Past due claims (except for claim secured by residential properties)	799,049	195,471	603,577	150%	905,366	151,321	150%	226,981
38	High Risk claims	911,503		911,503	150%	1,367,255	1,542,044	150%	2,313,066
39	Lending against securities (Bonds and shares)	224,585		224,585	100%	224,585		150%	-
40	Investment in equity and other capital instrument of institutions listed in the stock exchange	93,970		93,970	100%	93,970	107,721	100%	107,721
41	Investment in equity and other capital instrument of institutions not listed in the stock	103,030		103,030	150%	154,545	20,030	150%	30,045
42	Staff Loan Secured by Residential Property	920,398		920,398	60%	552,239	453,985	60%	272,391
43	Interest Receivable/Claim on Government Securities	-		-	0%	-	-	0%	000
44	Cash in transit and other cash items in the process of collection	-		-	20%	-	000	20%	000
45	Other Assets	2,754,581		2,754,581	100%	2,754,581	1,686,308	100%	1,686,308
	TOTAL	106,030,405	199,408	321,873		105,509,124	74,793,745		85,198,615

B. Off Balance Sheet Exposures						Risk Weight e	Risk Weighted Exposures f=d*e		Risk Weight e	Risk Weighted Exposures f=d*e
1	Revocable Commitments			-	0%	-	-	0%	-	-
2	Bills Under Collection	15,513		15,513	0%	-	6,435	0%	-	-
3	Forward Exchange Contract Liabilities	3,662,108		3,662,108	10%	366,211	207,077	10%	20,708	
4	LC Commitments with original maturity upto 6 months	2,915,615	292,116	2,623,499	20%	524,700	1,397,416	20%	279,483	
5	Foreign Counterparty (ECA 0 -1)			-	20%	-	-	20%	-	-
6	Foreign Counterparty (ECA 2)			-	50%	-	-	50%	-	-
7	Foreign Counterparty (ECA 3 -6)			-	100%	-	-	100%	-	-
8	Foreign Counterparty (ECA 7)			-	150%	-	-	150%	-	-
9	LC Commitments with original maturity over 6 months (domestic Counterparty)	673,108	35,398	637,710	50%	318,855	623,768	50%	311,884	
10	Foreign Counterparty (ECA 0 -1)			-	20%	-	-	20%	-	-
11	Foreign Counterparty (ECA 2)			-	50%	-	-	50%	-	-
12	Foreign Counterparty (ECA 3 -6)			-	100%	-	-	100%	-	-
13	Foreign Counterparty (ECA 7)			-	150%	-	-	150%	-	-
14	Bid Bond, Performance Bond and Counter Guarantee	6,308,673	177,103	6,131,570	50%	3,065,785	3,700,041	50%	1,850,020	

15	Foreign Counterparty (ECA 0 -1)				-	20%	-	-	20%	-
16	Foreign Counterparty (ECA 2)				-	50%	-	-	50%	-
17	Foreign Counterparty (ECA 3 -6)				-	100%	-	-	100%	-
18	Foreign Counterparty (ECA 7)				-	150%	-	-	150%	-
19	Underwriting Commitments				-	50%	-	-	50%	-
20	Lending of Bank's Securities or Posting of Securities as collateral				-	100%	-	-	100%	-
21	Repurchase Agreements, Assets sale with recourse				-	100%	-	-	100%	-
22	Advance Payment Guarantee	906,045		4,285	901,760	100%	901,760	820,373	100%	820,373
23	Financial Guarantee	150		105	045	100%	045	045	100%	045
24	Acceptances and Endorsements				-	100%	-	-	100%	-
25	Unpaid portion of Partly paid shares and securities				-	100%	-	-	100%	-
26	Irrevocable Credit commitments(Short term)	7,554,966			7,554,966	20%	1,510,993	4,440,057	20%	888,011
27	Irrevocable Credit commitments(Long term)				-	50%	-	-	50%	-
28	Claims on foreign bank incorporated in SAARC Region operating with a buffer of 1% above their respective regulatory capital requirement				-	20%	-	-	20%	-
29	Other Contingent Liabilities	64,459			64,459	100%	64,459	59,815	100%	59,815
30	Unpaid Guarantee claims				-	200%	-	-	200%	-
	TOTAL	22,100,637	-	509,008	21,591,629		6,752,808	11,255,028		4,230,339
	Total RWE for Credit Risk Before adjustment (A) +(B)	128,131,042	199,408	830,881	127,100,753		81,546,553	96,453,642		63,079,707
	Adjustment under pillar II				-			-		
	Add: 10% of the loan and facilities in excess of Single obligor Limits (6.4 a 3)				-		-	-		-
	Add: 1% of contract (sale) value in case of the sale of credit with recourse (6.4 a 4)				-		-	-		-
	Total RWE for Credit Risk (After bank's adjustments of Pillar II)	128,131,042	199,408	830,881	127,100,753		81,546,553	96,453,642		63,079,707

MACHHAPUCHHRE BANK LIMITED
FORM NO.3 ELIGIBLE CREDIT RISK MITIGANTS (CRM)

Rs. (000)

Credit Exposures	Deposits with Bank	Deposits with other banks/FI	Gold	Govt. & NRB Securities	G'tee of Govt. of Nepal	Sec/G'tee of Other Sovereigns	G'tee of domestic banks	G'tee of MDBs	Sec/G'tee of Foreign banks	Total
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Balance Sheet Exposures										-
Claims on Foreign Government and Central Bank (ECA 2)										-
Claims on Foreign Government and Central Bank (ECA 3)										-
Claims on Foreign Government and Central Bank (ECA 4-6)										-
Claims on Foreign Government and Central Bank (ECA 7)										-
Claims on Other Multilateral Development Banks										-
Claims on Public Sector Entity (ECA 0-1)										-
Claims on Public Sector Entity (ECA 2)										-
Claims on Public Sector Entity (ECA 3-6)										-
Claims on Public Sector Entity (ECA 7)										-
Claims on domestic banks that meet capital adequacy requirements										-
Claims on domestic banks that do not meet capital adequacy requirements										-
Claims on foreign bank ECA Rating 0-1)										-
Claims on foreign bank (ECA Rating 2)										-
Claims on foreign bank (ECA Rating 3-6)										-
Claims on foreign bank (ECA Rating 7)										-
Claims on foreign bank incorporated in SAARC Region operating with a buffer of 1% above their respective regulatory capital requirement										-
Claims on Domestic Corporates										-
Claims on Foreign Corporates ECA Rating 0-1)										-
Claims on Foreign Corporates (ECA Rating 2)										-
Claims on Foreign Corporates (ECA Rating 3-6)										-
Claims on Foreign Corporates (ECA Rating 7)										-
Regulatory Retail Portfolio (Not Overdue)	309,958	-	11,116	800						321,873
Claim fulfilling all criterion of Regulatory Retail except granularity										-
Claims secured by residential properties										-
Claims not fully secured by residential properties										-
Claims secured by residential properties (Overdue)										-
Claims secured by Commercial real estate										-
Past due claims (except for claim secured by residential properties)										-

Machhapuchhre Bank Limited
Risk Weighted Exposure for Operational Risk

S.N.	Particulars	Fiscal Year			Previous Year
		2072/073	2073/074	2074/075	
1	Net Interest Income	1,857,320	2,361,989	2,739,799	
2	Commission and Discount Income	91,420	450,845	491,069	
3	Other Operating Income	226,158	95,323	3,289	
4	Exchange Fluctuation Income	118,526	133,253	172,548	
5	Addition/Deduction in Interest Suspense during the period	23,448	-	-	
6	Gross income (a)	2,316,872	3,041,409	3,406,705	
7	Alfa (b)	15%	15%	15%	
8	Fixed Percentage of Gross Income [c=(a×b)]	347,531	456,211	511,006	
9	Capital Requirement for operational risk (d) (average of c)	438,249			347,518
10	Risk Weight (reciprocal of capital requirement of 10%) in times (e)	10			10
11	Equivalent Risk Weight Exposure [f=(d×e)]	4,382,493			3,475,176
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 releted month	-			
2	Capital Requirement for Operational Risk (5% of net credit and investment)	-			
3	Risk Weight (reciprocal of capital requirement of 10%) in times	10			10
4	Equivalent Risk Weight Exposure (g)	-			
5	Equivalent Risk Weight Exposure [h=f+g]	4,382,493			3,475,176

Machhapuchhre Bank Limited
Risk Weighted Exposure for Market Risk

Rs. (In full figure)

S.No.	Currency	Open Position (FCY)	Open Position (NPR)	Relevant Open Position	Previous Year Relevant Open Position
1	INR	92,770,281	148,502,027	148,502,027	41,271,238
2	USD	(226,209)	(24,871,680)	24,871,680	6,279,667
3	GBP	(8,949)	(1,224,492)	1,224,492	2,063,350
4	EUR	15,474	1,913,128	1,913,128	1,786,794
5	THB	27,690	98,715	98,715	135,886
6	CHF	6,770	754,076	754,076	85,196
7	AUD	10,855	843,216	843,216	604,528
8	CAD	1,200	101,058	101,058	761,458
9	SGD	3,006	243,832	243,832	139,422
10	JPY	1,963,850	2,006,073	2,006,073	1,552,466
11	HKD	5,710	80,054	80,054	168,916
12	DKK	1,550	24,451	24,451	51,435
13	SEK	50	581	581	617
14	SAR	38,760	1,135,280	1,135,280	1,959,447
15	QAR	12,311	372,408	372,408	1,068,910
16	AED	100,958	3,019,149	3,019,149	2,466,467
17	MYR	15,960	426,371	426,371	379,010
18	KRW	2,463,000	231,029	231,029	8,144
19	CNY	41,327	666,605	666,605	633,501
20	KWD	135	48,508	48,508	102,560
21	BHD	143	41,570	41,570	576
(a) Total Open Position			134,411,961	186,604,304	61,519,587
(b) Fixed Percentage				5%	5%
(c) Capital Charge for Market Risk (=a×b)				9,330,215	3,075,979
(d) Risk Weight (reciprocal of capital requirement of 10%) in times				10	10
(e) Equivalent Risk Weight Exposure (=c×d)				93,302,152	30,759,793

Machhapuchhere Bank Limited

Significant Accounting Policies to Consolidated Financial Statements

Financial Year 17th July 2018 to 16th July 2019 (1st Shrawan 2075 to 31st Ashad 2076)

1. General Information

1.1 Reporting Entity

Machhapuchchhre Bank Limited (hereinafter referred to as "The Bank") is a public limited company, incorporated on 16 February 1998 as per the then Companies Act 1964 of Nepal, and domiciled in Nepal. The Bank obtained license from Nepal Rastra Bank on 27th September 2000. The registered office of the Bank is located at Lazimpat, Kathmandu, Nepal. The Bank is listed in Nepal Stock Exchange Limited (the sole stock exchange in Nepal) for public trading.

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

1.2 Subsidiary

The group has recognized Machhapuchchhre Capital Limited as a subsidiary company in which Bank held 100% controlling interest at the report date.

Subsidiaries are investees that are controlled by the Group. Control is achieved when the Group is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect the returns of those investees through its power over the investee. Specifically, the Group controls an investee if, and only if, the Group has all of the following:

- Power over the investee;
- Exposure or rights to variable returns from its involvement with the investee; and
- The ability to use its power over the investee to affect its returns.

Generally, there is a presumption that a majority of voting rights results in control. To support this presumption, and when the Bank has less than a majority of the voting or similar rights of an investee, the Bank considers all relevant facts and circumstances in assessing whether it has power over an investee, including:

- The contractual arrangement with the other vote holders of the investee;
- Rights arising from other contractual arrangements; and
- The Group's voting rights and potential voting rights.

The financial year of subsidiary is same as that of the Bank ending on July 16, 2019

1.3 Group

The Group" represents The Bank and its subsidiary. The Group reassesses whether or not it controls an investee if facts and circumstances indicate that there are changes to one or more of the above mentioned circumstances. The financial statements of subsidiaries are included in the consolidated financial statements from the date that control commences until the date that control ceases. Where Subsidiaries have been sold or acquired during the year, assets, liabilities, income and expenses of the said subsidiary are included in the consolidated financial statements from the date the Group gains control until the date the Group ceases to control the subsidiary.

2. Basis of Preparation

2.1 Basis of Preparation

The Financial Statements of the Bank have been prepared in accordance with the requirement of Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in the format issued by Nepal Rastra Bank in Directive No. 4 of NRB Directives, 2075. The Group has opted for certain carve outs which are briefly described in Notes to Accounts.

The Financial Statement comprise of:

- Consolidated Statement of Financial Position (SOFP) stating the financial position of the Bank and the Group as at the end of reporting period;
- Consolidated Statement of Profit and Loss (SOPL) and Consolidated Statement of Other Comprehensive Income (SOI) stating the financial performance of the Bank and the Group for the reported period ended.
- Consolidated Statement of Cash Flow (SOCF) stating the ability of Bank and the Group to generate Cash and Cash Equivalent.
- Consolidated Statement of Changes in Equity (SOCE) stating all the changes in Equity of the Bank and the Group during the reporting period.
- Notes to the Consolidated Financial Statements comprising summary of Principal Accounting Policies and explanatory notes that are of significant importance to the users of Financial Statements.

2.2 Statement of Compliance

The financial statement of group which comprises of 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 and Notes to the Consolidated Financial Statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) as issued by Accounting Standards Board and carve out issued by the Institute of Chartered Accountants of Nepal and in compliance with BAFIA 2073 and Unified Directives 2075 issued by Nepal Rastra Bank and all other applicable laws and regulations. These policies have been consistently applied to all the years presented except otherwise stated.

2.3 Reporting Period and approval of financial statements

The Bank 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
Consolidated Statement of Financial Position	31st Ashadh,2076	16th July,2019
Consolidated Statement of Profit/Loss	1st Shrawan 2075 to 31st Ashadh,2076	17th July,2018 to 16th July,2019
Consolidated Statement of Cash flow	1st Shrawan 2075 to 31st Ashadh,2076	17th July,2018 to 16th July,2019
Consolidated Statement of Changes in Equity	1st Shrawan 2075 to 31st Ashadh,2076	17th July,2018 to 16th July,2019

The Board of Directors of the Group authorized the financial statement vide its resolution dated August 28, 2019 and recommended for its approval by the Annual General Meeting of the shareholders.

2.4 Foreign Exchange Transaction

Foreign Exchange Transactions Assets and liabilities denominated in foreign currencies as on the balance sheet date have been converted into local currency at mid-point exchange rates published by Nepal Rastra Bank after adjustment for effective trading rate.

2.5 Functional and Presentation Currency

The Nepalese Rupees (NRs), being the currency of primary economic environment under which bank operates, has been used as the functional currency. The Financial information has been presented in Nepalese Rupees and has been shown in actual figure, unless indicated otherwise.

2.6 Significant Accounting Judgments, Estimates and Assumptions

The Management of the Bank has made judgments, estimations and assumptions which affect the application of accounting policies and reported amounts of assets, liabilities, income and expenses that is required for the preparation of financial statements in conformity with Nepal Financial Reporting Standards (NFRS). The Management believes that the estimates used in preparation of financial statements are prudent and reasonable. Estimates and underlying assumptions are reviewed on an ongoing basis. Necessary revisions to accounting estimates are recognized in the period in which such estimates are revised and in any future periods affected. Actual results may differ from these estimates. Any revision in accounting estimate is recognized prospectively in present and future periods as required under NAS 08 Accounting Policies, Changes in Accounting Estimates and Error. Significant estimates, assumptions and judgments used in applying accounting policies which have material effect in financial statements are:

- Impairment on loans and advances (Higher of provision for loan loss calculated as per NRB Guideline and Impairment

loss calculated as per NFRS as per carve out issued by ICAN to be mandatorily implemented till carve out period)

- Impairment of other financial and non-financial assets
- Determination of fair value of financial instruments
- Assessment of Bank's ability to continue as going concern.

2.7 Accounting Policies and Changes in Accounting Policies

There are different accounting principles adopted by management and these policies are consistently applied to all years presented except or changes in accounting policies that has been disclosed separately.

The Bank, under NFRS, is required to apply accounting policies to most appropriately suit its circumstances and operating environment. Further, the Bank is required to make judgments in respect of items where the choice of specific policy, accounting estimate or assumption to be followed could materially affect the financial statements. This may later be determined that a different choice could have been more appropriate. The accounting policies have been included in the relevant notes for

each item of the financial statements and the effect and nature of the changes, if any, have been disclosed.

2.8 New Standards in issue but not yet effective

A number of new standards and amendments to the existing standards and interpretations have been issued by IASB after the pronouncements of NFRS with varying effective dates. Those become applicable when ASB Nepal incorporates them within NFRS

2.9 New Standards and interpretation not adopted

In preparing financial statement, Standards and pronouncement issued by Accounting Standard Board Nepal has been adopted. Management has used its assumptions and understandings for preparation of financial statements under compliance with NFRS, however, certain interpretations might vary regarding the recognition, measurement, and other related provisions where the standards are not specific and not clear.

2.10 Discounting

Discounting has been done, using the relevant discount rate, for computing the present value of a payment or stream of payments that is to be received in future in case required under NFRS for any valuations, adjustments. Market interest rates, EIR rates are used for discounting the future payments as required under the provision. It has been applied in the cases where discounting is material.

2.11 Prior Period Errors

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

2.12 Materiality and Aggregation

In compliance with NFRS 1 Presentation of Financial Statements, Each material class of similar items is presented separately in financial statements. Items of dissimilar nature are presented separately unless they are material.

2.13 Offsetting

Assets and liabilities, income and expense are reported separately and no assets and liabilities, or income and expense are offset unless required or permitted by NFRS.

2.14 Comparative Information

Comparative information is provided in narrative and descriptive nature, if it is relevant to understand the current period's financial statement and reclassified whenever necessary to conform to current year presentation.

2.15 Rounding

The statements have been rounded off to nearest Rupees in relevant assertions.

