

२१ वार्षिक  
प्रतिवेदन  
२०८१/२०८२



# सम्बन्ध आपनोपनको

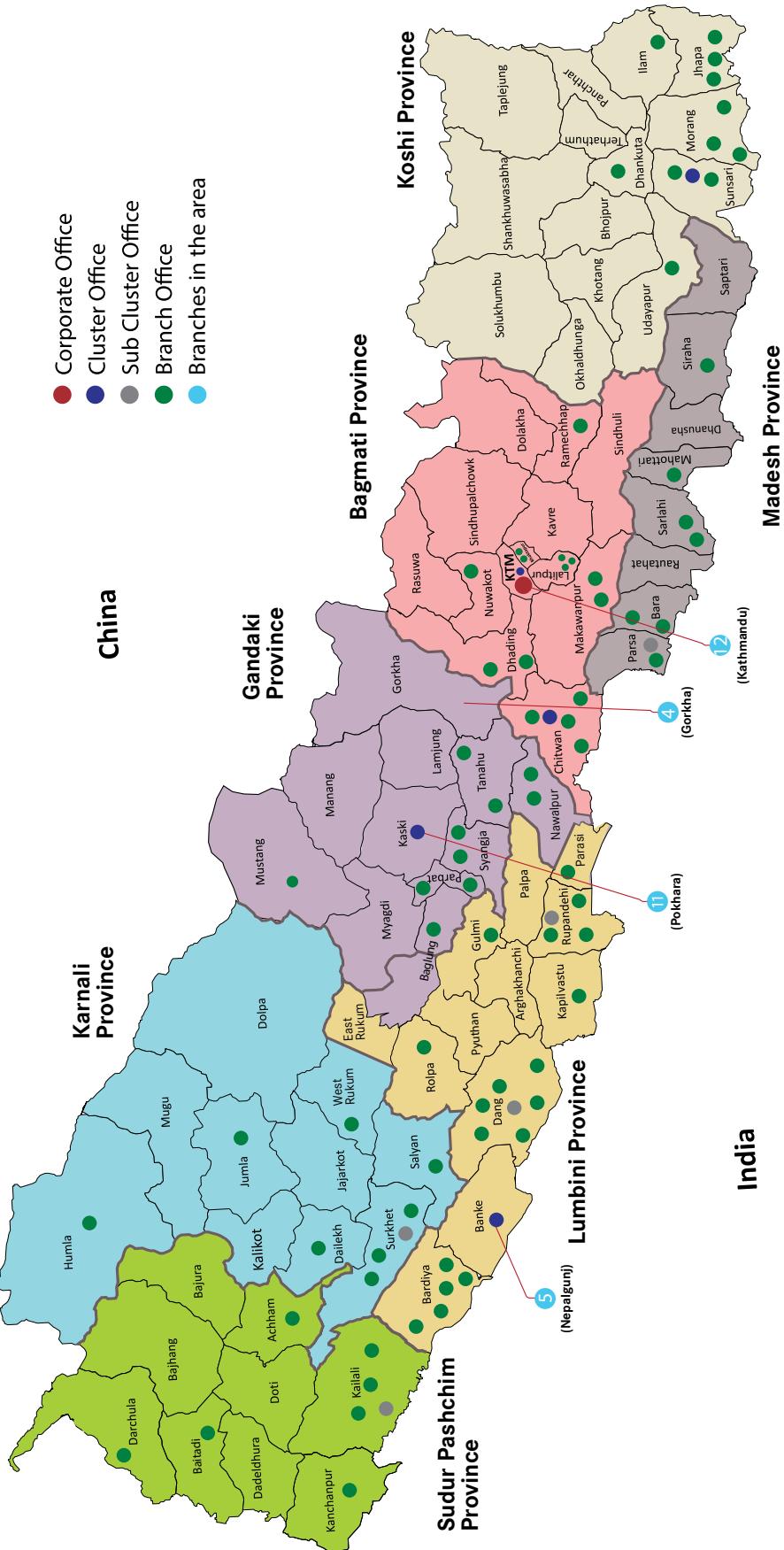


सांग्रिला डेवलपमेन्ट बैंक लि.  
Shangri-la Development Bank Ltd.

संस्थापित विकासकालीन आखार

(नेपाल राष्ट्र बैंकबाट "घ" वर्गको द्वितीयता प्राप्त संस्था)

Shangri-la Branch Network





# ABOUT US



## DRIVING GROWTH, BUILDING RESILIENCE

Celebrating over two decades of excellence and marching on to the third decade, Shangri-la Development Bank has solidified its position as a leading national-level financial institution. Founded in 2001 B.S., our journey is a testament to resilience and strategic growth, qualities that proved essential this past year as Nepal navigated a dynamic socio-political landscape.

Our foundation is built on a commitment to customer-centric, demonstrated through a robust network of 109 branches and 30 ATMs nationwide. This physical presence is powerfully complemented by our digital-first strategy. Through initiatives like Digital Shangri-la, we are driving a cashless ecosystem, providing seamless and secure banking that meets the evolving needs of new generation.

Today, with a paid-up capital of NPR 35.56 Billion, deposits of NPR 56.20 Billion, and a loan portfolio of NPR 45.69 Billion, we proudly serve over 5,80,000 customers/clients, supported by our dedicated team of 864 members.

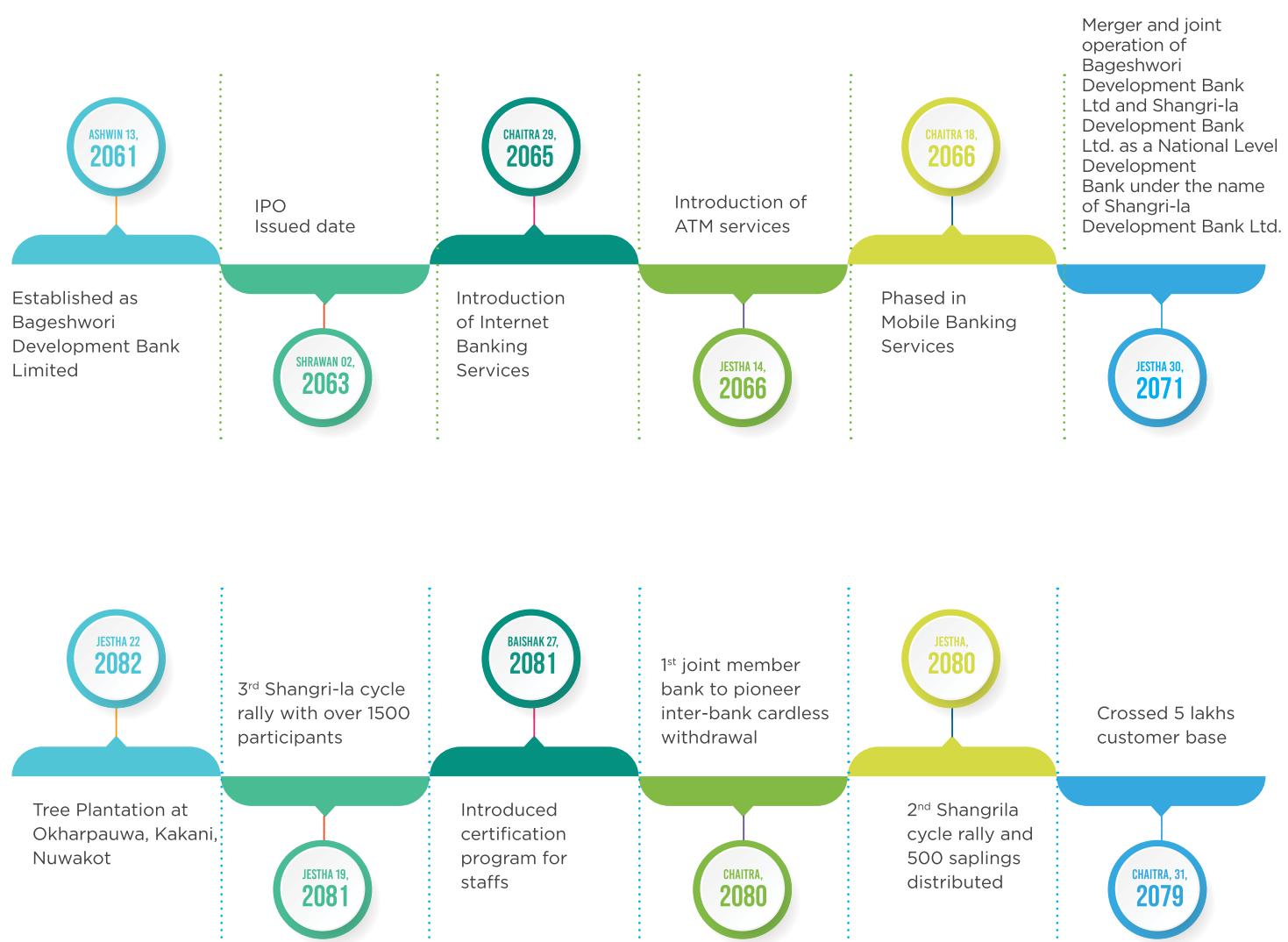
Our mission extends beyond traditional banking. We are deeply committed to financial inclusion, extending tailored services and sustainable loan products to rural areas, SMEs, and aspiring entrepreneurs. This focus on empowering local communities and aligning with national development goals is further reinforced through our strategic Corporate Social Responsibility (CSR) initiatives.

From our origins as a regional bank to our current status as a national level development bank, our growth has been guided by a forward-thinking vision. As we look ahead, we are more committed than ever to leveraging technology and inclusive finance to build a prosperous and sustainable future for the whole nation.

## OUR VISION

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

# MILESTONE TIMELINE







## FINANCIAL HIGHLIGHTS (FY 2081/82)

PAID-UP CAPITAL  
NPR **35.56**  
BILLION

1

RESERVE  
AND SURPLUS  
NPR **2.07**  
BILLION

2

DEPOSIT  
NPR **56.20**  
BILLION

3

LOAN AND  
ADVANCES  
NPR **45.69**  
BILLION

4

NET INTEREST  
INCOME  
NPR **2,071.47**  
MILLION

5

OPERATING  
PROFIT  
NPR **884.44**  
MILLION

6

NET PROFIT  
NPR **606.67**  
MILLION

7

DISTRIBUTABLE  
PROFIT  
NPR **368.37**  
MILLION

8

ANNUALISED EPS  
NPR **17.06**

9

P/E RATIO  
**27.13**

11

NET WORTH PER  
SHARE  
NPR **158.25**

12

NPL  
**5.52%**

FINANCIAL  
PERFORMANCE OF  
FY 2081/82 AT  
GLANCE



## KEY COMPLIANCE RATIOS AS ON ASHADH END 2082

PARTICULARS	PARAMETER	NRB STANDARD	BANK'S ACTUAL POSITION	PERCENTAGE
Capital Adequacy Ratio (Tier 1 Capital to Total Risk Weighted Exposure)	not less than	8.50%	11.01%	
Capital Adequacy Ratio (Total Capital Fund to Total Risk Weighted Exposure)	not less than	11.00%	14.39%	
Credit to Deposit (CD) Ratio	not more than	90.00%	81.30%	
Liquidity Ratio	not less than	20.00%	26.15%	
Cash Reserve Ratio (CRR)	not less than	4.00%	4.36%	
Statutory Liquidity Ratio (SLR)	not less than	10.00%	23.67%	
Interest Spread	not more than	4.60%	4.14%	
Total Investment on share, debenture or mutual fund to core capital of previous quarter	not more than	30.00%	20.14%	
Call Deposit to Total Deposit Ratio	not more than	15.00%	6.14%	
Deposit concentration on single depositor to total deposit	not more than	10.00%	2.52%	
Total Corporate Deposit to Total Deposit Ratio	not more than	50.00%	23.82%	
Single Obligor Limit	not more than	25.00%	10.59%	
Deprived Sector Lending to Total Loan and Advances of six months back	not less than	5.00%	7.98%	
Priority Sector Lending to Total Loan and Advances of six months back	not less than	17.00%	22.54%	
Loan against Share to Core Capital	not more than	40.00%	31.38%	
Professional Loan to Total Loan	not more than	5.00%	1.77%	
Real Estate Loan to Total Loan and Advances	not more than	25.00%	22.38%	
Other Real Estate Loan to Total Loan and Advances	not more than	10.00%	3.62%	



## VALUE CREATED FOR STAKEHOLDERS (IN FY 2081-82)

### FOR SOCIETY





## FOR CUSTOMER & CLIENTS

**109** NUMBER OF BRANCHES

**30** NUMBER OF ATMS

**9,054**  
ACTIVE QR USERS

**60,400**  
ACTIVE DEBIT CARD USERS

**5,88,805**  
DEPOSIT CUSTOMERS

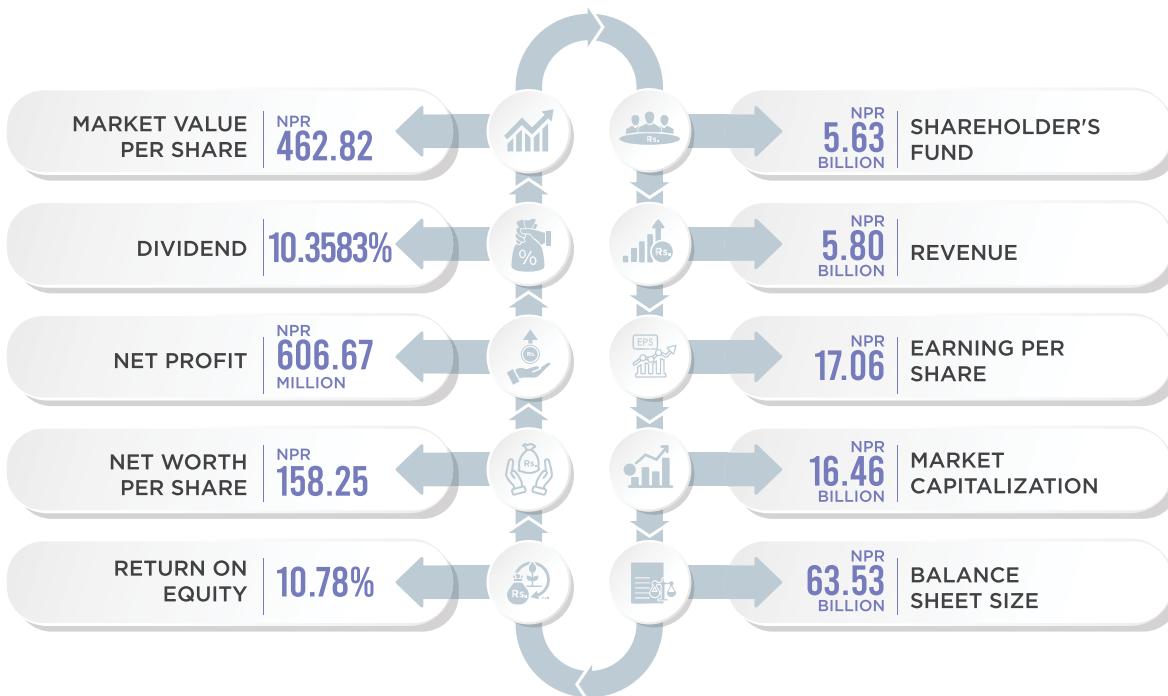
**1,17,380**  
ACTIVE MOBILE BANKING USERS

NPR **56.20** BILLION DEPOSIT

NPR **45.69** BILLION LOAN AND ADVANCES



## FOR INVESTORS



## FOR EMPLOYEES





## MARKET VALUE ADDED (MVA)

Market Value Added (MVA) is the difference between the market value of a company and its total book value. It is a key wealth metric that measures the value organisation has created for its shareholders over and above the capital invested. As of Ashad 32, 2082, the bank reported Market Value Added of NPR 10,831.29 million, an increase from NPR 6,989.71 million as of Ashad 31, 2081.

PARTICULARS	In Million	
	FY 2081/82	FY 2080/81
Market price per share (NPR)	462.82	349.00
Number of share	35.56	34.31
Total Market value (NPR)	16,459.06	11,974.09
Book value per share (NPR)	158.25	145.28
Number of share	35.56	34.31
Total book value (NPR)	5,627.77	4,984.38
<b>MARKET VALUE ADDED (NPR)</b>	<b>10,831.29</b>	<b>6,989.71</b>

## ECONOMIC VALUE ADDED (EVA)

Economic Value Added (EVA) is a financial metric that measures the return generated by a firm in excess of the minimum required to satisfy its shareholders. EVA indicates whether a bank is truly creating wealth for its shareholders or simply meeting their return expectations. As of Ashad 32, 2082, the bank reported an EVA of NPR 176.38 million, compared to NPR 15.86 million as of Ashad 31, 2081.

PARTICULARS	In Million	
	FY 2081/82	FY 2080/81
Net Operating Profit After Tax (NOPAT) (NPR)	694.71	575.43
Operating Capital (NPR)	6,374.81	5,731.25
Cost of capital employed (%)	8.13%	9.76%
Cost of capital employed (NPR)	518.33	559.57
<b>ECONOMIC VALUE ADDED (EVA) (NPR)</b>	<b>176.38</b>	<b>15.86</b>

\*Where cost of capital is calculated for equity and debenture. Cost of equity is calculated by using capital asset pricing model (CAPM). Similarly, in the case of debenture actual cost after tax is considered. The data presented for FY 2080/81 is restated EVA based on the CAPM.



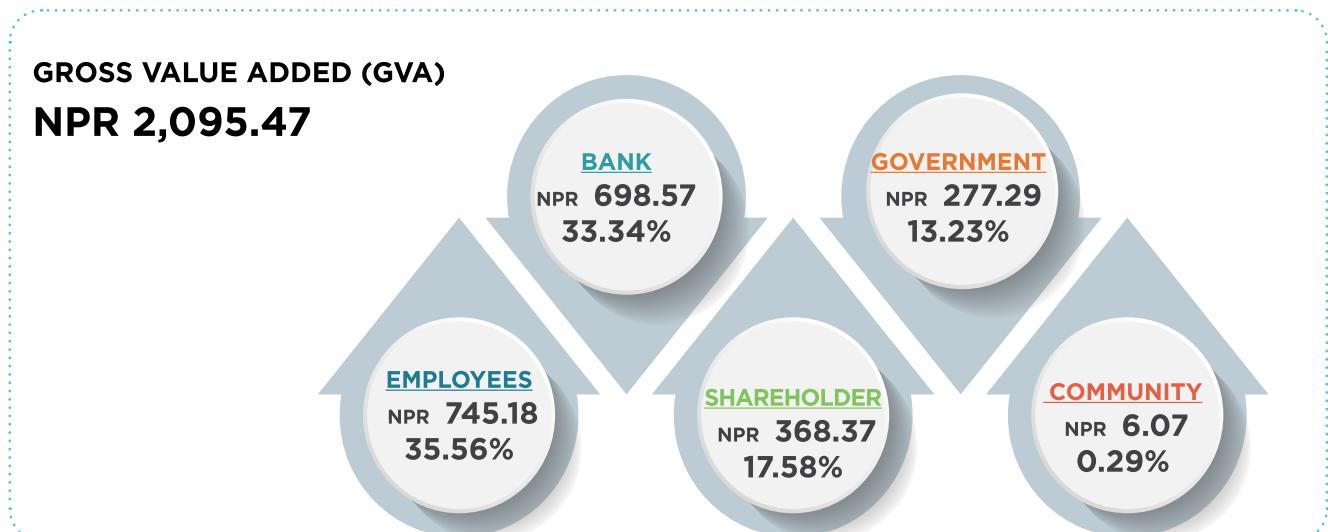
## VALUE ADDED STATEMENT (VAS)

A Value Added Statement (VAS) is a financial statement that demonstrates the wealth generated by an organization and outlines how that wealth is allocated among various stakeholders. These stakeholders typically include employees, shareholders, government, bank and the local community. The purpose of the VAS is to calculate the total value added by the organization and its distribution across these groups. As of Ashad 32, 2082, the bank reported a value added of NPR 2,095.47 million, representing an increase from NPR 1,837.29 million as of Ashad 31, 2081.

### GROSS VALUE ADDED

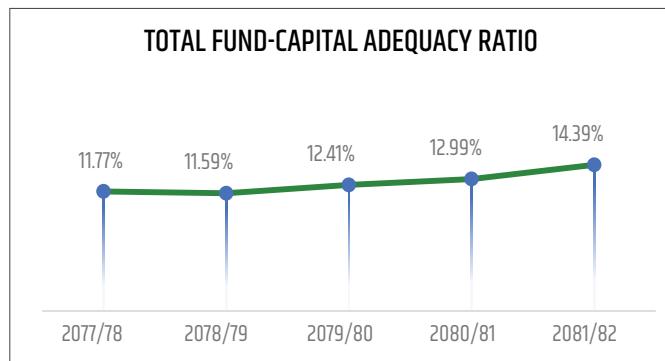
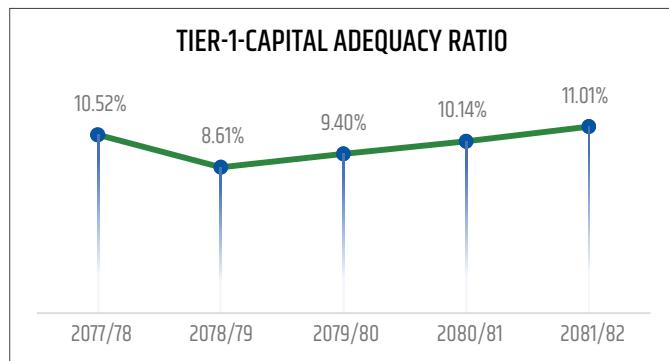
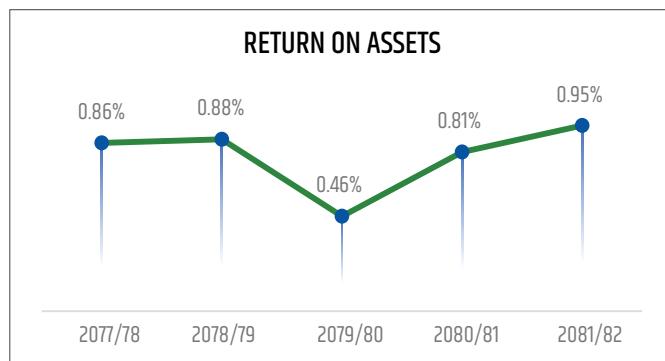
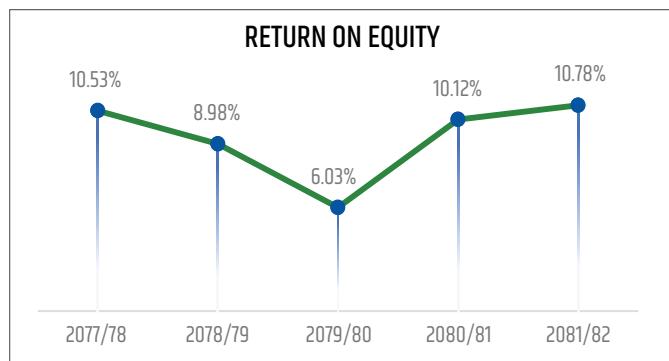
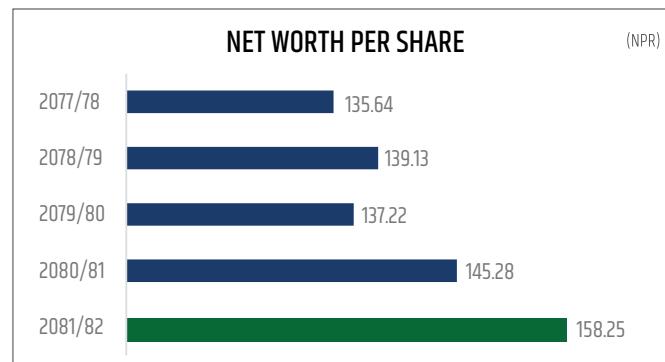
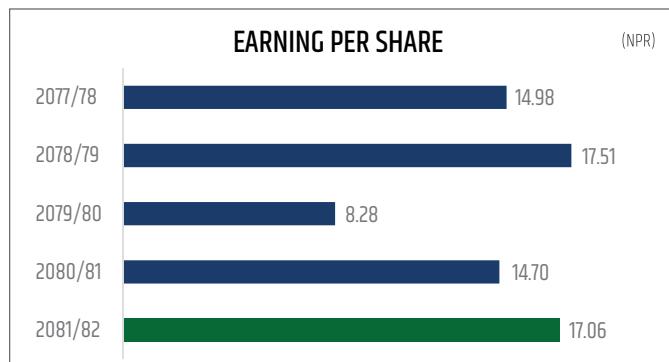
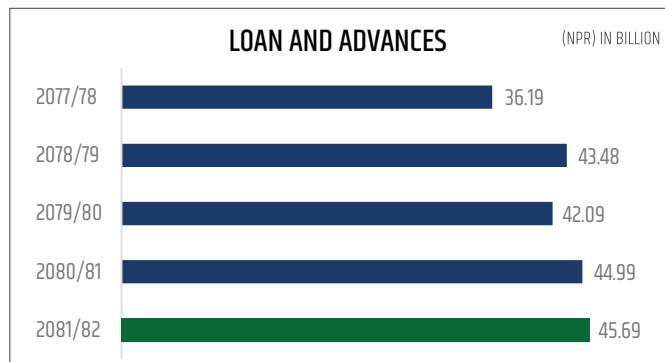
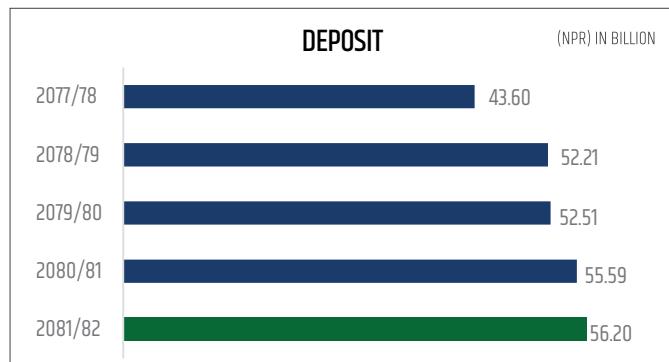
PARTICULARS	NPR in Million	
	FY 2081/82	FY 2080/81
Interest Income	5,386.04	6,396.79
Fee and commission income	235.21	219.37
Other operating income	175.03	92.79
Non operating income	1.79	0.83
<b>TOTAL (A)</b>	<b>5,798.08</b>	<b>6,709.78</b>
Interest expense	3,314.57	4,489.93
Fee and commission expense	20.56	21.38
Non operating expenses	21.99	4.17
<b>TOTAL (B)</b>	<b>3,357.13</b>	<b>4,515.48</b>
<b>VALUE ADDED BY BANKING SERVICES (A-B)</b>	<b>2,440.95</b>	<b>2,194.30</b>
Impairment charge	345.48	357.01
<b>GROSS VALUE ADDED (GVA)</b>	<b>2,095.47</b>	<b>1,837.29</b>

### APPLICATION OF VALUE ADDED (NPR IN MILLION)





## KEY FINANCIAL INDICATORS





## MESSAGE FROM THE CHAIRMAN

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

This past year has been marked by gradual signs of recovery, both for our nation and for our Bank, despite deep-rooted structural challenges persisted. Monetary Policy remained cautiously accommodative, introducing investor-friendly measures designed to stimulate private sector growth and expand the scope of the banking system.

Amid these uncertainties, as Nepal navigated further dynamic changes — from the rising voices of the GenZ movement to changes in the Government, we remained firmly anchored in our commitment to stability and forward momentum. Within this evolving landscape, Shangri-la Development Bank has continued its journey of transformation, dedicated to sustainable growth and pioneering digital innovation.

Our efforts have yielded strong results, with a profit exceeding NPR 606 Million and a growing family of over 580,000 customers/clients. We have fortified our competitive edge through advanced, cardless, and digital banking solutions and have deepened our investments in staff well-being and an inclusive, innovation-driven culture. Our commitment extends beyond banking with focused CSR initiatives.

Our commitment to sustainable impact is demonstrated through targeted initiatives in rural banking, dedicated loan products, and the expansion of digital banking services. These efforts are central to our mission of advancing financial inclusion, accelerating digitization, and promoting financial literacy in alignment with both the short & long term vision of NRB. Furthermore, we are strategically channeling capital to small and medium enterprises (SMEs) through a specialized plan designed to empower key drivers of the economy, including women-run businesses, youth entrepreneurs, farmers, and low-income groups.

Guided by our core values of ethics and transparency, we are dedicated to build a resilient and sustainable



future for the communities we serve. I would also like to extend my gratitude to Nepal Rastra Bank for their guidance and to our dedicated employees for their unwavering efforts.

Together, we will continue to evolve and set new benchmarks for excellence in the years to come.

Thank you.

**UJJWAL SATYAL**  
CHAIRMAN



## MESSAGE FROM THE CEO

As we mark Shangri-la Development Bank's 21<sup>st</sup> year, I reflect with pride on our resilience and significant achievements. My sincere gratitude goes to our Board of Directors, Nepal Rastra Bank and other regulators, our promoters and ordinary shareholders, our valued stakeholders, customers/clients and each and every dedicated member of our team for their indispensable support.

This year, we achieved remarkable growth, recording a 20.30% increase in net profit, a 12.90% rise in equity, and a 2.12% expansion in our asset base, despite the slow pace of economic recovery restrained by weak private sector investment. Navigating a dynamic socio-political landscape alongside persistent global economic headwinds required strategic agility and resilience.

We remain mindful of the economic pressures faced by our borrowers, which were reflected in the rise of our Non-Performing Loans (NPLs) to 5.52% at the end of the year, compared to 3.93% in the previous year — signaling a continued deterioration in asset quality over recent years. In prudent response, we allocated NPR 345.48 million for impairment charges, thereby strengthening our provision coverage and reinforcing financial resilience. Our capital foundation remains robust, with a Capital Adequacy Ratio (CAR) of 14.39%, comfortably exceeding the regulatory requirement of 11%.

The Nepalese economy continues to face significant challenges even as efforts to stabilize its progress. This ongoing scenario has been one of the profound transitions, shaped by the energetic calls for change from the Gen Z movement and a subsequent shift in government and I am proud to report that our Bank not only weathered these challenges but emerged stronger reaffirming our commitment to sustainable growth, innovation, and stability in an evolving environment.

Our strategy is a dual commitment to digitize at speed and strengthen our core values. We are prioritizing our focus and investments in a full-scale digital transformation, essential for delivering the modern, efficient experience our customers expect. This digital leap is balanced by our physical footprint of 109 branches and 30 ATMs spread across the nation, ensuring we offer both cutting-edge convenience and unwavering community-focused support. This means building business resilience through enhanced customer satisfaction and continuous digitalization, ensuring we deliver long-term value to all our stakeholders.



This success is a testament to the collective effort of our entire team and the steadfast guidance of our regulators. Together, we are building a stronger, more sustainable institution, committed in our vision to be a leader in integrity, innovation, and excellence for Nepal.

Thank you.

**SUYOG SHRESTHA**  
**CHIEF EXECUTIVE OFFICER**



# सञ्चालक समिति

## बायाँबाट उभिएका

श्री नरेश छुङ्गाना  
सञ्चालक (सर्वसाधारण समूह)

श्री सुजन सिद्धि बजाचार्य  
सञ्चालक (संस्थापक समूह)

## बायाँबाट बरेका

श्री उज्जवल सत्याल  
अध्यक्ष (संस्थापक समूह)



श्री रविन्द्र नारायण प्रधान  
स्वतन्त्र सञ्चालक

**दायाँबाट बसेका**

श्रीमती लिसा शेरचन  
सञ्चालक (सर्वसाधारण समूह)

श्री गंगा सागर ढकाल  
सञ्चालक (सर्वसाधारण समूह)

श्री सुशिल काजी बानियाँ  
सञ्चालक (संस्थापक समूह)

**तरिचरमा नभएको**

सुजन बाबु अधिकारी  
कर्मपनी सचिब



## BOARD OF DIRECTORS

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

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

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

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

### MR. UJJWAL SATYAL



#### TERM OF OFFICE:

He was appointed as the Chairman of Shangri-la Development Bank on 17<sup>th</sup> Chaitra, 2079 (31<sup>st</sup> March, 2023).

#### EDUCATION:

##### Master of Tourism Studies

With 30 years of distinguished service in the education sector, he brings a wealth of leadership and managerial expertise to the Board. His professional career includes serving as the Principal of the Nepal Academy of Tourism and Hotel Management (NATHM). He further contributes to academic standards as the Chairperson of the Hospitality Subject Committee at both Kathmandu University and Lumbini Buddhist University. His experience is complemented by roles as a UNDP Training Advisor and as the proprietor of Creative Decor, in addition to holding multiple managerial positions in the hospitality industry. He had also served as a Director of Shangri-la Development Bank from 2071 B.S. to 2075 B.S.



## MR. SUSHIL KAJI BANIYA

### TERM OF OFFICE:

He was re-appointed as the director of Shangri-la Development Bank on 17<sup>th</sup> Chaitra, 2079 (31<sup>st</sup> March, 2023). He is the Chair of Employee Service Benefit Committee.

### EDUCATION:

**Master of Laws (LLM) in Business and International Trade Law and Master's Degree in Arts**

With 16 years of experience, he has built a strong practice as a legal consultant, representing both national and multinational companies in court litigations and providing expert legal research. He currently serves as an Advocate with Ace Legal Service.



## MR. SUJAN SIDDHI BAJRACHARYA

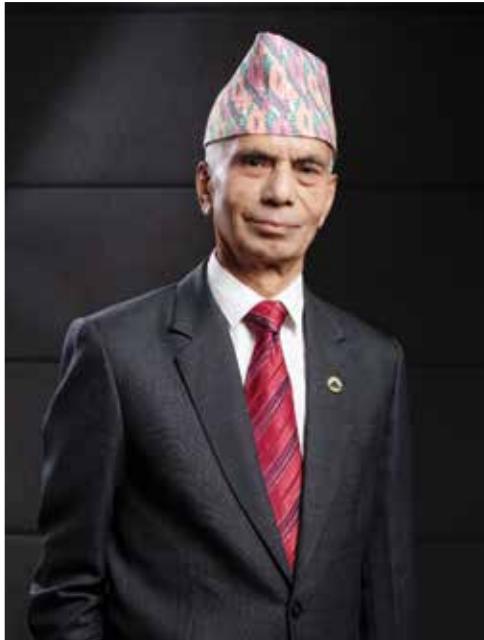
### TERM OF OFFICE:

He was appointed as the director of Shangri-la Development Bank on 17<sup>th</sup> Chaitra, 2079 (31<sup>st</sup> March, 2023). He is the Chair of Risk Management Committee.

### EDUCATION:

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

An IT entrepreneur and consultant since 2009, he is currently the Managing Director of Nepal Data System Pvt. Ltd. His professional background includes almost a decade of experience in the IT departments of various Nepalese commercial banks, giving him deep insight into the sector's technological needs and insights.



### MR. GANGA SAGAR DHAKAL

#### TERM OF OFFICE:

He was re-appointed as the director of Shangri-la Development Bank on 17<sup>th</sup> Chaitra, 2079 (31<sup>st</sup> March, 2023). He is one of the members of Audit Committee.