3. Summary of significant accounting policies

The principal accounting policies set out below have been applied consistently to all periods presented in these Financial Statements, unless otherwise stated. The preparation of financial statements requires the use of certain accounting estimates. The areas where significant judgments and estimates have been made in preparing the financial statements and their effects have been disclosed.

3.1 Basis of Measurement

The financial statements have been prepared on historical cost basis except for the following material items in the statement of financial position:

- Financial instruments at fair value through profit or loss or through OCI are measured at fair value.
- Financial instruments subsequently measured at amortized cost.
- Liability for defined benefit obligations is recognized as the present value of the defined benefit obligation less the net total of the plan assets, plus unrecognized actuarial gains, less unrecognized past service cost and unrecognized actuarial losses.
- Derivative financial instruments are measured at fair value.
- Investment property is measured at fair value

3.2 Basis of Consolidation

3.2.1 Business Combinations and Goodwill

Business combinations are accounted for using the acquisition method as per the requirements of Nepal Financial Reporting Standard-NFRS 03(Business Combinations).The Bank measures goodwill as the fair value of the consideration transferred including the recognized amount of any non-controlling interest in the acquire, less the net recognized amount (generally fair value) of the identifiable assets acquired and liabilities assumed, all measured as of the acquisition date. When the excess is negative, a bargain purchase gain is immediately recognized in the profit or loss.

The Bank elects on a transaction by transaction basis whether

to measure non-controlling interest at its fair value, or at its proportionate share of the recognized amount of the identifiable net assets, at the acquisition date. The consideration transferred does not include amounts related to the settlement of pre-existing relationships. Such amounts are generally recognized in profit or loss. Transaction costs, other than those associated with the issue of debt or equity securities, that the Bank incurs in connection with a business combination are expensed as incurred.

3.2.2 Non-Controlling Interest (NCI)

Bank elects to measure any non-controlling interests for each business combination in the acquire either:

- At fair value; or
- At their proportionate share of the acquirer's identifiable net assets

Changes in the Bank's interest in a subsidiary that do not result in a loss of control are accounted for as transactions with owners in their capacity as owners. Adjustments to non-controlling interests are based on a proportionate amount of the net assets of the subsidiary. No adjustments are made to goodwill and no gain or loss is recognized in profit or loss.

3.2.3 Subsidiaries

Subsidiaries are the entities controlled by the Bank. The Bank controls an entity if 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. The Financial Statements of subsidiaries are included in the Consolidated Financial Statements from the date that control commences until the date that control ceases.

The Bank reassesses whether it has control if there are changes to one or more of the elements of control. The Financial Statements have been prepared using uniform accounting policies for like transactions and other events in similar circumstances as stated on Para 19 of the NFRS 10. The Consolidated Financial Statements are prepared for the common financial year end. The Bank currently has only one subsidiary- "Machhapuchchhre Capital Limited" which has been incorporated in Nepal. The details of same is as follows

Subsidiary	Cost as on Ashad end 2076
Machhapuchchhre Capital Limited	200,000,000

3.2.4 Loss of Control

When the Bank loses control over a Subsidiary, it derecognizes the assets and liabilities of the former subsidiary at its carrying 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 NFRS. 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.

3.2.5 Special Purpose Entity (SPE)

Special purpose entity is a legal entity (usually limited company of some type or, sometimes, a limited partnership) created to fulfil narrow, specific or temporary objectives. SPEs are typically used by companies to isolate the firm from financial risk. The Bank does not have any special purpose entity as of now.

3.2.6 Transaction Elimination on Consolidation

All intra-group balances and transaction, and any unrealized income and expense (except for foreign currency transaction gains or losses) arising from intra-group transactions are eliminated in preparing the consolidated financial statements. Unrealized losses are eliminated in the same way as unrealized gains, but only to the extent that there is no evidence of impairment.

3.3 Cash and Cash equivalent

Cash and cash equivalents include notes and coins on hand 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 Bank in the management of its short-term commitments. Cash and cash equivalents are carried at amortized cost in the statement of financial position.

3.4 Balance with Central Bank

Balances with central banks are carried at amortized cost in the Statement of Financial Position.

3.5 Placement with Bank and Financial Institution:

Placements with banks and financial Institutions includes placement with other banks with original maturities of more than three months from the acquisition date. Placements with banks are initially measured at fair value. After initial measurement, they are subsequently measured at amortized cost using the Effective Interest Rate (EIR), less allowance for impairment.

Interest income from placements with banks is included in "Interest income" in the Statement of Profit or Loss. The losses arising from impairment are recognized in "Impairment charge/ (reversal) in the Statement of Profit or Loss.

3.6 Financial Assets and Financial Liabilities

3.6.1 Recognition

The Bank initially recognizes a financial asset or a financial liability in its statement of financial position when, and only when, it becomes party to the contractual provisions of the instrument. The Bank initially recognize loans and advances, deposits and debt securities/ subordinated liabilities issued on the date that they are originated which is the date that the Bank becomes party to the contractual provisions of the instruments. Investments in equity instruments, bonds, debenture, Government securities, NRB bond or deposit auction, reverse repos, outright purchase are recognized on trade date at which the Bank commits to purchase/ acquire the financial assets. Regular way purchase and sale of financial assets are recognized on trade date at which the Bank commits to purchase or sell the asset.

3.6.2 Classification

Financial instruments are classified as

- Financial Assets
- Financial Liabilities

Financial Assets

The Bank classifies the financial assets as subsequently measured at amortized cost or fair value on the basis of the Bank's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets. The two classes of financial assets are as follows;

- Financial assets measured at amortized cost
- Financial asset measured at fair value

Financial assets measured at amortized cost

The Bank classifies a financial asset measured at amortized cost if both of the following conditions are met:

- The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows and
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

Financial asset measured at fair value

Financial assets other than those measured at amortized cost are measured at fair value. Financial assets measured at fair value are further classified into two categories as below:

- Financial assets at fair value through profit or loss.
- Financial assets at fair value through other comprehensive income

Financial assets at fair value through profit or loss.

Financial assets are classified as fair value through profit or loss (FVTPL) if they are held for trading or are designated at fair value through profit or loss. Upon initial recognition, transaction cost are directly attributable to the acquisition are recognized in profit or loss as incurred. Such assets are subsequently measured at fair value and changes in fair value are recognized in Statement of Profit or Loss.

Financial assets at fair value through other comprehensive income

Investment in an equity instrument that is not held for trading and at the initial recognition, the Bank makes an irrevocable election that the subsequent changes in fair value of the instrument is to be recognized in other comprehensive income are classified as financial assets at fair value though other comprehensive income. Such assets are subsequently measured at fair value and changes in fair value are recognized in other comprehensive income.

Financial Liabilities

The Bank classifies its financial liabilities, other than financial guarantees and loan Commitments, as follows;

- Financial Liabilities at Fair Value through Profit or Loss
- Financial Liabilities measured at amortized cost

Financial Liabilities at Fair Value through Profit or Loss

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

Financial Liabilities measured at amortized cost

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

3.6.3 Measurement

Initial Measurement

A financial asset or financial liability is measured initially at fair value plus or minus, for an item not at fair value through profit or loss, transaction costs that are directly attributable to its acquisition or issue. Transaction cost in relation to financial assets and liabilities at fair value through profit or loss are recognized in Statement of Profit or Loss.

Subsequent Measurement

A financial asset or financial liability is subsequently measured either at fair value or at amortized cost based on the classification of the financial asset or liability. Financial asset or liability classified as measured at amortized cost is subsequently measured at amortized cost using effective interest rate method. The amortized cost of a financial asset or financial liability is the amount at which the financial asset or financial liability is measured at initial recognition minus principal repayments, plus or minus the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or uncollectibility

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

3.6.4 Derecognition

Derecognition of Financial Assets

The Bank derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred or in which the Bank neither transfers nor retains substantially all the risks and rewards of ownership and it does not retain control of the financial asset.

Any interest in such transferred financial assets that qualify for derecognition that is created or retained by the Bank is recognized as a separate asset or liability. On derecognition of a financial asset, the difference between the carrying amount of the asset (or the carrying amount allocated to the portion of the asset transferred), and the sum of

- the consideration received (including any new asset obtained less any new liability assumed) and
- any cumulative gain or loss that had been recognized in other comprehensive income is recognized in profit or loss.

In transactions in which the Bank neither retains nor transfers substantially all the risks and rewards of ownership of a financial asset and it retains control over the asset, the Bank continues to recognize the asset to the extent of its continuing involvement, determined by the extent to which it is exposed to changes in the value of the transferred asset.

Derecognition of Financial Liabilities

A financial liability is derecognized when the obligation under the liability is discharged or canceled or expired. Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a de recognition of the original liability and the recognition of a new liability. The difference between the carrying value of the original financial liability and the consideration paid is recognized in Statement of Profit or Loss.

3.6.5 Determination of Fair Value

Fair value is the amount for which an asset could be exchanged, or a liability be settled, between knowledgeable, willing parties in an arm's length transaction on the measurement date. The fair value of a liability reflects its non-performance risk. The fair values are determined according to the following hierarchy:

Level 1 fair value measurements are those derived from unadjusted quoted prices in active markets for identical assets or liabilities.

Level 2 valuations are those with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets and financial instruments valued using models where all significant inputs are observable.

Level 3 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.

When available, the Bank measures the fair value of an instrument using quoted prices in an active market for that instrument. A market is regarded as active if quoted prices are readily and regularly available and represent actual and regularly occurring market transactions on an arm's length basis.

If a market for a financial instrument is not active, the Bank establishes fair value using a valuation technique. Valuation techniques include using recent arm's length transactions between knowledgeable, willing parties (if available), reference to the current fair value of other instruments that are substantially the same, discounted cash flow analyses. 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. However, in some cases, the fair value of a financial instrument on initial recognition may be different to its transaction price. If such fair value is evidenced by comparison with other observable current market transactions in the same instrument (without modification) or based on a valuation technique whose variables include only data from observable markets, then the difference is recognized in profit or loss on initial recognition of the instrument. In other cases the difference is not recognized in profit or loss immediately but is recognized over the life of the instrument on an appropriate basis or when the instrument is redeemed, transferred or sold, or the fair value becomes observable. All unquoted equity investments are recorded at cost.

3.6.6 Offsetting

Financial assets and liabilities are offset and the net amount presented in the statement of financial position when, and only when, the Group has a legal right to set off the amounts and it intends either settle them on a net basis or to realize the asset and settle the liability simultaneously. Income and expenses are presented on a net basis only when permitted under NFRS, or for gains and losses arising from a group of similar transactions such as in the Group's trading activity.

3.6.7 Impairment

At each reporting date the Bank assesses whether there is any indication that an asset may have been impaired. If such indication exists, the recoverable amount is determined. A financial asset or a group of financial assets is impaired and impairment losses are incurred if, and only if, there is objective evidence of impairment as a result of one or more events occurring after the initial recognition of the asset (a loss event), and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.

The Bank considers the following factors in assessing objective evidence of impairment:

- Whether the counterparty is in default of principal or interest payments.
- When a counterparty files for bankruptcy and this would avoid or delay discharge of its obligation.
- Where the Bank initiates legal recourse of recovery in respect of a credit obligation of the counterpart.
- Where the Bank consents to a restructuring of the obligation, resulting in a diminished financial obligation, demonstrated by a material forgiveness of debt or postponement of scheduled payments.

- Where there is observable data indicating that there is a measurable decrease in the estimated future cash flows of a group of financial assets, although the decrease cannot yet be identified with specific individual financial assets.

The Bank considers evidence of impairment for loans and advances and held-to-maturity investment securities at both a specific asset and collective level. All individually significant loans and advances and held-to-maturity investment securities are assessed for specific impairment. Those found not to be specifically impaired are then collectively assessed for any impairment that has been incurred but not yet identified.

Loans and advances and held-to-maturity investment securities that are not individually significant are collectively assessed for impairment by grouping together loans and advances and held-to-maturity investment securities with similar risk characteristics. Impairment test is done on annual basis for trade receivables and other financial assets based on the internal and external indication observed.

In assessing collective impairment, the Bank uses statistical modelling of historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for management's judgment as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical trends. Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate.

Impairment losses on assets measured at amortized cost

Financial assets carried at amortized cost (such as amounts due from Banks, loans and advances to customers as well as held-to-maturity investments) is impaired, and impairment losses are recognized, only if there is objective evidence as a result of one or more events that occurred after the initial recognition of the asset. The amount of the loss is measured as the difference between the asset's carrying amount and the deemed recoverable value of loan.

Bank considers evidence of impairment for loans and advances and investment securities measured at amortized cost at both specific asset and collective level. Bank first assess individually whether objective evidence of impairment exists for financial assets that are individually significant and assessed on collective basis for those that are not individually significant. Loans and advances to customers with significant value are assessed for individual impairment test. The recoverable value of loan is estimated on the basis of realizable value of collateral and the conduct of the borrower/past experience of the bank.

If there is objective evidence that impairment loss has been incurred, the amount of loss is measured at the difference between asset's carrying amount and present value of estimated future cash flows. Carrying amount of the asset is reduced through the use of an allowance account and amount of loss is recognized in profit or loss. All individually significant loans and advances and investment securities are assessed for specific impairment. Those not found to be specifically impaired are collectively assessed for impairment by grouping together loan and advances and held to maturity with similar risk characteristics.

Assets that are individually assessed and for which no impairment exists are grouped with financial assets with similar credit risk characteristics and collectively assessed for impairment. The credit risk statistics for each group of the loan and advances are determined by management prudently being based on the past experience. For the purpose of collective assessment of impairment bank has categorized assets in to four broad products as follows:

1. Term Loan
2. Auto Loan
3. Home Loan
4. Overdraft

If, in a subsequent year, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the other reserves and funds (impairment reserve) in other comprehensive income and statement of changes in equity. If a future write-off is later recovered, the recovery is credited to the 'Income Statement'.

Loan Loss Provision as per direction of Nepal Rastra Bank

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

Policies Adopted

The bank adopts carve out issued by ICAN for measurement of impairment loss on loans and advances. As per the Carve out notice issued by ICAN, the Bank has measured impairment loss

on loan and advances as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per paragraph 63 of NAS 39.

Impairment of investment in equity instrument classified as fair value through other comprehensive income

Where objective evidence of impairment exists for available-for-sale financial assets, the cumulative loss (measured as the difference between the amortized cost and the current fair value, less any impairment loss on that financial asset previously recognized in the statement of profit or loss) is reclassified from equity and recognized in the profit or loss. A significant or prolonged decline in the fair value of an equity security below its cost is considered, among other factors in assessing objective evidence of impairment for equity securities.

If, in a subsequent period, the fair value of a debt instrument classified as available-for-sale increases and the increase can be objectively related to an event occurring after the impairment loss was recognized, the impairment loss is reversed through the statement of profit or loss. Impairment losses recognized in the profit or loss on equity instruments are not reversed through the profit or loss.

3.7 Trading Asset and liabilities

Trading assets and liabilities are those assets and liabilities that the Bank acquires or incurs principally for the purpose of selling or repurchasing in the near term, or holds as a part of a portfolio that is managed together for short term profit or position taking.

Trading assets and liabilities are initially recognized at fair value and subsequently measured at fair value in the statement of financial position, with transaction costs recognized in profit or loss. All changes in fair value are recognized as part of net trading income in profit or loss as regarded as fair value through profit & loss account.

3.8 Derivative financial Instruments

Derivatives are financial instruments that derive their value in response to changes in interest rates, financial instrument prices, commodity prices, foreign exchange rates, credit risk, indices etc. Derivatives are categorized as trading unless they are designated as hedging instruments. All derivatives are initially recognized and subsequently measured at fair value, with all revaluation gains or losses recognized in the Statement of Profit or Loss under Operating Income. Derivatives are recorded at fair value and carried as assets when their fair value is positive and as liabilities when their fair value is negative. Fair value is

determined using the closing rates ruling on the reporting date.

3.9 Property, Plant and Equipment Recognition

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

Measurement

An item of property, plant and equipment that qualifies for recognition as an asset is initially measured at its cost. Cost includes expenditure that is directly attributable to the acquisition of the asset and cost incurred subsequently to add to, replace part of an item of property, plant & equipment. The cost of self-constructed assets includes the cost of materials and direct labor, any other costs directly attributable to bringing the asset to a working condition for its intended use and the costs of dismantling and removing the items and restoring the site on which they are located.

Purchased software that is integral to the functionality of the related equipment is capitalized as part of computer equipment. When parts of an item of property or equipment have different useful lives, they are accounted for as separate items (major components) of property, plant and equipment.

Cost Model

Property and equipment is stated at cost excluding the costs of day-to-day servicing, less accumulated depreciation and accumulated impairment in value. Such cost includes the cost of replacing part of the equipment when that cost is incurred, if the recognition criteria are met. Bank has adopted cost model for entire class of property and equipment. The items of property and equipment are measured at cost less accumulated depreciation and any accumulated impairment loss.

Revaluation Model

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

On revaluation of an asset, any increase in the carrying amount

is recognized in 'Other comprehensive income' and accumulated in equity, under revaluation 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 revaluation reserve in respect of that asset. The decrease recognized in other comprehensive income reduces the amount accumulated in equity under revaluation 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 Cost

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

Derecognition

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

Depreciation

Depreciation is calculated by using the straight line method on cost or carrying value of property, plant & equipment other than freehold land. Fixed Assets are depreciated on the basis of expected useful life on Straight Line Method (SLM) basis. Land is not depreciated. Management has determined the expected life of the fixed assets for depreciation purpose as follows:

S.N.	Assets Types	Expected useful life (Years)
1	Building	50
2	Vehicle	7
3	Furniture Wooden	8
4	Furniture Metal	10
5	Office Equipment	10
6	Computers	5
7	Generators and Others	10
8	ATM	7
9	Battery	3

The depreciation on the assets purchased and capitalized during the current year has been accounted from the next month of purchase. In case of assets being sold and written off, the depreciation is charged up to the previous month of disposal and gain or loss on the sales transaction is accounted for.

- Depreciation for income tax purpose is calculated separately at the rate and manner prescribed by the Income Tax Act, 2058.
- Assets with a unit value of NPR 10,000 or less are expensed-off during the year of purchase irrespective of its useful life.
- Leasehold assets and cost of software licenses are amortized over a period of useful life and in case useful life cannot be ascertained the bank has the policy to amortize the cost in five years.

Changes in Estimates

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

Capital Work in Progress

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

3.10 Intangible Assets and Goodwill

Recognition

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

Computer Software

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

Goodwill

Goodwill, if any that arises upon the acquisition of Subsidiaries is included in intangible assets.

Subsequent Expenditure

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

Amortization of Intangible Assets

Intangible Assets, except for goodwill, are amortized on a straight-line basis in the Statement of Profit or Loss from the date when the asset is available for use, over the best of its useful

economic life based on a pattern in which the asset's economic benefits are consumed by the bank. Amortization methods, useful lives, residual values are reviewed at each financial year end and adjusted if appropriate. The Bank assumes that there is no residual value for its intangible assets.

Derecognition of Intangible Assets

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

3.11 Investment Property

Investment properties include land or land and buildings other than those classified as property and equipment and non-current assets held for sale. They are either held for rental income or for capital appreciation or for both, but not for sale in ordinary course of business and owner occupied property. Generally, it includes land, land and building acquired by the Bank as non-banking assets but not sold as on the reporting date. They have been valued at cost or fair value whichever is lower.

The Bank holds investment property that has been acquired through enforcement of security over the loans and advances. Accordingly, Investment properties include the assets obtained as security for loans & advances and subsequently taken over by the Bank in the course of loan recovery. Such assets are booked at fair market value or total amount due from the borrower, whichever is lower in accordance with NRB Directives.

Non-Current Assets Held for Sale

Non-current assets (such as property) and disposal groups (including both the assets and liabilities of the disposal groups) are classified as held for sale and measured at the lower of their carrying amount and fair value less cost to sell if their carrying amount is recovered principally through sale rather than continuing use. They are recognized and measured when:

- (i) Their carrying amounts will be recovered principally through sale;
- (ii) They are available-for-sale in their present condition; and
- (iii) Their sale is highly probable.

Any impairment loss on initial classification and subsequent measurement is recognized as expense. Also, any increase

in fair value less cost to sell (not exceeding the accumulated impairment loss that has been previously recognized) is recognized in profit or loss. Immediately before the initial classification as held for sale, the carrying amounts of the assets (or assets and liabilities in a disposal group) are measured in accordance with the applicable accounting policies described above.

3.12 Due to Banks and Financial Institution

Due to banks represents credit balances in Nostro Accounts, short-term borrowings from banks, deposit accepted from "D" class financial Institutions. These are initially recognized at fair value. Subsequent to initial recognition, these are measured at their amortized cost. As per the Carve Out regarding the EIR rate treatment issued by ICAN, when calculating EIR, all these transaction cost shall be considered unless it is immaterial or impracticable to do so. Since all these transaction costs cannot be identified separately for every customer and it seems impracticable, separate EIR rate has not been computed as allowed by Carve Out issued by ICAN. The Amortization is included in "Interest expenses" in the Statement of Profit or Loss.

3.13 Deposit from Customers:

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

As per Para 09 of NAS 39 regarding Financial Instruments recognition and measurement, EIR rate is to be used for booking such interest expense and when calculating the EIR, an entity shall estimate cash flows considering all contractual term of the financial instrument but not credit loss, which includes the fees and points received or paid, transaction costs, premiums, discounts.

As per the Carve Out regarding the EIR rate treatment issued by ICAN, when calculating EIR, all these transaction cost shall be considered unless it is immaterial or impracticable to do so. Since all these transaction costs cannot be identified separately

for every customer and it seems impracticable, separate EIR rate has not been computed as allowed by Carve Out issued by ICAN. The Amortization is included in "Interest expenses" in the Statement of Profit or Loss.

3.14 Contingent Liabilities and Commitments:

Contingent liabilities are possible obligations whose existence will be confirmed only by uncertain future events or present obligations where the transfer of economic benefit is not probable or cannot be readily measured as defined under NAS 37 – "Provisions, Contingent Liabilities and Contingent Assets". In the normal course of business, the Bank undertakes commitments and incurs contingent liabilities with legal recourse to its customers to accommodate the financial and investment needs of clients, to conduct trading activities and to manage its own exposure to risk. These consist of financial guarantees, letters of credit and other undrawn commitments to lend. Letters of credit and guarantees (including standby letters of credit) commit the Bank to make payments on behalf of customers in the event of a specific act, generally related to the import or export of goods. Guarantees and standby letters of credit carry a similar credit risk to loans. Operating lease commitments of the Bank (as a lessor and as a lessee) and pending legal claims against the Bank also form part of commitments of the Bank. Contingent liabilities are not recognized in the Statement of Financial Position but are disclosed unless they are remote. These financial instruments generate interest or fees and carries elements of credit risk in excess of those amounts recognized as assets and liabilities in the Statement of Financial Position. However, no material losses are anticipated as a result of these transactions.

3.15 Litigation

Litigations are anticipated in the context of business operations due to the nature of the transactions involved. The Bank is involved in various such legal actions and the controls have been established to deal with such legal claims. There are pending litigations existing as at the end of the reporting period against the Bank, resulting through normal business operations. Litigations against the Bank have been assessed in terms of the probability of any claims or damages arising against the Bank, which require provisions to be made in the Financial Statements as per NAS 37 – "Provisions, Contingent Liabilities and Contingent Assets".

3.16 Borrowing Cost:

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

3.17 Income Tax

As per Nepal Accounting Standard- NAS 12 (Income Taxes) tax expense is the aggregate amount included in determination of profit or loss for the period in respect of current and deferred taxation. Income Tax expense is recognized in the statement of Profit or Loss, except to the extent it relates to items recognized directly in equity or other comprehensive income in which case it is recognized in equity or in other comprehensive income.

3.17.1 Current Tax

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

3.17.2 Deferred Tax

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

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

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

Where the deferred tax asset relating to the deductible temporary differences arising from the initial recognition of an asset or liability in a transaction that is not a business combination, and at the time of transaction, affects neither the accounting profit nor taxable profit or loss.

In respect of deductible temporary differences associated with investments in Subsidiaries, deferred tax assets are recognized only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary difference will be utilized.

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

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realized or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the reporting date. Current and deferred tax assets and liabilities are offset only to the extent that they relate to income taxes imposed by the same taxation authority.

3.18 Provisions

Provision is recognized if, as a result of a past event, the Bank has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. The amount recognized is the best estimate of the consideration required to settle the present obligation at the reporting date, taking in to account the risks and uncertainties surrounding the obligation at that date. Where a provision is measured using the cash flows estimated to

settle the present obligation, its carrying amount is determined based on the present value of those cash flows. A provision for onerous contracts is recognized when the expected benefits to be derived by the Bank from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The provision is measured as the present value of the lower of the expected cost of terminating the contract and the expected net cost of continuing with the contract.

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

3.19 Revenue Recognition

Revenue is the gross inflow of economic benefits during the period arising from the course of the ordinary activities of an entity when those inflows result in increases in equity, other than increases relating to contributions from equity participants. Revenue is recognized to the extent that it is probable that the economic benefits will flow to Bank and the revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognized.

3.19.1 Interest Income

Interest income includes interest income on the basis of accrual basis from loan and advance to borrowers, loans, and investment in government securities, investment in NRB bond, corporate bonds, and interest on investment securities measured at fair value.

Carve out issued by ICAN

As per the carve out regarding the EIR rate treatment issued by ICAN, when calculating EIR, all these shall be considered unless it is immaterial or impracticable to do so. Since all these transaction costs cannot be identified separately and separate EIR computation for every customer seems impracticable, such transaction costs of all previous years has not been considered when computing EIR. Due to impracticability, such relevant costs are ignored, due to which EIR rate equals to the rate provided to customers and therefore, income recognized by system on accrual basis has been considered as income. Once the recorded value of a financial asset or a group of similar financial assets has been reduced due to an impairment loss, interest income

continues to be recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Guideline on Recognition of Interest Income, 2019 by NRB.

Criteria for determining loans on which interest no longer be recognized to the profit or loss account but shall be suspended

Guideline issued by NRB on income recognition defines certain criteria for determining loans on which interest no longer be recognized to the profit or loss account but shall be suspended .These criteria are as follows

- (a) Loans where there is reasonable doubt about the ultimate collectability of principal or interest;
- (b) Loans against which individual impairment as per NAS 39 or life time impairment as per NFRS 9 has been made;
- (c) Loans where contractual payments of principal and/or interest are more than 3 months in arrears and where the “net realizable value” of security is insufficient to cover payment of principal and accrued interest;
- (d) Loans where contractual payments of principal and/or interest are more than 12 months in arrears, irrespective of the net realizable value of collateral;
- (e) Overdrafts and other short term facilities which have not been settled after the expiry of the loan and even not renewed within 3 months of the expiry, and where the net realizable value of security is insufficient to cover payment of principal and accrued interest;
- (f) Overdrafts and other short term facilities which have not been settled after the expiry of the loan and even not renewed within 12 months of the expiry, irrespective of the net realizable value of collateral;

Criteria to cease the accrual of interest

Bank and financial institutions shall accrue the interest on

loan although it has been decided to suspend the recognition of income. However, BFIs shall cease to accrue interest on loan, in case where contractual payments of principal and/or interest of the loan are due for more than 12 months and the “net realizable value” of security is insufficient to cover payment of principal and accrued interest. Cessation of accrual of interest for accounting purpose shall not preclude an entity to continue to accrue interest on a memorandum basis for legal enforcement purposes unless the loan is written off.

3.19.2 Fee and Commission Income

Fees and Commission Income being the transaction costs integral to the effective interest rate on financial asset. However, as per the Carve out issued by ICAN regarding the treatment of fee and commission in EIR rate, fees and points to be considered for EIR computation unless it is impracticable to determine reliably. Since such transaction costs are not identifiable for separate customer and therefore being impracticable, they have not been considered when computing EIR. They have been booked on accrual basis except commission on guarantees issued by the bank which is recognized as income over the period of the guarantee, except for guarantee commission not exceeding NPR one lakhs is recognized at the time of issue. Other fee and commission income are recognized on accrual basis.

3.19.3 Dividend Income

Dividend income are recognized when right to receive such dividend is established. Usually this is the ex-dividend date for equity securities. Dividends are presented in net trading income, net income from other financial instruments at fair value through profit or loss or other revenue based on the underlying classification of the equity investment.

3.19.4 Net Trading Income

Net trading income comprises gains less losses related to trading assets and liabilities, and includes all realized and unrealized fair value changes, interest, dividends and foreign exchange differences.

3.19.5 Net Income from other financial instrument at fair value through Profit or Loss

Net income from other financial instruments at fair value

through profit or loss relates to non-trading derivatives held for management purposes that do not form part of qualifying hedge relationships and financial assets and liabilities designated at fair value through profit or loss. It includes all realized and unrealized fair value changes, interest, dividends and foreign exchange differences.

3.20 Interest Expense

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

3.21 Impairment of non-financial Assets:

Bank assess at each reporting date whether there is an indication that an asset may be impaired. If any such indication exists, Bank estimates the recoverable amount which is higher of Fair Value less cost to sell or value in use. Where the carrying amount exceeds its recoverable amount, asset is considered impaired and is written down to recoverable amount.

3.22 Employment Benefits

Short term employee Benefits:

Short term employee benefits are the benefits that are expected to be settled wholly before 12 months and therefore booked as expense in the period in which employees render the related service. It includes the following:

- Wages, salaries and social security contributions
- Paid annual and paid sick leave
- Profit sharing and bonuses
- Non-monetary benefits

Post-employment benefit

Post-employment benefit includes the following

a) Defined Contribution Plans

A defined contribution plan is a post-employment benefit plan under which the Bank makes fixed contribution into a separate

Bank account (a fund) and will have no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employee benefits relating to employee services in the current and prior periods as defined in Nepal Accounting Standards – NAS 19 (Employee Benefits).

The contribution payable by the employer to a defined contribution plan in proportion to the services rendered to Bank by the employees and is recorded as an expense under 'Personnel Expense' as and when they become due.

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

b) Defined Benefit Plans

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. Accordingly, leave encashment and gratuity has been considered as defined benefit plans as per Nepal Accounting Standards – NAS 19 (Employee Benefits). Net Obligation in DBP is calculated separately for each plan by estimating the amount of future benefit that employees have earned in return for their service in the current and prior periods and discounting that benefit to determine its present value and then deducting the fair value of any plan assets. Bank recognizes all actuarial gains and losses arising from DBP in the Other Comprehensive Income and expenses related to DBP under personnel expense in the Statement of Profit or Loss.

Under NFRS, the actuarial gains and losses form part of re measurement of the net defined benefit liability / asset which is recognized in Other Comprehensive income (OCI). Also, the tax effect of the same has also been recognized in Other Comprehensive Income (OCI) under NFRS. Some assumptions used by actuarial valuator for valuation are as under:

1. Discount Rate: It is based on Yield to Maturity Available on Government Bonds having similar term to decrement-adjusted estimated term of liabilities.

2. Expected Return on Planned Asset: Average long term rate of return expected on investments of Trust Fund.

3. Salary Escalation Rate: Management estimation of 8% after considering the expected earnings inflation as well as performance and seniority related increase.

4. Withdrawal rate: Management estimation on the basis of 12% on the basis of expected long term future employee turnover within the organization.

5. Mortality Rate: Nepali Assured Lives Mortality issued by Beema Samiti.

(a) Gratuity

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

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

The increase in gratuity liabilities attributable to the services provided by employees during the under 'Personnel Expenses' together with the net interest expense. Also, actuarial gain loss have been shown under Other Comprehensive Income

(OCI) Bank recognizes the total actuarial gain/ (loss) that arises in computing Bank's obligation in respect of gratuity in other comprehensive income during the period in which it occurs.

The demographic assumptions underlying the valuation are retirement age (58 years), early withdrawal from service and retirement on medical grounds.

(b) Unutilized Accumulated Leave

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

3.23 Other expense

Other Expense have been recognized in the Statement of Profit or Loss as they are incurred in the period to which they relate. All expenditure incurred in the operation of the business and in maintaining the capital assets in a state of efficiency has been charged to revenue in arriving at profit for the year. Provisions in respect of other expenses are recognized when there is present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

3.24 Leases

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

Finance Lease

Agreements which transfer to counterparties substantially all the risks and rewards incidental to the ownership of assets, but not necessarily legal title, are classified as finance lease. When Bank is the lessor under finance lease, the amounts due under the leases, after deduction of unearned interest income, are included in, 'Loans to & receivables from other customers', as appropriate. Interest income receivable is recognized in 'Net interest income' over the periods of the leases so as to give a constant rate of return on the net investment in the leases.

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

Operating Lease

All other leases are classified as operating leases. When acting as lessor, Bank includes the assets subject to operating leases in 'Property, plant and equipment' and accounts for them accordingly. Impairment losses are recognized to the extent that residual values are not fully recoverable and the carrying value of the assets is thereby impaired.

When Bank is the lessee, leased assets are not recognized on the Statement of Financial Position. Rentals payable and receivable under operating leases are accounted as per provision mentioned in NAS 17 on Leases.

3.25 Foreign Currency Transactions, Translation and Balances

All foreign currency transactions are translated into the functional currency, which is Nepalese Rupees, using the exchange rates prevailing at the dates when the transactions were affected.

Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated to Nepalese

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

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

Foreign exchange differences arising on the settlement or reporting of monetary items at rates different from those which were initially recorded are dealt with in the Statement of Profit or Loss. However, foreign currency differences arising on available-for-sale equity instruments are recognized in other comprehensive income.

3.26 Financial guarantee and loan commitment

Financial guarantees are contracts that require the Bank to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Loan commitments are firm commitments to provide credit under pre-specified terms and conditions.

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

3.27 Share Capital and Reserves

The Bank classifies capital instruments as financial liabilities or equity instruments in accordance with the substance of the contractual terms of the instruments. Equity is defined as residual interest in total assets of the Bank after deducting all its liabilities.

Common shares are classified as equity of the Bank and distributions thereon are presented in statement of changes in equity. Dividends on ordinary shares and preference shares classified as equity are recognized in equity in the period in which they are declared. Incremental costs directly attributable to the issue of an equity instrument are deducted from the initial measurement of the equity instruments considering the tax benefits achieved thereon.

The holders of ordinary shares are entitled to one vote per share at general meetings of the bank and are entitled to receive the annual dividend payments. The various reserve headings are explained hereinafter:

General reserve

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.

Exchange equalization reserve

The Bank is required to appropriate 25% of current year's total revaluation gain (except gain from revaluation of Indian Currency) into this heading.

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 is reclassified from this reserve heading to retained earnings.

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.

Corporate social responsibility fund

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.

Investment adjustment reserve

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.

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.

Regulatory reserve

This is a non-free statutory reserve and is a requirement as prescribed in NRB directive. 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.

Debenture Redemption Reserve

The Bank is required to maintain a redemption reserve in respect of borrowing raised through debenture issuance.

Employees training fund

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 total personnel expenses. 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.

3.28 Earnings per Share including diluted earning

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

Dividend on Ordinary Shares

Dividend on ordinary shares are recognized as a liability and deducted from equity when they are approved by the Bank's shareholders. Interim Dividend are deducted from equity when they are declared and no longer at the discretion of the Bank. Proposed dividend for the year after reporting period and before the authorization of financial statements has been disclosed in notes to accounts as non-adjusting event.

3.29 Segment Reporting

An operating segment is a component that engages in business activities from which it earns revenue and incurs expense, including revenues and expenses that relating to transaction with any of groups other components, whose operating results are reviewed by management. For management purposes, the Bank has organized into operating segments based on business. Also, interest income are identifiable product wise separately. Management monitors the operating results of its business units separately for the purpose of making decisions about resource allocation and performance assessment.

Segment performance is evaluated based on operating profits or losses which, in certain respects, are measured differently from operating profits or losses in the consolidated financial statements. Income taxes are managed on a group basis and are not allocated to operating segments.