#### EDUCATION:

#### Master in Humanities & Social Science

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



### MS. LISA SHERCHAN

#### TERM OF OFFICE:

She was re-appointed as the director of Shangri-la Development Bank on 17<sup>th</sup> Chaitra, 2079 (31<sup>st</sup> March, 2023). She is the Chair of Assets Money Laundering Prevention Committee.

#### EDUCATION:

#### Master of Science in Economics and Business Administration

With over 14 years of experience in study abroad consulting, she is the Managing Director of 360 Education and holds USATC and QEAC certifications. She further enriches the board's perspective with her prior international experience in financial compliance, having worked for Goldman Sachs Asset Management in New York and Bangalore.



## MR. NARESH DHUNGANA

### TERM OF OFFICE:

He was appointed as the director of Shangri-la Development Bank on 17<sup>th</sup> Chaitra, 2079 (31<sup>st</sup> March, 2023). He is the Chair of Audit Committee and one of the members of Risk Management Committee.

### EDUCATION:

**Chartered Accountancy, Master in Business Studies, LLB**

He possesses over 17 years of extensive experience in the field of audit. A Fellow Chartered Accountant (FCA) from the Institute of Chartered Accountants of Nepal (ICAN), he is the proprietor of the firm N.D. & Associates, Chartered Accountants.



## MR. RABINDRA NARAYAN PRADHAN

### TERM OF OFFICE:

He was appointed as the Independent director of Shangri-la Development Bank on 3<sup>rd</sup> Poush, 2080 (19<sup>th</sup> December, 2023).

### EDUCATION:

**Master of Business Administration (MBA)**

With more than 3 decades of experience in banking management, his career includes key roles at two of Nepal's premier financial institutions: 10 years at Nepal Bank Limited and 25 years at Himalayan Bank Limited, where he retired at the level of Assistant General Manager. He further extends his expertise through his previous board service at Swabhalamban Laghubitta Bittiya Sanstha.



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

#### ► AUDIT COMMITTEE

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

*During the year, 9 meetings of Audit Committee were held.*

#### ► RISK MANAGEMENT COMMITTEE

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

*During the year, 4 meetings of Risk Management Committee were held.*

#### ► ASSETS MONEY LAUNDERING PREVENTION COMMITTEE

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

*During the year 6 meetings of Assets Money Laundering Prevention Committee were held.*

#### ► EMPLOYEE SERVICE BENEFIT COMMITTEE

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

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

*During the year 6 meetings of Employee Service Benefit Committee were held.*



## ३८ व्यवस्थापन

बायाँबाट उभिएका

उमेश सिंह भण्डारी  
उप- प्रमुख कार्यकारी अधिकृत

अपूर्व प्रसाद जोशी  
प्रमुख संचालन अधिकृत

रजित मास्के  
प्रमुख कर्जा अधिकृत

मध्यभागमा

सुयोग श्रेष्ठ  
प्रमुख कार्यकारी अधिकृत



# विमाणीय / इकाई प्रमुख

## बायाँबाट उभिएका

लेखनाथ पौडेल  
प्रमुख-मानव संसाधन

कर्ण बहादुर कार्की  
प्रमुख-लघुवित

निर्मल कुमार श्रेष्ठ  
प्रमुख-अनुपालन

संजिव पौडेल  
प्रमुख-विलयरिङ तथा सेटलमेन्ट

जयन्द्र बहादुर खड्का  
प्रमुख-कर्जा असुली तथा एनपीए  
त्यवस्थापन

## बायाँबाट बसेका

निर्जला फर्शी  
प्रमुख-लेखा तथा वित

रसिक मानन्धर  
प्रमुख-सञ्चालन

सन्तोष पगेनी  
प्रमुख-सूचना प्रविधि

श्रीकृष्ण ढोडारी  
प्रमुख-हिसाव मिलान तथा  
अनुगमन



#### बायाँबाट उभिएका

शुलभ जोशी  
प्रमुख-जोखिम अधिकृत

अमित कुमार पुडासैनी  
प्रमुख-सम्पत्ति शुद्धिकरण निवारण

महेश अधिकारी  
प्रमुख-कर्जा प्रशासन

सुजन बाबु अधिकारी  
प्रमुख-कानुन तथा शेयर

#### बायाँबाट बसेका

अर्पणा बजाचार्य  
प्रमुख-मार्केटिङ्ग

राजु पौडेल  
प्रमुख-आज्ञातिक लेखा परीक्षण

दिपक बहादुर बि.क  
प्रमुख-सामान्य प्रशासन

स्वेष्ठा अधिकारी  
प्रमुख-ट्रेजरी

#### तस्विरमा नभएको

गणेश कुमार कडेल  
प्रमुख-कार्ड तथा ई-बैंकिङ्ग



## वलाष्टर प्रमुख



**सुनिता श्रेष्ठ**  
काठमाडौं वलाष्टर



**विश्वनाथ पाण्डे**  
नेपालगञ्ज वलाष्टर



**रविन्द्र श्रेष्ठ**  
पोखरा वलाष्टर



**रवि देवकोठ**  
इटहरी वलस्टर

## सब वलाष्टर प्रमुख



**जीबन कुमार डि.सि.**  
सुर्खेत सब वलाष्टर



**रुपक मैनाली**  
चितवन तथा वीरगञ्ज  
सब वलाष्टर



**आलोक पाउडेल**  
बुटवल सब वलाष्टर



**सुरेन्द्र बहादुर विष्ट**  
दैनगढी सब वलाष्टर



**आश कुमार जरेजु**  
दाङ सब वलाष्टर



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क्र.सं. विषयहरू

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प्रचलित सेवाहरू	
शाखा कार्यालय सम्बन्धी विवरण	





## सांगिला डेमलपर्नेन्ट बैंक लिमिटेडको एककाईसौं वार्षिक साधारण सभा बस्ने सम्बन्धी सूचना

### आदरणीय शेयरधनी महानुभावहरू,

यस सांगिला डेमलपर्नेन्ट बैंक लिमिटेडको सञ्चालक समितिको मिति २०८२/०८/१२ गते (तदनुसार २८ नोभेम्बर २०२५) शुक्रबारका दिन बसेको ३७५ औं बैठकको निर्णय अनुसार यस डेमलपर्नेन्ट बैंकको एककाईसौं वार्षिक साधारण सभा देहायका विषयहरूमा छलफल गर्न निम्न मिति, स्थान र समयमा बस्ने भएको हुँदा कम्पनी ऐन, २०८३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी एवं उपस्थितिका लागि यो सूचना प्रकाशित गरिएको छ ।

सभा हुने मिति : २०८२ साल पौष ०७ गते (तदनुसार २२ डिसेम्बर २०२५), सोमबार

स्थान : अमृतभोग क्याटरर्स, कालिकास्थान काठमाडौं ।

सभा सुरु हुने समय : बिहान १०:३० बजे ।

### छलफलको विषयसूची :

#### क) साधारण प्रस्ताव :

- (१) अध्यक्षज्यूको मन्त्रव्य सहित आर्थिक वर्ष २०८१/०८२ को सञ्चालक समितिको वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने बारे ।
- (२) लेखापरीक्षकको प्रतिवेदन सहितको मिति २०८२ आषाढ मसाल्तको वित्तीय अवस्थाको विवरण तथा आर्थिक वर्ष २०८१/०८२ को नाफा/नोक्सान हिसाब, अन्य विस्तृत आयको विवरण, नगद प्रवाह विवरण, इक्विटीमा भएको परिवर्तन लगायत सम्पूर्ण वित्तीय विवरणहरू छलफल गरी पारित गर्ने बारे ।
- (३) आर्थिक वर्ष २०८२/०८३ को लागि डेमलपर्नेन्ट बैंकको लेखापरीक्षण कार्यको लागि लेखापरीक्षण समितिको सिफारिस बमोजिम लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने सम्बन्धमा । (हाल वहालवाला लेखापरीक्षक श्री डि. एस. एन्ड एसोसिएट्स, चार्टर्ड एकाउण्टेन्ट्स पुनः नियुक्ति हुन योग्य हुनुहुन्छ ।)
- (४) सञ्चालक समितिले प्रस्ताव गरे बमोजिम डेमलपर्नेन्ट बैंकको हाल कायम चुक्ता पूँजी ३,५५,६२,५५,७१५.५५ को ५,३५८३ प्रतिशत नगद लाभांश अर्थात रु.१५,०५,५३,६२६.३० (अक्षेरुपी उल्लाईस करोड पाँच लाख त्रीपन्न हजार छ सय छब्बीस र पैसा तीस मात्र) (बोनस शेयर तथा नगद लाभांशमा लाने कर सहित) वितरण गर्ने प्रस्ताव पारित गर्ने ।

#### ख) विशेष प्रस्ताव :

- १) सञ्चालक समितिले प्रस्ताव गरे बमोजिम हाल कायम चुक्ता पूँजी रु ३,५५,६२,५५,७१५.५५ (अक्षेरुपी तीन अर्ब पचपन्न करोड बयस्टठी लाख पचपन्न हजार सात सय उल्लाईस र पैसा पचपन्न मात्र) को ५ प्रतिशत अर्थात रु.१७,७८,१२,७८५.५८ (अक्षेरुपी सत्र करोड अठहत्तर लाख बाह हजार सात सय पचासी र पैसा अन्तानब्बे मात्र) को बोनस शेयर जारी गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।
- २) डेमलपर्नेन्ट बैंकको हाल कायम जारी तथा चुक्ता पूँजी रु ३,५५,६२,५५,७१५.५५ (अक्षेरुपी तीन अर्ब पचपन्न करोड बयस्टठी लाख पचपन्न हजार सात सय उल्लाईस र पैसा पचपन्न मात्र) रहेकोमा बोनस शेयर वितरण पश्चात जारी तथा चुक्ता पूँजी रु ३,७३,४०,६८,५०५.५३/- (अक्षेरुपी तीन अर्ब त्रीहत्तर करोड चालीस लाख अठसठी हजार पाँच सय पाँच र पैसा त्रीपन्न मात्र) पुन्याउने प्रस्ताव पारित गर्ने ।



- ३) सञ्चालकहरूलाई प्रदान गरिने बैंक भत्ता तथा टेलिफोन, पत्रपत्रिका र इन्टरनेट खर्च वापत प्रदान गर्ने रकम वृद्धि गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।
- ४) विशेष प्रस्ताव नं. (१), (२) र (३) पारित भए बमोजिम हुने गरी डेमलपमेन्ट बैंकको प्रबन्धपत्र तथा नियमावलीमा आवश्यक संशोधन गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।
- ५) डेमलपमेन्ट बैंकको प्रबन्धपत्र तथा नियमावलीमा भएका संशोधनको स्वीकृति लिने क्रममा नेपाल राष्ट्र बैंक, कम्पनी रजिस्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड लगायतका नियमनकारी निकायबाट फेरबदल, परिमार्जन, थपथट तथा संशोधन गर्नको लागि निर्देशन प्राप्त भएमा सो कार्य गर्नका लागि सञ्चालक समितिलाई अखित्यारी प्रदान गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।
- ६) यस सांगिला डेमलपमेन्ट बैंक र अन्य ईजाजतपत्र प्राप्त उपयुक्त बैंक तथा वित्तीय संस्था (हरु) एक आपसमा गाभ्ने/गाभिने (Merger) तथा सांगिला डेमलपमेन्ट बैंक लिमिटेडले अन्य बैंक तथा वित्तीय संस्था (हरु) प्राप्ति गर्ने (Acquisition) सम्बन्धमा उपयुक्त बैंक तथा वित्तीय संस्था (हरु) खोजी गर्न, उपयुक्त लागेको बैंक तथा वित्तीय संस्थासँग मर्जर तथा एकिविजिसन सम्बन्धी सहमतिपत्र (Memorandum of Understanding) तयार गरी हस्ताक्षर गर्न, सम्पूर्ण चल अचल सम्पत्ति तथा दायित्व मूल्याङ्कन (Due Diligence Audit) गराउने, तथा गाभ्ने/गाभिने (Merger) वा प्राप्ति गर्ने (Acquisition) सम्बन्धमा नियमनकारी निकायहरूसँग सहमति लिने, गाभ्ने/गाभिने (Merger) वा प्राप्ति गर्ने (Acquisition) सम्बन्धी कार्यको लागि प्रबन्धपत्र तथा नियमावलीमा आवश्यक संशोधन गर्नुपर्ने भएमा सो समेत गर्ने लगायतका सम्पूर्ण प्रकृया अवलम्बन गरी एक आपसमा गाभ्ने/गाभिने (Merger) वा प्राप्ति गर्ने (Acquisition) सम्पूर्ण कार्य गर्न सञ्चालक समितिलाई अखित्यारी प्रदान गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।

**(ग) विविध :**

सञ्चालक समितिको आज्ञाले  
कम्पनी सचिव



## एककाईसौं वार्षिक साधारण सभा सम्बन्धी जानकारी

१. एककाईसौं वार्षिक साधारण सभा, सो सभामा पेश हुने १०.३५८३ प्रतिशत लाभांश (५ प्रतिशत बोनस शेयर तथा ५.३५८३ प्रतिशत नगद लाभांश) प्रयोजनका लागि डेमलपमेन्ट बैंकको शेयर दाखिल खारेज (शेयर दर्ता किताब) मिति २०८२/०८/२३ गतेदेखि मिति २०८२/०९/०९ गते सम्म बन्द रहने छ । शेयर दाखिल खारेज बन्द शुरू हुने मिति भन्दा अधिल्लो दिन अर्थात मिति २०८२/०८/२२ गते सम्म नेपाल स्टक एक्सचेज लिमिटेडमा कारोबार भई नियमानुसार कायम शेयरधनीहरूलाई साधारण सभामा भाग लिन तथा १०.३५८३ प्रतिशत लाभांश (५ प्रतिशत बोनस शेयर तथा ५.३५८३ प्रतिशत नगद लाभांश) प्राप्त गर्नका लागि योग्य हुनेछन् ।
२. शेयरधनी महानुभावहरूले सञ्चालक समितिको प्रतिवेदन र लेखापरीक्षण प्रतिवेदन सहितको आर्थिक वर्ष ०८१/०८२ को वार्षिक प्रतिवेदन यस डेमलपमेन्ट बैंकको केन्द्रीय कार्यालय बालुवाटार, काठमाडौं वा शेयर रजिष्ट्रार एनआइएमवि एस क्यापिटल लिमिटेडबाट प्राप्त गर्न सक्नुहुनेछ । उत्तर प्रतिवेदन डेमलपमेन्ट बैंकको वेबसाइट [www.shangrilabank.com](http://www.shangrilabank.com) मा हेर्न र डाउनलोड गर्न समेत सकिनेछ ।
३. सभामा उपस्थित हुने सम्पूर्ण शेयरधनीहरूले शेयर प्रमाणपत्र वा डिम्याट खाताको विवरण र आफ्नो परिचय खुले प्रमाण (जस्तै नागरिकता प्रमाणपत्र वा अन्य कुनै परिचयपत्र) अनिवार्य रूपमा साथमा लिई आउनुहुन अनुरोध छ ।
४. सभामा भाग लिनको लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले प्रोक्सी फारम भरी सभा शुरू हुने भनी तोकिएको समय भन्दा कम्तीमा ४८ घण्टा अगावै अर्थात मिति २०८२/०९/०५ गते बिहान १०:३० बजे भित्र डेमलपमेन्ट बैंकको केन्द्रीय कार्यालयमा दर्ता गरिसक्नु पर्नेछ । यसरी नियुक्त गरिएको प्रतिनिधि डेमलपमेन्ट बैंकको शेयरधनी हुनुपर्नेछ । त्यसरी प्रतिनिधि नियुक्त गरिसकेपछि उत्तर प्रतिनिधि बदर गरी अर्को प्रतिनिधि मुकरर गरी सभा शुरू हुने भनी तोकिएको समय भन्दा कम्तीमा ४८ घण्टा अगावै डेमलपमेन्ट बैंकको केन्द्रीय कार्यालयमा कारोबार समय भित्र दर्ता गरेमा वा आफु स्वयं साधारण सभामा उपस्थित हुन आएमा त्यस्तो शेयरधनीले गरिदिएको अधिल्लो प्रोक्सी स्वतः बदर हुनेछ । कुनै शेयरधनीले एक भन्दा बढी शेयरधनीलाई प्रतिनिधि नियुक्त गरेको रहेछ भने निज स्वयंले अन्य बदर गरी ४८ घण्टा अगावै एउटा कायम गरेको अवस्थामा बाहेक त्यस्ता सबै प्रतिनिधि पत्रहरू स्वतः बदर हुनेछ । प्रतिनिधि मुकरर गर्दा आफ्नो सम्पूर्ण शेयरको प्रतिनिधि (आफु जुन समूहको शेयरधनी हो सोही समूहको कुनै एक शेयरधनीलाई मात्र) एउटै व्यक्तिलाई नियुक्त गर्नुपर्छ । कुनै किसिमबाट छुट्याई दिएमा उत्तर प्रोक्सी बदर गरिनेछ । यस सम्बन्धमा साधारण सभामा विवाद गर्न पाइने छैन ।
५. संयुक्त रूपमा शेयर ग्रहण गर्ने शेयरधनीहरूको हकमा साम्भेदारहरूद्वारा नियुक्त साम्भेदारले वा निजले नियुक्त गरेको प्रतिनिधिले र सो बमोजिम नियुक्त हुन नसकेकोमा शेयरधनीहरूको दर्ता किताबमा नाम क्रमानुसार अधि लेखिएको साम्भेदारले मात्र सभामा भाग लिन, छलफल गर्न र मतदान गर्न पाउनेछ ।
६. नाबालक वा मानसिक सल्तुलन ठिक नभएका शेयरधनीको तर्फबाट कम्पनीको शेयरधनी दर्ता किताबमा संरक्षकको रूपमा दर्ता भएको संरक्षकले वा संरक्षकले नियुक्त गरेको प्रतिनिधिले सभामा भाग लिन तथा मतदान गर्न पाउनेछन् ।
७. संगठित संस्था वा कम्पनी शेयरधनी भएकोमा त्यस्ता संगठित संस्था वा कम्पनीले मनोनित गरेको प्रतिनिधिले सभामा भाग लिन र मतदान गर्न पाउनेछन् ।
८. विविध शीर्षक अन्तर्गत छलफल गर्न चाहने शेयरधनीले छलफल गर्न चाहेको विषय सभा हुनु भन्दा ७ दिन अगावै डेमलपमेन्ट बैंकको केन्द्रीय कार्यालय बालुवाटार, काठमाडौंमा लिखित रूपमा जानकारी गराउनुपर्नेछ । यसरी लिखित रूपमा पूर्व जानकारी नगराएको विषयमा सभामा छलफल तथा निर्णय गरिने छैन ।
९. शेयरधनी महानुभावहरूको सुविधाको लागि हाजिरी पुस्तिका सभा स्थलमा साधारण सभा हुने दिन विहान ५:३० बजे देखि नै खुल्ला गरिनेछ । साधारण सभामा भाग लिने प्रत्येक शेयरधनी महानुभावहरूले सभा हुने स्थानमा उपस्थित भई उत्तर स्थानमा रहेको हाजिरी पुस्तिकामा दस्तखत गर्नुपर्नेछ ।



१०. साधारण सभाको काम कारवाहीहरु कम्पनी ऐन, २०६३, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ तथा डेवलपमेन्ट बैंकको प्रबन्धपत्र, नियमावली बमोजिम हुनेछन् ।
११. शान्ति सुरक्षाका कारण साधारण सभामा उपस्थित हुने शेयरधनी महानुभावहरूलाई यथासक्य भोला/व्याग नल्याउनुहुन अनुरोध गरिन्छ । सभाको सुरक्षाका लागि खटिएका सुरक्षाकर्मीहरूले शेयरधनी महानुभावहरु लगायत सभाकक्षमा प्रवेश गर्ने सबैको भोला/व्याग र शरीर जाँच गर्न सक्नेछन् ।
१२. साधारण सभा सम्बन्धी थप जानकारी डेवलपमेन्ट बैंकको केन्द्रीय कार्यालय बालुवाटार, काठमाडौंबाट कार्यालय समय भित्र प्राप्त गर्न सकिनेछ ।

सञ्चालक समितिको आज्ञाले  
कम्पनी सचिव



सांग्रिला डेभलपमेन्ट बैंक लिमिटेडको मिति २०८२ साल पौष ०७ गते सोमवारका दिन हुने एककाईसौं वार्षिक साधारण सभामा उपस्थित हुन तथा मतदान गर्न जारी गरिएको  
प्रोक्सी फारम

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

श्री सञ्चालक समिति  
सांग्रिला डेभलपमेन्ट बैंक लिमिटेड,  
बालुवाटार, काठमाडौं

विषय : प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

.....जिल्ला.....म.न.पा./उ.म.न.पा./न.पा./गा.पा., वडा नं. ....बस्ते  
म/हामी.....ले यस डेभलपमेन्ट बैंकको शेयरधनीको हैसियतले मिति २०८२/०५/०७ गते  
सोमवारका दिन हुने एककाईसौं वार्षिक साधारण सभामा म/हामी स्वयम् उपस्थित भई छलफल तथा मतदानमा सहभागी हुन नसक्ने भएकाले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग  
लिन तथा मतदान गर्नका लागि.....जिल्ला.....म.न.पा./उ.म.न.पा./न.पा./गा.पा., वडा नं. ....बस्ते  
त्यस डेभलपमेन्ट बैंकका शेयरधनी श्री.....लाई मेरो/हाम्रो प्रतिनिधि नियुक्त गरी पठाएको  
छु/पठाएका छ्हौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको

निवेदक

नाम:

दस्तखत :

शेयरधनी नं

नाम:

हितग्राही खाता नं.

ठेगाना:

हस्ताक्षरको नम्नान्वयन

शेयरको प्रकार : संस्थापक/सर्वसाधारण

शेयरधनी नं. :

हितग्राही खाता नं.

शेयर संख्या :

मिति :

(द्रष्टव्य : यो निवेदन साधारण सभा हुनु भन्दा कम्तीमा ४८ घण्टा अगावै डेभलपमेन्ट बैंकको प्रधान कार्यालयमा पेश गरिसक्नु पर्नेछ ।)

आज्ञाले,  
प्रोक्सी फारम जारी गर्ने

सुजन बारु अधिकारी  
कम्पनी सचिव



प्रवेश-पत्र

शेयरधनीको नाम :

हितग्राही खाता नं. ....

शेयरधनी नं. :

शेयर संख्या :

यस डेभलपमेन्ट बैंकको एककाईसौं वार्षिक साधारण सभा निम्न मिति, स्थान र समयमा बस्ने भएकोले उक्त सभामा उपस्थित हुन यो प्रवेश-पत्र जारी गरिएको छ ।

सभा बस्ने मिति, समय र स्थान :

मिति : २०८२ साल पौष ०७ गते (तदनुसार २२ डिसेम्बर २०२५, सोमवार।)

समय : बिहान १०:३० बजे ।

स्थान : अमृतभोग क्याटारस, कालिकास्थान काठमाडौं ।

सुजन बारु अधिकारी  
कम्पनी सचिव

(द्रष्टव्य : यो प्रवेश-पत्र सभाकक्षमा प्रवेश गर्दा र साधारण सभा सम्पन्न नहुन्नेल अनिवार्य रूपमा साथ राख्नु होला ।)





## सञ्चालक समितिका अध्यक्षज्यूको मन्त्रव्य

आदरणीय शेयरधनी महानुभावहरु,

यस सांगिला डेमलपमेन्ट बैंक लिमिटेडको आजको यस एककाईसौं वार्षिक साधारण सभामा उपस्थित हुन भएका सम्पूर्ण श्रद्धेय शेयरधनी महानुभावहरु, सञ्चालक समितिका सदस्यज्यूहरु, हाम्रो निमन्त्रणालाई सहर्ष स्वीकार गरी नियमनकारी निकायबाट पाल्चु भएका अतिथिज्यूहरु, आन्तरिक तथा बाह्य लेखापरीक्षक, कानूनी सल्लाहकार, बैंकका प्रमुख कार्यकारी अधिकृत तथा कार्यरत कर्मचारीहरु एवं उपस्थित सम्पूर्ण भद्र महिला तथा सज्जनवृन्दहरु प्रति आजको यस साधारण सभाको शुभ अवसरमा मेरो व्यक्तिगत तथा संचालक समितिका तर्फबाट हार्दिक स्वागत एवं अभिवादन व्यक्त गर्दछु ।

प्रस्तुत आर्थिक वर्ष २०८१/०८२ को एककाईसौं वार्षिक वित्तीय प्रतिवेदन पुस्तिका डेमलपमेन्ट बैंकको वेवसाइटमा पनि राखिएको साथै अहिले यहाँहरुको हात हातमा समेत उपलब्ध भईसकेको हुँदा यहाँहरुले अध्ययन गरिसक्नु भयो होला भन्ने विश्वास लिएको छु ।

अन्य कुराहरु विस्तृत रूपमा वार्षिक प्रतिवेदनमा उल्लेख गरिसकिएको छु । आफ्नो व्यस्त समयका बावजुद पनि यस गरिमामय सभामा उपस्थित भईदिनु भएकोमा यहाँहरुको यस अमूल्य समयको पावन्दीलाई समेत मध्यनजर गर्दै म सक्षिप्त रूपमा वित्तीय विवरणका केही मुख्य मुख्य बुँदाहरु मात्र प्रस्तुत गर्न अनुमति चाहन्दू ।

आर्थिक अवस्थामा देखिएको यस विषम परिस्थितिमा समेत यस डेमलपमेन्ट बैंकले चुक्ता पूँजी रु ३,५५,६२,५५,७१४.५५ (अक्षेरुपी तीन अर्ब पचपन्न करोड बयसटी लाख पचपन्न हजार सात सय उन्नाईस र पैसा पचपन्न मात्र) को ५ प्रतिशत अर्थात रकम रु.१७,७८,१२,७८५.५८ (अक्षेरुपी सत्र करोड अठहत्तर लाख बाह हजार सात सय पचासी र पैसा अन्तानब्बे मात्र) को बोनस शेयर तथा ५.३५८८३ प्रतिशतले हुन आउने रकम रु.१४,०५,५३,६२६.३० (अक्षेरुपी उन्नाईस करोड पाँच लाख त्रीपन्न हजार छ सय छब्बीस र पैसा तीस मात्र) (बोनश शेयर तथा नगद लाभांशमा लान्ने कर सहित) नगद लाभांश प्रस्तावको रूपमा पेश गरिएको व्यहोरा जानकारी गराउन चाहन्दू ।

आ.व. २०८१/८२ मा यस डेमलपमेन्ट बैंकले हासिल गरेको प्रगति एवं उपलब्धिहरु समावेश गरिएको २०८२ आषाढ मसान्त सम्मको वित्तीय अवस्थाको विवरण, नाफा वा नोक्सान विवरण, अन्य विस्तृत आयको विवरण, नगद प्रवाह विवरण र इक्विटीमा भएको परिवर्तनको विवरण तथा सोसाँग सम्बन्धित अनुसूचीहरु सहितको सञ्चालक समितिबाट पारित तथा नेपाल राष्ट्र बैंकबाट स्विकृत वित्तीय विवरण यहाँहरु समक्ष स्विकृतीका लागि पेश गरेको छु ।

यस साधारण सभाले डेमलपमेन्ट बैंकले गत आर्थिक वर्षमा गरेको उपलब्धिहरु तथा चालु आर्थिक वर्षमा र भविष्यमा चालु पर्ने कदम तथा अपनाउनु पर्ने नीतिनियम र कार्ययोजना सम्बन्धमा सल्लाह सुभाव एवं मार्ग निर्देशन गर्नेछ भन्ने विश्वासका साथ यहाँहरु सम्पूर्णलाई हृदयदेखि हार्दिक स्वागत गर्दै यस एककाईसौं वार्षिक साधारण सभाको प्रतिवेदन छलफल तथा स्विकृतीको लागि यहाँहरु समक्ष पेश गर्न अनुमती चाहन्दू । प्रस्तुत प्रतिवेदनमा उल्लेख गरिएको आ. व. २०८१/८२ को डेमलपमेन्ट बैंकको कारोबार समीक्षा (वित्तीय स्थिति, निक्षेप संकलन, कर्जा तथा सापट, मुनाफा आदि सम्बन्धित विवरण), राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कारोबारलाई परेको असर (विश्व अर्थतन्त्र, देशको आर्थिक अवस्था, कुल गर्हस्थ्य उत्पादन र मुद्रास्फीति, वित्तीय बजारको स्थिति, पूँजी बजारको स्थिति), चालु आ. व. को उपलब्ध र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा, पूँजी वृद्धि तथा सरचना सम्बन्धी विवरण, मानव सशाधन व्यवस्थापन, संस्थागत सुशासन, औद्योगिक वा व्यवसायिक सम्बन्ध, संस्थागत सामाजिक उत्तरदायित्व, सञ्चालक समितिमा भएको हेरफेर, कारोबारलाई असर पार्ने मुख्य कुराहरु, लेखा परीक्षण प्रतिवेदनका कैफियत उपर सञ्चालक समितिको प्रतिक्रिया, लाभांश बाँडफाँड लगायतका विवरणहरु यहाँहरुले वार्षिक प्रतिवेदनबाट अध्ययन गरिसक्नु भयो भन्ने विश्वासका साथ यस एककाईसौं वार्षिक साधारण सभाको प्रतिवेदन छलफल तथा स्वीकृतिको लागि यहाँहरु समक्ष पेश गरेको छु । यस प्रतिवेदन तयार गर्दाका अवस्थासम्म वर्तमान समयमा जेन-जी आन्दोलनले निम्त्याएको राजनीतिक परिवर्तन तथा त्यसले अर्थतन्त्रमा पारेको प्रभावका बिच बैंक तथा वित्तीय संस्था अगाडी बढीरहेको अवस्थामा यस सांगिला डेमलपमेन्ट बैंकसमेत सो प्रभावबाट मुक्त हुन नसकेको व्यहोरा यहाँहरुलाई जानकारीमै छ ।



यस डेवलपमेन्ट बैंकलाई निरन्तर रूपमा अटुट माया तथा विश्वास गर्दै आजको यस अवस्थासम्म त्याई पुन्याउन निरन्तर सौहार्दपूर्ण वातावरणमा कारोवार गर्दै आउनु भएका आदरणीय ग्राहक महानुभावहरु प्रति हार्दिक कृतज्ञता व्यक्त गर्दछु । बैंक संचालनको लागि हामीलाई गहनतम जिम्मेवारी दिनुको साथै यस डेवलपमेन्ट बैंकको उत्तरोत्तर प्रगति तथा सम्बृद्धिको लागि हामीलाई आफ्नो अमूल्य मार्गदर्शन, सुभाव, सल्लाह तथा परामर्श दिई निरन्तर अभिभावकको रूपमा सहयोग पुन्याउँदै आउनु भएका आदरणीय सम्पूर्ण शेयरधनी महानुभावहरु, बैंकको उन्नति तथा प्रगतिमा निरन्तर रूपमा क्रियासिल रही ग्राहक सेवामा संलग्न सम्पूर्ण कर्मचारीहरु, नेपाल सरकार, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र वोर्ड, नेपाल स्टक एक्सचेन्ज लि., सिडिएस एण्ड किल्यरिङ्ग लि., आन्तरिक तथा बाह्य लेखापरीक्षक, बैंकको शेयर रजिष्ट्रार लगायत यस डेवलपमेन्ट बैंकको प्रगतिमा प्रत्यक्ष वा अप्रत्यक्ष रूपमा सहयोग पुन्याउँदै आउनु भएका सम्पूर्ण निकाय एवं शुभेच्छुकहरुलाई विशेष धन्यवाद दिन चाहन्दौ ।

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

धन्यवाद ।

उज्ज्वल सत्याल  
अध्यक्ष  
संचालक समिति



## Information Related to the Development Bank

Name of Development Bank	Shangri-la Development Bank Limited
Type of Company	Public Limited Company
Registered Address	Baluwatar, Kathmandu
Date of Registration and Registration Number in Company Registrar's Office	2060/10/14, 871/060/61
Date of Approval for Business Operations from Nepal Rastra Bank	2060/10/23
Date of Operation	2061/07/13
Working Territory	National Level
Permanent Account Number	301655248
<u>Capital Structure</u>	
Authorized Share Capital	NPR. 5,000,000,000.00
Issued Share Capital	NPR. 3,556,255,719.55
Paid up Share Capital	NPR. 3,556,255,719.55
<u>Shareholding Structure</u>	
Promoter Shareholder	51 %
Public Shareholder	49 %
Number of Shareholders	531 promoter shareholders 23,910 public shareholders
Number of Branch at the Time of Preparation of Annual Book	109
Total Number of Employees	864
Share Listing Date	2067/10/11
Net worth	NPR. 5,627,601,154.30
Net worth per share	NPR. 158.25
Total Deposit	NPR. 56,199,376,841.29
Total Loans and Advances	NPR. 45,692,162,654.49
Net Profit	NPR. 606,671,756.62
Earnings Per Share (before adjustment of bonus share)	NPR. 17.06
Capital Adequacy Ratio	14.39%
Credit Deposit Ratio	81.30%
Non-Performing Loan Percentage	5.52%
Liquidity Ratio	26.15%
Interest Spread	4.14%
Number of Deposit Customers	588,805
Number of Loan Clients	24,139
Statutory Auditor	D.S. & Associates, Chartered Accountants



**सांगिला डेमलपमेन्ट बैंक लिमिटेडको**  
**एककाईसौं वार्षिक साधारण सभाका लागि सञ्चालक समितिको तर्फबाट**  
**अध्यक्षज्यूको प्रतिवेदन आ.व. २०८१/८२**

आदरणीय शेयरधनी महानुभावहरु,

यस सांगिला डेमलपमेन्ट बैंक लिमिटेडको आजको यस एककाईसौं वार्षिक साधारण सभामा उपस्थित हुनु भएका सम्पूर्ण शेयरधनी महानुभावहरु, सञ्चालक समितिका सदस्यज्यूहरु, हाम्रो निमन्त्रणालाई सहर्ष स्वीकार गरी नियमनकारी निकायबाट पाल्लु भएका अतिथिज्यूहरु, आन्तरिक तथा बाह्य लेखापरीक्षक, कानूनी सल्लाहकार, बैंकका प्रमुख कार्यकारी अधिकृत तथा कार्यरत कर्मचारीहरु एवं उपस्थित सम्पूर्ण भद्र महिला तथा सज्जनवृन्दहरु प्रति आजको यस साधारण सभाको शुभ अवसरमा मेरो व्यक्तिगत तथा संचालक समितिका तर्फबाट हार्दिक स्वागत एवं अभिवादन व्यक्त गर्दछु ।

आ.व. २०८१/८२ मा यस डेमलपमेन्ट बैंकले हासिल गरेको प्रगति एवं उपलब्धिहरु समावेश गरिएको २०८२ आषाढ मसान्त सम्मको वित्तीय अवस्थाको विवरण, नाफा वा नोक्सान विवरण, विस्तृत आयको विवरण, नगद प्रवाह विवरण र इकिवटीमा भएको परिवर्तनको विवरण तथा सोसँग सम्बन्धीत अनुसूचीहरु सहितको सञ्चालक समितिबाट पारित तथा नेपाल राष्ट्र बैंकबाट स्वीकृत वित्तीय विवरण यहाँहरु समक्ष स्विकृतीका लागि पेश गरेको छ ।