Interest income is reported net as management primarily relies on net interest revenue as a performance measure, not the gross income and expense. Transfer prices between operating segments are on an arm's length basis in a manner similar to transactions with third parties.

No revenue from transactions with a single external customer or counterparty amounted to 10% or more of the bank's total revenue in the reporting period. Segment results that are reported to the Bank's include directly attributable to a segment as well as those that can be allocated on a reasonable basis. Unallocated items comprise head office expense, corporate assets, tax assets and liabilities.

4 Capital Management

The primary objective of Capital Management is to ensure maintenance of minimum regulatory capital requirement. The Bank ensures that adequate capital has been allocated to achieve strategic objectives and within the Risk Appetite of the Bank.

4.1 Capital Adequacy

Capital Adequacy Ratio (CAR) is a measure of the Bank's capital expressed as a percentage of risk-weighted assets of credit, market and operational aspects of the banking business. It is a measure of financial strength of the Bank which indicates its ability to maintain adequate capital to face with unforeseen scenarios. Bank has maintained capital adequacy in excess of the minimum threshold prescribed by Nepal Rastra Bank.

Bank calculates CAR based on New Capital Adequacy Framework under Basel III requirement in July 2015 issued by NRB. Also, bank monitors the CAR, while stressing rigorously for worst possible scenarios. ICAAP factors out all possible risks such as reputation risk, strategic risk, compliance risk, concentration risk, and interest rate risk on banking book.

5 Risk Management

Bank needs to manage Credit, Operational, Market, Liquidity and other risks inherent in bank. There are risk management in process to identify, measure, monitor, and control such risks. In order to manage such risks. Board of the bank is primarily responsible for setting out the risks policies, risk strategies, risk appetite, risk tolerance, risk mitigation etc. Such risks are communicated by the Board down the line for effective and timely implementation adherence. Board of the bank monitors and evaluates the risk on a regular interval and instructs RMC and other related departments, who is responsible for risk management of the bank through CEO/CRO for effective implementation.

In broad sense, Bank's functional structure for risk related matters are presented below

5.1 Board of Directors

Board has critical role to play in overseeing overall risks emanating in the bank business. Board approves, modifies, and review overall policies related to risk areas, advises the management to prepare suitable process. Overall accountability for risk management rests on Board and the level of risks organization accepts. Major responsibilities of Board, but not limited to include:

- a. Define bank's overall risk tolerance in relation to credit risk, market and liquidity risk.
- b. Ensure bank's Credit and investment exposure maintained at prudent levels.
- c. Ensure related top management responsible for risk management process.
- d. Ensure there is effective, integrated operational risk management framework
- e. Ensure implementation of sound fundamental policies that facilitate identification, measurement, monitoring and control of potential risk.

5.2 Risk Management Committee

Risk Management Committee is the sub-committee of the Board, which plays pivotal role in managing overall risk management of bank. RMC shall work as a bridge between Board and CRO/ Management and escalate the important risks matters to Board

5.3 AML/ CFT committee

A separate committee is formed to ensure compliance of Anti Money Laundering Act, rules and directive No. 19 issued by Nepal Rastra Bank. Also, in order to enable the strong AML culture in the bank and in addition ensure to apply a uniform policy framework throughout the branches in compliance with internal as well as regulatory standards, committee is formed. It devises appropriate risk management framework to identify, assess and minimize the risk pertaining to AML and CFT; and recommend its implementation to management of bank.

5.4 Assets and Liability Management Committee

Senior Management Committee is responsible for supervision/ management of market risk (mainly interest rate and liquidity risk). It includes the role of monitoring on the structure/ composition of bank's assets and liabilities and decide about product pricing for deposits and advances, deciding on maturity profile, evaluation of market risk and so on.

5.5 Credit Risk Management Department:

Credit Risk Management is an independent function of the bank which has the objective to reduce the level of NPL, and delinquent borrowers and to improve the risk assets quality of the bank. It is a centralized function which controls overall risk inherent in lending portfolio and also make an assessment of risk profile in credit files. It includes the assessment/review of purpose of credit, credit assessment of borrower, structuring of credit facilities, disbursement of loan, assessment of waiver policies, and others.

- a. To monitor bank's credit portfolio for risk identification, quantification
- b. Review risk of asset portfolio sector
- c. Periodically review irregular accounts which are NPA
- d. Define bank's overall tolerance to risk.
- e. Identify risk and analyze risk management tools.

5.6 Credit Risk Management

In order to manage credit risk, the Bank has established a sound credit appraisal system. The Bank has credit Policies Guidelines and other product papers approved by The Board of Directors which are strictly followed during credit approval/disbursement. The bank performs market/customer analysis to minimize the credit risk.

5.7 Operation Risk Management

A separate independent function has been established for effective management of operational risks of bank. The unit performs the job related to identity, measurement, monitoring and reporting of operational risks as a whole and ensure management of operational risk. It evaluates the adequacy of tools and techniques to reduce the operational risk to acceptable level.

The Bank has a strong internal control system so that material fraud and errors can be easily traced. Further, the Bank follows a scientific process for segregation of duty so that internal check be maintained. The Bank follows the operational manual approved by Board of Directors. The Bank has an effective Internal Audit Department which functions to carry out review of internal control system of the bank and ensure that the approved policies, procedures and manuals are strictly followed. The report of the Internal Audit Department is directly submitted to Audit committee.

5.8 Market Risk Management

For the management of Market/Liquidity risk, the Bank has a very effective ALM Policy which defines procedures and authority including setting up various risk limits. Under the ALM policy, the Bank has effective Assets Liabilities Committee (ALCO) which meets periodically and reviews interest rates, liquidity position, liquidity gap, FCY open position, investment portfolio, maturity limit for investment and takes necessary decision as well as circulates various guidelines to concerned departments for effective management of market risk.

5.9 Liquidity Risk Management

Bank recognize Market Risk as the possibility for loss of earnings or economic value to the bank caused due to adverse changes in the market level of interest rates or prices of securities (equity), foreign exchange rates and commodity price fluctuation, as well as the volatilities, of those prices. While Liquidity risk is chances of failure of a bank to meet obligations as they become due. Effective liquidity risk management helps ensure the Bank's ability to meet its obligations as they fall due without adversely affecting the Bank's financial condition and reduces the probability of developing of an adverse situation.

Liquidity risk is defined as the risk that the Bank will encounter difficulty in meeting obligations associated with financial liabilities that are settled by delivering cash or another financial asset. Liquidity risk arises because of the possibility that the Bank might be unable to meet its payment obligations when they fall due as a result of mismatches in the timing of the cash flows under both normal and stress circumstances. Such scenarios could occur when funding needed for illiquid asset positions is not available to the Bank on acceptable terms.

To limit this risk, management has arranged for diversified funding sources in addition to its core deposit base and adopted a policy of managing assets with liquidity in mind and monitoring future cash flows and liquidity on a daily basis. The Bank has developed internal control processes and contingency plans for managing liquidity risk. This incorporates an assessment of expected cash flows and the availability of high grade collateral which could be used to secure additional funding as required.

5.10 Reputational Risk Management

Reputational risk is the risk of possible damage to the Bank's brand and reputation resulting in loss of earnings or adverse impact on market capitalization or could be perceived as by the stakeholders to be inappropriate, unethical, or inconsistent with bank values and beliefs.

The Bank's Corporate Governance Policy establishes the framework for the governance and management of reputational risk. The framework aims to protect the Bank's reputation and restrict the ability to undertake any activities that may cause material damage to the Bank's branding.

The bank has clearly set the code of conduct / code of ethics which defines acceptable and unacceptable behaviors and explicitly disallow behavior that could lead to any reputation risks or improper or illegal activity, such as financial misreporting, money laundering, fraud, anti-competitive practices, bribery and corruption, or the violation of consumer rights and make clear that employees are expected to conduct themselves ethically in addition to complying with laws, regulations and company policies.

5.11 Internal Control

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

The Board has set policies and procedures of risk identification, risk evaluation, risk mitigation and control/monitoring, in line with the NRB directives has effectively implemented the same at the Bank. The effectiveness of the Company's internal control system is reviewed regularly by the Board, its Committees, Management and Internal Audit department.

The Internal Audit monitors compliance with policies/standards and the effectiveness of internal control structures across the Bank through regular audit, special audit, information system audit, Off Site review, AML/CFT/KYC audit, ISO audit as well as Risk based Internal Audit (RBIA) approach. The audits observations are reported to the Chief Executive Officer and Business Heads for initiating immediate corrective measures. Internal Audit reports are periodically forwarded to the Audit Committee for review and the committee issues appropriate corrective action in accordance with the issue involved to the respective department, regional offices or branches.

Machhapuchhere Bank Limited

Notes to Consolidated Financial Statements

Year Ended 16th July 2019

1. Paid-up capital

Paid-up share capital of the Bank has increased from year to year as follows:

a) Paid-Up Capital

The structure of the share capital of the Bank is as follows:

Authorized capital of NPR 10,000,000,000 represented by 100,000,000 Ordinary Shares of NPR 100 each; and Issued capital as of balance sheet date is NPR 8,055,693,000 represented by 80,556,930 Ordinary Shares of NPR 100 each.

Paid-up capital as of balance sheet date is NPR 8,055,693,000 represented by 80,556,930 Ordinary Shares of NPR 100 each.

The Paid-up capital of the Bank as on the balance sheet date is NPR 8,055,693,000 represented by 80,556,930 Ordinary Shares of NPR 100 Paid up share capital of the Bank has increased from year to year as follows:

Financial Year	Paid up Share Capital (NPR)	Remarks
2061/62	550,000,000	Opening Share Capital
2062/63	715,000,000	Issue of 30% right shares
2063/64	821,651,300	14.92% Bonus shares
2064/65	901,339,300	NPR 79,688,000 calls in advance included
2065/66	1,479,269,600	Issue of right shares 10:6 and 12.5% of bonus shares included
2066/67	1,627,196,560	10% Bonus shares included
2067/68	1,627,196,560	
2068/69	2,478,794,560	NPR 851,598,000 paid capital of Standard Finance Limited Merged
2069/70	2,478,794,560	
2070/71	2,776,249,907	12% Bonus shares included
2071/72	3,484,123,196	NPR 174,833,289 calls in advance and NPR 533,040,000 proposed bonus share included

NFRS related adjustment for Paid-up capital

Financial Year	As per GAAP	Adjustment	As per NFRS	Remarks
2072/73 (Transition phase-Opening adjustment)	4,666,430,000	(801,890,000)	3,864,540,000	Issue of right shares NPR 555,250,093 and NPR 801,890,000 proposed bonus share. Proposed bonus share on the year of issuance not being part of share capital as per NFRS has been reduced from share capital
2073/74 (Comparative Year)	7,716,605,100	(665,149,000)	7,051,456,100	Calls in advance of NPR 452,756,100 of 12% right shares and NPR 665,149,000 Proposed bonus share on the year of issuance not being part of share capital as per NFRS has been reduced from share capital.
2074/75 (First Time Adoption)	8,055,693,000	-	8,055,693,000	
2075/76	8,055,693,000	-	8,055,693,000	

2. Reserve

a) General Reserve

Section 44 of Bank and Financial Institutions Act 2073 requires the Bank to allocate at least 20% of the net profits of every year to General Reserve until it is twice the paid-up capital. The Bank has appropriated NPR 339,417,649 of the net profits to General Reserve in the current year.

Particulars	This Year	Previous Year
Opening General Reserve	1,114,123,679	864,186,016
20% of Profit to be transferred	339,417,649	249,937,663
Closing General Reserve	1,453,541,328	1,114,123,679

b) Exchange Equalization Reserve

Section 45 Bank and Financial Institutions Act 2073 requires, 25% of revaluation gain from foreign currency exchange rate differences to be transferred to Exchange Equalization Reserve and revaluation loss is charged to profit and loss account. 25% of Revaluation profit of foreign currency accounts during the current period amounting NPR 5,709,751 been transferred to exchange fluctuation fund maintained by the Bank.

Particulars	As at 16 July 2019	As at 16 July 2018
Opening Exchange Equalization Reserve	10,716,548	9,280,311
25% of Revaluation gain	5,709,751	1,436,237
Closing Exchange Equalization Reserve	16,426,299	10,716,548

C) Fair Value Reserve

The net change in fair value of financial assets that are measured at fair value and change in fair value is recognized in other comprehensive income until assets are derecognized. Cumulative amount of change in fair value of financial reserve during this year is negative reserve of NPR 3,497,622.

Particulars	As at 16 July 2019	As at 16 July 2018
Opening Fair Value Reserve	(10,213,802)	548,177
Transfer/ Adjustment in Reserve	(3,497,622)	(10,761,979)
Closing Fair Value Reserve	(13,711,424)	(10,213,802)

d) Assets Revaluation Reserve:

Assets are recognized under cost model and they are presented under historical cost. So, no assets have been revalued as on balance sheet date.

e) Skill Enhancement Fund

NRB Directive 6 requires BFIs to incur expenses towards employee training and development equivalent to at least 3% of the preceding year's total staff expenses which amounts NPR 26,239,194 (including staff bonus). Unspent amount of training fund carried forward from previous financial year is NPR 2,874,806. Actual training expense of this year amounted to NPR 26,745,205. Hence skill enhancement fund at the end of fiscal year is NPR 2,368,795.

Particulars	As at 16 July 2019	As at 16 July 2018
Opening Skill Enhancement Fund	2,874,806	7,247,716
Add : 3% of Last Year Staff Expense	26,239,194	15,233,062
Actual Staff Training Expense this year	26,745,205	19,605,972
Closing Skill Enhancement Fund	2,368,795	2,874,806

f) Corporate Social Responsibility Fund

NRB Directive 6 requires BFIs to create Corporate Social Responsibility Fund and appropriate an amount equivalent to 1% of net profit annually into this fund for covering expenditure related to CSR activities in the subsequent year. Accordingly, the Bank had opening reserve of NPR 18,631,633 out of which NPR 15,889,958 has been spent this year for CSR activities. This year, bank has also appropriated 1% of net profit i.e. NPR 16,970,882 and therefore total amount in this fund is NPR 19,712,558 and shown in other reserve in Statement of Changes in Equity.

Particulars	As at 16 July 2019	As at 16 July 2018
Opening CSR Fund	18,631,633	13,024,834
Add : 1% of profit this year	16,970,882	12,496,883
Less: CSR expense this year	15,889,958	6,890,084
Closing CSR Fund	19,712,558	18,631,633

g) Regulatory Reserve

The amount to this reserve has been allocated from profit/retained earnings as per the Directive of NRB for the purpose of implementation of NFRS and is not regarded as free for distribution of dividend. Opening fair value reserve has been restated and shown in net figure by NPR 342,871,112. Details are as presented under:

Details	This Year	Previous Year
Opening Regulatory reserve	338,258,835	-
Adjustment/Restatement	4,612,277	
Adjusted/Restated balance at 1 Shrawan 2075	342,871,112	
Adjustment	47,440,164	338,258,835
Interest Suspense	(42,527,809)	275,772,186
Investment Property Provision/(Non-Banking Assets)	53,586,919	24,870,824
Actuarial loss	11,459,433	26,853,845
Fair Value Reserve	3,497,622	10,761,980
Deferred tax assets	21,424,000	
Closing Regulatory Reserve	390,311,276	338,258,835

h) Investment Adjustment Reserve

The Bank has maintained adequate reserve in compliance with NRB Directives 08/2075 for unlisted investments according to which 100% reserve to be created for investments not being listed. Bank has investment in NEPS which is not listed and therefore 100% reserve has already been created in earlier years. Also, 2% reserve that had been created in earlier years for other listed shares has been adjusted this year, since the reserve is not required as per NRB directive 4/2075.

Particulars	As at 16 July 2019	As at 16 July 2018
Opening IAR	15,000,000	16,954,425
Add: Additional Reserve during this year	-	-
Less: Adjustment in Reserve	-	(1,954,425)
Closing IAR	15,000,000	15,000,000

Investment Adjustment Reserve for the year is presented below:

Particulars	Net Investment	Required Reserve
Unlisted Securities @100%-NEPS	15,000,000	15,000,000
Closing balance	15,000,000	15,000,000

i) Share Premium

Share premium includes the excess amount received against the Face value of the issued shares in fiscal year 2074/75. Excess of NPR 30,881,765 were received against the 12 % right shares auction. The unsubscribed right shares were auctioned and the amount in excess of fair value is shown under share premium.

3. Investment Securities:

Investment Securities have been valued under fair value or amortized cost as allowed under NFRS 9. Closing Market Price of Securities has been used as the Fair value of the Asset/Securities for investment securities valued at Fair Value through Other Comprehensive Income. Different Fair Value Hierarchy has been considered (Level 1, Level 2 and Level 3) depending upon the availability of information and regarding the valuation of other investments through amortized cost, EIR rate has been used for booking the amortized cost of investment and interest income accordingly.

4. Loans & Advances to B/FIs and customers:

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

As per para 63 of NAS 39, an entity shall assess at the end of each reporting period if there is any objective evidence that financial asset or group of financial assets measured at amortized cost is impaired. Bank has applied Para 63 and has computed impairment loss. However, as per the Carve-out issued by ICAN as a mandatory treatment of impairment loss for the transition period for banks and financial institution, impairment loss to be measured at higher of amount derived as per norms prescribed by NRB for loan loss provision and as per para 63. Details of such impairment is as mentioned below:

Particulars	This Year	Previous Year	P/L Impact
Impairment (A)	252,496,934	279,209,527	(26,712,593)
Provision as per NRB (B)	968,817,146	851,646,280	117,170,866
Impairment to be considered as Alternative Treatment by ICAN (Higher of A or B)	968,817,146	851,646,280	117,170,866

Higher of impairment as per para 63 of NAS 39 and as per the provision norms prescribed by NRB for loans and advances has been considered in preparing financial statements.

5. Interbank Borrowing

Interest on Interbank Borrowing of NPR 367,671 has been capitalized along with interbank borrowing balance as on balance sheet date for financial presentation.

6. Segmental reporting

An operating segment is a component that engages in business activities from which it earns revenue and incurs expense, including revenues and expenses that relating to transaction with any of groups other components, whose operating results are reviewed by management.

For management purposes, the Bank has organized into operating segments based on business.

Management monitors the operating results of its business units separately for the purpose of making decisions about resource allocation and performance assessment. Segment performance is evaluated based on operating profits or losses which, in certain respects, are measured differently from operating profits or losses in the consolidated financial statements. Income taxes are managed on a group basis and are not allocated to operating segments. Interest income is reported net as management primarily relies on net interest revenue as a performance measure, not the gross income and expense. Transfer prices between operating segments are on an arm's length basis in a manner similar to transactions with third parties.

No revenue from transactions with a single external customer or counterparty amounted to 10% or more of the bank's total revenue

in the reporting period. Segment results that are reported to the Bank's include directly attributable to a segment as well as those that can be allocated on a reasonable basis. Unallocated items comprise corporate assets, tax assets and liabilities.

7. Segmental Information

Segmental Reporting has been presented for three key business segments of the Bank, identified on the basis of key functional business activities that generate revenue for the Bank and incur expenses. These segments serve as the key functional units for resource allocation, decision making and review of operating results/performance by the Management. These are summarized as follows:

7.1 Information about reportable segments

Fig in "000"

SN	Particulars	Banking	Treasury	Transaction Banking	Total
a	Revenues from external customers	10,311,899	875,060	281,240	11,468,200
b	Intersegment revenues	357,957	(490,429)	(6,237)	(138,709)
c	Gross revenue	10,669,857	384,631	275,003	11,329,491
d	Interest revenue	9,616,090	535,743	-	10,151,833
e	Interest expenses	6,517,202	110,565	-	6,627,767
f	Net interest revenue	3,098,887	425,179	-	3,524,066
g	Depreciation & amortization	975	129	7,422	8,525
h	Segment profit (loss) before tax	3,395,151	274,067	144,805	3,814,022
i	Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-
j	Other material non-cash items:	-	-	-	-
k	Impairment of assets	111,897	4,997	5,273	122,167
l	Segment assets	77,978,127	19,695,562	273,083	97,946,772
m	Segment liabilities	89,910,036	3,347,924	65,172	93,323,132

- Revenue from external customers includes the total interest and non-interest revenue.
- Intersegment Revenue includes revenues from transaction with other operating segments of Bank. Transactions between segments are reported on pre-determined transfer price.
- Segment Assets and liabilities includes the assets and liabilities identifiable to particular segment.
- The result reported include the items directly attributable to a segment as well as those that can be allocated on reasonable basis.
- Segment assets and liabilities has been netted off from total assets and liabilities regarding the items that can be offset. (contra items)

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

Revenue

Particulars	Amount
Total revenue for reportable segments	11,329,491,027
Other revenues	(46,784,663)
Elimination of intersegment profits	138,709,189
Entity's revenues	11,421,415,552

Profit or Loss

Particulars	Amount
Total profit or loss for reportable segments	3,814,022,072
Other profit or loss	-
Elimination of intersegment profits	91,924,526
Unallocated amounts:	(1,478,653,301)
Profit or loss before income tax	2,427,293,296

Assets

Particulars	Amount
Total assets for reportable segments	97,946,772,101
Other assets	-
Unallocated amounts:	7,299,274,228
Entity's assets	105,246,046,329

Liabilities

Particulars	Amount
Total liabilities for reportable segments	93,323,132,477
Other liabilities	-
Unallocated amounts:	11,922,913,852
Entity's liabilities	105,246,046,329

7.3 Information about products and services

Products separately identifiable are Business, Consumer, Corporate, Infrastructure, Micro-finance, Treasury and others. Revenue i.e. interest income from each category is as mentioned below:

Particulars	Amount
Business	3,648,370,760
Consumer	2,612,704,084
Corporate	1,437,735,931
Infrastructure	1,178,229,091
Micro-finance	482,567,895
Treasury/Other	817,915,083
Total	10,177,522,844

7.4 Information about geographical areas

Revenue from following geographical areas

Particulars	Amount
Domestic	11,329,491,027
Province 1	914,842,139
Province 2	759,599,442
Province 3	6,799,715,638
Gandaki Province	1,906,931,338
Province 5	682,111,363
Karnali Province	69,272,994
Sudurpaschim Province	197,018,113
Foreign	
Total	11,329,491,027

7.5 Information about major customers

Major customer do not contribute more than 10% of entity's revenue. Entity's dependence on single customer is substantially lower not contributing more than entity's revenue by single customer.

8 Classification of Financial Asset and Liability:

Amount in "000

Particulars	As at 16-Jul-19		As at 16-Jul-18	
	Carrying Value	Fair Value	Carrying Value	Fair value
Assets				
Assets carried at Amortized Cost				
Cash and cash equivalent	9,442,900	9,442,900	2,364,190	2,364,190
Due from Nepal Rastra Bank	3,226,962	3,226,962	7,096,607	7,096,607
Placement with Bank and Financial Institutions	1,458,034	1,458,034	1,395,303	1,395,303
Loans and advances to BFIs	2,440,166	2,440,166	1,798,387	1,798,387
Loan and advances to customers	75,095,774	75,095,774	62,417,217	62,417,217
Investment securities at amortized cost	10,108,078	10,108,078	7,618,974	7,618,974
Assets carried at Cost				
Investment in subsidiaries	200,000	200,000		
Fair Value through Profit and Loss (FVTPL)				
Derivative financial instruments.	72,597	72,597	-	-
Fair Value through Other Comprehensive Income (FVTOCI)				
Investment securities at OCI	198,000	198,000	113,160	113,160
Liabilities				
Liabilities carried at Amortized Cost				
Due to Bank and Financial Institutions	6,361,837	6,361,837	1,332,347	1,332,347
Due to Nepal Rastra Bank	1,020,524	1,020,524	637,802	637,802
Deposits from customers	85,198,402	85,198,402	71,142,372	71,142,372
Debt securities issued	-	-	-	-
Fair Value through Profit and Loss (FVTPL)				
Derivative financial instruments.	-	-	116	116

9. Interest Income

Capitalization of the Interest on national priority projects was made with due approval from Nepal Rastra Bank. NPR 111,528,695 is capitalized during FY 2075-76.

As per provision mentioned in income recognition guideline 2019, issued by NRB, interest income of NRS 16,587,361 has been suspended for recognition in current fiscal year.

10. Staff Bonus

Proposed bonus for staff have been provided for 10% of net profit before such bonus.

11. Interim Financial Statements:

Interim Financial Statements are prepared and published on quarterly basis in accordance with NRB Directives in compliance with statutory and legal requirement within the time frame as prescribed.

12. Gratuity and Accumulated Leave Provision:

Gratuity

As per the actuarial valuation, gratuity liability of the bank is NPR 324,723,728 Out of which NPR 277,641,857 has been funded and net amount is shown as liability of bank. Bank has expensed NPR 35,622,438 for gratuity expense in statement of profit & loss. However, funding arrangement to CIT has been made on the basis of gratuity liability computed as per relevant provisions of Act. Deficit obtained after deducting the fair value of planned assets from Net Benefit Obligations has been shown as Net liability of bank. Details of actuarial valuation of gratuity are as follows:

Particulars	As at 16 July 2019	As at 16 July 2018
Defined Benefit Obligations	324,723,728	295,921,180
Fair Value of Planned Assets	277,641,857	219,552,518
Net Liability	47,081,871	76,368,662
Expense booked as in PL	35,622,438	30,354,442
Actuarial Gain/ (Loss) booked in OCI	(11,459,433)	(26,853,845)

Leave

The Bank has recognized an additional provision of NPR 1,332,955 for accumulated leave liability in the current year. Being non-funded arrangement, total amount is booked as liability for bank. Moreover, leave encashment paid in excess of accumulated leave exceeding 90 days each of sick and annual leave is also charged in profit and loss account.

Particulars	As at 16 July 2019	As at 16 July 2018
Defined Benefit Obligations	143,263,102	141,930,147
Fair Value of Planned Assets	-	-
Net Liability	143,263,102	141,930,147

13. Deferred Tax Asset/Liability:

Tax effect of all the NFRS adjustment are created and reflected under deferred tax income or expenses. All the adjustments relating to current year are taxed in current period and all the prior year NFRS adjustments have been deferred.

Particulars	Book Base	Tax Base	Difference
Deferred tax on temporary differences on following items			
Loan and Advance to B/FIs			
Loans and advances to customers			
Investment securities			
Property & equipment	973,429,181	867,335,296	(106,093,885)
Employees' defined benefit plan	143,263,102		143,263,102
Provisions for investment	19,587,751	-	19,587,751
Lease expenses as per NFRS	14,656,364	-	14,656,364
Deferred tax on carry forward of unused tax losses			-
Total temporary differences			71,413,332
Deferred tax asset/(liabilities) as on Ashad 31, 2076			21,424,000
Deferred tax asset/(liabilities) as on Ashad 32, 2075			(14,219,601)
Origination/(Reversal) during the year			(35,643,601)
Deferred tax expense/(income) recognized in profit or loss			(30,706,790)
Deferred tax expense/(income) recognized in other comprehensive income			(4,936,811)

14. Subsidized interest income and amortization expense of prepaid staff loan:

An endowment life insurance policy is purchased by Bank for insured sum equivalent to the principal of housing loan. The policy is purchased for a period of 20 years or remaining service period of the employee, whichever is earlier. The employees pay insurance premium in respect of policy on monthly basis. Upon maturity of the endowment policy, the proceeds/bonus are accounted towards settlement of interest and principal loan amount in a single installment. The Bank has recognized an interest receivable of NPR 16,935,799 in the current year and amortizations of prepaid employee expense of NPR 21,053,562. Bank has considered 8% average interest rate as market rate for calculating fair value of staff loans provided at 6%. Difference of fair value of staff loan and book value has been shown in other assets as deferred employee expenditure.

15. Weighted Average Interest Rate Spread

The weighted average interest rate spread between Loan and Investment and Deposit & Borrowing Liabilities are shown as below.

Particulars	Annual Average %
Average Interest Rate of Loan and Investment	12.45%
Average Interest Rate of Deposit and Borrowing	8.05%
Average Interest Rate Spread	4.40%

16. Loans and Advances extended to Promoters:

The Bank has not extended any loans to promoters during the year.

17. Related Party

17.1 Nepal Electronic Payment System (NEPS)

The Bank has entered into financial transactions with NPES having financial interest.

Related Party	Nature of Relationship	Nature of transaction	Current Year
Nepal Electronic Payment System (NEPS)	Common Directors	Investment in Shares	15,000,000

Bank has transactions relating to ATM and POS management along with monitoring, settlement and reconciliation.

17.2 Key Management Personnel

Key Management Personnel (KMP) the key management personnel are those persons having authority and responsibility of planning, directing and controlling the activities of the entity, directly or indirectly including any director. The key management of the Bank includes members of its Board of Directors, Chief Executive Officer, and other higher level employee of the Bank. The name of the key management personnel who were holding various positions in the office during the year were as follows:

Name of the Key Management Personnel	Post
Dr. Birendra Prasad Mahatto	BOD Chairman
Mr. Roshan K.C	Director
Mr. Gopi Krishna Neupane	Director
Mr. Jaya Mukunda Khanal	Director
Mr. Ram Man Shrestha	Director
Mr. Bishwo Prakash Gautam	Director
Mr. Omesh Laal Shrestha	Director
Mr. Suman Sharma	Chief Executive Officer
Mr. Santosh Koirala	Deputy Chief Executive Officer
Mr. Sarju Kumar Thapa	Chief Credit Business Officer
Mr. Bishwambhar Neupane	Chief Risk Officer
Mr. Narayan Prakash Bhujy	Chief Technology Officer

17.3 Compensation to Key Management Personnel:

The members of Board of Directors are entitled for meeting allowances. Salary and allowances are provided to Chief Executive Officer and other member of Key Management Personnel (KMP). Salary and Allowances paid to the Chief Executive Officer is based on the contract entered by the Bank with him whereas compensation paid to other member of KMP are governed by Employees Byelaws and decisions made by management from time to time in this regard. In addition to salaries and allowances, non- cash benefits like vehicle facility, subsidized rate employees loan, termination benefits are also provided to KMP. The details relating to compensation paid and expenses incurred to key management personnel (directors only) were as follows:

Particulars	Current Year "NPR"
Meeting Fees	3,074,600
Other Board Expenses	1,428,297
Total	4,502,897

The details relating to compensation paid to key management personnel other than directors were as follows:

Particulars	Current Year (NPR)
Short term employee benefits	40,762,034.79
Post- employment benefits	1,687,319.70
Other long term benefits	223,899.00
Total	42,673,253.49

- Post- employment benefits includes Provident Fund and Gratuity. Provident Fund is deposited in an independent institution and Gratuity is provided for as per actuarial valuation against which investment is made in an independent planned asset.
- Other long term employment benefit includes Home Leave and Sick Leave encashment over and above the accumulation limit set as per Employee Byelaws of the Bank.
- KMP also get accidental and medical insurance, vehicle, fuel, lunch and mobile facilities as per Employee Byelaws of the Bank.

Key management personnel are also eligible for the following benefits:

- Benefits as per Employee Service Regulation of the Bank.
- Bonus out of profit as per Bonus Act.
- Housing loans and advances as per Housing Loan Scheme of the Bank.
- Vehicle facility.

Post-employment benefits includes the retirement payments (gratuity and leave payment) to be made at the time of retirement from service. However, since actuarial basis of accounting has been used and the amount to be benefitted for each employee is not separately identifiable, they have not been disclosed in the amount mentioned above. Actual retirement payment that has been made in this year has been disclosed above.

Total no of Key Management Personnel as on Ashad End 2076 (including CEO): 5

17.4 Machhapuchchhre Capital Limited-Subsidiary of MBL bank

The Bank has invested Rs. 200 million in Machhapuchchhre Capital Ltd, a wholly owned subsidiary company of the Bank. Transaction details with Machhapuchchhre Capital Limited is as follows

Transactions	Amount
Deposit from Subsidiary	207,421,798
Interest paid to Subsidiary	9,019,287
Registration charge Machhapuchchhre Capital Limited paid	100,000

17.5 Key Management Personnel of Machhapuchchhre Capital Limited.

Key Management Personnel (KMP) the key management personnel are those persons having authority and responsibility of planning, directing and controlling the activities of the entity, directly or indirectly including any director. The key management of the Bank includes members of its Board of Directors, Chief Executive Officer, and other higher level employee of the Bank. The name of the key management personnel who were holding various positions in the office during the year were as follows:

Name of the Key Management Personnel	Post
Mr. Santosh Koirala	BOD Chairman
Mr. Bishwamber Neupane	Director
Mr. Suvash Jamarkattel	Director

18. Operational Lease Expense

Bank has been making lease payments for operating different branches and therefore as provisioned under NAS 17- it has been recognized on systematic basis that represents time pattern of user's benefits.

19. Sakchyam Project

Sakchyam Project is the project funded by DFID for operating Access to Rural Banking Sakchyam Access to Finance Program provides grant of 50% of total expense reported which is recognized as income of the Bank. The bank has received NPR 58,743,416.50 till 2075/76 from the project which has been parked to Sakchyam Fund Account. The total amount expended & income recognized during the FY 2075-76 from the fund is:

Total Expenses(NPR)	Income Recognized (NPR)
55,400,096.86	24,083,294.15

20. Merger and Acquisition

There are no merger or acquisitions transaction during the year.

21. Events after reporting date

Events after the balance sheet date are those events, favorable and unfavorable, that occur between the balance sheet date and the date when the financial statements are authorized for issue. Appropriate adjustments in the financial statements and disclosures in notes to accounts have been made for all material and significant events that have occurred between the balance sheet date and date when the financial statements have been authorized for issue.

Where necessary all material events after reporting date have been considered and appropriate adjustments or disclosures have been made in the Financial Statements as per NAS 10. There are no material events that have occurred subsequent to 16 July 2019 till the signing of this financial statement on August 28, 2019.

22. Proposed Dividend:

The board of directors in its meeting dated August 28, 2019 has proposed dividend of 16 % (i. e 11 % cash dividend and 5 % bonus share) of paid up capital, subject to approval from Nepal Rastra Bank and Annual General Meeting.

23. Non-Banking Assets

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

Name & Address of Borrower/Party	Date of Assuming of Non-Banking Assets	Total Non-Banking Assets
Manakamana Enterprises-Kalanki-13, Kathmandu	5-May-2003	285,824
Keshav Prasad Rijal-Ward No 16, Balaju	10-Feb-2011	375,000
Cosmic Automobile-Chundevi 4 Maharajgunj	3-Sep-2012	24,210,000
Hasim Electronics & Watch Station, Pokhara Sub Metropolitan City Ward No 1, Bhimkalipatan	19-Jun-2019	21,992,787
Aatif Cosmetic Collection, Pokhara Sub Metropolitan City Ward No 9, Mahendrapul	19-Jun-2019	2,504,175
Aatika Cosmetic Shop, Pokhara Sub Metropolitan City Ward No 13, Bagar	19-Jun-2019	13,996,486
Sehanaj Provision Stores, Pokhara Sub Metropolitan City Ward No 1, Bhimkalipatan	19-Jun-2019	2,506,553
Kantipur Surgical Pvt.Ltd, Thapathali, Kathmandu	1-July-2019	12,586,918
Total		78,457,743

24. Contingent Liabilities

Contingent liabilities related details has been presented under Schedule 4.28

25. Earnings per Share

Earnings per Share is calculated using the earnings attributable to equity shareholders for the period divided by the number of weighted average number of shares as required under NAS 33 Earnings per share.

Particulars	Units	Year ended 16-Jul-19	Year ended 16-Jul-18
Profit attributable to equity shareholders	NPR	1,697,088,243	1,249,688,316
Weighted average of number of equity shares used in computing basic earnings per share	Nos.	80,556,930	79,061,456
Earnings Per Share (EPS)	NPR	21.07	15.81
Diluted Earnings Per Share(DPS)	NPR	21.07	15.81

As there is no potential ordinary shares that would dilute current earning of equity holders, basic EPS and diluted EPS are equal for the period presented.