यस साधारण सभाले डेमलपमेन्ट बैंकले गत आर्थिक वर्षमा गरेको उपलब्धिहरु तथा चालु आर्थिक वर्षमा र भविष्यमा चालु पर्ने कदम तथा अपनाउनु पर्ने नीतिनियम र कार्ययोजना सम्बन्धमा सल्लाह सुभाव एवं मार्ग निर्देशन गर्नेछ भन्ने विश्वासका साथ यहाँहरु सम्पूर्णलाई हृदयदेखी हार्दिक स्वागत गर्दै यस एककाईसौं वार्षिक साधारण सभाको प्रतिवेदन छलफल तथा स्वीकृतीको लागि यहाँहरु समक्ष पेश गर्ने अनुमति चाहन्दू ।

(१) आ. व. २०८१/८२ को डेमलपमेन्ट बैंकको कारोबार समीक्षा:

क) वित्तीय स्थिती :

डेमलपमेन्ट बैंकको आ. व. २०८१/८२ तथा आ.व. २०८०/८१ को तुलनात्मक वित्तीय स्थिती निम्न अनुसार छ ।

र. हजारमा

विवरण	आ. व. २०८१/८२	आ. व. २०८०/८१	वृद्धि/कमी	
			रकममा	प्रतिशत
चुक्ता पूँजी (प्रस्तावित बोनस शेयर सहित)	३,७३४,०६५	३,५५६,२५६	१७७,८१२	५.००%
जगेडा तथा कोषहरु	२,०७१,३४५	१,५५३,४०४	५१७,५४१	३३.३४%
कुल सम्पत्ति	६३,५३१,४१४	६२,२१२,८२२	१,३१८,५४२	२.१२%
कुल निक्षेप	५६,१५५,३७७	५५,५२५,१७४	६१०,२०३	१.१०%
कुल कर्जा तथा सापट	४५,६४२,१६३	४४,५५०,८६६	७०१,२५७	१.५६%
लगानी	१०,५७५,४५०	१०,६१६,२६६	३६३,२२४	३.४२%
ब्याज आमदानी	५,३२६,०४४	६,३५६,७५५	-१,०१०,७५१	-१५.२०%
ब्याज खर्च	३,३१४,५७४	४,४८८,५३१	-१,१७५,३५७	-२६.१८%
खुद ब्याज आमदानी	२,०७१,४७०	१,५०६,८६३	१६४,६०६	२.६३%
कर्मचारी खर्च	७४५,१८३	६८८,४०५	५६,७७८	८.२५%
अन्य संचालन खर्च	३१३,२८५	२५०,७२२	२२,५६३	७.७६%
संचालन मुनाफा	८८४,४३५	७०३,४९८	१८१,०२१	२५.७३%
खुद मुनाफा	६०६,६७२	५०४,२८०	१०२,३५१	२०.३०%
नोक्सानी व्यवस्था थप (कमी)	३४५,४८१	३४७,०९०	-११,५३०	-३.२३%
तरलता प्रतिशत	२६.१५%	२५.५५%		०.२०%
निष्क्रिय कर्जा प्रतिशत	५.५२%	३.५३%		१.५५%
प्रति शेयर आमदानी रु.	१७.०६	१४.७०		१६.०५%
आधार दर प्रतिशत	७.२८%	८.२०%		-१.५२%
पूँजी कोष पर्याप्तता प्रतिशत	१४.३५%	१२.५५%		१.४०%



विगतमा महामारी तथा अतिबृष्टिको रूपमा फैलिएको कोभिड को असर क्रमशः सुधार हुदै गएको भएतापनि त्यसको केही असर हालसम्म देखा परिरहेको अवस्था, सहकारी क्षेत्रमा विभिन्न समस्याहरु देखिनु, देशमा आर्थिक क्रियाकलापमा देखिएको शिथिलता, देश भित्र कर्जा असुलीमा देखिएका विभिन्न समस्याहरु, बैंक तथा वित्तीय संस्था लक्षित विभिन्न आन्दोलन एवं विश्व अर्थतन्त्रमा आएको परिवर्तनको प्रत्यक्ष र अप्रत्यक्ष प्रभाव एवं अमेरिकी अर्थ राजनीति प्रभाव आदिको असर देशको अर्थतन्त्रमा पनि परेको छ । बैंकिङ्ग क्षेत्रमा निक्षेप बढ़दै गएको तर निक्षेपको तुलनामा कर्जाको माग नमएको तथा प्रवाह भएको कर्जाहरुको साँवा व्याज अपेक्षित रूपमा असुली हुन नसकेको अवस्थामा पनि बैंकको मुनाफा सन्तोषजनक देखिएको छ ।

यस्तो बिषम परिस्थितीका बाबजुत् पनि उपरोक्त वित्तीय विवरणहरुको आधारमा डेमलपमेन्ट बैंकको वित्तीय सूचकांकहरु सन्तोषजनक नै रहेका छन् । डेमलपमेन्ट बैंकले यस आ.व. २०८१/८२ को मुनाफाबाट बोनस शेयर तथा नगद लाभांश वितरण गर्ने प्रस्ताव गरेकोले डेमलपमेन्ट बैंकको चुक्ता पूँजीमा ५ प्रतिशतले वृद्धि हुने भएको छ । पूँजी कोष पर्याप्तता नेपाल राष्ट्र बैंकले राष्ट्रिय स्तरको विकास बैंकलाई तोकेको ११ प्रतिशत भन्दा ३.३५ प्रतिशतले अझै अधिक रहेको छ ।

त्यस्तै डेमलपमेन्ट बैंकको खुद व्याज आम्दानी ८.६३ प्रतिशतले बढेको छ भने माथि उल्लेखित समस्याका कारण खराब कर्जा प्रतिशत आ.व. २०८०/८१ मा ३.५३ प्रतिशत रहेकोमा यस आर्थिक वर्षमा बढेर ५.५२ प्रतिशत कायम रहन गएको छ ।

गत आ. व. २०८०/८१ मा कुल कर्जा तथा सापटी करिव रु. ४४ अर्व ४४ करोड पुऱ्याएकोमा बैंकले यस आ. व. २०८१/८२ मा कुल कर्जा तथा सापटी करिव रु. ४५ अर्व ६५ करोड पुऱ्याएको छ जुन गत आ. व. को तुलनामा १.५६ प्रतिशतले वृद्धि भएको हो भने निक्षेपमा रु. ६१ करोड थप निक्षेप संकलन गरी रु. ५६ अर्व १५ करोड पुऱ्याएको छ जुन गत वर्षको तुलनामा १.१० प्रतिशतको वृद्धि हो । गत आ. व. २०८०/८१ मा कुल लगानी करिव रु. १० अर्व ६१ करोड पुऱ्याएकोमा बैंकले यस आ. व. २०८१/८२ मा कुल लगानी करिव रु. १० अर्व ५७ करोड पुऱ्याएको छ जुन गत आ. व. को तुलनामा ३.४२ प्रतिशतको वृद्धि भएको हो ।

#### ख) निक्षेप संकलन :

आर्थिक वर्षहरु	रकम रु. हजारमा
२०७७/७८	४२,८४५,६४३
२०७८/७९	५२,२०५,१४५
२०७९/८०	५२,५०५,४२६
२०८०/८१	५५,५४५,१७४
२०८१/८२	५६,१५५,३७७

हाल यस डेमलपमेन्ट बैंकको निक्षेपको बनोट यस प्रकार रहेको छ ।

क्र.सं.	निक्षेपको प्रकार	२०८१/८२ (रु.)	प्रतिशत%	२०८०/८१ (रु.)	प्रतिशत%
१.	मार्जिन निक्षेप	१२,५५६	०.०३	२४,५४०	०.०४
२.	बचत निक्षेप	२०,०५३,०७७	३५.७५	१४,२५६,७२८	२५.७२
३.	मुद्राती निक्षेप	२५,५७०,५८४	५३.३३	३६,१७५,७४२	६५.०८
४.	मागेको बचत तिरु पर्ने निक्षेप	५,१८५,०२२	८.२३	४,२७२,७५५	७.६५
५.	चलती निक्षेप	५२७,३३८	१.६५	८१५,४९०	१.४७
	जम्मा रु.	५६,१५५,३७७	१००.००	५५,५४५,१७४	१००.००

माथि उल्लेखित निक्षेपको बनोटले प्रष्ट पारदछ कि डेमलपमेन्ट बैंकमा बचत निक्षेप, कल खाता निक्षेपको तुलनामा मुद्राती निक्षेपको अंश बढि रहेको छ यद्यपि यस आर्थिक वर्षमा तुलनात्मक रूपमा बचत तथा चलती निक्षेपको अंश समेत बढेको देखिन्दै । साथै, यस डेमलपमेन्ट बैंकको कुल निक्षेपको ७६.१८ प्रतिशत निक्षेप सर्वसाधारण व्यक्तिहरुको रहेको तथा बचत र चलती निक्षेपको अंश बढौ जाँदा निक्षेपको लागत घट्न गई आगामी दिनमा सकारात्मक प्रभाव पर्ने देखिन्दै । साथै, कुल निक्षेपमा सर्वसाधारणको अंश बढी भएकोले डेमलपमेन्ट बैंक तरलताको दृष्टिकोणले न्यून जोखिममा रहेको अनुमान गर्न सकिन्दै ।



ग) कर्जा तथा सापट :

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

आर्थिक वर्षहरू	रकम रु. हजारमा
२०७७/७८	३६,१८८,०४३
२०७८/७९	४३,२४०,९६९
२०७९/८०	४२,०८६,६७८
२०८०/८१	४४,५४०,८६६
२०८१/८२	४५,६४२,९६३

घ) मुनाफा :

माथि उल्लेखित विभिन्न चुनौतीका बावजुत समेत आ. व. २०८०/८१ को तुलनामा, खुद मुनाफामा वृद्धि आई आ.व. २०८१/८२ मा डेवलपमेन्ट बैंकले रु. ६० करोड ६६ लाख मात्र खुद मुनाफा आर्जन गर्न सफल भएको छ जुन गत आ. व. सोही अवधिको तुलनामा २०.३० प्रतिशतले बढी हो । चालु आ. व. २०८२/८३ मा बैंकसंग रहेको कोषको लागतलाई निक्षेपको अनुपात मिलाई, कर्जा लगानी बढाउनुको साथै संचालन खर्च न्यून गरी आफूसंग रहेको तरलताको अधिकतम उपयोग गरी व्यवसायिक कारोबारमा वृद्धि गर्दै आगामी वर्षमा समेत बैंकको मुनाफामा केही वृद्धि हुनेमा बैंक व्यवस्थापन विश्वस्त रहेको छ ।

आर्थिक वर्षहरू	संचालन मुनाफा	खुद नाफा	रकम रु. हजारमा
२०७७/७८	५२५,४१२	४१०,०८०	
२०७८/७९	७४१,२४६	५२७,१७४	
२०७९/८०	४००,३८७	२७०,४१३	
२०८०/८१	७०३,४१८	५०४,३८०	
२०८१/८२	८८४,४३५	६०६,६७२	

(२) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कारोबारलाई परेको असर

राष्ट्रिय/अन्तर्राष्ट्रिय आर्थिक स्थिति

अन्तर्राष्ट्रिय आर्थिक स्थिति

कोमिड-१४८ महामारी पश्चात् क्रमशः सुधार हुँदै गएको विश्व अर्थतन्त्र बढ्दो भूराजनीतिक तनाव र पछिल्लो समय ठूला अर्थतन्त्रहरू बीचको कठोर व्यापारिक नीतिले पुनः प्रभावित हुन थालेको अन्तर्राष्ट्रिय मुद्राकोषको विश्लेषण रहेको छ । फलस्वरूप, सन् २०२४ मा ३.३ प्रतिशतले विस्तार भएको विश्व अर्थतन्त्र सन् २०२४ मा २.८ प्रतिशतले मात्र बढ्ने प्रक्षेपण रहेको छ । सन् २०२४ मा १.८ प्रतिशतले विस्तार भएको उद्दीयमान तथा विकासोन्मुख अर्थतन्त्र सन् २०२४ मा ३.७ प्रतिशतले विस्तार हुने कोषको प्रक्षेपण रहेको छ । सन् २०२४ मा भारत र चीनको अर्थतन्त्र क्रमशः ६.५ प्रतिशत र ५.० प्रतिशतले विस्तार भएकोमा सन् २०२४ मा क्रमशः ६.२ प्रतिशत र ४.० प्रतिशतले मात्र विस्तार हुने कोषको प्रक्षेपण छ । विगत तीन वर्षदेखि विश्व मुद्रास्फीति घट्दै गएको छ । सन् २०२४ मा ४.७ प्रतिशत रहेको विश्वको उपभोक्ता मुद्रास्फीति सन् २०२४ मा ४.३ प्रतिशत रहने कोषको प्रक्षेपण रहेको छ । विकसित अर्थतन्त्रको मुद्रास्फीति सन् २०२४ मा २.६ प्रतिशत रहेकोमा सन् २०२४ मा २.५ प्रतिशतमा सीमित हुने प्रक्षेपण छ । साथै, उद्दीयमान तथा विकासशील अर्थतन्त्रको मुद्रास्फीति सन् २०२४ मा ७.७ प्रतिशत रहेकोमा सन् २०२४ मा ५.५ प्रतिशतमा सीमित हुने प्रक्षेपण छ । विश्व मुद्रास्फीति घट्ने क्रममा रहे तापनि भू-राजनीतिक तनाव र केही मुलुकहरूको कठोर व्यापार नीतिले मूल्यमा चाप पर्न सक्ने जोखिम कायमै रहेको कोषको विश्लेषण रहेको छ । मुद्रास्फीति घट्ने गएसँगै विश्वका अधिकांश मुलुकहरूले लचिलो मौद्रिक नीति अवलम्बन गर्न थालेका छन् । भारतीय रिजर्व बैंकले सन् २०२३ फेब्रुअरीदेखि ६.५ प्रतिशत कायम गरेको नीतिगत दर सन् २०२४ फेब्रुअरी यता लगातार तीन पटक घटाएर सन् २०२४ जुनमा ५.५ प्रतिशत कायम गरेको छ । पिपुल्स बैंक अफ



चाइनाले २०२३ जुनमा ३.५५ प्रतिशत रहेको एक वर्षे लोनको प्राइम रेट घटाएर २०२४ जुनमा ३.०० प्रतिशत कायम गरेको छ । अमेरिकी फेडरल रिजर्वले फेडरल फण्डस रेटलाई सन् २०२४ सेप्टेम्बरको ५.२५-५.५ प्रतिशतको दायराबाट तीन पटक घटाएर सन् २०२४ डिसेम्बरमा ४.२५-४.५० प्रतिशतको दायराभित्र कायम गरी निरन्तरता दिएको छ ।

## राष्ट्रिय अर्थतन्त्र

### आर्थिक वृद्धि

आर्थिक वर्ष २०२१/२२ मा आर्थिक वृद्धि ४.६१ प्रतिशत हुने राष्ट्रिय तथ्याङ्क कार्यालयको अनुमान छ । अधिल्लो आर्थिक वर्ष आर्थिक वृद्धि ३.६७ प्रतिशत रहेको थियो । आर्थिक वर्ष २०२१/२२ मा कृषि क्षेत्र ३.२८ प्रतिशत, उद्योग क्षेत्र ४.५३ प्रतिशत र सेवा क्षेत्र ४.२१ प्रतिशतले वृद्धि हुने अनुमान छ । अधिल्ला दुई आर्थिक वर्षहरूमा उत्पादनमूलक उद्योग, निर्माण र थोक तथा खुदा व्यापार उप-क्षेत्रहरू सङ्कुचनमा गएकोमा आर्थिक वर्ष २०२१/२२ मा ती सबै उपक्षेत्रहरू विस्तार हुने अनुमान छ । आर्थिक वर्ष २०२१/२२ को तेस्रो त्रयमासमा आर्थिक वृद्धि ४.८ प्रतिशत रहेको राष्ट्रिय तथ्याङ्क कार्यालयको पछिल्लो अनुमान छ ।

यो वर्ष समयमै मनसुन भित्रिएकोले धान लगायतका वर्षे बालीहरूको उत्पादनमा सकारात्मक प्रभाव पर्ने अनुमान छ । यसै गरी, सरकारले उन्नत बीउमा अनुदान दिएको, रासायनिक मल सहज रूपमा उपलब्ध गराएको र धान, मकै, गर्भु, उखु तथा कफीको खेती गरिनु अगावै न्यूनतम समर्थन मूल्य निर्धारण गर्ने व्यवस्था रहेकोले कृषि क्षेत्रको वृद्धिदर सन्तोषजनक रहने अनुमान छ । निर्माणाधीन राष्ट्रिय गैरवका तथा उच्च प्राथमिकता प्राप्त पूर्वाधार आयोजनाहरूमध्ये नागदुङ्गा सुरुडमार्ग, काठमाडौं-तराई सडकमार्ग, पृथ्वी लोकमार्गको पोखरा-मुग्लिन सडक खण्ड, भेरी-बबई बहुउद्देश्यीय परियोजना, सिद्धबाबा सुरुडमार्ग लगायतका आयोजनाहरू सम्पन्न हुने चरणमा रहेको छन् । यस्ता आयोजनाहरूको निर्माण पश्चात् उद्योग र सेवा क्षेत्रको क्षमता विस्तारमा सहयोग पुग्दै आर्थिक क्रियाकलाप विस्तार हुने अनुमान रहेको छ । यसै गरी, आगामी पाँच वर्षासम्म जिडित जलविद्युत् क्षमता प्रत्येक वर्ष कम्तीमा एक हजार मेगावाटका दरले थिए गरी निर्माण कार्य अधि बढेको छ । बङ्गलादेशसँग विद्युत् खरिद सम्झौता भई २०२२ असार १ गतेबाट विद्युत् निर्यात हुन थालेको छ ।

पर्यटक आगमन सङ्ख्या कोभिड-१९ अधिको अवस्थामा पुग्नुको साथै पर्यटन पूर्वाधार विस्तार भएको छ । पोखरा र गौतम बुद्ध अन्तर्राष्ट्रिय विमानस्थल पूर्ण क्षमतामा सञ्चालन भएमा अन्तरिक तथा वाट्य पर्यटन र यससँग सम्बन्धित अर्थतन्त्रमा अग्र-पृष्ठ सम्बन्धका क्षेत्रहरूमा उत्पादन एवम् रोजगारी वृद्धि हुने सम्भावना रहेको छ । नेपाल सरकारले आर्थिक वर्ष २०२२/२३ को बजेटमार्फत सूचना प्रविधि सेवा निर्यातका लागि नीतिगत सहजीकरण गर्न, साना तथा मभौला उद्यम प्रोत्साहन गर्ने लगायतका कार्यक्रम ल्याएकोले सेवा निर्यात विस्तार हुने अनुमान छ ।

आर्थिक वर्ष २०२२/२३ मा नेपाल सरकारले ६.० प्रतिशतको आर्थिक वृद्धि हासिल गर्ने लक्ष्य राखेको छ । तीनै तहका सरकारको बजेटमा पुँजीगत खर्चको विनियोजन अधिल्लो वर्षको तुलनामा बढेको, वित्तीय प्रणालीमा न्यून व्याजदर सहित लगानीको लागि पर्याप्त तरलता रहेको र लगानी सम्बन्धी कानूनहरू सुधार भई लगानीको वातावरण थप अनुकूल हुँदै गएको सन्दर्भमा कृषि, सेवा र पूर्वाधार क्षेत्रको विकास तथा विस्तार भई लक्षित आर्थिक वृद्धिदर हासिल गर्न सहज हुने देखिन्छ । यद्यपी यस प्रतिवेदन तयार गर्दाको अवस्था सम्म देखिएको देशको पछिल्लो राजनीतीक घटनाक्रमले लक्ष्य अनुसारको आर्थिक वृद्धि हासिल गर्नमा चुनौती थिएको देखिन्छ ।

### मुद्रास्फीति

आर्थिक वर्ष २०२१/२२ मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.०६ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष यस्तो मुद्रास्फीति ५.४४ प्रतिशत रहेको थियो । २०२२ असारमा वार्षिक विन्दुगत उपभोक्ता मुद्रास्फीति २.२० प्रतिशत रहेको छ । २०२१ असार महिनामा यस्तो मुद्रास्फीति ३.५७ प्रतिशत रहेको थियो । आर्थिक वर्ष २०२१/२२ मा खाद्य तथा पेय पदार्थ समूहको वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.६५ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष उत्क समूहको मुद्रास्फीति ६.४७ प्रतिशत रहेको थियो । आर्थिक वर्ष २०२१/२२ मा गैर-खाद्य तथा सेवा समूहको वार्षिक औसत उपभोक्ता मुद्रास्फीति ३.७१ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष उत्क समूहको मुद्रास्फीति ४.६४ प्रतिशत रहेको थियो । आर्थिक वर्ष २०२१/२२ मा वार्षिक औसत तलब तथा ज्यालादर सूचकाङ्क २.८५ प्रतिशतले वृद्धि भएको छ । अधिल्लो आर्थिक वर्ष उत्क समूहको मुद्रास्फीति ४.६४ प्रतिशत रहेको थियो । आर्थिक वर्ष २०२१/२२ मा वार्षिक औसत तलब तथा ज्याला सूचकाङ्क १.२३ प्रतिशत, मधेश प्रदेशको २.१४ प्रतिशत, बागमती प्रदेशको १.८८ प्रतिशत, गण्डकी प्रदेशको २.७४ प्रतिशत, लुम्बिनी प्रदेशको ३.७२ प्रतिशत, कर्णाली प्रदेशको ३.०५ प्रतिशत र सुदूरपश्चिम प्रदेशको ७.४४ प्रतिशत रहेको छ ।

### वैदेशिक व्यापार

आर्थिक वर्ष २०२१/२२ मा कुल वस्तु निर्यात ८१.८ प्रतिशतले वृद्धि भई रु.२७७ अर्ब ३ करोड पुगेको छ । अधिल्लो वर्ष यस्तो निर्यातमा ३.० प्रतिशतले कमी आएको थियो । गलत्यका आधारमा भारत, चीन र अन्य मुलुक तर्फको निर्यात क्रमशः ११७.८ प्रतिशत, १.६ प्रतिशतले वृद्धि भएको छ । वस्तुगत आधार भा भटमासको तेल, पोलिस्टरको धागो, जुटका सामान, चिया, जुत्ता तथा चप्पल लगायतका वस्तुको निर्यात बढेको छ भने



पाम तेल, जिङ्ग सिट, जुस, अदुवा, तयारी पोसाक लगायतका वस्तुको निर्यात घटेको छ । आर्थिक वर्ष २०८१/८२ मा कुल वस्तु आयात १३.३ प्रतिशतले वृद्धि भई रु.१,८०४ अर्ब १२ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आयातमा १.२ प्रतिशतले कमी आएको थियो । वस्तु आयात गरिने मुलुकका आधारमा भारत, चीन र अन्य मुलुकबाट भएको आयात क्रमशः ७.५ प्रतिशत, १४.२ प्रतिशत र ३१.७ प्रतिशतले वृद्धि भएको छ । वस्तुगत आधारमा भटमासको कच्चा तेल, यातायातका उपकरण, सवारी साधन तथा स्पेयर पार्ट्स, चामल/धान, खाने तेल, स्पन्ज आइरन लगायतका वस्तुको आयात बढेको छ भने पेट्रोलियम पदार्थ, हवाइजहाजका स्पेयर पार्ट्सुर्जा, सुन, रासायनिक मल, विद्युतीय उपकरण लगायतका वस्तुको आयात घटेको छ । आर्थिक वर्ष २०८१/८२ मा कुल वस्तु व्यापार घाटा ६.० प्रतिशतले वृद्धि भई रु.१,५२७ अर्ब ५ करोड पुगेको छ । अधिल्लो वर्ष यस्तो घाटामा १.० प्रतिशतले कमी आएको थियो ।

### विप्रेषण आप्रवाह

आर्थिक वर्ष २०८१/८२ मा विप्रेषण आप्रवाह १५.२ प्रतिशतले वृद्धि भई रु.१,७२३ अर्ब २७ करोड पुगेको छ । अधिल्लो वर्ष विप्रेषण आप्रवाह १६.५ प्रतिशतले बढेको थियो । २०८२ असार महिनाको विप्रेषण आप्रवाह रु.१८८ अर्ब ११ करोड रहेको छ । अधिल्लो वर्षको सोही महिनामा यस्तो आप्रवाह रु.११७ अर्ब ७८ करोड रहेको थियो । समिक्षा वर्षमा अमेरिकी डलरमा विप्रेषण आप्रवाह १६.३ प्रतिशतले वृद्धि भई १२ अर्ब ६४ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आप्रवाह १४.५ प्रतिशतले बढेको थियो । समिक्षा वर्षमा वैदेशिक रोजगारीका लागि अन्तिम अम स्वीकृति (संस्थागत तथा व्यक्तिगत-नयाँ) तिने नेपालीको सडख्या ५,०५,८५७ र पुनः अम स्वीकृति लिनेको सडख्या ३,३३,३०८ रहेको छ । अधिल्लो वर्ष यस्तो सडख्या क्रमशः ४,६०,१०२ र २,८९,१५५ रहेको थियो ।

### विदेशी विनियम सञ्चिति

२०८१ असार मसान्तमा रु. २,०४१ अर्ब १० करोड बराबर रहेको कुल विदेशी विनियम सञ्चिति ३१.२ प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा रु.२,६७७ अर्ब ६८ करोड पुगेको छ । अमेरिकी डलरमा यस्तो सञ्चिति २०८१ असार मसान्तमा १५ अर्ब २७ करोड रहेकोमा २०८२ असार मसान्तमा ३७.७ प्रतिशतले वृद्धि भई १५ अर्ब ५० करोड पुगेको छ । कुल विदेशी विनियम सञ्चिति मध्ये नेपाल राष्ट्र बैंकमा रहेको सञ्चिति २०८१ असार मसान्तमा रु. १,८८८ अर्ब ४५ करोड रहेकोमा २०८२ असार मसान्तमा ३०.६ प्रतिशतले वृद्धि भई रु. २,४९४ अर्ब ६४ करोड पुगेको छ । बैंक तथा वित्तीय संस्था (नेपाल राष्ट्र बैंक बाहेक) सँग विदेशी विनियम सञ्चिति २०८१ असार मसान्तमा रु. १५२ अर्ब ४५ करोड रहेकोमा २०८२ असार मसान्तमा ३६.६ प्रतिशतले वृद्धि भई रु. २६२ अर्ब ४ करोड कायम भएको छ । २०८२ असार मसान्तको कुल विदेशी विनियम सञ्चितिमा भारतीय मुद्राको अंश २३.१ प्रतिशत रहेको छ ।

### बाह्य लगानी स्थिति

२०८२ असार मसान्तमा मुलुकको वैदेशिक सम्पत्ति रु.२,५२५ अर्ब ६५ करोड तथा दायित्व रु.२,१४६ अर्ब ४३ करोड रहेको छ । फलस्वरूप, खुद वैदेशिक सम्पत्ति र दायित्वको स्थिति (Net International Investment Position) रु.७८३ अर्ब २६ करोडले बचतमा रहेको छ । २०८१ असार मसान्तमा खुद वैदेशिक सम्पत्ति र दायित्वको स्थिति रु.३०५ अर्ब ८ करोडले बचतमा रहेको थियो ।

### विनियम दर

२०८१ असार मसान्तको तुलनामा २०८२ असार मसान्तमा अमेरिकी डलरसँग नेपाली रुपैयाँ २.६६ प्रतिशतले अवमूल्यन भएको छ । अधिल्लो वर्षको सोही अवधिमा नेपाली रुपैयाँ १.६४ प्रतिशतले अवमूल्यन भएको थियो । २०८२ असार मसान्तमा अमेरिकी डलर एकको खरिद विनियम दर रु.१३७ पुगेको छ ।

### निक्षेप परिचालन

समिक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको निक्षेप १२.६ प्रतिशत (रु.८११ अर्ब ४४ करोड) ले बढेको छ । अधिल्लो वर्ष यस्तो निक्षेप १३ प्रतिशत (रु.७४२ अर्ब ३७ करोड) ले बढेको थियो । २०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चली, बचत र मुद्राती निक्षेपको अंश क्रमशः ७.१ प्रतिशत, ३६.८ प्रतिशत र ४८.३ प्रतिशत रहेको छ । अधिल्लो वर्ष यस्तो अंश क्रमशः ५.८ प्रतिशत, ३०.३ प्रतिशत र ५६.४ प्रतिशत रहेको थियो । २०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाको कुल निक्षेपमा संस्थागत निक्षेपको अंश ३६.१ प्रतिशत रहेको छ । २०८१ असार मसान्तमा यस्तो निक्षेपको अंश ३६.२ प्रतिशत रहेको थियो ।

### कर्जा प्रवाह

समिक्षा वर्षमा निजी क्षेत्रफल प्रवाहित कर्जा मध्ये वाणिज्य बैंकहरूको कर्जा प्रवाह ८.६ प्रतिशतले, विकास बैंकहरूको ६.१ प्रतिशतले र वित्त कम्पनीहरूको ८.४ प्रतिशतले बढेको छ । समिक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा मध्ये गैर-वित्तीय संस्थागत क्षेत्रफल प्रवाह भएको कर्जाको अंश ६२.८ प्रतिशत र व्यक्तिगत तथा घरपरिवार क्षेत्रफल प्रवाह भएको कर्जाको अंश ३७.२ प्रतिशत रहेको छ । अधिल्लो वर्षको सोही अवधिमा यस्तो अंश क्रमशः ६३.३ प्रतिशत र ३६.७ प्रतिशत रहेको थियो । आर्थिक वर्ष २०८१/८२ मा बैंक तथा वित्तीय संस्थाहरूको औद्योगिक उत्पादन



क्षेत्रतर्फको कर्जा ७.५८ प्रतिशतले, यातायात, सञ्चार तथा सार्वजनिक सेवा क्षेत्रतर्फको कर्जा १५.५ प्रतिशतले, थोक तथा खुद्रा व्यापार क्षेत्रतर्फको कर्जा ३.४ प्रतिशतले र सेवा उद्योग क्षेत्रतर्फको कर्जा १२.८ प्रतिशतले बढेको छ भने कृषि क्षेत्रतर्फको कर्जा ०.२ प्रतिशतले घटेको छ ।

### तरलता व्यवस्थापन

आर्थिक वर्ष २०८१/८२ मा स्थायी निक्षेप सुविधामार्फत रु.२१,५०८ अर्ब ४० करोड र निक्षेप सङ्गलन बोलकबोल मार्फत रु. ३,१४२ अर्ब ४४ करोड गरी कुल रु. २४,६५१ अर्ब ३५ करोड तरलता प्रशोधन गरिएको छ । समिक्षा वर्षमा बैंक तथा वित्तीय संस्थाले पटक पटक गरी ओभरनाइट तरलता सुविधामार्फत रु. २ अर्ब ७० करोड तरलता उपयोग गरेका छन् । फलस्वरूप, समिक्षा वर्षमा खुद रु. २४,६४८ अर्ब ६४ करोड तरलता प्रशोधन भएको छ । अधिल्लो आर्थिक वर्षमा खुला बजार कारोबार र स्थायी तरलता सुविधा लगायतका विभिन्न उपकरणमार्फत खुद रु. ३,८६८ अर्ब ८४ करोड तरलता प्रशोधन गरिएको थियो । समिक्षा वर्षमा नेपाल राष्ट्र बैंकले विदेशी विनिमय बजार (वाणिज्य बैंकहरू) बाट अमेरिकी डलर ५ अर्ब ८३ करोड खुद खरिद गरी रु.७८७ अर्ब तरलता प्रवाह गरेको छ । अधिल्लो वर्ष विदेशी विनिमय बजारबाट अमेरिकी डलर ५ अर्ब ८४ करोड खुद खरिद गरी रु.७८३ अर्ब ४७ करोड तरलता प्रवाह गरिएको थियो । समिक्षा वर्षमा अमेरिकी डलर ४ अर्ब १६ करोड बिक्री गरी रु. ५६७ अर्ब ६१ करोड बराबरको भारतीय रूपैयां खरिद भएको छ । अधिल्लो वर्ष अमेरिकी डलर ४ अर्ब २ करोड बिक्री गरी रु. ५३५ अर्ब ७ करोड बराबरको भारतीय रूपैयां खरिद भएको थियो ।

### व्याजदर

२०८१ असारमा ६१-दिने ट्रेजरी बिलको भारित औसत व्याजदर ३.०० प्रतिशत रहेकोमा २०८२ असारमा २.६५ प्रतिशत रहेको छ । बैंक तथा वित्तीय संस्थाहरूबीचको अन्तर-बैंक कारोबारको भारित औसत व्याजदर २०८१ असारमा २.६५ प्रतिशत रहेकोमा २०८२ असारमा २.६६ प्रतिशत रहेको छ । २०८१ असारमा वाणिज्य बैंकहरूको औसत आधार दर ८.०० प्रतिशत, विकास बैंकहरूको ८.७१ प्रतिशत र वित्त कम्पनीहरूको ११.२१ प्रतिशत रहेकोमा २०८२ असारमा औसत आधार दर क्रमशः ६.०२ प्रतिशत, ८.०३ प्रतिशत र ८.६७ प्रतिशत कायम भएको छ । २०८१ असारमा वाणिज्य बैंकहरूको निक्षेपको भारित औसत व्याजदर ५.७७ प्रतिशत, विकास बैंकहरूको ६.६३ प्रतिशत र वित्त कम्पनीहरूको ७.५३ प्रतिशत रहेकोमा २०८२ असारमा निक्षेपको भारित औसत व्याजदर ५.७७ प्रतिशत, विकास बैंकहरूको ७.३४ प्रतिशत र वित्त कम्पनीहरूको ९.५४ प्रतिशत रहेकोमा २०८२ असारमा कर्जाको भारित औसत व्याजदर ५.५३ प्रतिशत, विकास बैंकहरूको ११.३४ प्रतिशत र वित्त कम्पनीहरूको १२.५५ प्रतिशत रहेकोमा २०८२ असारमा कर्जाको भारित औसत व्याजदर ५.८५ प्रतिशत, ८.८५ प्रतिशत र १०.३२ प्रतिशत कायम भएको छ ।

### वित्तीय पहुँच

इजाजतप्राप्त बैंक तथा वित्तीय संस्थाहरूको सङ्ख्या २०८२ असार मसान्तमा १०७ रहेको छ । यसमध्ये २० वाणिज्य बैंक, १७ विकास बैंक, १७ वित्त कम्पनी, ५२ लघुवित्त वित्तीय संस्था र १ पूर्वाधार विकास बैंक रहेका छन् । बैंक तथा वित्तीय संस्थाहरूको शाखा सङ्ख्या २०८१ असार मसान्तमा ११.५३० रहेकोमा २०८२ असार मसान्तमा ११.५२६ कायम भएको छ । २०८१ असार मसान्तमा प्रतिशाखा जनसङ्ख्या २.५४८ रहेको मा २०८२ असार मसान्तमा २.५३० कायम भएको छ ।

### निक्षेप तथा कर्जा सुरक्षण

निक्षेप तथा कर्जा सुरक्षण कोषबाट २०८२ असार मसान्तमा ५५ बैंक तथा वित्तीय संस्थाहरूमा प्राकृतिक व्यक्तिका ५ करोड ७१ लाख ३६ हजार चली, कल, बचत तथा मुद्राती निक्षेप खातामा रहेको ८.१.५७४ अर्ब ५ करोड निक्षेप सुरक्षण भएको छ । २०८१ असार मसान्तमा प्राकृतिक व्यक्तिका नाममा रहेको ४ करोड ५७ लाख ६५ हजार खातामा ८.१.४३० अर्ब ४६ करोड निक्षेप सुरक्षण गरिएको थियो । निक्षेप तथा कर्जा सुरक्षण कोषले २०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको ८.३२७ अर्ब ४२ करोड बराबरको लघु तथा विपल वर्ग कर्जा, साना तथा ममौला उद्योग कर्जा र कृषि कर्जा (नेपाल सरकारको व्याज अनुदानमा प्रवाह भएको सहायतपूर्ण कर्जासमेत) सुरक्षण गरेको छ । २०८१ असार मसान्तमा ८.२५६ अर्ब ४५ करोड बराबरको यस्तो कर्जा सुरक्षण गरिएको थियो ।

### पुँजी बजार

२०८१ असार मसान्तमा २.२४०.४१ रहेको नेप्से सूचकाङ्क २०८२ असार मसान्तमा २.७५४.७५ कायम भएको छ । २०८२ असार मसान्तमा धितोपत्र बजार पुँजीकरण रु.४.६५६ अर्ब ४४ करोड कायम भएको छ । २०८१ असार मसान्तमा बजार पुँजीकरण रु.३.५५३ अर्ब ६८ करोड रहेको थियो । २०८१ असार मसान्तमा बजार पुँजीकरण कुल गार्हस्थ्य उत्पादनको ६२.२४ प्रतिशत रहेकोमा २०८२ असार मसान्तमा ७६.२४ प्रतिशत रहेको छ । २०८२ असार मसान्तमा नेपाल स्टक एक्सचेन्ज लिमिटेडमा सूचीकृत कम्पनीहरूको संख्या २७२ पुगेको छ । सूचीकृत कम्पनीहरूमध्ये १३२ बैंक तथा वित्तीय संस्था र बीमा कम्पनी रहेका छन् भने ४१ जलविद्युत कम्पनी, २३ उत्पादन तथा प्रशोधन उद्योग, ७ होटल, ७ लगानी कम्पनी, ४ व्यापारिक संस्था र ८ अन्य समूहका रहेका छन् । २०८१ असारमा सूचीकृत कम्पनीहरूको सङ्ख्या २७० रहेको थियो । सूचीकृत कम्पनीहरूमध्ये बैंक तथा वित्तीय संस्था र बीमा कम्पनीको धितोपत्र बजार पुँजीकरणको हिस्सा ५४.१ प्रतिशत रहेको छ । त्यसैगरी, जलविद्युत कम्पनीको हिस्सा १५.३ प्रतिशत, लगानी कम्पनीको हिस्सा ७.७ प्रतिशत, उत्पादन तथा प्रशोधन उद्योगको हिस्सा ५.४ प्रतिशत, व्यापारिक संस्थाको हिस्सा ५.० प्रतिशत, होटलको हिस्सा २.७



प्रतिशत तथा अन्य समूहका कम्पनीहरूको हिस्सा ५.८ प्रतिशत रहेको छ । नेपाल स्टक एक्सचेन्ज लिमिटेडमा २०८२ असार मसान्तमा सुचीकृत ८ अर्ब ८२ करोड शेयरको चुक्ता मूल्य रु.८८५ अर्ब ८६ करोड रहेको छ । आर्थिक वर्ष २०८१/८२ मा रु.४० अर्ब २१ करोड बराबरको साधारण शेयर, रु.२४ अर्ब ४२ करोड बराबरको बोनस शेयर, रु.१३ अर्ब २३ करोड बराबरको हकप्रद शेयर, रु.१ अर्ब २४ करोड बराबरको म्युचुअल फण्ड, रु.११ करोड २० लाख बराबर को एफपीओ र रु.३ अर्ब ५६ करोड बराबरको अन्य शेयर गरी कुल रु.८३ अर्ब १६ करोड बराबरको थप धितोपत्र सुचीकृत भएका छन् । समिक्षा अवधिमा नेपाल धितोपत्र बोर्डले रु.१५ अर्ब ४१ करोड बराबरको हकप्रद शेयर, रु.१५ अर्ब २० करोड बराबरको म्युचुअल फण्ड, रु.१० अर्ब ६२ करोड बराबरको डिबेन्वर र रु.३ अर्ब ५३ करोड बराबरको साधारण शेयर गरी कुल रु.४५ अर्ब १६ करोड बराबरको धितोपत्र सार्वजनिक निष्काशनका लागि अनुमति दिएको छ । (स्रोत: नेपाल राष्ट्र बैंक)

### राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट यस डेमेलपमेन्ट बैंकको कारोबारमा परेको असर

देशको आन्तरिक एवं विश्व अर्थतन्त्रको प्रभाव प्रत्यक्ष/अप्रत्यक्ष रूपमा यस डेमेलपमेन्ट बैंकको कारोबारमा पनि परेको देखिन्छ । पछिल्लो केही वर्षदेखि देशको अर्थतन्त्रमा रेमिटियाल्सको योगदान बढ्दै गईरहको अवस्थामा अन्तर्राष्ट्रिय श्रम बजारमा आएको परिवर्तनबाट पर्ने प्रभाव, आयातमुख्यी अर्थतन्त्र भएकोले विश्वबजारमा वस्तु तथा सेवाको मूल्यमा भएको परिवर्तनको कारण नेपालको अर्थतन्त्रमा परेको असरको प्रभाव, सूचना प्रविधिमा भएको द्रुतर विकासको प्रभाव, ग्राहकहरूको इच्छा, आंकाक्षामा आएको परिवर्तनको प्रभाव, राज्यद्वारा करका दर तथा दायरामा गरिने परिवर्तनको प्रभाव, राजनैतिक परिवर्तनको प्रभाव, बजारमा समय-समयमा बैंक तथा वित्तीय संस्थाहरू प्रति सिर्जना हुनसक्ने बुझाई एवं धारणाको कारण बैंक तथा वित्तीय संस्थाहरूमा पर्नसक्ने प्रभावबाट यस डेमेलपमेन्ट बैंक पनि अद्युतो रहन सक्दैन् । यद्यपि डेमेलपमेन्ट बैंकले त्यस किसिमका परिवर्तनबाट उत्पन्न हुनसक्ने जोखिमलाई न्यूनीकरण गर्नका लागि आवश्यक रणनीति बनाई कार्य गर्ने प्रयास गरिरहेको छ ।

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

#### (क) ग्राहक सेवा तथा सुचना प्रविधिको सम्बन्धमा :

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

- ATM सेवा : ग्राहकहरूको सुविधालाई मध्यनजर गर्दै यस डेमेलपमेन्ट बैंकले भिषा डेविट कार्डमा Chip based EMV सेवा थप गरी, Paper-based Pin लाई बिस्थापित गरी ग्राहकलाई Mobile OTP को माध्यमबाट Green Pin सेवा समेत दिई आईरहेको छ । यसबाट ग्राहकवर्गहरूलाई सहज रूपमा सेवा प्रदान गर्न सकिने विश्वास लिइएको छ । हालसम्म यस डेमेलपमेन्ट बैंकले आफ्नो ३० स्थानवाट ATM सेवा प्रदान गर्दै आईरहेको छ । साथै, डेविट कार्ड प्राप्त गरेका ग्राहक महानुभावहरूलाई लाभ होस भन्ने उद्देश्यले विभिन्न संस्थाहरू जस्तै अस्पताल, होटल तथा अन्य सेवा प्रदायक संस्थाहरूसँग सम्झौता गरी उक्त संस्थाहरूले प्रदान गर्ने सेवा उपभोग गरे वापत निश्चित प्रतिशत सम्मको रकम छुट हुने व्यवस्था समेत मिलाइएको छ । साथै, हाल यस डेमेलपमेन्ट बैंकले ग्राहकहरूलाई SCT UPI / Visa द्वावै कार्ड जारी गरेको छ ।

साथै, बैंकले Cardless Withdrawal सेवाको समेत निरन्तरता दिई अन्तरबैंक Cardless Withdrawal सेवा समेत थप गरेको छ । मोबाइल बैकिङ्ग सेवाको प्रयोग गरेर ग्राहकहरूले ATM मार्फत ATM कार्ड विना नै रकम भिक्न लिनेछन् । यस प्रकारको सुविधाले गर्दा ग्राहकहरूले रकम भिक्नका लागि ATM कार्ड बोकेर हिँड्नु पर्ने भन्नकृत हटेको छ ।

- विद्युतिय कारोबार सेवा : ग्राहक महानुभावहरूले जुनसुकै ठाउँबाट अनलाइन मार्फत आफ्नो आन्तरिक तथा अन्तरबैंक कारोबार गर्न तथा कारोबार बारे जानकारी प्राप्त गर्न आधुनिक Shangri-La Smart सेवा प्रयोग गर्न सक्नेछन् । त्यसैरी Connect IPS, RTGS तथा Shangri-la Smart सेवा प्रयोग गरी ग्राहकहरूले विभिन्न वालेटहरूमा रकम रकमान्तर गर्न, विविध विल भुक्तानी सेवाहरू प्रयोग गर्न, QR Payment गर्न समेत सक्नेछन् । साथै, व्यवसायीहरूले वस्तु तथा सेवा विक्री वापतको रकम प्राप्त गर्न QR Merchant को सुविधा लिन सक्नेछन् । आ. व. २०८१/८२ मा यस बैंकका करिब १२०,००० जिति सेवाग्राहीहरूले उक्त सेवा उपभोग गर्दै दैनिक आफ्नो खातामा भएको कारोबारको सहज विद्युतिय सेवाबाट जानकारी प्राप्त गर्दै आईरहेका छन् ।

सांगिला डेमेलपमेन्ट बैंकले मोबाइल बैकिङ्ग एप Shangri-la Smart मा एसएमएस प्रमाणिकरण प्रविधि समेत थपेको कारण पछिल्लो समय मोबाइल बैकिङ्ग एपमार्फत देखिएका विभिन्न शंकास्पद गतिविधिहरू र अनाधिकृत कारोबारहरू कम गर्न मद्दत पुगेको छ । इन्टरनेट बैकिङ्गको सुविधाको लागि छुटौ दर्ता नगरी मोबाइल बैकिङ्ग सेवालाई कम्प्यूटर तथा ल्यापटपबाट पनि चलाउन मिल्ने गरी

Omni Channel मार्फत सेवा समेत सुचारू भएसँगै साग्रिला डेभलपमेन्ट बैंकका मोबाइल बैंकिंग सेवा लिएका ग्राहकहरूले देशविदेशका कुनैपनि स्थानबाट मोबाइल तथा कम्प्यूटर / ल्यापटप प्रयोग गरी कारोबार गर्न सक्नेछन् ।

- **अनलाइन सेवाहरू: डेमलपमेन्ट बैंकका ग्राहकहरूले बैंकबाट online account opening, online fixed deposit, online loan application, online document validation, online card service request, online cheque request, online गुनासो दर्ता जस्ता सेवाहरूको समेत उपभोग गर्दै आइरहेका छन् ।**
- **आश्वा सेवा : डेमलपमेन्ट बैंकले आफ्ना ग्राहकहरूलाई विभिन्न कम्पनीहरूको सार्वजनिक शेयर निष्काशनमा आश्वा (ASBA) प्रणाली मार्फत ती कम्पनीहरूको शेयर लगानीमा आवेदन दिन सक्ने व्यवस्था गरेको छ । यो सेवा यस डेमलपमेन्ट बैंकमा खाता भएका ग्राहकहरूले डेमलपमेन्ट बैंकको सम्पूर्ण शाखाहरूबाट प्राप्त गर्न सक्ने छन् ।**
- **निक्षेप सदस्य सेवा: नेपाल धितोपत्र बोर्ड र सिडिएस एण्ड क्लियरिङ लिमिटेडबाट डेमलपमेन्ट बैंकले निक्षेप सदस्यको अनुमति प्रमाणपत्र प्राप्त गरी निक्षेप सदस्यले दिने सेवा उपलब्ध गराउँदै आईरहेको छ । यस किसिमको अनुमति प्राप्त गरेसँगै बैंकले डिस्ट्रांट खाता खोल्ने कार्यलाई निरन्तरता दिइएको छ ।**
- **SCT-UPI (Card) सम्बन्धमा: नेपाल राष्ट्र बैंकबाट भुक्तानी प्रणाली सञ्चालनको अनुमति पत्र प्राप्त संस्था स्मार्ट च्वाइस टेक्नोलोजिज लिमिटेड (SCT) र यस साथिला डेमलपमेन्ट बैंक लिमिटेडबीच SCT-UPI कार्ड जारी गर्ने सम्बन्धी सम्झौता सम्पन्न भएको छ । साथिला डेमलपमेन्ट बैंकका ग्राहकहरूले बैंकबाट सजिलै आफ्नो लागि SCT-UPI कार्ड लिन सक्ने छन् । SCT ले आभैनै कार्ड स्विचिंग संरचना स्मार्ट स्विच मार्फत SCT-UPI कार्ड / VISA कार्ड जारी गर्ने तथा UnionPay, VISA, MasterCard तथा Discover कार्ड स्वीकार गरी कार्ड मार्फत हुने कारोबारको सेवा प्रदान गर्दै आएको छ । विगत दुई दशकदेखि नेपालभरि सुरक्षित सरल र भरपर्दो भुक्तानी सेवा दिई आएको SCT नेपालकै पहिलो डोमेस्टिक कार्ड स्किम हो । SCT ले कार्ड सेवाका अतिरिक्त विभिन्न बैंक तथा वित्तीय संस्थाहरूलाई Smart QR, Smart Pay – IBFT (अन्तर बैंक भुक्तानी सेवा), Smart Banking मोबाइल बैंकिङ लगायतका सेवा समेत प्रदान गर्दै आइरहेको छ ।**

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

### (ख) शाखा सञ्जाल विस्तार :

‘स्थानीय विकासको आधार’ भन्ने आफ्नो मुल नारालाई आत्मसाथ गर्दै डेमलपमेन्ट बैंकले स्थापना कालदेखि नै ग्रामीण क्षेत्रका जनताहरू बिच आधुनिक बैंकिङ्ग सेवा, सुविधा प्रदान गर्दै आईरहेको यहाँहरू सामु सर्वविदित नै छ, साथै देश सघियतामा गईसके पश्चात नेपाल सरकार तथा नेपाल राष्ट्र बैंकको स्थानीय स्तरमा शाखा सञ्जाल पुऱ्याउने नीतिलाई अबलम्बन गर्दै डेमलपमेन्ट बैंकले आफ्नो संस्थापित शाखाहरूको विकास तथा नयाँ शाखा विस्तार गर्ने नीति अनुरूप आवश्यकताको पहिचान तथा बिभिन्न स्थानहरू छनौट गरी सातै वटा प्रदेशका स्थानीय तहहरूमा आफ्नो उपस्थिती मार्फत शाखा सञ्जाललाई विस्तार गर्दै समिक्षा वर्षको अन्तिममा बैंकको शाखा संख्या जम्मा १०५ रहको व्यहोरा सम्मानित सम्भास्त्र जानकारी गराउँदृष्टौ ।

### (ग) आन्तरिक नियन्त्रण प्रणालीको विवरण :

नेपाल राष्ट्र बैंकको निर्देशन, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को दफा १४ र १५ मा भएको व्यवस्था बमोजिम सञ्चालक समितिले आफ्नो जवाफदेहीतामा गैर कार्यकारी सञ्चालकहरूको संयोजकत्वमा आन्तरिक लेखा परीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा निर्धारण समिति र सम्पत्ति शुद्धिकरण निवारण सम्बन्धी समिति गठन गरी उक्त समितिको बैठकमा भए गरेका काम कारवाहीहरू सञ्चालक समितिको बैठकमा समेत जानकारी गराई छलफल गरी आवश्यक निर्देशन दिने गरेको छ । त्यसै व्यवस्थापन स्तरमा उच्च व्यवस्थापन उप-समिति, पदपर्ति समिति, आर्थिक प्रशासन उप-समिति, कर्जा तथा असली उप-समिति, सम्पत्ति



तथा दायित्व उप-समिति (ALCO) र खरिद उप-समिति गठन गरी डेमलपमेन्ट बैंकले आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न विभिन्न विनियमावली, नीति, निर्देशन, कार्यविधि तथा मार्गदर्शनहरू पारित गरी आवश्यकता अनुसार नेपाल राष्ट्र बैंकबाट स्वीकृति लिई तथा जानकारी गराई लागु गरेको छ ।

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

#### (घ) सम्पति शुद्धिकरण निवारण तथा ग्राहक पहिचान :

सम्पति शुद्धिकरण तथा आतंकबादी क्रियाकलापमा वित्तीय लगानी निवारण सम्बन्धी कार्यको प्रभावकारी नियन्त्रणका लागि यस बैंकले सम्पति शुद्धिकरण निवारण ऐन, २०८४ (संशोधन २०८०), सम्पति शुद्धिकरण निवारण नियमावली २०८१, नेपाल राष्ट्र बैंक, वित्तीय जानकारी इकाईले जारी गरेका निर्देशन तथा परिपत्र बमोजिम आवश्यक नीति प्रक्रियाको तर्जुमा गरी निरन्तर रूपमा कार्यान्वयन गर्दै आएको छ तथा सो को प्रभावकारी रूपमा कार्यान्वयन गर्न बैंकका सञ्चालक श्री लिसा शेरचनको संयोजकत्वमा सम्पति शुद्धिकरण तथा आतंकबादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी समिति गठन गरिएको छ । यस समितिले गरेका निर्णयहरू तथा भएका कार्यहरू सञ्चालक समितिमा द्वालफल गर्ने गरिएको छ । यस डेमलपमेन्ट बैंकले AML/CFT इकाई खडा गरी ग्राहक पहिचान पद्धति, GoAML, AML/CFT Policy, Procedural Guidelines तथा Risk Based Customer Assessment Manual बनाई प्रत्येक शाखाहरूमा आवश्यक AML/CFT Implementing कर्मचारी तोकी सम्पति शुद्धिकरण निवारण सम्बन्धी ऐन, नियमावली तथा निर्देशनहरूको कार्यान्वयन गर्दै आएको छ ।

#### (९) पूँजी वृद्धि तथा संरचना सम्बन्धमा :

आर्थिक वर्ष २०८१/८२ को अन्त्यमा डेमलपमेन्ट बैंकको चुक्ता पूँजी रु. रु ३,५५,६२,५५,७१५.५५ (अक्षेरुपी तीन अर्ब पचपन्न करोड बैसठठी लाख पचपन्न हजार सात सय उन्नाइस र पैसा पचपन्न मात्र) कायम रहेको छ । संस्थापक समूहको शेयर स्वामित्व ५१ प्रतिशत रहेको छ भने सर्वसाधारण समूहको शेयर स्वामित्व ४४ प्रतिशत रहेको छ । सांगिला डेमलपमेन्ट बैंक लिमिटेड र अन्य ईजाजतपत्र प्राप्त बैंक तथा वित्तीय संस्थाहरू एक आपसमा गाभ्ने गमिने तथा यस सांगिला डेमलपमेन्ट बैंक लिमिटेडले अन्य वित्तीय संस्थाहरूलाई प्राप्ति गर्ने कार्य खुला रूपमा अधि बढाउने बैंकको योजना रहनेछ ।

#### (१०) मानव संशाधन व्यवस्थापन :

समिक्षा वर्षको आषाढ मसान्तमा डेमलपमेन्ट बैंकमा कुल ८६४ जना कर्मचारीहरू कार्यरत रहेका छन जसमध्ये ११४ जना नयाँ कर्मचारी नियुक्ति तथा १०३ जना कर्मचारीहरू सेवाबाट अलग भएका छन । डेमलपमेन्ट बैंकको कुल कर्मचारी संख्या मध्ये ३५४ जना (४५.६० प्रतिशत) महिला कर्मचारीहरू रहेका छन् । बैंक तथा वित्तीय संस्था भनेको देश विकासको एक जिम्मेवार एवं आर्थिक मेरुदण्ड भएकोले राष्ट्रको हरेक आर्थिक गतिविधिहरूमा यसको प्रत्यक्ष प्रभाव पर्ने गर्दछ । दक्ष जनशक्ति विना कुनै पनि संस्था सफलतापूर्वक अगाडि बढ्न नसक्ने साथै आजको यस प्रतिस्पर्धात्मक युगमा दक्ष जनशक्ति विना कुनै पनि संस्थाको सफलताको परिकल्पना गर्न नसकिने भएकोले आफ्नो जनशक्तिलाई प्रतिस्पर्धीहरूको विच सक्षम बनाई आफ्ना ग्राहकहरूलाई आधुनिक सेवा एवं सुविधाहरू प्रदान गर्न उचित प्रशिक्षण एवं तालिमको आवश्यकतालाई दृष्टिगत गरी डेमलपमेन्ट बैंकले कार्यरत कर्मचारीहरूलाई आवश्यकता अनुसारको बाह्य तथा आन्तरिक तालिमहरू विभिन्न समयमा गराउँदै आइरहेको छ ।

बाह्य तालिम अन्तर्गत विभिन्न प्रतिष्ठित संस्थाहरूले सञ्चालन गर्ने तालिम तथा कार्यशाला गोष्ठीमा आवश्यकता अनुसार कनिष्ठ तहदेखि व्यवस्थापकीय तहका कर्मचारीहरूलाई सहभागी गराउँदै आईरहेको छ भने व्यवस्थापन तहका कर्मचारीहरूलाई डेमलपमेन्ट बैंकको आवश्यकता अनुसार वैदेशीक तालिम नीति तयार गरी विदेशमा समेत पठाउने गरेको छ । त्यस्तै डेमलपमेन्ट बैंकले विभिन्न विभागमा कार्यरत मानव संशाधनको कारोबारको प्रकृतीको आधारमा आन्तरिक रूपमा समेत तालिम प्रदान गर्दै आईरहेको छ भने नयाँ नियुक्त गरेका कनिष्ठ स्तरका कर्मचारीहरूलाई आन्तरिक तथा बाहिरबाट समेत प्रशिक्षक ल्याई अभियुक्तिकरण सम्बन्धी तालिम (भौतिक तथा अभौतिक) प्रदान गर्दै आईरहेको छ ।



नेपाल राष्ट्र बैंकबाट बैंक तथा वित्तीय संस्थाहरूलाई जारी निर्देशन अनुरूप कुल कर्मचारी तलबमत्ता खर्चको तीन प्रतिशतले हुने रकम कर्मचारीको तालिम तथा वृद्धि विकासमा खर्च गर्नुपर्ने व्यवस्था भए बमोजिम समिक्षा वर्षमा डेवलपमेन्ट बैंकले आन्तरिक तथा बाह्य गरी करिव सम्पूर्ण कर्मचारीहरूलाई तालिममा सहभागि गराई जनशक्ति तालिममा रु. १,४२,१०,८५/- खर्च गरेको छ । त्रैमासिक रूपमा उच्च व्यवस्थापन, विभागीय प्रमुख र शाखा प्रमुख बीच विभिन्न शाखाहरूको कारोबार, प्रगती विवरण र समस्याहरू बारे छलफल तथा भावी योजना बारे प्रशिक्षण तथा अन्तरक्रिया गर्दै आईरहेको छ ।

#### (६) संस्थागत सुशासन :

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

यसरी यस डेवलपमेन्ट बैंकले बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, नेपाल राष्ट्र बैंक तथा अन्य नियमनकारी निकायहरूद्वारा जारी नीति, निर्देशन तथा परिपत्रहरूको सञ्चालक तथा कर्मचारीहरूले पालना गर्नुपर्ने आचरणहरू उच्च प्राथमिकताका साथ पालना गर्दै आईरहेको र भविष्यमा समेत पूर्ण रूपमा पालना गरिने छ ।

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

डेवलपमेन्ट बैंकले आफ्नो व्यवसायिक सम्बन्ध तथा कारोबार विस्तारको लागि विभिन्न संस्थाहरूको सदस्यता लिनुको साथै स्थानीय स्तरमा रहेका संघ/संस्था, विभिन्न सरकारी तथा गैह सरकारी कार्यालय, कर्मचारीहरूसंग व्यवसायिक र कारोबारको सम्बन्ध फराकिलो बनाउदै अगाडी बढिरहेको छ ।

नियमनकारी निकायहरू नेपाल राष्ट्र बैंक, कम्पनी रजिस्ट्रार कार्यालय, नेपाल धितोपत्र वोर्ड, नेपाल स्टक एक्सचेन्ज लि., सिडिएस एप्ड क्लियरिङ लिमिटेड, विभिन्न बैंक तथा वित्तिय संस्थाहरू, नेपाल सरकार र सरकारी तथा गैर सरकारी संघसंस्थाहरू, डेवलपमेन्ट बैंकर्स एशोसिएसन लगायत डेवलपमेन्ट बैंकसंग सम्बद्ध अन्य संघसंस्थाहरू तथा सरोकारवालाहरूसंगको सौहार्दपूर्ण व्यवसायिक सम्बन्ध विस्तार गर्दै लिएको र बैंक तथा ग्राहक महानुभावहरू विचको कारोबार सम्बन्ध र सुरक्षालाई ध्यानमा राखी सुमधुर सम्बन्ध कायम गरिएको जानकारी गराउँदछु ।

#### (८) संस्थागत सामाजिक उत्तरदायित्व :

बैंकले आफ्नो मुनाफामा मात्र केन्द्रित नभई सामाजिक क्षेत्रमा पनि केही योगदान पुऱ्याउनु पर्दछ भन्ने कुरालाई आत्मसाथ गर्दै विगतका वर्षाहरूमा भैं यस कार्यलाई निरन्तरता दिँदै संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम अन्तर्गत विभिन्न कार्यक्रमहरूमा आफै प्रत्यक्ष वा परोक्ष रूपमा तथा अन्य संस्थाहरूले गरेको कार्यक्रममा आर्थिक रूपमा सहयोग गरी सक्रिय सहभागिता जनाउदै आईरहेको छ ।

नेपाल राष्ट्र बैंकको संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी मार्गदर्शन, २०८१ बमोजिम बैंकले समिक्षा वर्षमा खुद मुनाफाको १ प्रतिशतले हुने रु. ६,०६६,७१८/- संस्थागत सामाजिक उत्तरदायित्व कोषमा विनियोजन गरेको छ जुन अधिल्लो आ.व.मा उत्त कोषमा खुद मुनाफाको १ प्रतिशतले हुने रु. ५,०४२,८०५/- संस्थागत सामाजिक उत्तरदायित्व कोषमा विनियोजन गरेको थियो । यसरी समिक्षा वर्षमा डेवलपमेन्ट बैंकले केन्द्रीय कार्यालय तथा विभिन्न शाखा कार्यालयहरूबाट सातैवटा प्रदेशमा नेपाल राष्ट्र बैंकले, बैंक तथा वित्तीय संस्थाहरूलाई जारी गरेको संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी मार्गदर्शन, २०८१ बमोजिम विभिन्न क्षेत्र/कार्यक्रमहरूमा संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम अन्तर्गत रु. ३,९९६,९३४/- बराबर खर्च गरेको छ । यसरी भविष्यमा समेत सामाजिक उत्तरदायित्व कार्यहरूमा अभै निरन्तर रूपमा सहयोग जारी रहने छ । यस सम्बन्धी विस्तृत विवरण वित्तीय विवरणमा प्रस्तुत गरिएको छ ।



**(४) सञ्चालक समितिमा भएको हेरफेर :**

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

**विवरण :**

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

**(१०) कारोबारलाई असर पार्ने मुख्य कुराहरु :**

डेमलपमेन्ट बैंकको कारोबारलाई असर पार्ने मुख्य कुराहरु निम्नानुसार रहेका छन् :

क) समयमै कर्जा असुली तथा व्याज भुक्तान हुन नसकी उत्पन्न हुने जोखिमहरू तथा सहकारी क्षेत्रमा देखिएको समस्याका कारण उत्पन्न जोखिमहरू ।

ख) सूचना तथा प्रविधिको विकाससँग बैंक तथा वित्तीय संस्थाहरूमा आर्थिक अपराधिक गतिविधीहरू बढ्दै गईरहेको कारण हुने जोखिमहरू ।

ग) राजनीतिक परिवर्तनका कारण उत्पन्न हुने जोखिमहरू ।

घ) पूँजी बजारमा आउने उतार चढावको कारण हुन सक्ने जोखिमहरू ।

ङ) बैंकिङ़ क्षेत्रमा हुने अत्याधिक प्रतिस्पर्धा एवं कर्जा छुट गर्ने प्रकृतिका आन्दोलनका कारण हुने जोखिमहरू ।

ज) तरलतामा हुने उतार चढावका कारण निक्षेप तथा कर्जा लगानीको व्याजदरमा हुने परिवर्तनले व्यवसायमा आउन सक्ने जोखिमहरू ।

झ) अन्तर्राष्ट्रिय बजारमा हुने आर्थिक मन्दि एवं अमेरिकी अर्थ राजनीतीको प्रत्यक्ष अप्रत्यक्ष असरबाट नेपालको अर्थतन्त्रमा पर्ने जोखिमहरू ।

ज) राष्ट्रको आर्थिक, नौद्रिक तथा वित्तीय नीति परिवर्तनबाट हुन सक्ने संभावित जोखिमहरू ।

भ) मुद्रास्फिति तथा संकुचनका कारण उत्पन्न हुन सक्ने जोखिमहरू ।

ग) उत्पादनशील क्षेत्रमा कर्जाको मागमा आएको संकुचन ।

ट) जलवायु परिवर्तनका कारण जलविद्युत, कृषि आदि क्षेत्रमा पर्न जाने प्रतिकूल असरहरू ।

**(११) लेखा परीक्षण प्रतिवेदनका कैफियत उपर सञ्चालक समितिको प्रतिक्रिया :**

डेमलपमेन्ट बैंकको नियमित कारोबारको सिलसिलामा हुने सामान्य कैफियत बाहेक डेमलपमेन्ट बैंकलाई असर पार्ने जोखिमपूर्ण गम्भीर प्रकृतिका कैफियतहरू लेखापरीक्षण प्रतिवेदनमा रहेका छन् । आन्तरिक तथा बाह्य लेखा परीक्षकहरूले औल्याएका कैफियतहरू प्रति सञ्चालक समिति सचेत रहेको र उत्क सुम्भावहरूको बारेमा समितिमा छलफल गरी कैफियतहरूको सुधार गर्न व्यवस्थापनलाई निर्देशन दिई कैफियत र सुम्भावहरूमा सुधार गरी सकिएको जानकारी गराउँदछौं ।

**(१२) लाभांश बांडफांड :**

यस डेमलपमेन्ट बैंकको लेखापरीक्षकबाट लेखा परीक्षण भई प्राप्त प्रतिवेदन अनुसार आर्थिक वर्ष २०८१/८२ को नाफा वा नोक्सान हिसाब विवरणका आधारमा खुद मुनाफा रु. ६०,६६,७१,७५६/- बाट साधारण जगेडा कोषमा रकम रु. १२,१३,३४,३५१/- सारी तथा अन्य आवश्यक समायोजनहरू पश्चात बाँकी रहेको रकमबाट एककाईसौं वार्षिक साधारण सभाको प्रयोजनार्थ यस डेमलपमेन्ट बैंकमा कायम हुन आएको रु ३,५५,६२,५५,७९५.५५/- शेयर पूँजीको को १०.३५८३ प्रतिशतले हुन आउने लाभांश मध्ये ५ प्रतिशतले हुन आउने



बोनस शेयर वापत रु.१७,७८,१२,७८५.५८/- (अक्षेरुपी सत्र करोड अठहत्तर लाख बाहु हजार सात सय पचासी पैसा अन्तानब्बे मात्र) बराबरको बोनस शेयर तथा रु.३५८८ प्रतिशतले हुन आउने रकम रु.१५,०५,५३,६२६.३०/- (अक्षेरुपी उन्नाइस करोड पाँच लाख त्रीपन्न बाहु हजार छ सय छब्बीस पैसा तीस मात्र) बराबरको नगद लाभांश (बोनस शेयर तथा नगद लाभांशमा लाग्ने कर सहित) वितरण गर्ने प्रस्ताव यस सम्मानित साधारणसभा समक्ष पेश गरिएको छ ।

(१३) कम्पनी ऐन २०६३ को दफा १०४ उपदफा ४ अनुसारको अतिरिक्त विवरणहरूलाई यसै प्रतिवेदनको अंगको रूपमा तल छुट्टै राखिएको छ ।

### कृतज्ञता

यस डेमलपमेन्ट बैंकलाई निरन्तर रूपमा अटुट माया तथा विश्वास गर्दै आजको यस अवस्था सम्म ल्याई पुन्याउन निरन्तर सौहार्दपूर्ण वातावरणमा कारोबार गर्दै आउनु भएका आदरणीय ग्राहक महानुभावहरु प्रति हार्दिक कृतज्ञता जाहेर गर्दछौ । बैंक संचालनको लागि हामीलाई गहनतम जिम्मेवारी दिनुको साथै यस डेमलपमेन्ट बैंकको उत्तरोत्तर प्रगति तथा सम्बृद्धिको लागि हामीलाई आफ्नो अमूल्य मार्गदर्शन, सुभाव, सल्लाह तथा परामर्श दिई निरन्तर अभिभावकको रूपमा सहयोग पुन्याउँदै आउनु भएका आदरणीय सम्पूर्ण शेयरधनी महानुभावहरु, बैंकको उन्नति तथा प्रगतिमा निरन्तर रूपमा क्रियासिल रही ग्राहक सेवामा संलग्न सम्पूर्ण कर्मचारीहरु, नेपाल सरकार, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र वोर्ड, नेपाल स्टक एक्सचेन्ज लि., सिडिएस एण्ड क्लियरिङ लि., आन्तरिक तथा बाह्य लेखापरीक्षक, बैंकको शेयर रजिष्ट्रार लगायत यस डेमलपमेन्ट बैंकको प्रगतिमा प्रत्यक्ष रूपमा सहयोग पुन्याउँदै आउनु भएका सम्पूर्ण निकाय एवं शुभेच्छुकहरूलाई विशेष धन्यवाद दिन चाहन्दौ ।

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

धन्यवाद !