26. Unpaid Dividend

As on balance sheet date, total dividend payable amounts to NPR 74, 982,200 (PY NPR 50,556,546). Details have been presented as under:

Dividend Payable of FY	As at 16 July 2019	As at 16 July 2018
2074/75	51,690,384	-
2073/74	23,291,816	50,160,912
2066/67		312,222
2062/63		70,221
2061/62		13,191
Total	74,982,200	50,556,546

27. Non-performing assets

The Banks' non-performing assets ratio stood at 0.37% as at balance sheet date. The total non-performing assets as at balance sheet date is NPR 290,890,939 and loan loss provision related to non-performing assets calculated as per NRB directives is NPR 175,437,873

Particulars	This Year	Previous Year	Change	
			Amount	%
Performing Loan	77,381,775,697	64,079,280,906	13,302,494,791	20.76%
Pass	76,892,737,811	63,727,401,462	13,165,336,349	20.66%
Watch list	489,037,886	351,879,444	137,158,442	38.98%
Non-Performing Loans (NPL)	290,890,939	286,384,389	4,506,550	1.57%
Restructured/rescheduled	-	2,374,644		-100.00%
Substandard	72,256,340	91,173,380	(18,917,040)	-20.75%
Doubtful	122,521,620	38,296,495	84,225,125	219.93%
Loss	96,112,978	154,539,870	(58,426,892)	-37.81%
Gross Loans & Advances	77,672,666,636	64,365,665,295	13,307,001,341	20.67%

NPL ratios:

Gross NPL to Gross Loans & Advances : 0.37%

Net NPL to Net Loans & advances : 0.15%

28. Capital Structure and Capital Adequacy

Nepal Rastra Bank has issued guidelines for implementation of New Capital Adequacy Framework under Basel III requirement in July 2015. NRB directed all Banks to adopt this framework and according to which Banks are to maintain Capital for Credit, Operational and Market Risk. Accordingly, the following disclosure is made:

Qualitative Disclosures

The Bank has developed its own internal policy, procedures and structures to manage credit, market and liquidity risk in adverse situation and to make contingency plan accordingly. For the purpose, the Bank has developed Internal Capital Adequacy Assessment Process (ICAAP) which acts as a guiding document for reporting the ongoing assessment of the Bank's risks, how the Bank intends to mitigate those risks and how much current and future capital is necessary having considered other mitigating factors.

Quantitative Disclosures

Capital Structure and Capital Adequacy

Tier 1 capital and a breakdown of its components

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CAPITAL	Particulars	Amount
(a) Core Capital (Tier 1)		
a	Paid up Equity Share Capital	8,055,693
b	Equity Share Premium	30,882
c	Proposed Bonus Equity Share	
d	Statutory General Reserve	1,453,548
e	Retained Earnings	1,293,467
f	Un-audited current year cumulative profit/ loss	
g	Capital Redemption Reserve	
h	Capital Adjustment Reserve	
i	Dividend Equalization Reserve	
j	Other Free Reserve	
k	Less : Goodwill	
l	Less: Intangible Assets	49,006
m	Less: Fictitious Assets	
n	Less: Deferred Tax Assets	21,424
o	Less : Investment in equity in licensed Financial Institutions	
p	Less : Investment in equity of institutions with Financial interests	215,000
q	Less : Investment in equity of institutions in excess of limits	
r	Less : Investments arising out of underwriting commitments	
s	Less : Reciprocal crossholdings	
t	Less: Purchase of Land& Building in excess of limit and unutilized	
u	Less: Cash Flow Hedge	
v	Less: Defined Benefit Pension Assets	
w	Less: Unrecognized Defined Benefit Pension Liabilities	
x	Less : Other Deductions	40,531
	Total	10,507,623

(b) Tier 2 capital and a breakdown of its components;

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S.N	Particulars	Amount
a	Cumulative and/or Redeemable Preference Shares	
b	Subordinated Term Debt	
c	Hybrid Capital Instruments	
d	Stock Premium	
e	General Loan Loss Provision	769,409
f	Exchange Equalization Reserve	16,426
g	Investment Adjustment Reserve	15,000
h	Assets Revaluation Reserve	
i	Other Reserves	
	Total Tier 2 Capital	800,835

(c) Deduction from capital

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Particulars	Amount
Intangible Assets	49,006
Deferred Tax Assets	21,424
Investment in equity of institutions with Financial interests	215,000
Other Deductions	40,531

(d) Total qualifying capital

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Particulars	Amount
Core Capital	10,507,623
Supplementary Capital	800,835
Total Qualifying Capital (Total Capital Fund)	11,308,458

Capital Adequacy Ratio 12.79%**(e) Risk Weighted Exposure**

Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk is as mentioned below:

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Particulars	Amount in NPR
Risk Weighted Exposure for Credit Risk	81,546,553
Risk Weighted Exposure for Operational Risk	4,382,493
Risk Weighted Exposure for Market Risk	93,302
Add: RWE equivalent to reciprocal of capital charge of 2 % of gross income	681,341
Add: 2% of the total RWE add by Supervisory Review	1,720,447
Total Risk Weighted Exposures	88,424,136

(f) Risk weighted Exposures under each 11 categories of Credit Risk

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S.N.	Categories	Risk Weighted Exposures Amount in NPR
1	Claims on government and central Bank	-
2	Claims on other official entities	-
3	Claims on Banks	2,636,320
4	Claims on corporate and securities firm	33,411,584
5	Claims on regulatory retail portfolio	27,657,465
6	Claim secured by residential properties	3,522,662
7	Claims secured by commercial real state	1,513,174
8	Past due Claims	905,366
9	High risk claims	1,591,840
10	Other Assets	3,555,334
11	Off Balance sheet Items	6,752,808
	Total	81,546,553

(g) Total Risk weighted Exposure Calculation Table

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S.N.	Particulars	Amount in NPR
1	Total Risk Weighted Exposure	88,424,136
2	Total Core Capital Fund (Tier 1)	10,507,623
3	Total Capital Fund (Tier 1 & Tier 2)	11,308,458
4	Total Core Capital to Total Risk Weighted Exposures	11.88%
5	Total Capital to Total Risk Weighted Exposures	12.79%

(h) Non-Performing Loan

Particulars	Gross	Provision	Net of Provision
Substandard	72,256,340	18,064,085	54,192,255
Doubtful	122,521,620	61,260,810	61,260,810
Loss	96,112,978	96,112,978	0
Gross Loans & Advances	290,890,938	175,437,873	115,453,065

(i) Compliance with external requirement

Bank has complied with externally imposed capital requirements to which it is subject and there are no such consequence where the institution has not complied with those requirement

(j) Risk Management

Overall Risk Management Process of Bank has been disclosed in Significant Accounting Policies.

(k) Summary of the terms, conditions and main features of all capital instruments specially in case of subordinated term debts including hybrid capital instruments

Bank is in process of issuing debenture amounting NPR 3,000,000,000 details of which is as follows.

Particulars	Details
Name	10.25% Machhapuchchhre Debenture 2085
Amount of issue	NPR 3,000,000,000
Interest Rate	10.25% per annum payable semi annually
Numbers of Debentures	3,000,000
Face Value	NPR 1,000
Maturity Period	10 Years
Listing	Will be Listed with Nepal Stock Exchange

Additional Disclosure relating to Carve-out decision by ICAN:**1. Financial Instruments: Recognition and Measurement****a. Effective Interest Rate (EIR Rate)**

As per Para 09 of NAS 39 regarding Financial Instruments recognition and measurement, EIR rate is to be used for booking interest income and when calculating the EIR, an entity shall estimate cash flows considering all contractual term of the financial instrument but not credit loss, which includes the fees and points received or paid, transaction costs, premiums, discounts. As per the carve out regarding the EIR rate treatment issued by ICAN, when calculating EIR, all these shall be considered unless it is immaterial or impracticable to do so. Since all these transaction costs cannot be identified separately for every customer and it seems impracticable, separate EIR rate has not been computed as allowed by Carve Out issued by ICAN.

सहायक कम्पनी
माछापुच्छ्रे क्यापिटल लिमिटेडको
लेखापरिक्षण प्रतिवेदन

Regd. (ICAN) No. 079
PAN: 500182468

JBRH and Co.
Chartered Accountants

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Kathmandu-29, Nepal
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Email: jbrh@info.com.np

INDEPENDENT AUDITORS' REPORT To the Shareholders of Machhapuchchhre Capital Limited

Opinion

We have audited the financial statements of Machhapuchchhre Capital Limited, which comprise the statement of financial position as at Ashadh 31, 2076, and the statement of 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 Machhapuchchhre Capital Limited as at Ashadh 31, 2076 and its financial performance and its cash flows for the year then ended in accordance with Nepal Accounting Standards (NASs).

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 *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the company in accordance with the *Ethical requirements* that are relevant to our audit of the financial statements in Nepal, and we have fulfilled our ethical responsibilities in accordance with these requirements. 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 Nepal Accounting Standards, and for such internal control as management determines necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

In preparing the financial statement, 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' Responsibilities for the Audit of the Financial Statements

Our objective 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 conducted in accordance with NSAs will always detect a material



misstatement when it exists. Misstatement can arise from fraud or error and are considered material if individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Report on the Requirements of Companies Act, 2063

We have examined the attached Financial Statements and report that:

1. We have obtained all the information and explanations, which, to the best of our knowledge and belief were necessary for the purpose of our audit;
2. In our opinion, proper books of accounts as required by law have been kept by the Company so far as it appears from our examination of such books;
3. In our opinion, on the Balance Sheet, Income Statement and Cash Flow Statement dealt with by this report are in agreement with the books of accounts;
4. To the best of our information and according to explanation given to us and from our examination of the books of account of the Company necessary for the purpose of our audit, we have not come across cases where the Directors or any Employees thereof have acted contrary to the provisions of laws relating to accounts or committed any misappropriation or caused loss or damage to the Company.



CA Raju Kumar Sibakoti
Partner
JBRH & Co.
Chartered Accountants

Date: 14th Shrawan 2076
Place: Kathmandu

Machhapuchhre Capital Ltd.
Lazimpat, Kathmandu, Nepal
Statement of Financial Position
As at Ashadh 31, 2076

Amount in NRs.

Particulars	Schedule	As at 31st Ashadh 2076	As at 32nd Ashadh 2075
Equities & Liabilities:			
Equity			
Share Capital	1	200,000,000.00	-
Retained Earning		6,058,803.13	(116,950.00)
Total Equity		206,058,803.13	(116,950.00)
Current Liabilities			
Sundry Payables and Provisions	2	118,995.26	116,950.00
Provision for Corporate Tax (Net of Advance)	4	1,244,000.37	-
Total Current Liability		1,362,995.63	116,950.00
Total Equity and Liability		207,421,798.76	-
Assets			
Non Current Assets		-	-
Current Assets:			
Cash and Bank Balances	3	23,798,004.24	-
Investment In Fixed Deposit		180,000,000.00	-
Interest Receivable		3,623,794.52	-
Total Current Assets		207,421,798.76	-
Total Assets		207,421,798.76	-

Significant Accounting Policies and Notes to the Accounts 6

Schedule 1 to 6 annexed to form an integral part of the Financial Statements

Govind Sharma
Co-ordinator

Santosh Koirala
Chairman

Suvash Jamarkattel
Director

As per our report of even date

Bishwambhar Neupane
Director

Tika Bhattarai
Director

CA. Raju Kumar Sibakoti
Partner
JBRH & Co.
Chartered Accountants

Date: 14 Shrawan 2076

Place: Kathmandu

Income Statement
For the year ended on 31st Ashadh, 2076

Amount in NRs.

Particulars	Schedule	Current Year	Previous Year
Income:			
Income from Merchant Banking Activities		-	-
Other Income-Interest Income		9,019,287.39	-
Gross Income (A)		9,019,287.39	-
Expenditures:			
Administrative Expenses	5	246,640.78	116,950.00
Depreciation		-	-
Total Expenditure (B)		246,640.78	116,950.00
Net Profit Before Tax		8,772,646.61	(116,950.00)
Provision for Corporate Tax		2,596,893.48	-
Net Profit After Tax		6,175,753.13	(116,950.00)

Significant Accounting Policies and Notes to the Accounts 6

Schedule 1 to 6 annexed to form an integral part of the Financial Statements

Govind Sharma
Co-ordinator

Santosh Koirala
Chairman

Suvash Jamarkattel
Director

As per our report of even date

Bishwambhar Neupane
Director

Tika Bhattarai
Director

CA. Raju Kumar Sibakoti
Partner
JBRH & Co.
Chartered Accountants

Date: 14 Shrawan 2076

Place: Kathmandu

Cash Flow Statement

For the year ended on 31st Ashadh, 2076

Amount in NRs.

Particulars	Current Year	Previous Year
Cash Flow from Operating Activities		
Net Profit/ (Loss) Before Tax	8,772,646.61	(116,950.00)
Adjustment for Changes in Working Capital:		
(Increase)/Decrease in current assets	(3,623,794.52)	-
Increase/ (Decrease) in Current Liabilities	2,045.26	116,950.00
Tax Paid	(1,352,893.11)	-
Net cash generated from operating activities (A)	3,798,004.24	-
Cash Flows from Investing Activities		
Investment in Fixed Deposit	(180,000,000.00)	-
Net cash used in investing activities (B)	(180,000,000.00)	-
Cash Flows from Financing Activities		
Proceeds from Share Capital	200,000,000.00	-
Net cash generated from financing activities (C)	200,000,000.00	-
Net increase in cash and cash equivalents (A+B+C)	23,798,004.24	-
Cash and cash equivalents at beginning of period	-	-
Cash and cash equivalent at the end of period	23,798,004.24	-

Significant Accounting Policies and Notes to the Accounts 6

Schedule 1 to 6 annexed to form an integral part of the Financial Statements

Govind Sharma
Co-ordinator

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Suvash Jamarkattel
Director

As per our report of even date

Bishwambhar Neupane
Director

Tika Bhattarai
Director

CA. Raju Kumar Sibakoti
Partner
JBRH & Co.
Chartered Accountants

Date: 14 Shrawan 2076

Place: Kathmandu

Statement of Changes in Equity
For the year ended on 31st Ashadh, 2076

Amount in NRs.

Particulars	Share Capital	Retained Earning	Total
Balance as on 1st Asadh 2075	-	(116,950.00)	(116,950.00)
Share issued during the year	200,000,000.00	-	200,000,000.00
Profit During the Year	-	6,175,753.13	6,175,753.13
Closing Balance as at 31st Ashadh 2076	200,000,000.00	6,058,803.13	206,058,803.13

Significant Accounting Policies and Notes to the Accounts 6

Schedule 1 to 6 annexed to form an integral part of the Financial Statements

Govind Sharma
Co-ordinator

Santosh Koirala
Chairman

Suvash Jamarkattel
Director

As per our report of even date

Bishwambhar Neupane
Director

Tika Bhattarai
Director

CA. Raju Kumar Sibakoti
Partner
JBRH & Co.
Chartered Accountants

Date: 14 Shrawan 2076

Place: Kathmandu

Schedules to and forming part of Financial Statements for FY 2075/76

Schedule 1: Share Capital

Amount in NRs.

Particulars	As at 31st Ashadh 2076	As at 32nd Ashadh 2075
Authorized Capital		
3,000,000 ordinary share of Rs. 100 each.	300,000,000.00	300,000,000.00
Issued Capital		
2,000,000 ordinary share of Rs. 100 each.	200,000,000.00	200,000,000.00
Paid up Capital		
2,000,000 ordinary share of Rs. 100 each.	200,000,000.00	0.00
Total	200,000,000.00	0.00

Schedule 2: Sundry Payables and Provisions

Amount in NRs.

Particulars	As at 31st Ashadh 2076	As at 32nd Ashadh 2075
Provision for Audit Fee	16,725.00	16,725.00
TDS Payable on Others	2,270.26	225.00
Machhapuchchhre Bank Ltd.	100,000.00	100,000.00
Total	118,995.26	116,950.00

Schedule 3: Cash & Bank Balances

Amount in NRs.

Particulars	As at 31st Ashadh 2076	As at 32nd Ashadh 2075
Cash in Hand	-	-
Bank Balance- Machhapuchchhre Bank Ltd.	23,798,004.24	-
Total	23,798,004.24	-

Schedule 4: Provision for Corporate Tax (Net of Advance)

Amount in NRs.

Particulars	As at 31st Ashadh 2076	As at 32nd Ashadh 2075
Provision for Corporate Tax	2,596,893.48	-
Less: TDS Deducted by Party	(1,352,893.11)	-
Total	1,244,000.37	-

Schedule 5: Administrative Expenses

Amount in NRs.

Particulars	As at 31st Ashadh 2076	As at 32nd Ashadh 2075
Advertisement Expense	52,375.78	-
Audit Fee	16,950.00	16,950.00
Consultancy Fee	101,700.00	-
Tax Expenses	615.00	-
Registration & Renewal Expenses	75,000.00	100,000.00
Total	246,640.78	116,950.00

Machhapuchchhre Capital Ltd.

Lazimpat, Kathmandu, Nepal

Schedules to and forming parts of financial statements for F/Y 2075/076 (2018/019)

Schedule: 6 Significant Accounting Policies and Notes to the Accounts

1. Introduction of the Company

Machhapuchchhre Capital Ltd. (hereafter called as "MCL" or "Company") is a public limited company limited by share, incorporated under Companies Act, 2063 of Nepal on 8th Aswin 2075 B.S. with registration no. 175859/074/075. Its main business objective is to carry out merchant banking activities. It is in the process to obtain license from Securities Board of Nepal (SEBON) to act as merchant banker as per Securities Act, 2063 and Securities Businessperson (Merchant Banker) Regulation, 2064.

MCL is the hundred percent subsidiary company of the Machhapuchchhre Bank Ltd. Company's registered office is located at Lazimpat, Kathmandu Nepal.

2. Date of Authorization of the Financial Statements

The financial statements have been approved by the Board of Directors of the company in its meeting held on 2076/04/10. The Board of Directors acknowledges the responsibility of preparation and fair presentation of financial statements.