नरेश दुंगाना  
संचालक

उज्ज्वल सत्याल  
अध्यक्ष  
मिति : २०८२/०५/०७



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

(क) विगत वर्षको कारोबारको सिंहावलोकन: सञ्चालक समितिको प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको छ ।

(ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सो असर : सञ्चालक समितिको प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको छ ।

(ग) प्रतिवेदन तथार भएको मितिसम्म चालु वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा : यस चालु आ. व. को असोज मसान्तसम्म बैंकको कारोबारको स्थिति तथा भविष्यमा गर्नुपर्ने कामको सम्बन्धमा सञ्चालक समितिको धारणा समेत सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको छ । यस चालु आ. व. को असोज मसान्तसम्म बैंकको कारोबारको स्थिति निम्न बमोजिम भएको अवगत गराउँदैछ ।

२०८२ असोज मसान्त

निक्षेप	रु. ५५,२५,००,७०,७२६
कर्जा तथा सापटी	रु. ४४,७७,७८,७६,५७२

(घ) कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध : सञ्चालक समितिको प्रतिवेदनको बुंदा नं. ७ मा उल्लेख गरिएको छ ।

(ङ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण : यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनको बुंदा नं. ५ मा उल्लेख गरिएको छ ।

(च) कारोबारलाई असर पार्ने कुराहरु : यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनको बुंदा नं. १० मा उल्लेख गरिएको छ ।

(द्व) लेखा परीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिकृया : यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनको बुंदा नं. ११ मा उल्लेख गरिएको छ । साथै आ. व. २०८१/८२ को वित्तीय विवरण नेपाल राष्ट्र बैंकबाट स्वीकृत हुँदाका बखत दिईएका निर्देशनहरु यसै प्रतिवेदनमा समावेश गरिएको छ ।

(ज) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम : यस सम्बन्धमा सञ्चालक समितिको प्रतिवेदनको बुंदा नं. १२ मा उल्लेख गरिएको छ ।

(झ) शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अद्वित मुल्य, त्यस्तो शेयर जफत हुन भन्दा अगाहै सो वापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्रि गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयरवापत रकम फिर्ता गरेको भए सो को विवरण : यस डेमलपमेन्ट बैंकले यस आर्थिक वर्षमा कुनै पनि शेयर जफत गरेको छैन ।

(ञ) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन : यस डेमलपमेन्ट बैंकले विगत आ. व. मा गरेको कारोबारको प्रगतिको विवरण यसै प्रतिवेदनको विभिन्न शिर्षकमा प्रस्तुत गरिएको छ भने हालसम्म डेमलपमेन्ट बैंकको कुनै सहायक कम्पनी नरहेको व्यहोरा अवगत गराउँदैछ ।

(ट) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरु र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन :



डेमलपमेन्ट बैंकको सहायक कम्पनी नरहेको कर्जा लगानी तथा निष्ठेप संकलन तथा विभिन्न वित्तीय सेवा प्रदान गर्ने नियमित कारोबारलाई यस वर्ष पनि निरन्तरता दिइयो । डेमलपमेन्ट बैंकले समिक्षा वर्षमा गरेका प्रमुख कारोबारहरु र कारोबारमा आएको परिवर्तन सम्बन्धमा वित्तीय विवरणमा प्रस्तु पारिएको छ ।

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

(४) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्व विवरण र कम्पनीको शेयर कारोबारमा निजहरु संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त जानकारी  
डेमलपमेन्ट बैंकको शेयर कारोबारमा सञ्चालक तथा पदाधिकारीहरु संलग्न रहनु भएको जानकारी छैन । कर्मचारीहरूलाई छुट्टाइएको शेयर बाहेक पदाधिकारीहरूले यस कम्पनीको शेयर लिएका छैन । डेमलपमेन्ट बैंकको संस्थापक शेयर सर्वसाधारण शेयरमा रुपान्तरणको कारणबाट सञ्चालकहरूको देहाय बमोजिम संस्थापक तथा सर्वसाधारण दुवै समुहको शेयर स्वामित्व रहेको छ ।

क्र.सं.	सञ्चालक	पद	प्रतिनिधित्व समूह	शेयर स्वामित्व		
				संस्थापक	सर्वसाधारण	जम्मा
१.	श्री उज्ज्वल सत्याल	अध्यक्ष	संस्थापक समूह	४९९,८६६	१,२७,७५२	५,३५,६१८
२.	श्री सुशिल काजी बानियां	सञ्चालक	संस्थापक समूह	२८,८५७	६,३७६	३५,३३३
३.	श्री सुजन सिद्धि बज्जार्यार्थ	सञ्चालक	संस्थापक समूह	६,४५६	४,४२४	११,०२०
४.	श्री गंगा सागर ढकाल	सञ्चालक	सर्वसाधारण समूह	-	४,२५४	४,२५४
५.	श्री लिसा शेरचन	सञ्चालक	सर्वसाधारण समूह	-	१,३६४	१,३६४
६.	श्री नरेश दुंगाना	सञ्चालक	सर्वसाधारण समूह	-	१,२४०	१,२४०
७.	श्री रविन्द्र नारायण प्रधान	स्वतन्त्र सञ्चालक	-	-	-	-

(५) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्झौताहरूमा कुनै सञ्चालक तथा निजको निजिको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराएको जानकारीको व्यहोरा :  
आ. व. २०८१/८२ मा डेमलपमेन्ट बैंकसँग सम्बन्धित सम्झौताहरूमा सञ्चालक तथा निजको नातेदारको व्यक्तिगत स्वार्थ नरहेको र हालसम्म त्यस्तो कुनै कारोबारको जानकारी प्राप्त भएको छैन ।

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

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

(८) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

विगत आर्थिक वर्षको व्यवस्थापन खर्चको विवरणहरु यसै प्रतिवेदनको विभिन्न आर्थिक विवरणहरूमा उल्लेख गरिएको छ । यस वर्षको सञ्चालन खर्च निम्न बमोजिम रहेको छ ।

कर्मचारी खर्च	रु. ६४,५१,५६,५००
कर्मचारी बोनस व्यवस्था	रु. ५,६०,२६,३५३
अन्य सञ्चालन खर्च	रु. ३१,३२,८४,९५७
सम्पत्तीमा हास कट्टी खर्च	रु. १७,८७,६८,९१०
कुल	रु. १,२३,९२,३६,५१५



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

१) लेखापरीक्षण समिति :

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

२) समितिका सदस्य (सञ्चालक) लाई प्रति बैठक भत्ता रु. ७,०००/बाहेक अन्य कुनै पारीश्रमिक/सुविधा प्रदान गर्ने गरिएको छैन ।

३) आन्तरिक लेखापरीक्षणको कार्य योजना पारित गरी कार्यान्वयन गराउने र बैंकको नीति नियम तथा संचालन सम्बन्धी काम कारवाहीहरूको पुनरावलोकन गरी व्यवस्थापन तथा सञ्चालक समितिलाई आवश्यक सुभकावहरू दिएको छ । यसका साथै बाह्य लेखापरीक्षक तथा नेपाल राष्ट्र बैंकले दिएको प्रतिवेदन उपर विस्तृत छलफल गरी सञ्चालक समितिलाई आवश्यक सुभकाव दिएको छ । अर्थिक वर्ष २०८१/८२ मा लेखापरीक्षण समितिको बैठक जम्मा ४ पटक बसेको छ भने उक्त बैठक भत्ता वापत जम्मा रु. १,२६,०००/- भुक्तानी गरिएको छ ।

(ध) सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेयररधनी वा निजको नजिकको नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुभाउन बाँकी भए सो कुरा :

डेमेलपमेन्ट बैंकका सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेयररधनी वा निजको नजिकको नातेदार वा निज संलग्न रहेको फर्म, कम्पनीले डेमेलपमेन्ट बैंकलाई कुनै रकम बुभाउन बाँकी छैन ।

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

१) संचालक समितिलाई प्रदान गरिएको भत्ता तथा सुविधाको विवरण:

आ. व. २०८१/८२ मा यस डेमेलपमेन्ट बैंकका सञ्चालकहरूलाई सञ्चालक समितिको बैठकमा उपस्थित भए वापत प्रति बैठक भत्ता रु. ८,०००/- (अध्यक्षको हकमा) तथा रु. ७,०००/- (अन्य सञ्चालकको हकमा) प्रदान गरिएको छ । यसरी समिक्षा वर्षमा सञ्चालक समितिको बैठक जम्मा २२ पटक बसेको छ भने सो बैठक भत्ता वापत सञ्चालकहरूलाई रु. ९०,५९,०००/- भुक्तानी गरिएको छ । सञ्चालक समितिका सदस्य बाहेक अन्य पदाधिकारीहरूलाई उक्त भत्ता प्रदान गरिएको छैन ।

उपत्यका भन्दा बाहिरबाट समितिको बैठकमा भाग लिन आउनु हुने सञ्चालकहरूलाई दैनिक भ्रमण भत्ता वापत प्रति दिन रु. ३,०००/- का दरसे प्रदान गर्ने गरेको तथा पत्रपत्रिका तथा टेलिफोन खर्च वापत प्रति महिना प्रति सञ्चालक रु. १,५००/- प्रदान गर्ने गरिएको छ भने यातायात तथा अन्य खर्च वास्तविक खर्चको आधारमा बिल सोधभर्ना गर्ने गरिएको छ । यसरी समिक्षा वर्ष २०८१/८२ मा सञ्चालक समितिका पदाधिकारीहरूलाई प्रदान गरिएको अन्य खर्च जम्मा रु. ४,४२,६४५/- रहेको छ ।

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

यस समिक्षा वर्षमा यस डेमेलपमेन्ट बैंकको प्रमुख कार्यकारी अधिकृतमा श्री सुयोग श्रेष्ठ रहनु भएको र प्रमुख कार्यकारी अधिकृत तथा व्यवस्थापनका अन्य पदाधिकारीहरूलाई निम्नानुसार तलब, भत्ता, दैशीभत्ता, कर्मचारी संचयकोष योगदान, बिदा वापतको भुक्तानी तथा कर्मचारी बोनस प्रदान गरिएको छ ।

विवरण	प्रमुख कार्यकारी अधिकृत (रकम रु.)	व्यवस्थापनका अन्य पदाधिकारीहरू (रकम रु.)
तलब	६०,७२,०००	३५,३७,६००
भत्ता	३६,४८,०००	२९,६६,०००
दैशी भत्ता	८,६०,६००	३,५३,७६०
संचय कोष कट्टी	६,०७,२००	५,२२,७२०
अन्य	१,५४,५३३	१६,४३,५३०
जम्मा	१,१३,४२,७३३	८२,२४,०७०
कर कट्टी	४६,५१,५१५	२३,८३,५१६
कर कट्टी पछि जम्मा	६६,५०,८१८	५८,४०,९५४



- कर्मचारी बोनस माथि उल्लेखित रकममा समावेश नभएको, बोनस ऐन, २०३० बमोजिम कर्मचारी बोनस प्रदान गरिने छ ।
- कर्मचारी उपदान वापतको रकम माथि समावेश नभएको ।
- उपरोक्त बाहेक दुर्घटना बीमा, मोबाईल खर्च, सवारी साधन सुविधा, इन्धन तथा मर्मत खर्च बैंकको कर्मचारी विनियमावली तथा गरिएको करारनामा बमोजिम प्रदान गरिएको छ ।

**(प) शेयरधनीहरूले बुम्फिलिन बाँकी रहेको लाभांशको रकम :**

शेयरधनीहरूले २०८२ आषाढ मसान्तसम्ममा यस डेमलपमेन्ट बैंक र डेमलपमेन्ट बैंकको शेयर रजिस्ट्रार एनआइएमविएल एस क्यापिटल लि. मार्फत बुम्फिलिन बाँकी रहेको लाभांश रकम निम्न विवरण बमोजिम रहेको छ :

आर्थिक वर्ष	बुम्फिलिन बाँकी रहेको लाभांश रकम रु. (कर कट्टी अद्य)
२०६७/६८	५,८८,०००
२०६८/६९	११,३३,१५८
२०६९/७०	२४,६४,६६२
२०७०/७१	१८,७४,२८०
२०७१/७२	७२,८६,५६५
२०७२/७३	४७,२४,७३३
२०७३/७४	८४,९०,४२५
जम्मा	२,६४,५३,८६२

**(फ) दफा १४१ बमोजिम सम्पत्ति खरीद वा विक्री गरेको कुराको विवरण :**

समिक्षा अवधिमा डेमलपमेन्ट बैंकलाई आवश्यक पर्ने सम्पत्तीहरू खरीद तथा बिक्रिको विवरण संलग्न वित्तीय विवरणको अनुसुचि ४.१३ र ४.१४ मा उल्लेख गरिएको छ ।

**(ब) दफा १७५ बमोजिम सम्बद्ध कम्पनीबीच भएको कारोबारको विवरण :**  
केही नभएको ।

**(भ) यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा :**  
केही नभएको ।

**(म) अन्य आवश्यक कुराहरू :**

**(१) पूँजीकोषको पर्याप्तता :**

नेपाल राष्ट्र बैंकको निर्देशन बमोजिमको पूँजी कोषको गणना गर्दा जोखिम भासित सम्पत्तिको १४.३५% पूँजी कायम रहेको छ जुन आवश्यक ११% भन्दा ३.३५% अधिक हो ।

**(२) लेखा परीक्षकको नियुक्ति र प्रतिवेदन :**

डेमलपमेन्ट बैंकको आ. व. २०८१/८२ को लेखापरीक्षण गर्नको लागि लेखापरीक्षण समितिको सिफारिसमा यस डेमलपमेन्ट बैंकको २०८०/८१ को वार्षिक साधारण समाले श्री डि.एस. एण्ड एसोसियट्स, चार्टर्ड एकाउण्टेन्ट्स कम्पनीलाई बाह्य लेखा परीक्षकमा पारिश्रमिक रु २०,००,०००/- (मू.अ.क. बाहेक) प्रदान गर्ने गरी नियुक्त गरिएको छ । यसरी उत्तर लेखापरीक्षकले डेमलपमेन्ट बैंकको हिसाब किताबको लेखापरीक्षण गरी दिनु भएको प्रतिवेदन माथि लेखा परीक्षण समितिमा छलफल समिक्षा गरी दिएको प्रतिवेदन उपर सञ्चालक समितिमा छलफल भई प्रतिवेदनमा औल्याईका सामान्य कैफियतहरू र सुभावहरूको सम्बन्धमा सुधार गर्न व्यवस्थापनलाई निर्देशन दिइएको छ ।



**(३) मानव संशाधन**

आ. व. २०८१/८२ को आषाढ मसाल्तमा यस डेवलपमेन्ट बैंकले जस्ता ८६४ जना कर्मचारीहरूलाई रोजगारी दिन सफल भएको छ । अन्य सहयोगी कर्मचारी बाह्य श्रोतबाट आपूर्ति गर्ने गरिएको छ ।

**(४) राजश्वमा योगदान**

आ. व. २०८१/८२ मा यस डेवलपमेन्ट बैंकले नेपाल सरकारलाई कर्पोरेट करको रूपमा रु. २७,७२,५१,४७६/- तिरेर देशको विकासमा योगदान दिएको छ ।

**(५) बाँडफाँड भएको शेयर संख्या, बाँडफाँड भएको शेयरमध्ये चुक्ता भएको र नभएको शेयरको संख्या :**

नभएको ।

**(६) डेवलपमेन्ट बैंकको चुक्ता पूँजीको पाँच प्रतिशत वा सो भन्दा बढी शेयर खरिद गरी लिने व्यक्ति वा संगठित संस्था :**  
कोही छैन ।

**(७) यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनुपर्ने अन्य कुनै कुराको विवरण**  
आवश्यक कुराहर यसै प्रतिवेदनमा माथि उल्लेख गरी सकिएको छ ।

**(८) यस डेवलपमेन्ट बैंकले प्रचलित कम्पनी ऐन तथा प्रचलित कानूनको पालना पूर्ण रूपमा गरेको छ ।**



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

### १.) सञ्चालक समितिको प्रतिवेदन :

यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

### २.) लेखापरीक्षकको प्रतिवेदन :

यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

### ३.) लेखापरीक्षण भएको वित्तीय विवरण :

यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

### ४.) कानूनी कारबाही सम्बन्धी विवरण :

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

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

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

यस सम्बन्धमा कम्पनीलाई कुनै जानकारी प्राप्त नभएको ।

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

यस सम्बन्धमा कुनै जानकारी प्राप्त नभएको ।

### ५.) संगठीत संस्थाको शेयर कारोबार तथा प्रगतिको विवरण :

(क) धितोपत्र बजारमा भएको संगठीत संस्थाको शेयर कारोबार सम्बन्धमा व्यवस्थापनको धारणा,

खुल्ला बजारले प्रतिपादित गरेको मूल्य तथा मान्यता अनुरूप शेयर कारोबारमा हुने उतार चढावलाई डेवलपमेन्ट बैंकले सामान्य रूपले लिएको छ । यस्तो उतार चढावको अवस्थामा पनि बैंकको शेयर कारोबार सन्तोषजनक रहेको छ ।

(ख) आ. व. २०८१/८२ को प्रत्येक त्रैमासिक अवधिमा संगठीत संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कुल कारोबार दिन देहाय बमोजिम रहेको छ ।

विवरण	२०८१ आश्विन	२०८१ पौष	२०८१ चैत	२०८२ आषाढ
	मसान्त	मसान्त	मसान्त	मसान्त
अधिकतम मूल्य रु.	४५७.००	४४२.५०	४४५.००	४६७.००
न्यूनतम मूल्य रु.	३४७.००	३७२.४०	३७५.००	३७८.००
अन्तिम मूल्य रु.	४३६.००	३४३.००	३४५.९०	४६२.८२
कुल कारोबार शेयर संख्या	१,०२,६६,६९०	४०,२१,७७०	२७,४५,३४६	४२,२८,३६२
कुल कारोबार दिन	५७	५५	५६	६३

### ६.) समस्या तथा चुनौती :

(क) आन्तरिक समस्या तथा चुनौती :

- बैंक तथा वित्तीय संस्थाहरूमा कार्यरत दक्ष जनशक्ति व्यवस्थापन तथा जनशक्ति पलायनको चुनौती ।
- सूचना तथा प्रविधिको विकाससँग बैंक तथा वित्तीय संस्थाहरूमा आर्थिक अपराधिक गतिविधीहरू बढाउ गईरहेको कारण हुने संचालन जोखिमहरू ।



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

**(ख) बाह्य समस्या तथा चुनौती :**

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

**(ग) समस्या र चुनौतीको समाधान गर्न व्यवस्थापनले अवलम्बन गरेको रणनीति :**

- व्यवसाय / कारोबार वृद्धि गर्ने ।
- आधुनिक नयाँ प्रविधिहरुको प्रयोगबाट हुन सक्ने जोखिम न्यूनिकरणका लागि उपायहरु अवलम्बन गर्दै जाने।
- दक्ष जनशक्ति विकासका निम्नि कर्मचारीहरुलाई समय सापेक्ष आन्तरिक तथा बाह्य तालिम प्रदान गरिने र उनीहरुलाई दीर्घकालिन रूपमा कायम राख्न समय सापेक्ष सुविधाहरु प्रदान गर्दै जाने ।
- तरलताको कारणले हुने जोखिम न्यूनिकरण गर्न व्याजरदरमा समसामयिक रूपमा समायोजन गर्दै जाने ।
- मुनाफामा असर पर्न नदिने अभिप्रायका साथ कर्जामा विविधिकरणको साथै गैह आमदानीको वृद्धिमा व्यवस्थापनको ध्यान केन्द्रीत रहेको ।
- समग्र जोखिम व्यवस्थापनको आधारभूत पक्षहरुलाई मजबूत बनाई उल्लेखित चुनौतिको समाधान गर्ने र बैंकको आन्तरिक कार्य प्रणालीमा खर्च मितव्ययिता अपनाई निर्धारित लक्ष्य प्राप्त गर्ने ।

**७.) संस्थागत सुशासनसंग सम्बन्धित विवरण :**

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

सूचीकृत सञ्जित संस्थाको नाम	सांग्रिला डेभलपमेन्ट बैंक लि.
ठेगाना ईमेल र वेबसाइट सहित	बालबाटार-०४, काठमाडौं, info@shangrilabank.com, www.shangrilabank.com
फोन न.	(०१)-४५२९८६९, ४५२९८६२
प्रतिवेदन पेश गरिएको आ.व.	२०८१/८२

**१. संचालक समिति सम्बन्धी विवरण**

(क) संचालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति : श्री उज्ज्वल सत्याल, २०७४/१२/१७

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

संस्थापक : ५१%, सर्वसाधारण : ४४%

(ग) संचालक समिति सम्बन्धी विवरण :

क्र. सं.	संचालकहरुको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर सम्बन्ध	नियुक्ति भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	संचालक नियुक्तिका तरिका (विधि)
१.	श्री उज्ज्वल सत्याल, का.म.न.पा.-४, विशालनगर, काठमाण्डौ	संस्थापक समूह	संस्थापक : ४,११,८६६ सर्वसाधारण : १,८७,७५२	२०७४/१२/१७	२०७४/१२/२६	१ट औं वार्षिक साधारण समाबाट निर्वाचित
२.	श्री सुशिल काजी बानियाँ, का.म.न.पा. -४, धुम्बाराही, काठमाण्डौ	संस्थापक समूह	संस्थापक : २८,५५७ सर्वसाधारण : ६,३७६	२०७४/१२/१७	२०७४/१२/२५	१ट औं वार्षिक साधारण समाबाट निर्वाचित
३.	श्री सुजन सिद्धि बज्जाचार्य का.म.न.पा. -२४, मखन टोल, काठमाण्डौ	संस्थापक समूह	संस्थापक : ६,५५६ सर्वसाधारण : ४,४२४	२०७४/१२/१७	२०७४/१२/२५	१ट औं वार्षिक साधारण समाबाट निर्वाचित
४.	श्री गंगा सागर ढकाल, वडा नं. ३ स्याड्जा, फापरथूम हाल आधिखोला गा. पा.-६	सर्वसाधारण समूह	४,२५५	२०७४/१२/१७	२०७४/१२/२५	१ट औं वार्षिक साधारण समाबाट निर्वाचित
५.	श्री लिसा शेरचन, टोखा ०३, काठमाण्डौ	सर्वसाधारण समूह	१,३६४	२०७४/१२/१७	२०७४/१२/२५	१ट औं वार्षिक साधारण समाबाट निर्वाचित
६.	श्री नरेश दुंगाना, भिरकोट-०४, स्याड्जा	सर्वसाधारण समूह	१,२४०	२०७४/१२/१७	२०७४/१२/२५	१ट औं वार्षिक साधारण समाबाट निर्वाचित
७.	श्री रविन्द्र नारायण प्रधान, सौगल टोल, ललितपुर	स्वतन्त्र संचालक	नभएको	२०८०/०५/०३	२०८०/०५/०३	संचालक समितिबाट नियुक्त



(घ) सञ्चालक समितिको बैठक :

सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

क्र. सं.	यस आ.व. मा बसेको सञ्चालक समितिको बैठकका मिति	उपस्थित सञ्चालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व.मा बसेको बैठकको मिति
१.	२०८१/०४/२५	६	नभएको	२०८०/०४/१४
२.	२०८१/०४/२५	७	नभएको	२०८०/०४/१७
३.	२०८१/०६/२२	७	नभएको	२०८०/०४/२२
४..	२०८१/०८/१०	५	नभएको	२०८०/०५/२७
५.	२०८१/०८/०२	७	नभएको	२०८०/०६/०७
६.	२०८१/०८/०५	७	नभएको	२०८०/०६/२१
७.	२०८१/०८/२५	७	नभएको	२०८०/०७/०३
८.	२०८१/०८/२८	७	नभएको	२०८०/०२/०९
९.	२०८१/१०/१३	७	नभएको	२०८०/०२/१७
१०.	२०८१/११/१८	७	नभएको	२०८०/०२/२५
११.	२०८१/१२/१२	७	नभएको	२०८०/०५/०३
१२.	२०८१/१२/१५	६	नभएको	२०८०/०५/२२
१३.	२०८१/१२/२५	६	नभएको	२०८०/०५/२५
१४.	२०८२/०१/१५	६	नभएको	२०८०/११/१७
१५.	२०८२/०२/०७	७	नभएको	२०८०/११/२१
१६.	२०८२/०२/२२	७	नभएको	२०८०/१२/१५
१७.	२०८२/०२/३१	७	नभएको	२०८०/१२/२८
१८.	२०८२/०३/०१	७	नभएको	२०८१/०१/१३
१९.	२०८२/०३/२२	६	नभएको	२०८१/०२/०३
२०.	२०८२/०३/२५	७	नभएको	२०८१/०३/०६
२१.	२०८२/०३/२६	७	नभएको	२०८१/०३/१३
२२.	२०८२/०३/३२	७	नभएको	२०८१/०३/२७
२३	-	-	-	२०८१/०३/३०

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

- सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :

<p>सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए-नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने):</p>	<p><b>उपस्थित नभएको विवरण</b></p> <ul style="list-style-type: none"> <li>श्री सुजन सिद्धि बज्जाचार्य: मिति २०८१/१२/२५ कारण : व्यक्तिगत कार्य व्यस्तता</li> <li>श्री गंगा साम्र ढकाल: मिति २०८१/०८/१० र २०८१/१२/१५ कारण : व्यक्तिगत कार्य व्यस्तता</li> <li>श्री लिसा शेरचन: मिति २०८१/०८/१० र २०८२/०१/१५ कारण : व्यक्तिगत कार्य व्यस्तता</li> </ul>
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	<ul style="list-style-type: none"> <li>श्री रविन्द्र नारायण प्रधान: मिति २०८१/०४/२५ र २०८२/०३/२२ कारण : व्यक्तिगत कार्य व्यस्तता</li> </ul>
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माइन्युट) को छुटै अभिलेख राखे नराखको:	सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माइन्युट) को छुटै अभिलेख राखेको ।
सञ्चालक समितिका दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा):	४८ दिन
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति:	२०८६/०५/२५ मा बसेको १५ औं वार्षिक साधारण सभा
सञ्चालक समितिको प्रति बैठक भत्ता रु.	रु. ८,०००/- अध्यक्ष रु. ७,०००/- संचालक
आ.व.को संचालक समितिको कुल बैठक खर्च रु.	रु. ९०,५१,०००/-

## २. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार सहित भए/नभएको :	भएको										
एकाधर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :	नभएको										
सञ्चालकहरूको वार्षिक रूपमा सिकाई तथा पूर्नाजगी कार्यक्रम सम्बन्धी विवरण विवरण :											
<table border="1"> <thead> <tr> <th>क्र.सं.</th><th>विषय</th><th>मिति</th><th>सहभागी सञ्चालकको सम्बन्ध</th><th>तालिम संचालन भएको स्थान</th></tr> </thead> <tbody> <tr> <td>१</td><td>Ensuring Corporate Governance, Risk Management and AML/CFT on BFIs</td><td>२०८२/०१/३१</td><td>७</td><td>Hotel Royal Singhi, काठमाण्डौ</td></tr> </tbody> </table>	क्र.सं.	विषय	मिति	सहभागी सञ्चालकको सम्बन्ध	तालिम संचालन भएको स्थान	१	Ensuring Corporate Governance, Risk Management and AML/CFT on BFIs	२०८२/०१/३१	७	Hotel Royal Singhi, काठमाण्डौ	
क्र.सं.	विषय	मिति	सहभागी सञ्चालकको सम्बन्ध	तालिम संचालन भएको स्थान							
१	Ensuring Corporate Governance, Risk Management and AML/CFT on BFIs	२०८२/०१/३१	७	Hotel Royal Singhi, काठमाण्डौ							
प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोन्यन भएको पन्थ दिनमित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण:	गराएको										
<ul style="list-style-type: none"> <li>संस्थासँग निज वा निजको एकाधरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण,</li> <li>निज वा निजको एकाधरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण,</li> <li>निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण,</li> <li>निजको एकाधरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण</li> </ul>											
सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भइ कार्य गरेको भए सोको विवरण:	नभएको										
सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारबाही गरिएको भए सोको विवरण:	नभएको										

## ३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

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



(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:

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

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

(आ) समितिको बैठक संख्या : ४

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

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको :

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

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

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

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण:

समितिको नाम	समितिको संरचना	बैठक संख्या
लेखापरीक्षण समिति	संयोजक : नरेश दुंगाना-सञ्चालक सदस्य : गंगा सागर ढकाल-सञ्चालक सदस्य सचिव : राजु पौडेल- आन्तरिक लेखापरीक्षण विभाग प्रमुख	५
समितिको कार्य सम्बन्धी घोटो विवरण :	बैंकको समग्र वित्तीय विवरणहरूको सहि जानकारी सुनिश्चित गर्न निगरानी राख्ने, आन्तरिक नियन्त्रण प्रणालीको समिक्षा र मूल्यांकन गर्ने, वार्षिक आन्तरिक लेखापरीक्षणको योजना बनाउने र स्वीकृत योजना अनुरूप बैंकको विभाग र शाखाको आन्तरिक लेखा परीक्षण गर्ने र प्रतिवेदन समिक्षा गर्ने र आवश्यक सुभाव दिने तथा सञ्चालक समिति समक्ष सिफारिस गर्ने ।	
कर्मचारी सेवा सुविधा समिति	संयोजक : सुशिल काजी बालिया-सञ्चालक सदस्य : सुयोग श्रेष्ठ- प्रमुख कार्यकारी अधिकृत सदस्य : निर्जला फशी-लेखा तथा वित्त विभाग प्रमुख सदस्य सचिव : लेखनाथ पौडेल-मानव संसाधन विभाग प्रमुख	६
समितिको कार्य सम्बन्धी घोटो विवरण :	पारिश्रमिक निर्धारण नीति तर्जुमा गर्न सञ्चालक समितिलाई आवश्यक सहयोग गर्ने, समय-समयमा सम्पूर्ण कर्मचारीको पारिश्रमिक संरचनाको अध्ययन तथा विश्लेषण गर्ने र बजारको पारिश्रमिक संरचनामा आएको परिवर्तनले संस्थामा पार्ने प्रभावका सम्बन्धमा नियमित रूपले अध्ययन गर्ने । कर्मचारीले सम्पादन गर्नुपर्ने कार्य विवरण, लक्ष्य र प्रगति मूल्याङ्कनका परिसूचकहरू समेत विकास गरी सो बमोजिम निजहरूको कार्यसम्पादन मूल्याङ्कन प्रणालीको पुनरावलोकन गर्ने, जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरू भर्ना, छानौट, नियुक्ति, पदस्थापना, सरुवा, बढ्वा, वृत्ति विकास, कार्यसम्पादन मूल्याङ्कन, पुरस्कार तथा सजाय र श्रम सम्बन्ध सम्बन्धी योजना, नीति तथा मापदण्डहरू तयार गर्ने ।	
जोखिम व्यवस्थापन समिति	संयोजक : सुजन सिद्धि बज्राचार्य-सञ्चालक सदस्य : नरेश दुंगाना-सञ्चालक सदस्य : अपूर्व प्रसाद जोशी-प्रमुख संचालन अधिकृत सदस्य सचिव : शुलभ जोशी -प्रमुख जोखिम अधिकृत	४
समितिको कार्य सम्बन्धी घोटो विवरण:	विभिन्न प्रकारका जोखिम पहिचान, मूल्यांकन र निगरानी गर्ने, जोखिम न्यूनीकरणको लागि नितिहरू बनाउने र कार्यालयन अनुगमन गर्ने तथा प्रतिवेदन तयार पार्ने र सञ्चालक समिति समक्ष सुभाव पेश गर्ने ।	



## सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति

संयोजक : लिसा शेरचन-सञ्चालक

६

सदस्य : निर्मल कुमार श्रेष्ठ-प्रमुख अनुपालना विभाग

सदस्य : शुलभ जोशी-प्रमुख जोखिम अधिकृत

सदस्य सचिव : अमित कुमार पुडारैनी-प्रमुख-एमएल सिएफटी

## समितिको कार्य सम्बन्धी छोटो विवरणः

१. सम्पत्ति शुद्धीकरण (मनी लाउन्डरिङ) निवारण ऐन, २०६४, नियमावली, २०८१, नेपाल राष्ट्र बैंकद्वारा जारी निर्देशनहरू (जस्तै इ.प्रा. निर्देशन नं. १६) र FATF -Financial Action Task Force का सिफारिसहरू बमोजिम तर्जुमा तथा कार्यान्वयन गरिएका आन्तरिक नीति, कार्यविधि र प्रक्रियाहरूको पर्याप्तता र प्रभावकारिताको नियमित समीक्षा गर्ने ।

२. ऐन, नियम तथा आन्तरिक नीतिको परिपालना र कार्यान्वयन अवस्थाबारे त्रैमासिक प्रतिवेदन सञ्चालक समितिमा पेस गर्ने ।

३. AML/CFT प्रणालीले प्रभावकारी रूपमा काम गरे/नगरेको, जोखिमको उचित व्यवस्थापन भए/नभएको, अस्वाभाविक गतिविधिको पर्याप्त अनुगमन भए/नभएको र आवश्यक प्रतिवेदनहरू सम्बन्धित निकाय मा तोकिए बमोजिम पेस भए/नभएको यकिन गर्ने ।

४. AML/CFT निवारण गर्न जोखिमको आधारमा वार्षिक बजेट र कार्यतालिका तयार गरी त्यसको प्रभावकारी कार्यान्वयन र नियमित अनुगमनका लागि संयन्त्र विकास गर्ने ।

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

समितिको नाम	समितिको संरचना
आर्थिक निर्देशन समिति	<p>संयोजक : सुयोग श्रेष्ठ- प्रमुख कार्यकारी अधिकृत</p> <p>सदस्य : अपूर्व प्रसाद जोशी-प्रमुख संचालन अधिकृत</p> <p>सदस्य : निर्मल कुमार श्रेष्ठ-अनुपालना विभाग प्रमुख</p> <p>सदस्य : निर्जला फशी-लेखा तथा वित्त विभाग प्रमुख</p> <p>सदस्य सचिव : दिपक बहादुर बि.क.- सामान्य प्रशासन विभाग प्रमुख</p>
समितिको कार्य सम्बन्धी छोटो विवरण : बैंकको सेवा तथा वस्तु खरिद प्रक्रिया पारदर्शी तथा सहज बनाउने ।	
खरिद समिति	<p>संयोजक : अपूर्व प्रसाद जोशी-प्रमुख संचालन अधिकृत</p> <p>सदस्य : निर्जला फशी-लेखा तथा वित्त विभाग प्रमुख</p> <p>सदस्य सचिव : दिपक बहादुर बि.क.- सामान्य प्रशासन विभाग प्रमुख</p>
समितिको कार्य सम्बन्धी छोटो विवरण : बैंकको सेवा तथा वस्तु खरिद प्रक्रिया पारदर्शी तथा सहज बनाउने ।	
पदपूर्ति समिति	<p>संयोजक : अपूर्व प्रसाद जोशी-प्रमुख संचालन अधिकृत</p> <p>सदस्य : लेखनाथ पौडेल-मानव संसाधन विभाग प्रमुख</p> <p>सदस्य सचिव : सुजन बाबु अधिकारी-कानुन तथा शेयर विभाग प्रमुख</p>
समितिको कार्य सम्बन्धी छोटो विवरण : कर्मचारी छनोट प्रक्रिया सहज बनाउने ।	
सम्पत्ति दायित्व व्यवस्थापन सम्बन्धी समिति	<p>संयोजक : सुयोग श्रेष्ठ- प्रमुख कार्यकारी अधिकृत</p> <p>सदस्य : अपूर्व प्रसाद जोशी-प्रमुख संचालन अधिकृत</p> <p>सदस्य : रजित मास्के- प्रमुख कर्जा अधिकृत</p> <p>सदस्य : शुलभ जोशी- जोखिम व्यवस्थापन प्रमुख</p> <p>सदस्य : निर्जला फशी-लेखा तथा वित्त विभाग प्रमुख</p> <p>सदस्य सचिव : स्वेच्छा अधिकारी- ट्रेजरी विभाग प्रमुख</p>
समितिको कार्य सम्बन्धी छोटो विवरण : बैंकमा अल्पकालीन तथा दिर्घकालीन सम्पत्ति तथा दायित्वहरूको सन्तुलन राख्ने सम्बन्धी कार्य ।	