3. Reporting Period

Financial statements of the MCL covers the period from 1st Shrawan 2075 to 31st Ashadh 2076.

4. Basis of Presentation

Company's financial statements are prepared in accordance with Nepal Accounting Standards (NSAs), other generally accepted accounting practices considering requirement of prevailing Company Act, 2063, Securities Act, 2063 and rules made under these Laws except stated otherwise. These policies have been consistently applied to all the years presented unless stated otherwise. The financial statements have been prepared on a going concern basis. Presentation in the balance sheet differentiates between current and non-current assets and liabilities. The statement of cash flows has been prepared using indirect method.

5. Accounting Policies

Nepal Accounting Standards (NASs) requires to adopt accounting policies that are most appropriate to the company's circumstances. Directors and management are required to make judgement in respect of items where the choice of specific policy, accounting estimate or assumption to be followed could materially affect the company's reported balance sheet, results or cash flows; it may later be determined that a different choice may have been more appropriate.

Specific accounting policies have been included in the specific section of the notes for each items of financial statements which requires disclosures of accounting policies or changes in accounting policies.

6. Use of Estimates

Management has applied estimation in preparing and presenting the financial statements. The estimates and judgments are reviewed on ongoing basis. Revision to accounting estimates are recognized in the period in which the estimates is revised, if the revision affects only that period; they are recognized in the period of revision and the future periods if the revision affects both current and future periods.

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

7. Presentation Currency

The Company's financial statement is presented in Nepalese Rupees (NRs.) which is also the company's functional currency.

8. Summary of Significant Accounting Policies

8.1 Property, Plant and Equipment

Property, plant and equipment are stated in the balance at their cost and are inclusive of all expenses less any subsequent accumulated depreciation and subsequent accumulated impairment losses, if applicable. Property, plant and equipment are recognized as an asset, if and only if it is probable that future economic benefits associated with the item will flow to the company; and the cost of the item can be measured reliably.

Depreciation

Depreciation is charged so as to expense off the cost of assets, other than land, over their respective useful life on written down value method. The residual values, useful life and depreciation methods are reviewed at least at each financial year end. If expectations differ from the previous estimates the changes are accounted for as changes in estimates in accordance with NAS 02.

If an item of property plant and equipment consist of several components with different useful lives, those components that are significant are depreciated over their individual useful life. Depreciation has been provided in following rate and method:

S. No.	Name of Assets	Depreciation Rate	Depreciation Method	Remarks
1.	Building & Permanent Structure	5%	WDV	
2.	Furniture & Fixture	25%	WDV	
3.	Office Equipment	25%	WDV	
4.	Leasehold Development	10%	WDV	

De-Recognition

An item of property plant and equipment is derecognized on disposal or when no future economic benefits are expected from the use of that asset. The gain or loss arising from the disposal of an item of property, plant and equipment is the difference between the net disposals proceed, if any and the carrying amount.

8.2 Cash and Cash Equivalents

Cash and cash equivalents have an original maturity of less than three months. These enable the company to meet its

short term liquidity requirements. As at the balance sheet date, there is no restriction on use of reported balance of cash and cash equivalent.

8.3 Trade and Other Receivables

Trade and other receivable are stated at transaction value.

8.4 Loans and advances and other assets

These comprise of interest accrued, advances and claim against employees, advances and claim against supplier and others.

8.5 Trade and Other Payables

Trade and other payables are stated at transaction value.

8.6 Contingent Liabilities

All types of guarantees, claims whose future outcome cannot be ascertained with reasonable certainties are recognized as contingent liabilities in accordance with NAS – 12 “Provisions, Contingent Liabilities and Contingent Assets”.

8.7 Other Liabilities and provisions

Current liabilities and other payables are recorded at cost. Provision is a liability stated in the balance sheet, a liability

of uncertain timing and amount.

Provisions are recognized when the company has a present obligation (legal or constructive) as a result of a past event, it is probable that a transfer of economic benefits will be required to settle the obligation and when reliable estimate can be made of the amount of obligation. If these conditions are not met, no provision is recognized.

The amount of provision recognized is the management's best estimate of expenditure required to settle the present obligation at the reporting date.

Changes in provision

Management reviews provisions at each balance sheet date and is adjusted to reflect the best current estimate. If it is no longer probable that a transfer of economic benefits will be required to settle the obligation, the provision is reversed.

8.8 Revenue Recognition

a. Fee Income

- Issue Management Income will be recognized as per the fee receipt clause of the agreement, normally when the issue management services are fully rendered.
- Underwriting Commission will be recognized when the Investment Banks complies with all the terms of underwriting commitments.

b. Income from Investments

- Interest earnings on fixed deposits and call deposits are recognized on accrual basis.
- Revenues of the company will includes interest income, service charge for portfolio management/ share registrar services, and profit on trading of securities.

8.9 Expenses Recognition

All the expenses of the Company are recognized on accrual basis in compliance with Nepal Accounting Standards (NAS).

8.10 Taxation

Income tax payable (or recoverable) is based on the taxable profit for the year. Taxable profit/(loss) differs from the profit/(loss) reported in the income statement, because some item of income or expense are taxable or deductible in different years or may never be taxable or deductible. Company's income tax liabilities are calculated using the Income Tax Act 2058 enacted and as applicable in Nepal.

8.11 Provision for Staff Bonus

Provision for staff bonus is provided for as per the Bonus Act, 2030 & Bonus Rules.

8.12 Related Parties

Identification and disclosures of the related parties along with transaction has been made in accordance with NSA 16 on Related Parties.

8.13 Events After the Balance Sheet Date

Events after the Balance Sheet Date are those favorable and unfavorable events which occur after the balance sheet date but before the date of authorization of financial statements. Events after balance sheet date are disclosed and accounted in accordance with NAS 05 on "Events after Balance Sheet Date".

9. Notes to the Accounts

9.1. Share Capital

Company has authorized shares of rupees thirty crore having face value of rupees hundred each. Similarly, company has issued shares of rupees twenty crore having face value of rupees hundred each. Till Ashadh end 2076, company has issued 2,000,000 kitta shares of NRs. 100 each fully paid-up to Machhapuchchhre Bank Ltd. Share Lagat of the same yet to be certified from Company Register's Office.

9.2 Investment in Fixed Deposit

Company has made investment in fixed deposit on Machhapuchchhre Bank Ltd. of amount NRs. 180,000,000 at the interest rate of 9.5% per annum.

9.3 Related Party Disclosures

The company is a subsidiary company of the Machhapuchchhre Bank Ltd. and bank becomes the related party of MCL on the capacity of Parent company having right to exercise control over the MCL. Following are the details of related party transactions:

Related Party	Transaction Type	Nature of Transaction	Amount (NRs.)
Machhapuchchhre Bank Ltd.	Interest on bank deposit	Normal bank Account operation	9,019,287.39
	Bank Balances		23,798,004.24
	Interest Receivable		3,623,794.52
	Fixed Deposit	Fixed Deposit at Arm Length Pricing	180,000,000.00
	Accounts Payable	Payment made by bank on behalf of company	100,000.00

9.4 Office Rent

Company is in the process of obtaining license from Security Board of Nepal (SEBON) to conduct the merchant banking activities. Currently, activities of the company are executed from the office of Machhapuchchhre Bank Ltd. (parent company) and hence no rental expenses were occurred on the books of the company.

9.5 Contingent Liability

There is no contingent liability till end of the finalization of these financial statements.

9.6 Provision for Staff Bonus

As the company has no any staff, provision for staff bonus has not been made.

9.7 Calculation of Income Tax

Provision for income tax has been made at NRs. 2,596,893.48 by applying corporate tax rate of 30%.

9.8 Re-grouping and Re-arrangement

Previous year figures are re-grouped and re-arrange as required and properly disclosed.



नेपाल राष्ट्र बैंक बैंक सुपरिवेक्षण विभाग



केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं।

फोन नं.: ४४१९८०५,७

फ्याक्स नं.: ४४१०१५९

Site: www.nrb.org.np

Email: bsd@nrb.org.np

पोष्ट बक्स: ७३

प.सं: बै.सु.वि./अफसाइट/एजिएम/ ०४/२०७६-७७

मिति : २०७६/०६/०२

✓ माछापुच्छ्रे बैंक लिमिटेड
लाजिम्पाट, काठमाडौं।

विषय: लाभांश घोषणा/वितरण तथा वित्तीय विवरण प्रकाशन सम्बन्धमा।

महाशय,

त्यस बैंकबाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातका आधारमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ४७ को उपदफा (२) का प्रावधानहरू पालना गरेको देखिएको हुँदा, ऐ. ऐनको उपदफा (१) बमोजिम प्रस्तावित रु.४०,२७,८४,६५०।- (अक्षरूपी चालीस करोड सत्ताइस लाख चौरासी हजार छ सय पचास मात्र) बराबरको बोनस शेयर र रु.८८,६९,२६,२३०।- (अक्षरूपी अठ्ठासी करोड एकसठ्ठी लाख छन्वीस हजार दुई सय तीस मात्र) नगद लाभांश वितरण गर्न अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्रै वितरण गर्न स्वीकृतिका साथै आ.व. २०७५/७६ को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतिका लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निम्नानुसार जानकारी गराउँदछु।

- लेखापरिक्षण प्रतिवेदनमा उल्लेख गरिएका सम्पूर्ण कैफियतहरू पूर्ण रूपले सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिने आवश्यक व्यवस्था मिलाउनु हुन।
- यस बैंकबाट जारी गरिएको एकीकृत निर्देशनको निर्देशन नं. १० को बुँदा नं. ७ बमोजिम इजाजतपत्र प्राप्त कुनै एक बैंक तथा वित्तीय संस्थाको संस्थापक शेयरमा लगानी गर्दा चुक्ता पुँजीको बढीमा १५ प्रतिशत र अन्य बैंक तथा वित्तीय संस्थाहरूमा चुक्ता पुँजीको बढीमा १ प्रतिशतसम्म मात्र लगानी गर्न सकिने व्यवस्था रहेकोले उल्लिखित सीमाभन्दा बढी शेयर धारण गर्ने संस्थापक शेयरधनीहरू रहेमा ती संस्थापक शेयरधनीहरूले आफ्नो शेयर सो सीमाभित्र नल्याएसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन।
- बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को दफा ११ को उपदफा (३) मा बैंकको चुक्ता पुँजीको २ प्रतिशत भन्दा बढी शेयर धारण गरेका संस्थापकहरूले आफुले धारण गरेको शेयर विक्री तथा धितो बन्धक राख्दा नेपाल राष्ट्र बैंकको स्वीकृति लिनु पर्ने व्यवस्था रहेकोमा नेपाल राष्ट्र बैंकको स्वीकृति नलिई आफुले धारण गरेको शेयर धितो बन्धक राखी अन्य बैंक तथा वित्तीय संस्थाबाट कर्जा उपयोग गरेका संस्थापक शेयरधनी रहेमा प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन।

उपरोक्त निर्देशनलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्नुहुन।

भवदीय,

(दिकाराम श्रेष्ठ)

उप-निर्देशक

बोधार्थ

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

(एक्काईसौं वार्षिक साधारण सभाको विशेष प्रस्ताव नं. ख (३) संग सम्बन्धित)
माछापुच्छ्रे बैंक लिमिटेडको प्रबन्ध पत्रमा प्रस्तावित संसोधन

दफा / उपदफा	विद्यमान व्यवस्था	संसोधन प्रस्ताव	संसोधनको कारण
५ (ख)	बैंकले तत्काल जारी गर्ने सेयर पूँजी न्यूनतम रू.८,०५,५६,९३,०००/- (अक्षरूपी आठ अर्ब पाँच करोड छपन्न लाख त्रियानब्बे हजार मात्र) हुनेछ। सो पूँजीलाई रु. १०० का दरले ८,०५,५६,९३० (आठ करोड पाँच लाख छपन्न हजार नौ सय तीस थान) साधारण सेयरमा विभाजित गरिएकोछ।	बैंकले तत्काल जारी गर्ने सेयर पूँजी न्यूनतम रू.८,४५,८४,७७,७००/- (अक्षरूपी आठ अर्ब पैतालीस करोड चौरासी लाख सतहत्तर हजार सात सय मात्र) हुनेछ। सो पूँजीलाई रु. १०० का दरले ८,४५,८४,७७७ (आठ करोड पैतालीस लाख चौरासी हजार सात सय सतहत्तर थान) साधारण सेयरमा विभाजित गरिएकोछ।	बोनस सेयर जारी गर्ने प्रस्ताव बमोजिम पूँजी बृद्धि गर्नु पर्ने भएकोले।
५ (ग)	बैंकको तत्काल चुक्ता पूँजी रू.८,०५,५६,९३,०००/- (अक्षरूपी आठ अर्ब पाँच करोड छपन्न लाख त्रियानब्बे हजार मात्र) हुनेछ। सो पूँजीलाई रु. १०० का दरले ८,०५,५६,९३० (आठ करोड पाँच लाख छपन्न हजार नौ सय तीस थान) साधारण सेयरमा विभाजित गरिएकोछ।	बैंकको तत्काल चुक्ता पूँजी रू.८,४५,८४,७७,७००/- (अक्षरूपी आठ अर्ब पैतालीस करोड चौरासी लाख सतहत्तर हजार सात सय मात्र) हुनेछ। सो पूँजीलाई रु. १०० का दरले रु. १०० का दरले ८,४५,८४,७७७ (आठ करोड पैतालीस लाख चौरासी हजार सात सय सतहत्तर थान) साधारण सेयरमा विभाजित गरिएकोछ।	बोनस सेयर जारी गर्ने प्रस्ताव बमोजिम पूँजी बृद्धि गर्नु पर्ने भएकोले।

विभागीय प्रमुखहरू

<p>टिका भट्टराई प्रमुख कानून अधिकृत तथा कम्पनी सचीव Chief Legal Officer & Company Secretary</p>	<p>भरत कुमार लम्साल प्रमुख जोखिम (कर्पोरेट तथा बिजनेस कर्जा) Head-Risk (Corporate & Business Lending)</p>	<p>उपेन्द्र मालाकार प्रमुख बिजनेस बैंकीङ्ग Head-Business Banking</p>
<p>समिर जङ्ग रायमाझी प्रमुख सामान्य प्रशासन तथा खरिद विभाग Head-Administration and Procurement Department</p>	<p>सुभाष जमरकट्टेल प्रमुख वित्त अधिकृत Chief Finance Officer</p>	<p>बिनोद कुमार सिंह प्रमुख शेयर विभाग Head-Shares Department</p>
<p>ईन्दा थापा केन्द्रीय कर्जा प्रशासन विभाग Head-Credit Administration Department</p>	<p>डिल्ली राम गिरी प्रमुख जोखिम (साना तथा मझौला, उपभोक्ता कर्जा, बिपन्न बर्ग कर्जा) Head-Risk (SME & Consumer Lending and DSL)</p>	<p>सुनिल खतिवडा प्रमुख डिजिटल बैंकीङ्ग अधिकृत Chief Digital Banking Officer</p>
<p>निरज मान शैजु प्रबन्धक ब्यापार विश्लेषक तथा विश्व बजार विभाग Manager-Business Analyst and Global Market</p>	<p>बिशाल भक्त जोशी प्रमुख केन्द्रीय ब्यपार संचालन विभाग Head-Central Trade Operations</p>	<p>बिनित चन्द्र भा प्रमुख पूर्वाधार कर्जा Head Infrastructure Lending</p>
<p>कृष्ण प्रसाद सुबेदी प्रबन्धक दायित्व ब्यवस्थापन अधिकृत Chief-Liability Management Officer</p>	<p>गणेश थापा केन्द्रीय कर्जा तथा कानून प्रशासन विभाग Head-Credit and Legal Administration Unit</p>	<p>ऋचा पाण्डे नायव प्रमुख मानव संसाधन ब्यवस्थापन अधिकृत Deputy Chief Human Resources Officer</p>
<p>माधव सुबेदी नायव प्रमुख संचालन अधिकृत Dy. Chief Operating Officer</p>	<p>उज्वल पाण्डे नायव प्रमुख कर्पोरेट बैंकीङ्ग (कर्पोरेट कर्जा) Deputy Head Corporate Banking (Corporate Lending) Lending and DSL)</p>	<p>नरेश प्रधान नायव प्रमुख उपभोक्ता बैंकीङ्ग Deputy Head-Consumer Banking</p>
<p>अमर बहादुर सिंह प्रमुख बिजनेस इन्टेलिजेन्स विभाग Head-Business Intelligence Department</p>	<p>मनिश दाहाल प्रमुख बिपेश सम्पती ब्यवस्थापन विभाग Head-Special Asset Management</p>	<p>मनिष लाल श्रेष्ठ प्रमुख हिसाब मिलान विभाग Head-Reconciliation</p>
<p>मोहीनी प्रधान प्रमुख उत्कृष्ट सेवा तथा कारोवार बैंकिङ्ग विभाग Head-Service Excellence and Transaction Banking</p>	<p>प्रतिमा पाण्डे प्रमुख खुद्रा निक्षेप Head-Retail Deposit</p>	<p>हेम कुमार श्रेष्ठ प्रमुख सुचना प्रविधि Head-Information Technology</p>
<p>सुदन प्रसाद भण्डारी प्रमुख बिप्रेषण ब्यवसाय विभाग Head-Remittance Business</p>	<p>सचिन तामाङ्ग प्रमुख ई बैंकीङ्ग संचालन विभाग Head-E-banking</p>	<p>खगेन्द्र पौडेल नायव प्रमुख आन्तरिक लेखापरिक्षण विभाग Deputy Chief-Internal Audit Officer</p>

विभागीय प्रमुखहरू

<p>रेस्मा शाक्य प्रमुख कोष विभाग Head-Treasury Front Office</p>	<p>आलोक मान श्रेष्ठ प्रमुख डिजिटल बैंकिङ्ग डिभिजन Head-Digital Banking Division</p>	<p>लक्ष्मी लाम्छाने ढकाल प्रमुख कर्पोरेट निक्षेप Head-Corporate Deposit Relationship</p>
<p>सुरेन्द्र पाठक प्रमुख वित्त विभाग Head-Finance department</p>	<p>सीताराम श्रेष्ठ नायव प्रमुख कानून विभाग Deputy Head-Law Department</p>	<p>सन्जुली जुवा प्रधान नायव प्रमुख बैकसुरेन्स विभाग Deputy Head-Bancassurance</p>
<p>विनीता ताम्राकार प्रमुख केन्द्रीय समसोधन विभाग Head-Central Clearing Department</p>	<p>प्रयास पोख्रल सुचना सुरक्षा अधिकृत Information Security Officer</p>	<p>आमोद श्रेष्ठ प्रमुख बिपन्न बर्ग कर्जा Head-Deprived Sector Lending</p>
	<p>यादव राज खनाल सुरक्षा संयोजक Security Coordinator</p>	

प्रादेशिक प्रमुखहरू

<p>अजय आचार्य प्रबन्धक प्रदेश नं १ Province Manager (Province-1)</p>	<p>लिला राज थापा प्रबन्धक प्रदेश नं २ Province Manager (Province-2)</p>	<p>कुमार ज्ञवाली प्रबन्धक प्रदेश नं ३ Province Manager (Province-3)</p>
<p>भुवन सिंह खत्री प्रबन्धक गण्डकी प्रदेश Province Manager (Gandaki Province)</p>	<p>ईश्वर बहादुर रावल प्रबन्धक प्रदेश नं ५ Province Manager (Province-5)</p>	<p>मनोज राज घिमिरे प्रमुख कर्णाली प्रदेश Province Manager (Karnali Province)</p>
	<p>हरि लाल ऐर प्रबन्धक प्रदेश नं ७ Province Manager (Province-7)</p>	

शाखा प्रमुखहर

मनिषा ज्ञावली बालुवटार शाखा बालुवटार, काठमाडौं ०१-४४३१८१५	दिपक श्रेष्ठ भक्तपुर शाखा कमलविनायक चौक, भक्तपुर ०१-६६२०१२०	सुबिन थापा बौद्ध शाखा बौद्ध, काठमाडौं ०१-४९११५०५	यादव आचार्य चावहिल शाखा चावहिल, काठमाडौं ०१-४४६०००५
सुजन कुमार बिष्ट चापागाँउ शाखा चापागाँउ, ललितपुर ०१-५५७२५९३	धिरेन्द्र राज गिरी गोंगबु शाखा सामाखुसी, गोंगबु ०१-४३८९१७१	पवित्रा शाक्य ललितपुर शाखा ग्वाको, ललितपुर ०१-५२०३३३३	पुजा गंगोल लाजिम्पाट शाखा लाजिम्पाट, काठमाडौं ०१-४४२८५५६
संदिप गर्तौला नक्साल शाखा नक्साल, काठमाडौं ०१-४४४४६२०	सुरज श्रेष्ठ नयाँ बानेश्वर शाखा नयाँ बानेश्वर, काठमाडौं ०१-४७८२९८३	उज्जल उप्रेती नयाँ सडक शाखा नयाँ सडक, काठमाडौं ०१-४२२३११५	मनोज भट्टराई पाटन शाखा कुमरीपाटी, ललितपुर ०१-५५२६३०२
युकी भट्टाचन पेप्सीकोला शाखा सिनामंगल, पेप्सीकोला ०१-५१५६१८२	नारायण के.सी पुतलीसडक पुतलीसडक, काठमाडौं ०१-४४४३६८१	इन्दुशेखर देवकोटा स्वयम्भु शाखा स्वयम्भु, काठमाडौं ०१-४०३३५२८	बर्षा खनाल थापाथली शाखा थापाथली, काठमाडौं ०१-४२३३१८२
योगेन्द्र राज हलुवाई ठिमी शाखा सानो ठिमी, भक्तपुर ०१-५६३९६१२	शोभा ढुंगेल फिदिम शाखा मेची राजमार्ग चौक ०२४-५२०५२६	शुबोध गोपाल जोशी इलाम शाखा इलाम बजार, इलाम ०२७-५२९७१०	निरज आचार्य जहादा शाखा लक्ष्मनीया, मोरङ ९८५१९१०९३४
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संजय देवान धरान शाखा धरान बजार, सुनसरी ०२५-५३३७९६	गोविन्द श्रेष्ठ धनकुटा शाखा धनकुटा बजार ०२६-५२९४३७	विपुल पौड्याल हिले शाखा हिले बजार, धनकुटा ०२६-५४०५५४	प्रितम लामा ट्याम्के मैयूम शाखा अनूपन बजार, भोजपुर ९८५२०८६००५
प्रबिन राई भोजपुर शाखा भोजपुर, बजार, भोजपुर ०२९-४२०२८०	सुदिप महतो माहुली शाखा माहुली बजार, सप्तरी ०३१-४९१२३५	कृष्ण बहादुर साह राजबिराज शाखा नेताचोक, राजबिराज ०३१-५२२४६६	प्रभाकर खतिवडा लहान शाखा लहान बजार, सिरहा ०३३-५६२२५८
म.डानिश मिर्चैया शाखा कटारी चोक, मिर्चैया ०३३-५५०६२६	सतिस चौधरी कर्जन्हा शाखा फुलकुमारी महतो मेमोरियल हस्पिटल, सिरहा ०३३-४९१०९९	दिपेश कुमार कर्ण कल्यानपुर शाखा कल्यानपुर बजार, सिरहा ०३३-४०३०६५	खगेन्द्र बहादुर श्रेष्ठ हलेसी शाखा हलेसी बजार, खोटाङ ०३६-४९००९४
युरोप राज फागो जनकपुर शाखा शिवचोक, जनकपुर ०४१-५२५४६७	दिपक रिजाल नागरेन शाखा फुलगामा, धनुषा ०१-६२०१५५७	दिपेश शर्मा गणेशमान चारनाथ शाखा बिरेन्द्र बजार, धनुषा ०१-६२०१५५६	भरत मणि दहाल कटारी शाखा कटारी बजार, उदयपुर ०३५-४५०५६८
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शाखा प्रमुखहरु

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उज्जल श्रेष्ठ इच्छाकामना शाखा कुरीनटार, चितवन ०५६-४१०११६	हेम प्रसाद इटनी कालीका शाखा खोलेसिमल बजार, चितवन ०५६-४१३१४६	सिद्धि भण्डारी गजुरी शाखा गजुरी बजार, धादिङ्ग ०१०-४०२०७७	सुनिल ताम्राकार बनेपा शाखा बनेपा चोक, काभ्रे ०११-६६३५५३
शोभा श्रेष्ठ आँबुखैरेनी शाखा आँबुखैरेनी, तनहुँ ०६५-५४०३४५	सुरेन्द्र श्रेष्ठ दमौली शाखा मेनरोड, दमौली बजार ०६५-५६०५००	शालिकराम पहारी दुलेगौडा शाखा दुलेगौडा बजार, तनहुँ ०६५-४१४२७०	लक्ष्मण सुबेदी लेखनाथ शाखा लेखनाथ, पोखरा ०६१-५६१७१७
सरोज पोखेल पोखरा शाखा नयाँबजार, पृथ्वीचोक ०६१-५३०९००	बिरेन्द्र के.सी रामबजार शाखा रामबजार, पोखरा ०६१-४३११९३	प्रदिप श्रेष्ठ महेन्द्रपुल शाखा महेन्द्रपुल, पोखरा ०६१-५३८४७९	रमेश खड्का बगर शाखा बगर बजार, पोखरा ०६१-५४१२२६
सुरेश कुर्वर लेकसाईड शाखा लेकसाईड, पोखरा ०६१-४६३२००	श्रिकान्त पन्त मादी शाखा याङजाकोट, कास्की ०६१-६२००३८	नरेश कुमार था बेनी शाखा बेनी बजार, म्याग्दी ०६९-५२०९६४	कृष्णा श्रेष्ठ जोमसोम शाखा जोमसोम, एयरपोर्ट ०६९-४४००९८
राजेश देवकोटा स्याङ्जा शाखा पुतलीबजार, स्याङ्जा ०६३-४२१२२२	बिष्णु लामिछाने वालिङ्ग शाखा वालिङ्ग, स्याङ्जा ०६३-४४०३११	प्रकाश पाण्डे पाल्पा शाखा भगवती टोल, पाल्पा ०७५-५२२७३९	विकाश हुमागाई परासी शाखा महेशपुरचोक, परासी बजार ०७८-५२०४३७
अनुज सिग्देल भैरहवा शाखा देवकोटा चोक, भैरहवा ०७१-५२४६४२	आदित्य अर्याल बुटवल शाखा बुटवल बजार, बुटवल ०७१-५४५७६५	जित बहादुर गुरुङ्ग दाङ्ग शाखा धोराही, दाङ्ग ०८२-५६२३७२	मान बहादुर गुरुङ्ग जुम्ला शाखा खलंगा बजार, चन्दननाथ जुम्ला ०८७-५२०५००
सल्यान शाखा श्रीनगर, सल्यान सुमन पन्त ०८८-४०००४५	डोल्पा शाखा त्रिपुरा कोट, डोल्पा श्याम कृष्ण श्रेष्ठ ०१-६२०१५५७	खत्याड शाखा माथिचौर, मुगु नबिन चन्द्र ९८४८०६०२८५	अनिल कुमार बिष्ट कोहलपुर शाखा कोहलपुर, बाँके ०८१-५४१०६६
सुवास सुबेदी नेपालगंज शाखा सुर्खेतरोड, नेपालगंज ०८१-५२८००४	सन्तोष कुमार के.सी विरेन्द्रनगर शाखा विरेन्द्रनगर, सुर्खेत ०८३-५२३०६१	मनोज ओझा मालीकाअर्जुन शाखा पस्ती बगौरा, दार्चुला ९८४८७६०२५६	नबिन सिंह रोकाया अपी शाखा दार्चुला ९८६०६१८०३४
मनिषा कुर्वर अत्तरिया शाखा कैलाली ०९१-५५०४३१	कृष्ण चालीसे २ बर्दघाट शाखा नवलपरासी ९८५७०६२४९९	किशोर थापा मगर बेनीघाट शाखा धादिङ्ग ०१०-४१६१४०/४१६१४१	सुजन बाबु सेडाई बेशीशहर शाखा लमजुङ्ग ०६६-५२१४५१/५२१४५२
किशोर पन्त भिमाद शाखा तनहुँ ०६५-५७२४४१	प्रकाश गिरी बिरौटा शाखा कास्की ०६१-४६८०५४	बिष्णु खतिवडा चक्रघटी शाखा सुनसरी ०२५-५५११०२/५५११०३	रेवती रमन नेपाल चन्द्रगढी शाखा भापा ०२३-४५६५७०

शाखा प्रमुखहरू

दिवाकर थापा चन्द्रैटा शाखा कपिलबस्तु ०५५ -५४०४३९	समिर श्रेष्ठ ढल्लकेवर शाखा धनुषा ०४१ -५६०२५०/५६०२५१	भुवन न्यौपाने गाईघाट शाखा उदयपुर ०३५ -४२१०९०/४२१०९१	जोगेन्द्र महत्तो गोलबजार शाखा सिरहा ०३३ -५४०५३०/५४०५३१/५४०५३२
सुवास स्वार् गुलेरीया शाखा बर्दिया ०८४ -४२०५०१/४२०५१२	कमल राज पौडेल हाकिम चोक शाखा चितवन ०५६ -५३३२७६/५३३२७८	सूर्य त्रिपाठी हरीवन शाखा सर्लाही ०४६ -५३००४८	दिपक बहादुर पुन हेम्जा शाखा कास्की ०६१ -४००५६५/४००५७२
प्रबिन भट्ट आईबिआरडी शाखा कन्चनपुर ०९९ -५६०२८७/५६०२८८	बन्दा लम्साल इनरुवा शाखा सुनसरी ०२५ -५६०५४३	केदार ढकाल काकडभित्ता शाखा भापा ०२३ -५६८४११/५६२९५३	रामजी दास कलैया शाखा बारा ०५३ -५५०५५९/५५०५६०
अपूर्ध्व रौनियार कन्चनरुप शाखा सप्तरी ०३१ -५६०३३८/५६०३३९	शेखराज पोखेल कावसोती शाखा नवलपुर ०७८ -५४०९४१	दिपक खड्का खलंगा शाखा दार्चुला ०९३ -४२०३४८	सिदान्त कोईरला कोटेश्वर शाखा काठमाडौं ०१ -५९९९६९३/५९९९७१६
रसु काफ्ले कुलेश्वर शाखा काठमाडौं ०१ -४२८६३९६/४२८६४२२	राम बाबु बराल कुस्मा शाखा पर्वत ०६७ -४२०८३६/४२०८६९	देबेन्द्र कोईराला लालबन्दी शाखा सर्लाही ०४६ -५०१५५१/५०१५६१	सोम बहादुर गुरुङ्ग लामाचौर शाखा कास्की ०६१ -४४१७९९/४४२३९३
मधु सुधन श्रेष्ठ लमही शाखा दाङ्ग ०८२ -५४०८७०/५४०८७५	नरेश बिष्ट लम्की शाखा कैलाली ०९१ -५४०५६५/५४०५६६	सुनिता सुबेदी महाराजगंज शाखा काठमाडौं ०१ -४३७६७६३/४३७८०२१	रंजिव यादव मलंगवा शाखा सर्लाही ०४६ -५२१२७८/५२१२७९
लक्ष्मण अर्याल मणियागाम शाखा रुपन्देही ०७१ -५६१३४०	राजेश कुमार चौधरी निजगढ शाखा बारा ०५३ -५४०२४७	भानु भक्त अधिकारी पसां शाखा चितवन ०५६ -५८२६१०/५८२६१२	श्रिधर ढुंगाना पसाङ्ग शाखा कास्की ०६१ -४९९५७४/४९९५७५
शिला कुमारी थापा सिमरा शाखा बारा ०५३ -५२१२४९/५२१३४९	बिगी श्रेष्ठ कन्चनबारी मोरङ्ग ९८४१४०९९३४	बिकाश कर्मचार्य सुनकोशी शाखा ओखलढुंगा ९७४१४७४३३६	चिरन्जीवी थापा सुरुङ्गा शाखा भापा ०२३ -५५०६६४/५५०६६५
रमेश अर्याल टाँडी शाखा चितवन ०५६ -५६२१५७	रितिका प्रधान टंकीशिनवारी शाखा मोरङ्ग ०२१ -४२०४४२	उमेश कुमार बास्कोटा ताप्लेजुङ्ग शाखा ताप्लेजुङ्ग ०२४ -४६०५१७	देव बहादुर के.सी तौलीहवा शाखा कपिलबस्तु ०७६ -५६०४६२
बिनोद गिरी ठाकुरद्वारा शाखा बर्दिया ०८४ -४०२०९८	विजय थापा टिमुरे शाखा रसुवा ९८५५०६१६०१	नन्द कुमार श्रेष्ठ त्रिशुली शाखा नुवाकोट ०१० -५६०५०५	सुरज पुर्ण वली तुल्सीपुर शाखा दाङ्ग ०८२ -५२०५०१
श्रिमन्त सिंह देव उर्लावारी शाखा मोरङ्ग ०२१ -५४१२४३/५४१३४३	शुशिल थपलिया गौर रौतहट ९८५५०४४६६२	निना सापकोटा लुम्बिनी कपिलबस्तु ०७१ -४०४०८५	नरेन्द्र प्रसाद भट व्यास शाखा दार्चुला ९८४८४८८७४३

शाखा समुद्घाटन कार्यक्रमका झलकहरू



टेम्के मैयुड शाखा



भोजपुर शाखा



बन्दावन शाखा



चक्रधरी शाखा



चन्द्रगढी शाखा



चन्द्रपुर शाखा



इच्छाकामना शाखा



जह्दा शाखा

शाखा समुद्घाटन कार्यक्रमका भलकहरु



कोटेश्वर शाखा



कुलेश्वर शाखा

संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी कार्यक्रम



श्री बाल कल्याण आधारभुत विद्यालय स्याङजालाई शैक्षिक सामग्री हस्तान्तरण



ललितपुर स्थित ह्याप्पी होम अनाथालयलाई खाद्य सामग्री वितरण



श्री सिद्धार्थ ज्ञान मन्दिर आधारभुत विद्यालय म्याग्दीलाई शैक्षिक सामग्री हस्तान्तरण



श्री शंकर आधारभुत विद्यालय जुम्लालाई शैक्षिक सामग्री हस्तान्तरण



नेपाल प्रहरीलाई विपद व्यवस्थापन उद्धार सामग्री हस्तान्तरण



वातावरण दिवसमा बैंकको केन्द्रीय कार्यालय लाजिम्पाटमा गमला राखी विरवा रोपिएको



पशुपति क्षेत्र विकास कोषलाई लकर हस्तान्तरण



२०७६ जेठ २३को हावाहुरी प्रवाहितहरेका लागि धनगढी नगरपालिका प्रकोप व्यवस्थापन कोषलाई चेक हस्तान्तरण

उच्च व्यवस्थापन समूह



सुमन शर्मा
प्रमुख कार्यकारी अधिकृत



सन्तोष कोइराला
सोमब प्रमुख कार्यकारी अधिकृत



अर्जुन कुमार श्याम
सहायक महाप्रबन्धक
प्रमुख व्यवस्थापन अधिकृत



विरवचन्दर न्येचीपाले
सहायक महाप्रबन्धक
प्रमुख वित्त व्यवस्थापन अधिकृत



नारायण प्रकाश सुरेश
सहायक महाप्रबन्धक
प्रमुख प्रविधि अधिकृत



Machhapuchchhre Bank Limited

माछापुच्छ्रे बैंक लिमिटेड

केन्द्रिय कार्यालय:

पो.ब.नं. १२४२७

एमबिएल टावर, लाजिम्पाट, काठमाण्डौ, नेपाल

फोन: ०१-४४२८५५६

फ्याक्स: ०१-४४२८३५६

SWIFT Code: MBLNNPKA