**संस्थागत सामाजिक उत्तरदायित्व समिति**

संयोजक	: सुयोग श्रेष्ठ- प्रमुख कार्यकारी अधिकृत
सदस्य	: अपूर्व प्रसाद जोशी-प्रमुख संचालन अधिकृत
सदस्य	: रजित मास्के- प्रमुख कर्जा अधिकृत
सदस्य सचिव	: निर्जला फाल्जी-लेखा तथा वित्त विभाग प्रमुख

**समितिको कार्य सम्बन्धी छोटो विवरण :** संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी कार्य पारदर्शी तथा सहज बनाउने ।

**कर्जा असुली समिति**

संयोजक	: सुयोग श्रेष्ठ- प्रमुख कार्यकारी अधिकृत
सदस्य	: रजित मास्के- प्रमुख कर्जा अधिकृत
सदस्य	: सुजन बाबु अधिकारी- कानून तथा शेयर विभाग प्रमुख
सदस्य सचिव	: जयन्द्र बहादुर खड्का -कर्जा असुली विभाग प्रमुख

**समितिको कार्य सम्बन्धी छोटो विवरण :** कर्जा असुली प्रक्रियालाई नियमित तथा कानून सम्वत बनाउने ।

**कर्जा अपलेखन समिति**

संयोजक	: सुयोग श्रेष्ठ- प्रमुख कार्यकारी अधिकृत
सदस्य	: अपूर्व प्रसाद जोशी-प्रमुख संचालन अधिकृत
सदस्य	: रजित मास्के- प्रमुख कर्जा अधिकृत
सदस्य	: सुजन बाबु अधिकारी- कानून तथा शेयर विभाग प्रमुख
सदस्य सचिव	: जयन्द्र बहादुर खड्का -कर्जा असुली विभाग प्रमुख

**समितिको कार्य सम्बन्धी छोटो विवरण :** कर्जा अपलेखन सम्बन्धी कार्यलाई नियम सम्वत बनाउने ।

(च) आर्थिक प्रशासन विनियमावली भए/नभएको : भएको

**४. सुचना तथा जानकारी प्रवाह सम्बन्धी विवरण**

(क) संस्थाले सार्वजनिक गरेका सूचना तथा जानकारी प्रवाहको विवरणः

विषय	माध्यम	सार्वजनिक गरेको निति
वार्षिक साधारण सभाको सुचना	कारोबार र अभियान	२०८१/०४/०७ र २०८१/०४/२२
विशेष साधारण सभाको सुचना	नभएको	
वार्षिक प्रतिवेदन	वेबसाइटमा राखिएको तथा शेयरधनीहरूलाई वितरण गरिएको ।	२०८१/०४/०८ देखि निरन्तर
त्रैमासिक प्रतिवेदन	राष्ट्रिय दैनिक पत्रिकामा प्रकाशित	पहिलो त्रैमासिक :२०८१/०७/०७ दोस्रो त्रैमासिक :२०८१/१०/०७ तेस्रो त्रैमासिक :२०८२/०१/०७ चौथो त्रैमासिक :२०८२/०४/०८
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य सवेदनशील सूचना	राष्ट्रिय दैनिक पत्रिकामा प्रकाशित साथै नेपाल स्टक एक्सचेंजको वेबसाइटमा राखिएको तथा नियमनकारी निकायलाई जानकारी दिइएको ।	वेबसाइटमा राष्ट्रिय दैनिक पत्रिकामा प्रकाशित साथै नेपाल स्टक एक्सचेंजको वेबसाइटमा राखिएको तथा नियमनकारी निकायलाई जानकारी दिइएको ।

(ख) सुचना सार्वजनिक नगरेको वा अन्य कारणाले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहमिा परेको भए सो सम्बन्धी जानकारी : नभएको

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति : वार्षिक साधारण सभा (२०८१/०४/२५)

**५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण**

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

(ख) सांगठानिक संरचना संलग्न गर्ने : संलग्न



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

क्र.सं.	कर्मचारीको नाम	तह	योग्यता	कार्य अनुभव
१.	श्री सुयोग श्रेष्ठ	प्रमुख कार्यकारी अधिकृत	सि.ए.	बैंकिङ्ग क्षेत्रमा छब्बीस वर्षको अनुभव
२.	श्री अपूर्व प्रसाद जोशी	प्रमुख सचालन अधिकृत	स्नातक	बैंकिङ्ग क्षेत्रमा उनन्तीस वर्षको अनुभव
३.	श्री रजित मास्के	प्रमुख कर्जा अधिकृत	स्नातकोत्तर	बैंकिङ्ग क्षेत्रमा पच्चीस वर्षको अनुभव

(घ) कर्मचारी सम्बन्धी अन्य विवरण

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरको :	गरेको
नयाँ कर्मचारीहरुको पदपूर्ति गर्दा अपनाएका प्रकृया :	खुल्ला प्रतियोगिता तथा हेड हन्ट
व्यवस्थापन स्तरका कर्मचारीको संख्या:	२४
कुल कर्मचारीको संख्या:	८६४
कर्मचारीहरुको सक्सेसन प्लान भए/नभएको :	भएको
आ. व. कर्मचारीहरुलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या:	१४१ (तालिम) र २,६४८ (संख्या)
आ. व. को कर्मचारी तालिम खर्च रु :	रु १,४२,१०,८२५/-
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	६०.५२% ( कुल व्यवस्थापन खर्चमा कर्मचारी खर्चको प्रतिशत )
कुल कर्मचारी खर्चमा कर्मचारी तालीम खर्चको प्रतिशत :	१.५१ %

#### ६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) लेखा सम्बन्धी विवरण

संस्थाको पछिल्लो आ. व. को वित्तीय विवरण NFRS अनुसार तथार गरे/ नगरेको, नगरको भए सोको कारण :	गरेको
सचालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति:	२०८१/०५/०५
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	पहिलो त्रैमासिक :२०८१/०६/०७ दोस्रो त्रैमासिक :२०८१/१०/०७ तेस्रो त्रैमासिक :२०८२/०१/०७ चौथो त्रैमासिक :२०८२/०४/०२
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८१/०५/०२
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति :	२०८१/०५/२४
संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण :	
(अ) आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको वा वाह्य विज्ञनियुक्त गर्ने गरिएको	(अ) आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको ।
(आ) वाह्य विज्ञनियुक्त गरिएको भए सोको विवरण	(आ) वाह्य विज्ञ पि.एल.श्रेष्ठ एण्ड कम्पनी, चार्टर्ड एकाउन्टेन्ट (१८ शाखाहरु र केही विभागहरुको लेखापरीक्षणको लागि)
(इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	(इ) अर्धवार्षिक र वार्षिक रूपमा, शाखाहरुको जोखिम अवस्था हेरेर ।

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण

संयोजक तथा सदस्यहरुको नाम, पद तथा योग्यता :	नाम : नरेश दुंगाना पद : संयोजक योग्यता : Chartered Accountant, Master Degree in Business Studies, Bachelor of Laws
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	<b>नाम :</b> गंगा सागर ढकाल <b>पद :</b> सदस्य <b>योग्यता :</b> Master Degree in Humanities and Social Science
	<b>नाम :</b> राजु पौडेल <b>पद :</b> सदस्य सचिव <b>योग्यता :</b> Chartered Accountant, Master Degree in Business Studies
<b>बैठक बसेको मिति तथा उपस्थित सदस्य संख्या :</b>	<b>२०८१/०४/१८ :</b> ३ <b>२०८१/०६/२१ :</b> ३ <b>२०८१/०६/२५ :</b> ३ <b>२०८१/०७/०६ :</b> ३ <b>२०८१/०८/२५ :</b> ३ <b>२०८१/१०/०६ :</b> ३ <b>२०८१/११/२८ :</b> ३ <b>२०८२/०१/०५ :</b> ३ <b>२०८२/०३/०८ :</b> ३
<b>प्रति बैठक भत्ता रु. :</b>	रु ७,००० (संचालकलाई मात्र)
<b>लेखापरीक्षण समितिले आफ्नो काम कारबाहीको प्रतिवेदन संचालक समितिमा पेश गरेको मिति :</b>	<b>२०८१/०४/२५</b> <b>२०८१/०८/१०</b> <b>२०८१/१२/२५</b> <b>२०८२/०१/१५</b>

## ७. अन्य विवरण

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

परिपालन अधिकृतको नाम

: निर्मल कुमार श्रेष्ठ

पद

: प्रमुख अनुपालना विभाग

प्रतिवेदन संचालक समितिबाट स्वीकृत मिति

: २०८२/०८/१२

# D.S. & Associates

## Chartered Accountants

Registration No: 237

### INDEPENDENT AUDITOR'S REPORT

TO THE SHAREHOLDERS OF  
SHANGRI-LA DEVELOPMENT BANK LIMITED

#### Opinion

We have audited the financial statements of **Shangri-la Development Bank Ltd.** (*referred to as the "Bank"*), which comprise the Statement of Financial Position as at Ashadh 32, 2082 (*July 16, 2025*), the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the Financial Position of the Bank as at Ashadh 32, 2082 (*July 16, 2025*), 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.

#### Key Audit Matters

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

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

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	<p>assets, interest income is recognized on accrual basis (coupon rate or effective rate) and any interest suspense at the beginning of quarter is also recognized as interest income.</p> <p>The Manual intervention is required for the interest recognition process. Hence, it creates risk of improper application of guidelines, in staging financial assets and determination of interest income. So, this may have an effect on recognition of interest income of the Bank.</p> <p>Therefore, we have considered it as Key Audit Matter.</p>	<p>Accounting policies and recognition of interest income has been considered acceptable.</p>
b)	<p><b>Impairment of Loan and Advances</b></p> <p>The impairment of loans and advances has been identified as a Key Audit Matter due to the bank's significant credit exposure across a large number of borrowers. The determination of Expected Credit Loss (ECL) involves a high level of complexity, judgment, and estimation, requiring careful evaluation of various credit risk parameters. This complexity necessitated significant audit effort to address the risks associated with loan recoverability and the accuracy of the ECL calculation.</p> <p>As per the NFRS 9 - Expected Credit Loss Related Guidelines, 2024, Banks and Financial Institutions (BFIs) are required to recognize impairment on credit exposures as the higher of the Expected Credit Loss (ECL) calculated in accordance with NFRS 9 and the existing regulatory provision prescribed in the Unified Directives. Accordingly, the impairment loss on loans and advances is determined based on the greater of these two measures, ensuring that impairment is adequately recognized in compliance with both accounting and regulatory frameworks.</p> <p>In light of the regulatory requirements, the current business environment, and the significant judgments involved in the Expected Credit Loss (ECL) calculation, we consider this to be a matter of utmost importance for the intended users of the financial statements. Consequently, we have identified the impairment of loans and advances as a Key Audit Matter.</p>	<p>Our audit procedure included:</p> <p>We tested, on a sample basis, the approval of new lending facilities against the Bank's credit policies, the performance of annual loan assessments, and controls over the monitoring of credit quality.</p> <p>We evaluated the Bank's policies and procedures relating to staging of loans and recognition of impairment under NFRS 9 and NRB Guidelines 2024.</p> <p>We assessed the judgments applied in ECL estimates, including recoverability of exposures.</p> <p>We tested the design and operating effectiveness of periodic internal reviews of asset quality and collateral values.</p> <p>We evaluated the adequacy and transparency of related disclosures in the financial statement in line with NFRS 9 and NRB requirements.</p> <p>We tested on sample basis the provisions for loan and advance as per NRB Directives requirement.</p>
c)	<p><b>Investment Valuation, identification and impairment:</b></p> <p>Investment of the bank comprises of investment in government bonds, T-bills, development bonds and investment in quoted and unquoted securities. The valuation of aforesaid securities has been done in compliance with NFRS 9 and Directive No. 8 of NRB Unified Directive 2081. The investment in government bonds &amp; T-Bills has been done on amortized cost and rest has</p>	<p>Our audit approach regarding investment of bank is based on NRB Directives &amp; NFRS issued by the Accounting Standards Board of Nepal.</p> <p>For the investment valuation that are done at amortized cost, we checked the effective interest rate and amortization schedule on test basis.</p> <p>For investment valued through OCI i.e., for quoted investment, we relied on last</p>



	been valued through FVTOCI. Given the varieties of treatments recommended for valuation of investment based on nature of cash flow, the business model adopted, complexity of calculation and significance of amount involved in such investments, same has been considered as Key Audit Matter.	transaction price (LTP) in NEPSE as on 16.07.2025 for fair value indication and for the unquoted investment, the fair value has been taken at the rate which determines its nearest fair value significance. Further, the income and bonus shares have been cross verified from bank statements and Demat Statement of the bank, wherever applicable.
d)	<b>Information Technology:</b> Since most of the information of the bank is digitally stored and transactions are carried out digitally/electronically in today's scenario, we have considered information technology status of the bank as our Key Audit Matter.	Our audit approach regarding information technology of the bank was based upon the Information Technology Guidelines issued by NRB.  We verified interest income and expense booking regarding loan and deposits on the test basis with the CBS of the bank.  We relied on the IT audit conducted by the bank.  We verified provisioning of the loans and advances based on ageing on the test check basis as on 16.07.2025.

#### Information Other than Financial Statements and Auditor's Report Thereon

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

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

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

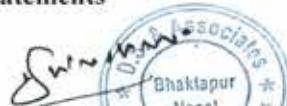
#### Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Nepal Financial Reporting Standards (NFRS) and NRB Unified Directives, 2081 wherever applicable and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

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



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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 (updated 2074), BAFIA, 2073 and other regulatory requirements: -

- We have obtained all the information and the explanations, which, to the best of our knowledge and belief, were necessary for the purpose of our audit.
- Based on our audit, proper books of accounts as required by law have been kept by the Bank.
- The Statement of Financial Position, the Statement of Profit or Loss and Other Comprehensive Income, the Cash Flow Statement, and the Statement of Changes in Equity dealt with by this report are in agreement with the books of accounts maintained by the Bank.
- 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 of 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 Dipak Shivakoti  
Proprietor  
D.S. & Associates  
Chartered Accountants



UDIN: 251116CA0030542nN8

Place: Kathmandu  
Date: November 14, 2025



Shangri-La Development Bank Limited  
Statement of Financial Position  
As on 32 Ashadh 2082 (16 July 2025)

	Note	As at 16 July 2025	Amount in NPR As at 15 July 2024
<b>Assets</b>			
Cash and cash equivalent	4.1	2,454,642,710	2,829,192,223
Due from Nepal Rastra Bank	4.2	2,497,928,135	2,035,039,344
Placement with Bank and Financial Institutions	4.3	-	-
Derivative financial instruments	4.4	-	-
Other trading assets	4.5	-	-
Loan and advances to B/FIs	4.6	2,868,266,918	3,203,895,233
Loans and advances to customers	4.7	42,823,895,737	41,786,970,569
Investment securities	4.8	10,979,490,324	10,616,265,854
Current tax assets	4.9	-	-
Investment in subsidiaries	4.10	-	-
Investment in associates	4.11	-	-
Investment property	4.12	528,099,838	288,161,842
Property and equipment	4.13	733,378,400	676,286,592
Goodwill and Intangible assets	4.14	16,461,269	15,013,965
Deferred tax assets	4.15	53,980,914	60,548,177
Other assets	4.16	575,269,438	701,447,925
<b>Total Assets</b>		<b>63,531,413,683</b>	<b>62,212,821,722</b>
<b>Liabilities</b>			
Due to Bank and Financial Institutions	4.17	1,530,882,450	1,561,069,493
Due to Nepal Rastra Bank	4.18	-	-
Derivative financial instruments	4.19	-	-
Deposits from customers	4.20	54,668,494,391	54,028,104,358
Borrowing	4.21	-	-
Current Tax Liabilities	4.9	56,216,196	14,306,571
Provisions	4.22	-	-
Deferred tax liabilities	4.15	-	-
Other liabilities	4.23	901,007,453	878,090,195
Debt securities issued	4.24	747,212,038	746,875,419
Subordinated Liabilities	4.25	-	-
<b>Total Liabilities</b>		<b>57,903,812,528</b>	<b>57,228,446,036</b>
<b>Equity</b>			
Share capital	4.26	3,556,255,720	3,430,971,303
Share premium		-	-
Retained earnings		368,366,412	131,878,334
Reserves	4.27	1,702,979,022	1,421,526,050
<b>Total equity attributable to equity holders</b>		<b>5,627,601,154</b>	<b>4,984,375,687</b>
<b>Non-controlling interest</b>		-	-
<b>Total Equity</b>		<b>5,627,601,154</b>	<b>4,984,375,687</b>
<b>Total Liabilities and Equity</b>		<b>63,531,413,683</b>	<b>62,212,821,722</b>
Contingent liabilities and commitment	4.28	2,436,823,416	1,315,528,832
Net assets value per share		158.25	145.28

Nirjala Phashi  
Head- Accounts & Finance

Suyog Shrestha  
Chief Executive Officer

Rabindra Narayan Pradhan  
Director

Lisa Sherchan  
Director

Ganga Sagar Dhakal  
Director

Sujan Siddhi Bajracharya  
Director

Sushil Kaji Baniya  
Director

Naresh Dhungana  
Director

Ujjwal Satyal  
Chairman

Place: Kathmandu  
Date: 14 November, 2025

As per our report of even date  
CA. Dipak Shivakoti

Proprietor  
D. S. & Associates  
Chartered Accountants



Shangri-La Development Bank Limited  
Statement of Profit or Loss  
For the year ended 32 Ashadh 2082 (16 July 2025)

Particulars	Note	Current Year	Amount in NPR Previous Year
Interest income	4.29	5,386,044,260	6,396,794,787
Interest expense	4.30	3,314,574,435	4,489,931,436
<b>Net interest income</b>		<b>2,071,469,825</b>	<b>1,906,863,351</b>
Fee and commission income	4.31	235,211,951	219,368,176
Fee and commission expense	4.32	20,557,125	21,380,310
<b>Net fee and commission income</b>		<b>214,654,826</b>	<b>197,987,866</b>
<b>Net interest, fee and commission income</b>		<b>2,286,124,651</b>	<b>2,104,851,217</b>
Net trading income	4.33	-	-
Other operating income	4.34	175,031,280	92,789,767
<b>Total operating income</b>		<b>2,461,155,930</b>	<b>2,197,640,984</b>
Impairment charge/(reversal) for loans and other losses	4.35	345,480,502	357,010,445
<b>Net operating income</b>		<b>2,115,675,429</b>	<b>1,840,630,539</b>
<b>Operating expense</b>			
Personnel expenses	4.36	745,182,853	688,404,780
Other operating expenses	4.37	313,285,157	290,722,003
Depreciation & Amortization	4.38	172,768,510	158,086,117
<b>Operating Profit</b>		<b>884,438,909</b>	<b>703,417,639</b>
Non-operating income	4.39	1,792,444	827,454
Non-operating expense	4.40	21,994,176	4,171,041
<b>Profit before income tax</b>		<b>864,237,178</b>	<b>700,074,051</b>
Income tax expense	4.41	257,565,421	195,793,598
Current Tax		277,291,476	220,046,136
Deferred Tax Income / Expenses		(19,726,055)	(24,252,539)
<b>Profit for the year</b>		<b>606,671,757</b>	<b>504,280,453</b>
Profit attributable to:			
Equity holders of the Bank		606,671,757	504,280,453
Non-controlling interest		-	-
<b>Profit for the year</b>		<b>606,671,757</b>	<b>504,280,453</b>

**Earnings per share**

Basic earnings per share	17.06	14.70
Diluted earnings per share	17.06	14.70

Nirjala Phashi  
Head- Accounts & Finance

Suyog Shrestha  
Chief Executive Officer

Rabindra Narayan Pradhan  
Director

Lisa Sherchan  
Director

Ganga Sagar Dhakal  
Director

Sujan Siddhi Bajracharya  
Director

Sushil Kaji Baniya  
Director

Naresh Dhungana  
Director

Ujjwal Satyal  
Chairman

Place: Kathmandu  
Date: 14 November, 2025

As per our report of even date  
CA. Dipak Shivakoti

Proprietor  
D. S. & Associates  
Chartered Accountants



Shangri-La Development Bank Limited  
Statement of Comprehensive Income  
For the year ended 32 Ashadh 2082 (16 July 2025)

Particulars	Current Year	Amount in NPR Previous Year
<b>Profit for the year</b>	606,671,757	504,280,453
<b>Other comprehensive income</b>		
<b>a) Items that will not be reclassified to profit or loss</b>		
Gains/(losses) from investments in equity instruments measured at fair value	87,644,392	33,743,518
Gain/(loss) on revaluation	-	-
Actuarial gain/(loss) on defined benefit plans		
Income tax relating to above items	(26,293,317)	(10,123,055)
<b>Net other comprehensive income that will not be reclassified to profit or loss</b>	<b>61,351,074</b>	<b>23,620,463</b>
<b>b) Items that are or may be reclassified to profit or loss</b>		
Gains/(losses) on cash flow hedge	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-
Income tax relating to above items	-	-
Reclassification of Profit/Loss	-	-
Net other comprehensive income that are or may be reclassified to profit or loss	-	-
<b>c) Share of other comprehensive income of associate accounted as per equity method</b>		
<b>Other comprehensive income for the period, net of income tax</b>	<b>61,351,074</b>	<b>23,620,463</b>
<b>Total comprehensive income for the year</b>	<b>668,022,831</b>	<b>527,900,916</b>
<b>Total comprehensive income attributable to:</b>		
Equity holders of the Bank	668,022,831	527,900,916
Non-controlling interest	-	-
<b>Total comprehensive income for the year</b>	<b>668,022,831</b>	<b>527,900,916</b>

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Chartered Accountants



**Shangri-La Development Bank Limited**  
**Statement of Cash Flows**  
**For the year ended 32 Ashadh 2082 (16 July 2025)**

<b>Particulars</b>	<b>Amount in NPR</b>	
	<b>Current Year</b>	<b>Previous Year</b>
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest received	4,900,406,094	5,768,743,312
Fees and other income received	380,208,874	303,268,842
Dividend received	-	-
Receipts from other operating activities	-	-
Interest paid	(3,310,541,333)	(4,434,380,863)
Commission and fees paid	(20,557,125)	(21,380,310)
Cash payment to employees	(642,270,576)	(586,641,119)
Other expense paid	(251,165,647)	(380,717,108)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>1,056,080,288</b>	<b>648,892,755</b>
<b>(Increase)/Decrease in operating assets</b>		
Due from Nepal Rastra Bank	(462,888,791)	(587,510)
Placement with bank and financial institutions	-	-
Other trading assets	-	-
Loan and advances to bank and financial institutions	345,561,153	(987,740,785)
Loans and advances to customers	(1,549,364,470)	(2,279,043,825)
Other assets	126,515,106	(342,872,570)
<b>(1,540,177,003)</b>	<b>(3,610,244,690)</b>	
<b>Increase/(Decrease) in operating liabilities</b>		
Due to bank and financial institutions	(30,187,043)	(380,635,110)
Due to Nepal Rastra Bank	-	-
Deposit from customers	640,390,034	3,460,382,492
Borrowings	-	-
Other liabilities	-	-
<b>610,202,991</b>	<b>3,079,747,382</b>	
<b>Net cash flow from operating activities before tax paid</b>	<b>126,106,276</b>	<b>118,395,447</b>
Income taxes paid	(252,298,960)	(141,255,426)
<b>Net cash flow from operating activities</b>	<b>(126,192,683)</b>	<b>(22,859,979)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of investment securities	(418,314,362)	(1,644,781,042)
Receipts from sale of investment securities	142,734,283	82,561,917
Purchase of property and equipment	(235,108,237)	(128,867,403)
Receipt from the sale of property and equipment	6,319,676	3,744,535
Purchase of intangible assets	-	(8,589,396)
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	(239,937,996)	(163,845,913)
Receipt from the sale of investment properties	-	-
Interest received	544,873,219	581,899,187
Dividend received	25,507,124	5,972,019
<b>Net cash used in investing activities</b>	<b>(173,926,294)</b>	<b>(1,271,906,096)</b>



**CASH FLOWS FROM FINANCING ACTIVITIES**

Receipt from issue of debt securities	-	-
Repayment of debt securities	-	-
Receipt from issue of subordinated liabilities	-	-
Repayment of subordinated liabilities	-	-
Receipt from issue of shares	-	-
Dividends paid	(6,593,917)	(8,598,926)
Interest paid	(67,836,619)	(67,861,434)
Other receipt/payment	-	-
<b>Net cash from financing activities</b>	<b>(74,430,536)</b>	<b>(76,460,360)</b>

<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(374,549,513)</b>	<b>(1,371,226,435)</b>
Cash and cash equivalents at 01 Shrawan, 2081	2,829,192,223	4,200,418,658
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
<b>Cash and cash equivalents at 32 Ashadh 2082 (16 July 2025)</b>	<b>2,454,642,710</b>	<b>2,829,192,223</b>

Nirjala Phashi  
Head- Accounts & Finance

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Director

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Director

Naresh Dhungana  
Director

Ujjwal Satyal  
Chairman

Place: Kathmandu  
Date: 14 November, 2025

As per our report of even date  
CA. Dipak Shivakoti

Proprietor  
D. S. & Associates  
Chartered Accountants

Shangri-La Development Bank Limited  
Statement of Changes in Equity  
For the year ended 32 Ashadh 2082 (16 July 2025)

Particulars	Share Capital	General Reserve	Exchange Equalization Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earnings	Other Reserve	Total
<b>Balance at Shrawan 1, 2080</b>	3,267,591,717	664,731,481	826,715	334,437,627	7,134,207	-	202,296,590	6,838,981	4,483,857,319
Adjustment/Restatement	-	-	-	-	-	-	-	-	-
<b>Adjusted/Restated balance at Shrawan 1, 2080</b>	<b>3,267,591,717</b>	<b>664,731,481</b>	<b>826,715</b>	<b>334,437,627</b>	<b>7,134,207</b>	-	<b>202,296,590</b>	<b>6,838,981</b>	<b>4,483,857,319</b>
Comprehensive income for the year	-	-	-	-	-	-	504,280,453	-	504,280,453
Profit for the year as per Report (NFRS)	-	-	-	-	-	-	-	-	-
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-
Gain/(loss) on revaluation	-	-	-	-	-	-	-	-	-
Actuarial gain/loss on defined benefit plans	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-
<b>Total comprehensive income for the year</b>	<b>-</b>	<b>100,856,091</b>	<b>6,417,595</b>	<b>-</b>	<b>23,620,463</b>	-	<b>504,280,453</b>	<b>-</b>	<b>527,900,916</b>
Transfer to General Reserve	-	-	-	-	-	-	(100,856,091)	-	-
Transfer to General Reserve - Disposal of Shares	-	-	-	-	-	-	(6,417,595)	-	-
Transfer From General Reserve	-	-	-	-	-	-	-	-	-
Exchange Fluctuation Fund	-	-	-	-	-	-	(127,824)	-	-
Investment Adjustment Reserve	-	-	-	-	-	-	-	-	-
Institution CSR Fund	-	-	-	-	-	-	-	-	-
Utilization of Institution CSR Fund	-	-	-	-	-	-	-	-	-
Staff Training Fund	-	-	-	-	-	-	-	-	-
Utilization of Staff Training Fund	-	-	-	-	-	-	-	-	-
Fair Value Reserve	-	-	-	-	-	-	-	-	-
Other reserve	-	-	-	-	-	-	-	-	-
<b>Transfer To/From Regulatory reserve during the year</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Deferred Tax Reserve	-	-	-	-	-	-	(14,129,483)	-	-
Interest Receivable	-	-	-	-	-	-	(22,726,485)	-	-
Fair Value Reserve	-	-	-	-	-	-	1,333,302	-	-
Non-Banking Assets	-	-	-	-	-	-	103,222,925	-	-
Fair Value Reserve	-	-	-	-	-	-	-	-	-
<b>Transactions with owners, directly recognized in equity</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Share Issued	-	-	-	-	-	-	-	-	-
Share Issue Expenses	-	-	-	-	-	-	-	-	-
Tax On Share Issue Expenses	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-
Bonus shares issued	163,379,586	-	-	-	-	-	(163,379,586)	-	-
Cash dividend paid	-	-	-	-	-	-	(8,598,926)	-	(8,598,926)
Other	-	-	-	-	-	-	(123,506,330)	107,142,857	(16,363,473)
Total contributions by and distributions	-	-	-	-	-	-	-	-	-
<b>Balance at 31 Ashadh 2081 (15 July 2024)</b>	<b>3,430,971,303</b>	<b>772,005,167</b>	<b>954,538</b>	<b>533,295,155</b>	<b>(1,333,302)</b>	-	<b>131,878,334</b>	<b>116,604,492</b>	<b>4,984,375,687</b>





## सांगिला डेमेलपरमेन्ट बैंक लि.

संस्थानिक वित्तालयातो आधार  
(नेपाल राष्ट्र बैंकबाट "ब्य" बाटीको इतिहास प्राप्त संस्था)

<b>Balance at Shrawan 1, 2081</b>	3,430,971,303	772,005,167	954,538	533,295,155	(1,333,302)	-	131,878,334	116,604,492	4,984,375,687
Adjustment/Restatement							(15,087,312)	-	(15,087,312)
<b>Adjusted/Restated balance at Shrawan 1, 2081</b>	<b>3,430,971,303</b>	<b>772,005,167</b>	<b>954,538</b>	<b>533,295,155</b>	<b>(1,333,302)</b>	-	<b>116,791,022</b>	<b>116,604,492</b>	<b>4,984,375,687</b>
Comprehensive income for the year							606,671,757	-	606,671,757
<b>Profit for the year as per Report (NFRS)</b>									
Other comprehensive income, net of tax							61,351,074	-	61,351,074
Gains/(losses) from investments in equity instruments measured at fair value							-	-	-
Gain/(loss) on revaluation							-	-	-
Actuarial gain/loss on defined benefit plans							-	-	-
Gains/(losses) on cash flow hedge							-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)							-	-	-
<b>Total comprehensive income for the year</b>							<b>61,351,074</b>	<b>606,671,757</b>	<b>668,022,831</b>
Transfer to General Reserve							(121,334,351)	(121,334,351)	-
Transfer to General Reserve - Disposal of Shares							3,448,007	(3,448,007)	-
Transfer From General Reserve							-	-	-
Exchange Fluctuation Fund							117,549	(117,549)	-
Investment Adjustment Reserve							-	-	-
Institution CSR Fund							-	-	-
Utilization of Institution CSR Fund							-	-	-
Staff Training Fund							-	-	-
Utilization of Staff Training Fund							-	-	-
Fair Value Reserve							-	-	-
<b>Transfer To/from Regulatory reserve during the year</b>							<b>(17,240,036)</b>	<b>17,240,036</b>	<b>-</b>
Deferred Tax Reserve							11,766,053	(11,766,053)	-
Interest Receivable							(69,377,494)	89,377,494	-
Fair Value Reserve							(1,333,302)	1,333,302	-
Non-Banking Assets							81,293,329	(81,293,329)	-
<b>Transactions with owners, directly recognized in equity</b>							-	-	-
Share Issued							-	-	-
Share Issue Expenses							-	-	-
Tax On Share Issue Expenses							-	-	-
Dividends to equity holders							-	-	-
Bonus shares issued							-	-	-
Cash dividend paid							-	-	-
Other							-	-	-
Total contributions by and distributions							-	-	-
<b>Balance at 31 Ashad 2082 (16 July 2025)</b>	<b>3,556,255,720</b>	<b>896,787,525</b>	<b>1,072,088</b>	<b>535,643,741</b>	<b>42,777,736</b>	-	<b>365,366,412</b>	<b>226,697,933</b>	<b>5,627,601,154</b>
<b>Nirjala Phashi</b> <b>Head-Accounts &amp; Finance</b>	<b>Suyog Shrestha</b> <b>Chief Executive Officer</b>	<b>Rabindra Narayan Pradhan</b> <b>Director</b>	<b>Lisa Sherchan</b> <b>Director</b>	<b>Ganga Sagar Dhaka</b> <b>Director</b>	<b>Sujan Siddhi Bajracharya</b> <b>Director</b>				
<b>Sushil Kaji Baniya</b> <b>Director</b>	<b>Naresh Dhungana</b> <b>Director</b>	<b>Ujjwal Satyal</b> <b>Chairman</b>							

Place: Kathmandu  
Date: 14 November, 2025

As per our report of even date  
CA. Dipak Shrivakoti

Proprietor  
D. S. & Associates  
Chartered Accountants



Shangri-La Development Bank Limited  
Statement of Distributable Profit or Loss  
As on 32 Ashadh 2082 (16 July 2025)  
(As per NRB Regulation)

Particulars	Amount in NPR	
	Current Year	Previous Year
<b>Net profit or (loss) as per statement of profit or loss</b>	<b>606,671,757</b>	<b>504,280,453</b>
<b>Appropriations:</b>		
a. General reserve	(124,782,359)	(107,273,685)
b. Foreign exchange fluctuation fund	(117,549)	(127,824)
c. Capital redemption reserve	(107,142,857)	(107,142,857)
d. Corporate social responsibility fund	(6,066,718)	(5,042,805)
e. Employees' training fund	-	-
f. Fair Value Reserve	17,240,036	32,087,973
g. Investment Adjustment Reserve	-	-
h. Others	-	-
<b>Profit or (loss) before regulatory adjustment</b>	<b>385,802,310</b>	<b>316,781,256</b>
<b>Regulatory adjustment :</b>		
a. Interest receivable (-)/previous accrued interest received (+)	89,377,494	(80,171,817)
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 (+)	(81,293,329)	(103,222,925)
e. Deferred tax assets recognized (-)/ reversal (+)	(11,766,053)	(14,129,483)
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other (+/-)	-	-
Unrealized Gain/(Loss) on Investment Securities-Fair value through PL	-	-
Unrealized Gain/(Loss) on Investment Securities	1,333,302	(1,333,302)
<b>Net Profit for the year end 32 Ashadh 2082 (16 July 2025) for distribution</b>	<b>383,453,724</b>	<b>117,923,728</b>
<b>Opening Retained Earning as on Shrawan 1, 2081</b>	<b>131,878,334</b>	<b>202,296,590</b>
Adjustment(+,-)	(15,087,312)	(16,363,473)
<b>Distributions:</b>		
Bonus Shares Issued	125,284,417	163,379,586
Cash Dividend Paid	6,593,917	8,598,926
<b>Total Distributable profit or (Loss) as on 32 Ashadh 2082 (16 July 2025)</b>	<b>368,366,412</b>	<b>131,878,334</b>
Annualized Distributable Profit/Loss per share	10.36	3.84

Nirjala Phashi  
Head- Accounts & Finance

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Director

Ujjwal Satyal  
Chairman

Place: Kathmandu  
Date: 14 November, 2025

As per our report of even date  
CA. Dipak Shivakoti

Proprietor  
D. S. & Associates  
Chartered Accountants



Shangri-La Development Bank Limited  
Notes to the Financial Statement  
For the year ended 32 Ashadh 2082 (at July 16 2025)

**1. Reporting Entity**

Shangri-La Development Bank Limited ("the Bank") is incorporated as a public limited company under the Office of the Company Registrar and operates as a Class "Kha" licensed financial institution, authorized by Nepal Rastra Bank. The Bank's corporate office is located in Baluwatar, Kathmandu, Nepal. With a robust network of 109 branches, it stands among the largest national-level development banks in the country. The Bank is publicly traded on the Nepal Stock Exchange under the ticker symbol SADBL. This report covers the financial period ending 16 July 2025 (32 Ashadh 2082 BS).

**2. Basis of Preparation**

The financial statement of the Bank has been prepared on accrual basis of accounting in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in the format issued by Nepal Rastra Bank in Directive No. 4 of NRB Directives, 2081.

The financial statement comprises Statement of Financial Position, Statement of Profit or Loss and Statement of Other Comprehensive Income shown in a single statement, Statement of Changes in Equity, Statement of Cash Flows and Notes to the Financial Statement.

**2.1. Statement of Compliance**

The financial statement has been prepared and approved by the Board of Directors in accordance with Company Act 2063, Bank and Financial Institution Act 2073, Nepal Financial Reporting Standards (NFRS) and as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in the format issued by Nepal Rastra Bank in Directive No.4 of NRB Directives, 2081. These policies have been consistently applied to all the years presented except otherwise stated.

**2.2. Reporting Period and Approval of Financial Statement**

The Bank has adopted the Nepal Financial Reporting Standards (NFRS), as issued by the Accounting Standards Board (ASB), effective from the fiscal year 2017/18 (2074/75 BS), for the preparation of its financial statements. The financial statements, along with the accompanying notes, were approved by the Board of Directors ("the Board") during its 374<sup>th</sup> meeting held on November 14, 2025. The Board affirms its responsibility for the preparation of the Bank's financial statements. These approved statements have been recommended for endorsement by the shareholders at the Bank's 21<sup>st</sup> Annual General Meeting.

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

**2.3. Responsibility for Financial Statement**

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

The Board acknowledges their responsibility for financial statements as set out in the 'Statement of Director's Responsibility' and in the certification on the Statement of Financial Position.

**2.4. Functional and Presentation Currency**

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

**2.5. Use of Estimates, Assumptions and Judgment**

The Bank, under NFRS, is required to apply accounting policies to most appropriately suit its circumstances and operating environment. Further, the Bank is required to make judgments in respect of items where the



choice of specific policy, accounting estimate or assumption to be followed could materially affect the financial statements.

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

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

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

#### **Going Concern**

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

#### **2.6. Change in Accounting Policies**

The Bank has prepared the opening Statement of Financial Position as per Nepal Financial Reporting Standard (NFRS) as at 16 July 2016 (the transition date) by recognizing all assets and liabilities whose recognition is required by NFRS, not recognizing the items of assets or liabilities which are not permitted by NFRS, by reclassifying items from previous GAAP to NFRS as required by NFRS and applying NFRS in measurement of recognized assets and liabilities.

#### **2.7. Reporting Pronouncements**

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

The Institute of Chartered Accountants of Nepal has pronounced implementation of NFRS. Accordingly, the accompanying financial statements for the year ended July 16, 2025 are prepared in accordance with NFRS including Carve-Out Alternatives provided for Bank and Financial Institutions (BFIs) under NFRS – 9. Wherever the information is not adequately available, and/or it is impracticable to develop such exception to NFRS implementation has been noted and disclosed in respective sections.

#### **2.8. Discounting**

Discounting has been applied where assets and liabilities are non-current, and the impact of the discounting is material.

#### **2.9. 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.

#### **2.10. Offsetting**

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

#### **2.11. Materiality and Aggregation**

In the financial statements materiality and aggregation is dealt with in compliance with Nepal Accounting Standard – NAS 1 "Presentation of Financial Statements" and within the scope of formats implemented by



Nepal Rastra Bank. Accordingly, each material class of similar items is presented separately and items that are not similar in nature or function are also presented separately unless these are immaterial.

#### 2.12. **Rounding**

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

#### 2.13. **Comparative Information**

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

### 3. **Significant Accounting Policies**

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

#### 3.1 **Basis of Measurement**

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

- Investment Securities are measured at Fair value through Other Comprehensive Income (FVTOCI).
- Liabilities for employee defined benefit obligations and liabilities for long service leave presented in SoFP line-item Other Liabilities measured at fair value under NAS 19 'Employee Benefits'

#### 3.2 **Cash and Cash Equivalent**

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

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

### 3.3 **Financial Assets and Financial Liabilities**

#### 3.3.1. **Recognition**

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

#### 3.3.2. **Classification**

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

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

##### a. **Financial Assets Measured at Amortized Cost:**

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

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

Financial assets that are held within a business model whose objective is achieved by both, selling financial assets and collecting contractual cash flows that are solely payments of principal and interest, are



subsequently measured at fair value through other comprehensive income. Fair value movements are recognized in Other Comprehensive Income (OCI).

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

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

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

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

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

**b. Financial Liabilities Measured at Amortized Cost:**

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

**3.3.3. Measurement**

**Initial Measurement**

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

**Subsequent Measurement**

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

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

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

**3.3.4. De-recognition**

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

**3.3.5. Determination of Fair Value**

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

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

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

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



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

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

### 3.4 Impairment Losses on Financial Assets

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

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

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

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

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

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

#### **NFRS 9- Expected Credit Loss Related Guidelines, 2024**

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

#### **12 month expected credit losses**

Twelve month expected credit losses is the portion of lifetime expected credit losses that represent the expected credit losses that result from default events on a financial instrument that are possible within 12 months after reporting date. An amount equal to 12-month ECL is not only losses expected in next 12 months rather, it is the expected cash shortfalls over the life of the lending exposure or group of lending exposures due to loss events that could occur in the next 12 months. Twelve month expected credit losses are to be



recognized for financial instruments with low credit risk or no significant change in credit risk since initial recognition, at the reporting date. A nil allowance is rare as ECL estimates are probability weighted amount.

#### **Lifetime expected credit losses**

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

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

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

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

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

#### **Indicators of significant increase in credit risk**

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

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

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

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

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

- i. instrument/product type
- ii. credit risk ratings



- iii. collateral type
- iv. date of initial recognition
- v. remaining term to maturity
- vi. industry/sector
- vii. geographical location of borrower
- viii. value of collateral relative to financial asset only if it has an impact on probability of default occurring.

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

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

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

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

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

$$ECL = PD * LGD * EAD$$

##### **a. Probability of Default (PD)**

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

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

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

##### **b. Loss Given Default (LGD)**

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

##### **Factors to consider for LGD**

- i. The BFIs are advised to initiate development of LGD models based on historical data, historical experience of cash recovery from defaults (including settlements), cost and time of recoveries and all other relevant and supportable information (including forward looking information).
- ii. It is recommended to pursue computation of LGD in the following order:
  - Use historical actual recovery rates in first place.



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

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

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

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

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

#### Guidance on staging for expected credit losses

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

##### a. **Stage 1** includes the following:

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

For this purpose, instruments with low credit risk includes:



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

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

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

**b. Stage 2** includes the following:

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

**c. Stage 3** includes the following:

- Financial instruments having contractual payments overdue for more than three months
- BFIs consider that the borrower is unlikely to pay its credit obligations to the bank in full, without realizing security (if held). The indicators of unlikelihood to pay includes:

- Bank puts credit obligation on non-accrued status
- Bank consents to distressed restructuring of credit obligation resulting in reduction in financial obligation due to material forgiveness, postponement of principal, interest
- Bank has filed for debtor's bankruptcy or a similar order in respect of the borrower's credit obligation
- The bank sells a part of the credit obligation at a material credit-related economic loss.
- The debtor has sought or has been placed in bankruptcy or similar protection where this would avoid or delay repayment of the credit obligation.
- There is evidence that full repayment based on contractual terms is unlikely without bank's realization of collateral regardless of whether the exposure is current or past due by few days

- iii. Loan is classified as non-performing as per the NRB prudential provisioning directive.

- iv. Credit impaired financial instruments with objective evidence of impairment

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

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



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

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

#### Transfer criteria between stages

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

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

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

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

#### Forward Looking Information

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

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

#### Loan Loss Provision as per NRB Directives

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

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

#### 3.5 Trading Assets

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



### 3.6 Derivative Assets and Derivative Liabilities

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

### 3.7 Property & Equipment

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

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

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

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

### 3.8 Intangible Assets

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

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

### 3.9 Investment Property

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

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

### 3.10 Income Tax

Tax expenses comprises of current tax and deferred tax.

#### Current tax

Current tax is the income tax expense recognized in Statement of Profit or Loss, except to the extent it relates to items recognized directly in equity or other comprehensive income in which case it is recognized in equity or in other comprehensive income. Current tax is the amounts expected or paid to Inland Revenue



Department in respect of the current year, using the tax rates and tax laws enacted or substantively enacted on the reporting date and any adjustment to tax payable in respect of prior years. Details of Current tax is presented in Note 4.41.

#### **Deferred tax**

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the balance sheet and the amounts attributed to such assets and liabilities for tax purposes. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that future taxable profits will be available against which deductible temporary differences can be utilized.

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

### **3.11 Deposit, Debts Securities Issued and Subordinated Liabilities**

#### **i. Deposits**

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

#### **ii. Debt Securities Issued**

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

#### **iii. Subordinated Liabilities**

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

### **3.12 Provisions, Contingent Liabilities and Contingent Assets**

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

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

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

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



### 3.13 Revenue Recognition

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

#### a. Interest Income

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

Interest income on Loans and Advances is recognized as per the Guidance Note on Interest Income Recognition, 2025 issued by NRB and carve out issued by ICAN has been opted.

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

**For Stage 3 Loans and Advances:** Based on actual cash basis approach (incremental) and coupon interest rate applied on principal outstanding.

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

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

#### Carve out issued by ICAN

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

#### b. Fees and Commission Income

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

#### c. Dividend Income

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

#### d. Net Trading Income

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

### 3.14 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.

### 3.15 Employee Benefits

#### a. Short term employee benefits

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

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

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

#### b. Post-Employment Benefits

Post-employment benefit plan includes the followings;

##### I. Defined Contribution Plans

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

##### Provident Fund

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

The Bank has deposited NPR 22,762,482 as expense in the Provident Fund during the FY 2081.82.

##### Gratuity

The Bank has followed Defined Contribution Plan from 2075/10/01. For FY 2081.82, gratuity amount NPR 19,523,768 has been deposited into CIT as per the Labor Act 2074. The Bank has followed following rate to deposit the gratuity:

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

##### II. Defined Benefit Plans

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

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



### III. Other long term employee benefits

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

### IV. Termination Benefits

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

#### 3.16 Leases

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

- Another systematic basis is more representative of the time pattern of the user's benefit even if the payments to the lessors are not on that basis; or
- The payments to the lessor are structured to increase in line with expected general inflation to compensate for the lessor's expected inflationary cost increases. If payments to the lessor vary because of factors other than general inflation, then this condition is not met.

Majority of lease agreements entered by the Banks are with the clause of normal increment of 5%-15% p.a. which the management assumes are in line with the lessor's expected inflationary cost increases.

Bank has implemented lease as per NFRS 16 pronounced by ASB with effect from fiscal year 2021/22 (2078.79). The Bank has Right of Use assets of NPR 326,970,025 and booked under leasehold assets on 4.13 Property and Equipment.

During the current financial year, the Bank identified an error in the measurement of Right-of-Use (ROU) Assets and Lease Liabilities relating to leases accounted under NFRS 16 – Leases in the previous financial year. The error arose due to computational mistake in determination of lease liability/ROU asset at inception of lease, which resulted in an understatement of the related balances in the prior year financial statements.

In line with the requirements of NFRS 8 – Accounting Policies, Changes in Accounting Estimates and Errors, the Bank has corrected the error in the current year financial statements. The ROU Assets and Lease Liabilities have been adjusted appropriately, and the balancing impact amounting to Rs. 2,84,436 has been recognized under "Other Operating Income" in the Statement of Profit or Loss for the year ended 32 Ashadh 2082.

The impact of this correction in the current year's financial statements is as follows:

Particulars	Impact (Amount in NPR)
Adjustment in ROU Assets	-61,332,074
Adjustment in Lease Liability	61,047,638
<b>Net Impact recognized in SOPL</b>	<b>284,436</b>

Considering the immaterial nature of the impact on the Statement of Profit or Loss, the Bank has not restated the comparative figures of the previous year.

**3.17 Foreign Currency Translation**

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

**3.18 Share Capital and Reserves**

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

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

**3.19 Earnings per Share (EPS) and Diluted EPS**

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

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

Earnings per share are disclosed in the Statement of Profit or Loss. Further, considering issuance of bonus share in FY 2080.81, which have restated the net profit per share from continuing ordinary operations, earnings per share for previous period has been calculated as below. The effect of bonus of share issued has been adjusted retrospectively.

Details of calculation of Earnings per share is as follows:

Particulars	FY 2081.82	FY 2080.81
Profit attributable to ordinary shareholders	606,671,757	504,280,453
Weighted average number of equity shares as at year end	35,562,557	35,562,557
Basic earnings per share	17.06	14.18
Diluted earnings per share	17.06	14.18

**3.20 Proposed Dividend**

The Board of Directors of the Bank has proposed the following dividend by passing the resolution in the 374<sup>th</sup> Board Meeting. The payment is subject to the approval of the shareholders in the ensuing Annual General Meeting of the Bank.

The amount of the dividend proposed in current year and previous year is as follows:

	FY 2081.82		FY 2080.81	
	Percentage	Amount	Percentage	Amount
Stock Dividend	5.00%	177,812,786	3.65%	125,284,417
Cash Dividend	5.36%	190,553,626	0.19%	6,593,917
<b>Total</b>	<b>10.36%</b>	<b>368,366,412</b>	<b>3.84%</b>	<b>131,878,334</b>

**3.21 Cash Flow Statement**

The cash flow statement has been prepared using 'The Direct Method', whereby gross cash receipts and gross cash payments of operating activities, finance activities and investing activities have been recognized.



### 3.22 Segment Reporting

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

The bank has identified three segments namely: Core Banking, Treasury and Digital banking for the segment reporting. Details are provided in Note 5.4.

### Additional Disclosure on Loan and Advances

#### 1. Disclosure Under ECL

##### Credit Risk Management Practice

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

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

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

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

Although NFRS 9 was originally announced by the Institute of Chartered Accountants of Nepal (ICAN) to be effective from 16 July 2021 (Shrawan 1, 2078), full implementation—particularly of the ECL framework—was deferred for banks and financial institutions until FY 2080.81, due to various operational and technical challenges including the impact of COVID-19, limited model readiness, and resource constraints.

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

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

##### Significant Increase in Credit Risk (SICR)

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

1. More than one-month past dues
2. Absolute lifetime PD is 5% or more
3. Relative lifetime PD is increased by 100% or more.
4. Risk rating downgraded by 2 notches since initial recognition.
5. Risk rating downgraded to non-investment grade by external credit rating agency.
6. Deterioration of relevant determinant of credit risk
7. Expectation of forbearance or restructuring due to financial difficulties



8. Deterioration of prospects for sector or industries within which a borrower operates
9. Borrower affected by macroeconomic conditions based on reasonable and supportable forecasts.
10. Modification of terms resulting in restructuring/ rescheduling.
11. Credit Quality Indicators determined as per internal credit assessment of performing loans which are subject to individual monitoring and review, are weaker than that in the initial recognition.

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

**a. Qualitative Factor**

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

**b. Quantitative Factor**

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

**Default Definition**

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

**Portfolio segmentation of credit risk exposures**

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

**Staging of Financial Instruments**

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

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

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

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



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

Particulars	Financial Instrument	ECL
Stage 1	Performing	12 months
Stage 2	Performing but has exhibited Significant increase in credit risk	Lifetime
Stage 3	Non-Performing Credit Impaired	Lifetime

#### Parameters for Estimating Expected Credit Losses

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

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

The parameters are defined as follows:

S.N.	Component	Definition
1.	Probability of Default (PD)	<p>The Probability of Default (PD) represents the likelihood that the counterparty will not be able to meet its contractual obligation.</p> <p>For Stage 1 assets, PD is calculated over the next 12 months; for Stage 2, PD reflects the lifetime of the asset. Stage 3 exposures are assumed to have a PD of 100% (Since already in default).</p> <p>PD estimates incorporate forward-looking macroeconomic assumptions (e.g., GDP growth, inflation) and are updated periodically based on statistical models calibrated to historical defaults and adjusted for the current and expected economic environment.</p>
2.	Loss Given Default (LGD)	<p>Loss Given Default (LGD) represents the proportion of exposure not expected to be recovered in the event of default, after considering the present value of expected cash flows from recoveries and collateral realizations, net of costs.</p> <p>The LGD is determined based on the historical recovery rates and takes into accounts the recovery of any collateral (applying haircuts) that is integral to the financial assets.</p>
3.	Exposure at Default (EAD)	<p>The Exposure at Default (EAD) represents the potential exposure to the lender in the event of a default by the borrower. It reflects the total amount the lender is at risk of losing if the borrower defaults, considering both the outstanding balance and any potential increases in exposure due to undrawn commitments or principal repayments.</p> <p>For revolving loans, the EAD is calculated as the outstanding balance of the loan, plus any additional undrawn amounts that may be utilized, adjusted for the Credit Conversion Factor (CCF). The CCF reflects the likelihood that the undrawn portions of the loan will be utilized before the default occurs. This adjustment is important as</p>



it accounts for the potential increase in exposure if the borrower draws on the available credit.

The Bank has utilized the CCF ratio and Utilization ratio provided by Nepal Rastra Bank in its Expected Credit Losses (ECL) Guideline, 2024

For term loans, the EAD is based on the outstanding balance of the loan, adjusted for any principal repayments made by the borrower. Since term loans are typically repaid over time according to a fixed amortization schedule, the EAD decreases as principal is repaid, reducing the exposure in the event of default. Therefore, the EAD for term loans reflects the amount remaining after accounting for any principal recoveries, as per the amortization plan.

To determine the expected credit loss, these components are multiplied together. PD for the reference period (up to 12 months or lifetime) \* LGD \* EAD and discounted to the balance sheet dates using the Coupon Rate of the reporting date as the discount rate.

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

#### **Credit Impaired Financial Instrument**

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

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

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

#### **Estimation of Expected Credit loss for Credit Impaired Financial Assets**

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

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

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

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



### Investment

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

### Staff Loans

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

### Off Balance Sheet items

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

### Transfer between stages

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

#### Transfer from Stage 2 to Stage 1:

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

#### Transfer Out of Stage 3:

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

#### For Restructured/Rescheduled Exposures:

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

### Key Inputs, Assumptions and Estimation Techniques

#### Recognition of Expected Credit Losses – Approaches

##### a. General Approach

The Bank applies the general approach for recognition of Expected Credit Losses on loans and advances to customers, loans to banks and financial institutions, investment securities measured at amortized cost or FVOCI, and loan commitments and financial guarantees and staff loans. Under this approach, exposures



are classified into Stage 1, Stage 2, or Stage 3 based on changes in credit risk since initial recognition, with a 12-month ECL recognized for Stage 1 and lifetime ECL for Stages 2 and 3. Interest income is calculated on the gross carrying amount for Stages 1 and 2, and on the actual receipt basis for Stage 3.

**b. Simplified Approach**

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

**Methodology and Data Source**

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

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

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

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

**Incorporation of Forward-Looking Information**

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

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

**Variable Selection**

The Bank initially considered a broad range of macroeconomic variables sourced from the International Monetary Fund (IMF). Through statistical testing – including correlation analysis, regression significant testing and model fit evaluation- only those variables with a consistent and statistically significant relationship with default rates for the Bank's portfolios were retained in the final model.

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

**Macroeconomic Scenario**

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



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

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

#### Macro-Economic Variables used in the model

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

#### Baseline

Variables	Units	Q1	Q2	Q3	Q4
Gross national savings (lag1_Z1)	Percent of GDP	35.384	35.178	34.870	34.523
Gross domestic product, constant prices (lag3_X1)	Percent change	2.181	3.104	3.887	4.493
Inflation, average consumer prices (A1)	Percent change	6.561	6.404	6.321	6.323
General government net lending/borrowing (B3)	Percent of GDP	-4.462	-4.380	-4.303	-4.187
General government total expenditure (diff_B2)	Percent of GDP	0.148	0.175	0.152	0.093
Gross domestic product, constant prices (diff_X1)	Percent change	0.605	0.433	0.266	0.111
Gross national savings (lag4_Z1)	Percent of GDP	34.690	35.225	35.423	35.384
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag3_X2)	Percent	0.086	0.086	0.086	0.086

**Upturn**

Variables	Units	Q1	Q2	Q3	Q4
Gross national savings (lag1_Z1)	Percent of GDP	31.811	31.694	31.410	31.049
Gross domestic product, constant prices (lag3_X1)	Percent change	-0.891	0.132	1.036	1.676
Inflation, average consumer prices (A1)	Percent change	5.232	5.064	4.967	4.954
General government net lending/borrowing (B3)	Percent of GDP	-5.391	-5.319	-5.243	-5.122
General government total expenditure (diff_B2)	Percent of GDP	0.303	0.353	0.352	0.312
Gross domestic product, constant prices (diff_X1)	Percent change	2.111	1.852	1.568	1.369
Gross national savings (lag4_Z1)	Percent of GDP	38.018	38.966	39.587	39.969
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag3_X2)	Percent	-0.291	-0.050	0.213	0.475

**Downturn**

Variables	Units	Q1	Q2	Q3	Q4
Gross national savings (lag1_Z1)	Percent of GDP	38.957	39.217	39.381	39.465
Gross domestic product, constant prices (lag3_X1)	Percent change	5.252	6.021	6.763	7.485
Inflation, average consumer prices (A1)	Percent change	7.891	7.797	7.765	7.810
General government net lending/borrowing (B3)	Percent of GDP	-3.532	-3.427	-3.335	-3.211
General government total expenditure (diff_B2)	Percent of GDP	-0.007	0.025	0.013	-0.038
Gross domestic product, constant prices (diff_X1)	Percent change	-0.901	-0.934	-0.981	-1.117
Gross national savings (lag4_Z1)	Percent of GDP	31.362	31.988	32.320	32.431
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag3_X2)	Percent	-2.291	-2.139	-1.962	-1.708

**Probability Weighted**

Variables	Units	Q1	Q2	Q3	Q4
Gross national savings (lag1_Z1)	Percent of GDP	35.3839	35.3445	35.1852	34.9634
Gross domestic product, constant prices (lag3_X1)	Percent change	2.1807	3.0873	3.8945	4.5454
Inflation, average consumer prices (A1)	Percent change	6.5614	6.4198	6.3481	6.3586
General government net lending/borrowing (B3)	Percent of GDP	-4.4616	-4.3757	-4.2943	-4.1746
General government total expenditure (diff_B2)	Percent of GDP	0.1483	0.1834	0.1703	0.1195
Gross domestic product, constant prices (diff_X1)	Percent change	0.6054	0.4484	0.2824	0.1200
Gross national savings (lag4_Z1)	Percent of GDP	34.6901	35.3761	35.7411	35.8737
Gross domestic product based on purchasing-power-parity (PPP) share of world total (lag3_X2)	Percent	-0.7402	-0.6223	-0.4900	-0.3355

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

**Net Realizable value and Haircuts**

The Bank seeks to use collateral, where possible, to mitigate its risks on financial assets. The collateral comes in various forms such as cash, gold, Government Securities, Letters of Credit/Guarantees, real estate, receivables, inventories, other non-financial assets etc.,

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

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



The realization cost and haircuts used are as follows:

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

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

S.N.	Loan type	Gross Carrying Amount	NRB Provision	ECL Provision	Reason for no ECL
1.	Loan Against Fixed Deposit	346,200,589	3,453,565	-	Guaranteed by Fixed Deposit
2.	Investments	8,599,784,000	-	-	Government Backed Securities

#### Quantitative Information

##### A. Impairment Charges

The following table shows the total impairment allowance of the Bank for the year ending.

Particulars	FY 2081.82	F.Y. 2080.81
Loans and Advances to Customers and B/FIs	1,648,418,050	1,032,989,576
Loans to Staffs	1,397,656	2,119,466
Off- Balance sheet Items	841,828	199,123
Investments	-	-
<b>Total</b>	<b>1,650,657,534</b>	<b>1,035,308,166</b>

##### B. Impairment Charges as per Staging

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

Particulars	Expected Credit Loss (ECL) For the year ending on 2082			Total
	Stage 1	Stage 2	Stage 3	
Loans & Advances to Customers and B/FIs	556,017,268	146,623,528	945,777,254	1,648,418,050
Loans to Staffs	1,397,656	-	-	-
Off Balance Sheet Items	841,828	-	-	-
Investment	-	-	-	-
<b>Total</b>	<b>558,256,752</b>	<b>146,623,528</b>	<b>945,777,254</b>	<b>1,650,657,534</b>



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

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

Following is the details of impairment under both methods:

Particulars	Amount in NPR
Total Impairment as per NRB Directive	2,160,839,019
Total Impairment as per ECL	1,650,657,534

The higher of two above, i.e., NPR 2,160,839,019 has been taken in account for impairment loss on loan and advances for the reporting period.

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

**D. Movement of Impairment during the year ending on 2082**

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

Particulars	Gross Carrying Amount (GCA)	Amount in NPR
Opening Balance	1,236,139,522	2,119,466
New assets originated	102,622,893	132,260
Assets derecognized	(148,201,290)	(253,497)
Unwinding of Discount	-	132,472
Change in Model	-	(733,045)
GCA Adjustment	(105,788,514)	-
<b>Closing Balance</b>	<b>1,084,772,612</b>	<b>1,397,656</b>

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

Particulars	Gross Carrying Amount (GCA)	Amount in NPR
Opening Balance	1,236,139,522	2,119,466
New assets originated	102,622,893	132,260
Assets derecognized	(148,201,290)	(253,497)
Unwinding of Discount	-	132,472
Change in Model	-	(733,045)
GCA Adjustment	(105,788,514)	-
<b>Closing Balance</b>	<b>1,084,772,612</b>	<b>1,397,656</b>

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

Particulars	Stage 1			Stage 2			Stage 3			Total
	Gross Carrying amount	ECL	Gross Carrying amount							
At Beginning	38,026,848,856	351,527,196	5,339,502,621	196,724,708	2,694,696,931	484,737,672	46,061,048,409	1,032,989,576		
New assets originated or purchased	13,652,903,831	191,984,864	489,308,738	24,608,311	179,152,434	15,175,619	14,321,365,002	231,768,794		
Assets derecognized	(31,220,301,642)	(275,074,364)	(5,035,296,096)	(188,121,545)	(2,623,405,994)	(481,545,361)	(38,879,003,732)	(944,741,269)		
Transfers to Stage 1	1,623,142,016	45,466,888	(1,315,808,274)	(36,460,090)	(307,333,742)	(9,006,738)				
Transfers to Stage 2	(1,339,894,200)	(6,527,182)	1,444,832,163	12,908,066	(104,937,963)	(6,380,883)				
Transfers to Stage 3	(1,250,454,958)	(16,931,061)	(1,480,156,959)	(61,804,802)	2,730,611,917	78,735,863				
Unwind of Discount	-	33,788,940	-	7,376,486	-	61,490,311	-	102,655,737		
Change in Model (b/f)	-	231,781,988	-	191,392,394	-	802,570,831	-	1,225,745,213		
GCA_Adjustment (b/f)	20,290,639,317	-	3,717,684,834	-	1,807,890,943	-	25,816,215,095	-		
<b>At closing</b>	<b>39,782,883,220</b>	<b>556,017,268</b>	<b>3,160,067,027</b>	<b>146,623,528</b>	<b>4,376,674,527</b>	<b>945,777,254</b>	<b>47,319,624,774</b>	<b>1,648,418,050</b>		

\*GCA is the Gross Carrying Amount of the Loan

\*ECL is the Expected Credit Loss



**2. Loans and Advances to B/FIs and Customers**

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

Particulars	Amount in NPR
<b>1. Performing Loan and Advances</b>	<b>44,105,883,079</b>
1.1 Pass Loan	39,719,615,409
1.1.1 Pass Loan (other than Restructured/Rescheduled COVID)	-
1.1.2 Pass Loan (Restructured/Rescheduled COVID Related)	-
1.2 Watchlist	4,386,267,670
<b>2. Non- Performing Loan and Advances</b>	<b>2,576,161,450</b>
2.1 Restructured / Rescheduled	-
2.2 Sub-standard	490,806,639
2.3 Doubtful	804,813,348
2.4 Loss	1,280,541,462
<b>3. Total Loan and Advances</b>	<b>46,682,044,530</b>

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

Particulars	Amount in NPR
Loan and advances as per Statement of Financial Position	45,692,162,654
To B/FIs	2,868,266,918
To Customers	42,823,895,737
Less: Accrued interest receivables	(357,585,036)
Less: Staff loan	(1,128,313,942)
Add: Staff loan NFRS adjustment	314,941,834
Add: Impairment Charges	2,160,839,019
<b>Total Loan and Advances (NRB)</b>	<b>46,682,044,530</b>

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

Particulars	FY 2081.82	FY 2080.81	Amount in NPR
<b>A. Loan Loss Provision as per NRB Directives</b>	<b>2,160,839,019</b>	<b>1,815,358,518</b>	
Good	360,624,809	449,571,170	
Watchlist	207,462,690	258,252,408	
Sub-standard	109,609,096	140,600,694	
Doubtful	364,447,927	136,445,641	
Loss	1,118,694,497	830,488,604	
<b>B. Impairment as per ECL Guidelines</b>	<b>1,650,657,534</b>	<b>1,083,198,384</b>	
<b>C. Impairment charge (Higher of A or B)</b>	<b>2,160,839,019</b>	<b>1,815,358,518</b>	

**3. Credit Sale / Purchase**

As on Ashadh 32, 2082, the Bank has credit sale amounting NPR 1 billion under agriculture sector and reciprocal credit purchase of equivalent amount under hydropower sector with Prime Commercial Bank Ltd.

**4. Refinance and Business Continuity Loan**

Particulars	As on Ashadh 32, 2082		As on Ashadh 31, 2081	
	No. of Customers	Amount (NPR in '000)	No. of Customers	Amount (NPR in '000)
Refinance	-	-	-	-
Business Continuity Loan	-	-	-	-

**5. Subsidized Loan**

Particulars	As on Ashadh 32, 2082		As on Ashadh 31, 2081	
	No. of Customers	Amount (NPR in '000)	No. of Customers	Amount (NPR in '000)
Subsidized Loan	1,266	355,458	1,477	792,891

**6. Loan write-off**

During the FY 2081.82, following loans had been written off:

S. No.	Name of Borrower	Loan write-off date	Loan write-off amount (NPR)
1.	ADEN BARTAULA	07/10/2024	199,981
2.	ATI SASTO PVT LTD	16/07/2025	951,474
3.	CHITWAN CEMENT PVT.LTD	16/07/2025	3,622,748
4.	ENGINEERS NIRMAN SEWA PVT.LTD.	26/05/2025	6,782,193
5.	KWALITY CAKE AND BAKERY UDHYOG	07/10/2024	389,215
6.	MANBI JEWELLERS	30/06/2025	1,012,194
7.	NAMRAJ DALLAKOTI	07/10/2024	244,108
8.	PRADHUNNA SUPPLIERS	06/07/2025	1,702,419
9.	PRAKASH RAMTEL	07/10/2024	254,345
10.	ROSHAN PARIYAR	07/10/2024	163,320
11.	SAKIRA FANCY STORES	07/10/2024	105,522
12.	YAZAT FOOD NEPAL PVT. LTD.	16/07/2025	936,245
<b>Total</b>			<b>16,363,763</b>

**7. Recovery of loan write-off**

During the FY 2081.82, following loans which were written-off in past year was recovered:

S. No.	Name of Borrower	Loan write-off date	Loan write-off amount (NPR)
1.	DIL BAHADUR MAHARA	20/07/2023	324,084
<b>Total</b>			<b>324,084</b>

**8. 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.



**Amount in NPR**

<b>Particulars</b>	<b>FY 2081.82</b>	<b>FY 2080.81</b>
Opening Balance	288,161,842	124,315,928
Addition during the year	452,975,854	172,945,084
Disposal during the year	150,221,858	9,099,170
Conversion into banking asset during the year	62,816,000	-
<b>Closing Balance</b>	<b>528,099,838</b>	<b>288,161,842</b>

The Bank has converted one of its Non-Banking Assets into Banking assets amounting to Rs. 62,816,000 located at Birgunj which is being used as Cluster Office.

Following is the list of Non-Banking Assets of the Bank:

<b>S. No.</b>	<b>Name of Borrower</b>	<b>NBA Booked Date</b>	<b>NBA Amount</b>
1.	AASHA DEVI SHAH	16/07/2025	1,979,882
2.	ACHIEVERS ACADEMY BUTWAL PVT.LTD	04/01/2022	114,049,496
3.	AHMAD ALI	06/07/2025	1,658,433
4.	AMRIT PANDEY	15/07/2025	13,122,278
5.	ANOD KUMAR DEVKOTA	09/04/2025	58,512,520
6.	ATI SASTO PVT LTD	25/04/2025	19,263,000
7.	BASIR MIYA	16/07/2025	1,654,048
8.	BIBISHA KIRANA PASAL	19/05/2025	1,347,559
9.	CHAKRA BAHADUR GURUNG	27/05/2025	2,585,592
10.	CHETANSHIL KHATRI	01/08/2023	4,959,012
11.	CHITWAN CEMENT PVT.LTD	09/04/2025	4,671,480
12.	DHORKHANI EKIKRIT KRISHI FARM TATHA RESORT P. LTD	25/06/2025	20,881,981
13.	DIPAK POULTRY SUPPLIERS AND MASU PASAL	27/05/2025	6,815,534
14.	FIRST INVESTORS MANAGEMENT COMPANY	09/08/2023	45,180,817
15.	ISHWORI BILASH NEUPANE	16/07/2025	8,354,290
16.	KRISHNASAR TRADERS	09/08/2023	29,787,000
17.	MILAN TAMANG	16/07/2025	688,408
18.	OTO CARE PVT.LTD.	16/07/2025	34,384,644
19.	PRADHUNNA SUPPLIERS	25/06/2025	12,147,072
20.	PRANAV DEVELOPERS PVT LTD	02/07/2025	7,205,665
21.	R.R.P.&G. STEEL UDHYOG	09/08/2023	21,296,397
22.	RAHUL GENERAL STORE	14/06/2022	2,114,389
23.	RAJENDRA PRASAD UPDHAYAYA	11/07/2023	4,052,873
24.	RAJENDRA TAMANG	16/07/2025	6,582,592
25.	RAMESH KUMAR GHIMIRE	25/06/2025	2,077,928
26.	RIBAL HARDWARE	16/07/2025	14,365,000
27.	SAMASAD AALAM KHAN	16/07/2025	1,449,386
28.	SAMIL BHAIKI FIRM	16/07/2025	1,315,718
29.	SAUGAT BIJAY MAHAT	25/06/2025	1,715,491
30.	SHAHANAJ KHATUN	16/07/2025	1,361,297
31.	SHYAM RAJA MAHAT	25/06/2025	2,880,917



S. No.	Name of Borrower	NBA Booked Date	NBA Amount
32.	SIDDHABABA SUPPLIERS	29/08/2024	12,570,000
33.	SUBHAS BIJAY MAHAT	25/06/2025	1,150,045
34.	SURKHET VALLEY CEMENT BRICK & BLOCK	06/07/2025	22,127,644
35.	TRIBHUVAN GANAPATI NAMO TEXTILE PVT	20/05/2025	42,611,450
36.	YAZAT FOOD NEPAL PVT. LTD.	22/06/2025	1,180,000
<b>Total</b>			<b>528,099,838</b>



**Shangri-La Development Bank Limited  
Notes forming part of the financial statement**

**4.1 Cash and Cash Equivalent**

	<i>Amount in NPR</i>	
	<i>As at 16 July 2025</i>	<i>As at 15 July 2024</i>
Cash In Hand	578,936,607	562,346,490
Balances with B/FIs	1,875,706,103	2,266,845,733
Money at Call and Short Notice	-	-
Other	-	-
<b>Total</b>	<b>2,454,642,710</b>	<b>2,829,192,223</b>

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

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

**4.2 Due from Nepal Rastra Bank**

	<i>Amount in NPR</i>	
	<i>As at 16 July 2025</i>	<i>As at 15 July 2024</i>
Statutory Balances with NRB	2,441,189,545	1,941,844,925
Securities purchased under resale agreement	-	-
Other deposit and receivable from NRB	56,738,589	93,194,419
<b>Total</b>	<b>2,497,928,135</b>	<b>2,035,039,344</b>

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

**4.3 Placement with Banks & Financial Institutions**

	<i>Amount in NPR</i>	
	<i>As at 16 July 2025</i>	<i>As at 15 July 2024</i>
Placement with Domestic B/FIs	-	-
Placement with Foreign B/FIs	-	-
Less: Allowances for Impairment	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

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

**4.4 Derivative Financial Instruments**

	<b>As at 16 July 2025</b>	<b>Amount in NPR As at 15 July 2024</b>
<b>Held for Trading</b>	-	-
Interest Rate Swap	-	-
Currency Swap	-	-
Forward exchange Contract	-	-
Others	-	-
<b>Held for risk management</b>	-	-
Interest Rate Swap	-	-
Currency Swap	-	-
Forward exchange Contract	-	-
Others	-	-
<b>Total</b>	-	-

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

**4.5 Other Trading Assets**

	<b>As at 16 July 2025</b>	<b>Amount in NPR As at 15 July 2024</b>
Treasury bills	-	-
Government Bonds	-	-
NRB Bonds	-	-
Domestic Corporate bonds	-	-
Equity	-	-
Other	-	-
<b>Total</b>	-	-
Pledged	-	-
Non-Pledged	-	-

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

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

**4.6 Loan and Advances to B/FIs**

	<b>As at 16 July 2025</b>	<b>Amount in NPR As at 15 July 2024</b>
Loans to microfinance institutions	2,953,086,364	3,298,647,517
Other	-	-
Less: Allowances for impairment	(84,819,446)	(94,752,284)
	<b>2,868,266,918</b>	<b>3,203,895,233</b>

Impairment allowance on loans and advances to B/FIs have been considered as per NRB Directive. Accrued Interest Receivables related to loans and advances to B/FIs as on Ashadh end 2082 amounts to NPR 456,092.



#### 4.6.1 Specific Allowance for Impairment

	<i>Amount in NPR</i>	
	As at 16 July 2025	As at 15 July 2024
<b>Balance at beginning of the fiscal year</b>	<b>94,752,284</b>	<b>85,540,707</b>
<b>Impairment loss for the year:</b>		
Charge for the year	(9,932,838)	9,211,578
Recoveries/reversal	-	-
Amount written off	-	-
<b>Balance as on Ashad end</b>	<b>84,819,446</b>	<b>94,752,284</b>

No individual loan and advances to B/FIs have terms and conditions that significantly affect the amount, timing or certainty of consolidated cash flows of the Bank. Risks associated with these assets are regularly assessed. These are interest bearing assets and income from these assets is credited to the Statement of Profit or Loss under interest income.

#### 4.7 Loan and Advances to Customers

	<i>Amount in NPR</i>	
	As at 16 July 2025	As at 15 July 2024
Loan and advances measured at amortized cost	44,899,915,310	43,507,576,802
Less: Impairment allowances		
Individual impairment	(1,536,899,732)	(1,051,683,151)
Collective impairment	(539,119,841)	(668,923,082)
<b>Net amount</b>	<b>42,823,895,737</b>	<b>41,786,970,569</b>
Loan and advances measured at FVTPL	-	-
<b>Total</b>	<b>42,823,895,737</b>	<b>41,786,970,569</b>

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

#### 4.7.1 Analysis of Loans and Advances- By Product

<b><u>Product</u></b>	<i>Amount in NPR</i>	
	As at 16 July 2025	As at 15 July 2024
Term loans	19,119,055,190	18,694,921,715
Overdraft	6,115,759,892	6,852,752,442
Trust receipt/Import loans	-	-
Demand and other working capital loans	555,328,190	991,160,143
Personal residential loans	7,285,841,274	7,236,001,628
Real estate loans	3,163,127,357	2,667,332,996
Margin lending loans	1,519,936,096	1,150,297,907
Hire purchase loans	1,649,803,165	2,253,267,799
Deprived sector loans	3,795,837,889	1,661,095,306
Bills purchased	-	-
Staff loans	813,372,108	957,901,723
Other	524,725,205	663,864,860
<b>Sub total</b>	<b>44,542,786,366</b>	<b>43,128,596,520</b>
Interest receivable	357,128,944	378,980,282
<b>Grand total</b>	<b>44,899,915,310</b>	<b>43,507,576,802</b>

**4.7.2 Analysis of Loans and Advances- By Currency**

	As at 16 July 2025	Amount in NPR
	As at 15 July 2024	
Nepalese rupee	44,899,915,310	43,507,576,802
Indian rupee	-	-
USD	-	-
GBP	-	-
Euro	-	-
JPY	-	-
Chinese Yuan	-	-
Other	-	-
<b>Total</b>	<b>44,899,915,310</b>	<b>43,507,576,802</b>

**4.7.3 Analysis of Loan and Advances- By Collateral**

	As at 16 July 2025	Amount in NPR
	As at 15 July 2024	
<b>Secured</b>		
Movable / Immovable assets	40,759,142,351	40,132,840,987
Gold and silver	177,382,302	174,987,604
Guarantee of domestic B/Fis	-	-
Government Guarantee	-	-
Guarantee of international rated bank	-	-
Export document	-	-
Fixed Deposit receipts	345,773,058	487,141,653
Government securities / bonds Counter guarantee	-	-
Counter guarantee	-	-
Personal guarantee	1,127,478,964	1,479,026,195
Other	2,490,138,635	1,233,580,363
<b>Subtotal</b>	<b>44,899,915,310</b>	<b>43,507,576,802</b>
Unsecured	-	-
<b>Grand Total</b>	<b>44,899,915,310</b>	<b>43,507,576,802</b>



#### 4.7.4 Allowances for Impairment

	As at 16 July 2025	Amount in NPR As at 15 July 2024
<b>Specific allowances for impairment</b>		
<b>Balance at Shrawan 2081</b>	<b>1,051,683,151</b>	<b>829,868,147</b>
Impairment loss for the year:		
Charge for the year	-	-
Recoveries/reversal during the year	485,216,581	221,815,004
Write-offs	-	-
Exchange rate variance on foreign currency	-	-
Other movement	-	-
<b>Balance at Ashad end</b>	<b>1,536,899,732</b>	<b>1,051,683,151</b>
<b>Collective allowances for impairment</b>		
<b>Balance at Shrawan 2081</b>	<b>668,923,082</b>	<b>542,939,219</b>
Impairment loss for the year:		
Charge/(reversal) for the year	(129,803,241)	125,983,864
Exchange rate variance on foreign currency	-	-
Other movement	-	-
<b>Balance at Ashad end</b>	<b>539,119,841</b>	<b>668,923,082</b>
<b>Total allowances for impairment</b>	<b>2,076,019,573</b>	<b>1,720,606,233</b>

#### 4.8 Investment Securities

	As at 16 July 2025	Amount in NPR As at 15 July 2024
Investment securities measured at amortized cost	9,943,095,785	9,773,390,931
Investment in equity measured at FVTOCI	1,036,394,539	842,874,922
<b>Total</b>	<b>10,979,490,324</b>	<b>10,616,265,854</b>

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

The bank has made an agreement with Nabil Investment for Portfolio Management Service (PMS) with the amount of NPR 10,000,000 on 2079.02.20 for 5 years and has been categorized into Investment in Equity and Account Receivable of NPR 9,008,911.76 and NPR 991,088.24 respectively as on reporting date.

#### 4.8.1 Investment Securities measured at Amortized Cost

	As at 16 July 2025	Amount in NPR As at 15 July 2024
Debt securities	-	-
Government bonds	8,742,997,156	7,873,250,114
Government treasury bills	(1)	49,836,707
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	1,200,000,000	1,850,000,000
Other	98,630	304,110
Less: specific allowances for impairment	-	-
<b>Total</b>	<b>9,943,095,785</b>	<b>9,773,390,931</b>



## 4.8.2 Investment Securities measured through Other Comprehensive Income

	Amount in NPR	
	As at 16 July 2025	As at 15 July 2024
<b>Equity instruments</b>		
Quoted equity securities	983,220,939	803,080,722
Unquoted equity securities	53,173,600	39,794,200
<b>Total</b>	<b>1,036,394,539</b>	<b>842,874,922</b>

## 4.8.3 Investment Securities measured through Profit or Loss

	Amount in NPR	
	As at 16 July 2025	As at 15 July 2024
<b>Equity instruments</b>		
Quoted equity securities	-	-
Unquoted equity securities	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

## 4.8.4 Information relating to Investment in Equity

Particulars	As at 16 July 2025		Amount in NPR As at 15 July 2024	
	Cost Price	Fair Value	Cost Price	Fair Value
<b>Investment in Quoted Equity Securities</b>				
<b>Investment in Mutual Fund</b>				
Citizens Super 30 Mutual Fund	5,000,000	5,040,000	5,000,000	5,000,000
500,000 units of Rs. 10 each				
Garima Samridhhi Yojana	20,000,000	19,900,000	-	-
2,000,000 units of Rs. 10 each				
Global IME Balanced Fund-1	-	-	10,000,000	9,100,000
0 units of Rs. 10 each				
Kumari Dhanabridhhi Yojana	50,000,000	50,250,000	50,000,000	48,350,000
5,000,000 units of Rs. 10 each				
Kumari Equity Fund	10,000,000	9,950,000	10,000,000	9,660,000
1,000,000 units of Rs. 10 each				
Kumari Sabal Yojana	500,000	500,000	500,000	500,000
5,0000 units of Rs. 10 each				
MBL Equity Fund	5,000,000	4,965,000	-	-
5,00,000 units of Rs. 10 each				
Mega Mutual Fund -1	4,363,400	4,180,137	4,363,400	3,368,545
436,340 units of Rs. 10 each				
Muktinath Mutual Fund 1	20,000,000	19,800,000	-	-
2,000,000 units of Rs. 10 each				
Nabil Balanced Fund-3	166,800	166,633	166,800	130,104
16,680 units of Rs. 10 each				



Particulars	As at 16 July 2025		As at 15 July 2024	
	Cost Price	Fair Value	Cost Price	Fair Value
NIBL Growth Fund	10,000,000	9,860,000	10,000,000	10,640,000
1,000,000 units of Rs. 10 each				
NIBL Samriddhi Fund 2	36,721,230	32,424,846	36,721,230	30,295,015
3,672,123 units of Rs. 10 each				
NIBL Stable Fund	500,000	494,500	500,000	500,000
5,000 units of Rs. 10 each				
NIC Asia Flexi Cap Fund	30,000,000	30,450,000	30,000,000	27,750,000
3,000,000 units of Rs. 10 each				
NIC Asia Select Fund 30	5,000,000	4,645,000	5,000,000	4,800,000
500,000 units of Rs. 10 each				
NMB Hybrid Fund II	20,000,000	18,120,000		
2,000,000 units of Rs. 10 each				
NMB Sulav Investment Fund - 2			50,000,000	50,300,000
0 units of Rs. 10 each				
Prabhu Select Fund			14,681,000	14,372,699
0 units of Rs. 10 each				
Prabhu Smart Fund			10,000,000	9,610,000
0 units of Rs. 10 each				
RBB Mutual Fund 1	5,000,000	4,980,000	5,000,000	4,080,000
500,000 units of Rs. 10 each				
RBB Mutual Fund 2	8,000,000	8,064,000	8,000,000	7,600,000
800,000 units of Rs. 10 each				
Sanima Large Cap Fund	10,000,000	10,230,000	10,000,000	9,290,000
1,000,000 units of Rs. 10 each				
Siddhartha Investment Growth Scheme 3	10,000,000	10,440,000	10,000,000	9,450,000
1,000,000 units of Rs. 10 each				
Sunrise Bluechip Fund	46,050,260	46,050,260	46,050,260	38,083,565
4,605,026 units of Rs. 10 each				
Sunrise Focused Equity Fund	30,000,000	30,120,000	30,000,000	24,720,000
3,000,000 units of Rs. 10 each				
<b>Sub-total</b>	<b>326,301,690</b>	<b>320,630,376</b>	<b>345,982,690</b>	<b>317,599,928</b>
<b>Investment in Public Share</b>				
Api Power Company Ltd.	5,898,439	5,918,400		
20,000 equity shares of Rs.100 each				
Arun Kabeli Power Ltd.			66,000	141,340
0 equity shares of Rs. 100 each				
Arun Valley Hydropower Development Company Ltd	639,130	912,698	920,326	768,528
3,129 equity shares of Rs. 100 each				
Bottlers Nepal (Terai) Limited	838,265	768,000	838,265	780,000
60 equity shares of Rs. 100 each				
CEDB Hydropower Development Co. Ltd.	1,099,231	4,882,398	1,099,231	1,738,500
1,848 equity shares of Rs. 100 each				

Particulars	As at 16 July 2025		As at 15 July 2024	
	Cost Price	Fair Value	Cost Price	Fair Value
Chilime Hydropower Co. Ltd.	4,677,649	5,346,769	4,335,693	4,650,000
10,023 equity shares of Rs. 100 each				
Citizen Investment Trust	12,234,096	12,445,060	3,437,121	3,207,305
6,299 equity shares of Rs. 100 each				
Himalayan Distillery Limited	34,301,775	34,589,733	874,319	608,960
27,973 equity shares of Rs. 100 each				
Himalayan Everest Insurance Ltd.	12,553,742	12,758,652	8,727,445	9,480,000
20,700 equity shares of Rs. 100 each				
Himalayan Life Insurance Limited	18,379,314	17,580,231	6,892,450	6,629,405
43,183 equity shares of Rs. 100 each				
Kalika Power Company Ltd.	4,350,201	5,425,657	5,951,611	6,975,000
9,999 equity shares of Rs. 100 each				
Life Insurance Co. Nepal Ltd.	45,871,326	50,467,359	57,443,631	55,219,200
56,754 equity shares of Rs. 100 each				
Mountain Energy Nepal Limited	881,756	845,009	881,756	686,550
1,322 equity shares of Rs. 100 each				
National Life Insurance Co. Ltd.	12,211,557	13,168,762	8,080,253	8,925,000
21,118 equity shares of Rs. 100 each				
Neco Insurance Co. Ltd.	6,738,524	5,811,455	6,813,219	5,788,464
8,181 equity shares of Rs. 100 each				
Nepal Doorsanchar Company Limited	5,915,098	5,943,504	617,383	591,500
6,775 equity shares of Rs. 100 each				
Nepal Life Insurance Co. Ltd.	60,677,479	45,062,605	26,164,973	8,467,920
58,298 equity shares of Rs. 100 each				
Nerude Mirmire Laghubitta Bittiya Sanstha Limited	11,928,280	8,026,011	11,928,280	8,253,492
11,460 equity shares of Rs. 100 each				
Ngadi Group Power Ltd.	-	-	7,400	30,008
0 equity shares of Rs. 100 each				
Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	14,059,533	8,992,370	14,059,533	8,327,806
11,698 equity shares of Rs. 100 each				
Radhi Bidhyut Company Ltd.	1,569,491	4,546,257	2,304,950	2,682,000
5,611 equity shares of Rs. 100 each				
Rastriya Beema Company Limited	401,715	453,300	401,715	404,700
30, equity shares of Rs. 100 each				
Ridi Power Company Limited	-	-	6,500	16,383
0 equity shares of Rs. 100 each				
Sahas Urja Limited	704,992	967,740	704,992	726,600
1,512 equity shares of Rs. 100 each				
Sanima GIC Insurance Limited	14,429,185	15,246,700	-	-
24,995 equity shares of Rs. 100 each				



## सांगिला डेवलपमेन्ट बैंक लि.

राष्ट्रीय वित्तालयद्वारा आधारित  
(नेपाल राष्ट्र बैंकबाट "ब" बाटिको इतिहास त्रिवेदी)

Particulars	As at 16 July 2025		As at 15 July 2024	
	Cost Price	Fair Value	Cost Price	Fair Value
Shivam Cements Limited	24,337,913	25,075,720	513,597	401,338
46,867 equity shares of Rs. 100 each				
Sanima Mai Hydropower Ltd.	5,332,811	9,403,650	14,830,394	15,277,500
15,000 equity shares of Rs. 100 each				
Siddhartha Premier Insurance Limited	36,338,167	36,736,741	19,200,277	20,421,765
43,716 equity shares of Rs. 100 each				
Soaltee Hotel Limited	16,685,783	20,336,014	5,339,220	6,630,000
35,209 equity shares of Rs. 100 each				
Surya Jyoti Life Insurance Company Limited	36,480,912	28,815,079	31,661,158	23,580,875
64,508 equity shares of Rs. 100 each				
Swabalamban Laghubitta Bittiya Sanstha Limited	10,584,854	8,995,977	10,584,854	8,397,020
10,206 equity shares of Rs. 100 each				
<b>Sub-total</b>	<b>400,782,998</b>	<b>390,247,963</b>	<b>245,598,150</b>	<b>211,057,520</b>
<b>Investment in Promoter Share</b>				
Prabhu Mahalaxmi Life Insurance Limited	177,750,000	231,861,300	177,750,000	195,169,500
2,318,614 equity shares of Rs. 100 each				
Sampada Laghubitta Bittiya Sanstha Ltd.	20,000,000	35,105,000	20,000,000	57,396,675
351,050 equity shares of Rs. 100 each				
Sanima GIC Insurance Limited	21,857,100	23,496,300	21,857,100	21,857,100
234,963 equity shares of Rs. 100 each				
<b>Sub-total</b>	<b>219,607,100</b>	<b>290,462,600</b>	<b>219,607,100</b>	<b>274,423,275</b>
<b>Total Investment in Quoted Equity Securities</b>	<b>946,691,788</b>	<b>1,001,340,939</b>	<b>811,187,940</b>	<b>803,080,722</b>
<b>Investment in Unquoted Equity Securities</b>				
<b>Investment in Mutual Fund</b>				
Kumari Sunaulo Lagani Yojana	-	-	5,000,000	5,920,000
0 units of Rs. 10 each				
<b>Sub-total</b>	<b>-</b>	<b>-</b>	<b>5,000,000</b>	<b>5,920,000</b>
<b>Investment in Promoter Share</b>				
Nepal Clearing House Ltd.	925,000	7,386,900	925,000	6,207,500
73,869 equity shares of Rs. 100 each				
Nepal Electronic Payment System Ltd.	1,000,000	1,000,000	1,000,000	1,000,000
10,000 equity shares of Rs. 100 each				
Smart Choice Technologies Ltd.	26,666,700	26,666,700	26,666,700	26,666,700
266,667 equity shares of Rs. 100 each				
<b>Sub-total</b>	<b>28,591,700</b>	<b>35,053,600</b>	<b>28,591,700</b>	<b>33,874,200</b>
<b>Total Investment in Unquoted Equity Securities</b>	<b>28,591,700</b>	<b>35,053,600</b>	<b>33,591,700</b>	<b>39,794,200</b>
<b>Total Investment in Equity</b>	<b>975,283,488</b>	<b>1,036,394,539</b>	<b>844,779,640</b>	<b>842,874,922</b>



## 4.9 Current Tax Assets

	As at 16 July 2025	Amount in NPR As at 15 July 2024
Current income tax assets	221,075,280	205,739,566
Current tax of prior periods	-	-
<b>Total Current Tax Assets</b>	<b>221,075,280</b>	<b>205,739,566</b>
Current income tax liabilities	277,291,476	220,046,136
Current tax of prior periods	-	-
<b>Total Current Tax Liabilities</b>	<b>277,291,476</b>	<b>220,046,136</b>
<b>Total (Current Assets - Current Liabilities)</b>	<b>(56,216,196)</b>	<b>(14,306,571)</b>

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

## 4.10 Investment in subsidiaries

	As at 16 July 2025	Amount in NPR As at 15 July 2024
Investment in quoted subsidiaries	-	-
Investment in unquoted subsidiaries	-	-
<b>Total Investment</b>	<b>-</b>	<b>-</b>
Less: Impairment	-	-
<b>Net Carrying Amount</b>	<b>-</b>	<b>-</b>

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

## 4.10.1 Investment in Quoted Subsidiaries

	Amount in NPR			
	As at 16 July 2025		As at 15 July 2024	
	Cost	Fair Value	Cost	Fair Value
.....Ltd.				
.....shares of Rs. ....each	-	-	-	-
.....Ltd.				
.....shares of Rs. ....each	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## 4.10.2 Investment in Unquoted Subsidiaries

	Amount in NPR			
	As at 16 July 2025		As at 15 July 2024	
	Cost	Fair Value	Cost	Fair Value
.....Ltd.				
.....shares of Rs. ....each	-	-	-	-
.....Ltd.				
.....shares of Rs. ....each	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



**4.10.3 Information relating to subsidiaries of the bank**

	<i>Amount in NPR</i>	Percentage of Ownership by Bank	
	As at	As at	As at
	16 July 2025	16 July 2025	15 July 2024
.....Ltd.	.....	.....	.....
.....Ltd.	.....	.....	.....
<b>Total</b>	.....	.....	.....

**4.10.4 Non-Controlling Interest of the subsidiaries**

	<i>Amount in NPR</i>	As at
	16 July 2025	16 July 2025
Equity interest held by NCI (%)	.....	.....
Profit/(loss) allocated during the year	.....	.....
Accumulated balance of NCI as on Ashad end	.....	.....
Dividend paid to NCI	.....	.....
	.....	.....
Equity interest held by NCI (%)	.....	.....
Profit/(loss) allocated during the year	.....	.....
Accumulated balance of NCI as on Ashad end	.....	.....
Dividend paid to NCI	.....	.....
	.....	.....

**4.11 Investment in Associates**

	As at		As at	
	16 July 2025	Fair Value	15 July 2024	Fair Value
Investment in quoted associates	Cost	Fair Value	Cost	Fair Value
.....	-	-	-	-
Investment in unquoted associates	Cost	Fair Value	Cost	Fair Value
.....	-	-	-	-
<b>Total Investment</b>	Cost	Fair Value	Cost	Fair Value
.....	-	-	-	-
Less Impairment	Cost	Fair Value	Cost	Fair Value
.....	-	-	-	-
<b>Net Carrying amount</b>	Cost	Fair Value	Cost	Fair Value
.....	-	-	-	-

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

**4.11.1 Investment in quoted associates**

	As at		As at	
	16 July 2025	Fair Value	15 July 2024	Fair Value
.....Ltd.	Cost	Fair Value	Cost	Fair Value
.....shares of Rs. .....each	-	-	-	-
.....Ltd.	Cost	Fair Value	Cost	Fair Value
.....shares of Rs. .....each	-	-	-	-
<b>Total</b>	Cost	Fair Value	Cost	Fair Value
.....	-	-	-	-



## 4.11.2 Investment in unquoted associates

	As at 16 July 2025		Amount in NPR As at 15 July 2024	
	Cost	Fair Value	Cost	Fair Value
.....Ltd.	-	-	-	-
<b>Total</b>	<hr/>	<hr/>	<hr/>	<hr/>

## 4.11.3 Information relating to associates of the bank

	Percentage of Ownership by Bank	
	As at 16 July 2025	As at 15 July 2024
.....Ltd.	<hr/>	<hr/>
<b>Total</b>	<hr/>	<hr/>

## 4.11.4 Equity value of associates

	As at 16 July 2025	As at 15 July 2024
.....Ltd.	-	<hr/>
<b>Total</b>	<hr/>	<hr/>

## 4.12 Investment Properties

	Amount in NPR	
	As at 16 July 2025	As at 15 July 2024
<b>Investment properties measured at fair value</b>		
Balance as on Shrawan 1	-	<hr/>
Addition/disposal during the year	-	<hr/>
Net changes in fair value during the year	-	<hr/>
Adjustment/transfer	-	<hr/>
<b>Net amount</b>	<hr/>	<hr/>
<b>Investment properties measured at cost</b>		
Balance as on Shrawan 1	288,161,842	124,315,928
Addition/disposal during the year	239,937,996	163,845,913
Net changes in fair value during the year	-	<hr/>
Adjustment/transfer	-	<hr/>
<b>Net amount</b>	<b>528,099,838</b>	<b>288,161,842</b>
<b>Total</b>	<b>528,099,838</b>	<b>288,161,842</b>

#### 4.13 Property and Equipment (PE)

Particulars	Land	Building	Leasehold Assets	Computer Accessories	Vehicles	Furniture & Fixtures	Machinery	Other Assets	Total Ashad end 2082	Amount in NPR
<b>Cost</b>										
<b>Balance at Ashad end 2080</b>			<b>762,199,766</b>	<b>59,542,882</b>	<b>87,338,115</b>	<b>102,742,156</b>		<b>301,073,405</b>	<b>1,312,896,325</b>	<b>1,264,545,449</b>
Additions	-	-	81,001,315	4,369,500	887,800	8,650,086	-	35,590,407	130,499,109	80,804,162
Acquisition during the year	-	-	81,001,315	4,369,500	887,800	8,650,086	-	35,590,407	130,499,109	80,804,162
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	6,649,125	2,448,537	4,220,033	1,297,228	-	15,377,845	29,992,769	32,453,286
Adjustment	-	-	-	-	-	-	-	-	-	-
<b>Balance at Ashad end 2081</b>			<b>836,551,956</b>	<b>61,463,845</b>	<b>84,005,882</b>	<b>110,095,014</b>		<b>321,285,967</b>	<b>1,413,402,665</b>	<b>1,312,896,325</b>
Adjustment in opening balance										
Additions	-	-	203,585	18,093	529,941	85,955	-	938,081	1,775,655	-
Acquisition during the year	54,188,000	8,628,000	124,085,577	3,744,400	17,132,400	2,913,501	-	19,418,698	230,110,576	130,499,109
Capitalization	54,188,000	8,628,000	124,085,577	3,744,400	17,132,400	2,913,501	-	19,418,698	230,110,576	130,499,109
Disposals	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	16,865,704	2,176,068	1,721,821	2,378,835	-	10,272,922	33,415,349	29,992,769
<b>Balance at Ashad end 2082</b>	<b>54,188,000</b>	<b>8,628,000</b>	<b>943,975,414</b>	<b>63,050,271</b>	<b>99,946,402</b>	<b>110,715,635</b>		<b>331,369,825</b>	<b>1,611,873,546</b>	<b>1,413,402,665</b>
Accumulated depreciation and impairment										
<b>Balance at Ashad end 2080</b>										
Depreciation Charge for the Year	-	-	267,945,031	43,028,411	44,720,890	70,521,359	-	182,394,199	608,609,891	495,692,354
Impairment for the Year	-	-	89,468,065	6,265,383	10,208,029	11,996,110	-	36,272,795	154,210,382	140,276,469
Disposals	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	4,811,865	2,434,694	4,201,365	1,251,525	-	13,004,751	25,704,200	27,359,431
<b>Balance at Ashad end 2081</b>			<b>352,601,232</b>	<b>46,859,100</b>	<b>50,727,554</b>	<b>81,265,945</b>		<b>205,662,243</b>	<b>737,116,073</b>	<b>608,609,381</b>
Depreciation Charge for the Year	-	-	104,536,477	6,103,617	9,259,497	11,678,037	-	36,619,136	168,196,764	154,210,382
Impairment for the Year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	11,493,415	2,097,324	1,521,514	2,226,161	-	9,479,276	26,817,691	25,704,200
Adjustment	-	-	-	-	-	-	-	-	-	-
<b>Balance at Ashad end 2082</b>			<b>445,644,294</b>	<b>50,865,393</b>	<b>58,465,537</b>	<b>90,717,820</b>		<b>232,802,103</b>	<b>878,495,146</b>	<b>737,116,073</b>
Capital Work in Progress 2080	-	-	-	-	-	-	-	-	-	-
Capital Work in Progress 2081	-	-	-	-	-	-	-	-	-	-
Capital Work in Progress 2082	-	-	-	-	-	-	-	-	-	-
Net Book Value										
<b>Balance at Ashad end 2080</b>			<b>494,254,735</b>	<b>16,514,471</b>	<b>42,617,225</b>	<b>32,220,797</b>		<b>118,679,206</b>	<b>704,286,434</b>	<b>386,266,949</b>
<b>Balance at Ashad end 2081</b>			<b>483,950,724</b>	<b>14,604,745</b>	<b>33,278,328</b>	<b>28,829,070</b>		<b>115,623,725</b>	<b>676,286,592</b>	<b>768,852,595</b>
<b>Balance at Ashad end 2082</b>	<b>54,188,000</b>	<b>8,628,000</b>	<b>498,331,120</b>	<b>12,184,878</b>	<b>41,480,865</b>	<b>19,997,815</b>		<b>98,567,722</b>	<b>733,378,400</b>	<b>676,286,595</b>

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

#### Right of Use (ROU) Assets recognized under NFRS 16

The depreciation expense of NPR 69,009,013 has been charged for ROU assets for the year. As on 32 Ashad, 2082, leasehold properties include ROU asset balance of NPR 326,970,025. The detailed accounting policy of ROU asset has been disclosed in Note 3.16.

#### 4.14 Goodwill & Intangible Assets

Particulars	Software				As at Ashad end 2082	As at Ashad end 2081
	Goodwill	Purchased	Developed	Others		
<b>Cost</b>						
Balance at Ashad end 2080	-	31,588,977	-	-	31,588,977	23,452,134
Additions:	-	8,589,396	-	-	8,589,396	8,138,343
Acquisition	-	8,589,396	-	-	8,589,396	8,138,343
Capitalization	-	-	-	-	-	-
Disposals or classified as held for sale	-	-	-	-	-	1,500
Adjustment	-	-	-	-	-	-
<b>Balance at Ashad end 2081</b>		<b>40,178,373</b>				<b>31,588,977</b>
Adjustment in opening balance	-	34,182	-	-	34,182	-
Additions	-	<b>5,984,870</b>	-	-	<b>5,984,870</b>	<b>8,589,396</b>
Acquisition	-	<b>5,984,870</b>	-	-	<b>5,984,870</b>	<b>8,589,396</b>
Capitalization	-	-	-	-	-	-
Disposals or classified as held for sale	-	56,500	-	-	56,500	-
Adjustment	-	-	-	-	-	-
<b>Balance at Ashad end 2082</b>		<b>46,140,925</b>				<b>40,178,373</b>
Amortization and Impairment						-
<b>Balance at Ashad end 2080</b>		<b>21,251,982</b>	-	-	<b>21,251,982</b>	<b>18,324,153</b>
Amortization charge for the Year	-	3,912,426	-	-	3,912,426	2,929,329
Impairment for the Year	-	-	-	-	-	-
Disposals	-	-	-	-	-	1,499
Adjustment	-	-	-	-	-	-
<b>Balance at Ashad end 2081</b>		<b>25,164,409</b>				<b>21,251,982</b>
Amortization charge for the Year	-	4,571,746	-	-	4,571,746	3,912,426
Impairment for the Year	-	-	-	-	-	-
Disposals	-	56,499	-	-	56,499	-
Adjustment	-	-	-	-	-	-
<b>Balance at Ashad end 2082</b>		<b>29,679,656</b>				<b>25,164,409</b>
Capital Work in Progress	-	-	-	-	-	-

#### सांगिला डेम्हलपमेन्ट बैंक लि.

संस्थानीय विकासलाई आयोग  
(नेपाल राष्ट्र बैंकबाट "ब" वर्षाको इवाजत प्राप्त संस्था)

Net Book Value	Software				As at Ashad end 2082	As at Ashad end 2081
	Goodwill	Purchased	Developed	Others		
Balance at Ashad end 2080	-	<b>10,336,995</b>	-	-	<b>10,336,995</b>	<b>5,127,982</b>
Balance at Ashad end 2081	-	<b>15,013,965</b>	-	-	<b>15,013,965</b>	<b>10,336,995</b>
Balance at Ashad end 2082	-	<b>16,461,269</b>	-	-	<b>16,461,269</b>	<b>15,013,965</b>

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

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



#### 4.15 Deferred Tax

##### Deferred Tax Assets/Liabilities

	As at 16 July 2025	As at 15 July 2024	Amount in NPR
Deferred tax assets	170,405,237	149,804,431	
Deferred tax liabilities	116,424,323	89,256,254	
<b>Net Amount</b>	<b>53,980,914</b>	<b>60,548,177</b>	

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



## Previous Year

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)
<b>Deferred tax on temporary differences on following items</b>			
Loan and advance to B/FIs	-	-	-
Loan and advance to customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	571,419	(571,419)
Right on Use of Assets (NFRS 16)		88,684,836	(88,684,836)
Property & Equipment	6,375,933		6,375,933
Leave Liability	31,451,601	-	31,451,601
Lease Liabilities under NFRS 16	111,722,582	-	111,722,582
Provision	-	-	-
Debenture Issue Expenses	254,316	-	254,316
Other temporary differences	-	-	-
<b>Deferred tax on temporary differences</b>	<b>149,804,431</b>	<b>89,256,254</b>	<b>60,548,177</b>
Deferred tax on carry forward of unused tax losses			-
Deferred tax due to changes in tax rate			-
<b>Net Deferred tax asset/liabilities as on Ashad End 2081</b>			<b>60,548,177</b>
Recognized in profit or loss			61,119,596
Recognized in other comprehensive income			(571,419)
Recognized in directly in equity			-
<b>Deferred tax (asset)/liabilities as on Ashad End 2080</b>			<b>46,418,694</b>
Origination/(Reversal) during the year			14,129,483
Deferred tax expense/(income) recognized in profit or loss			24,252,539
Deferred tax expense/(income) recognized in other comprehensive income			(10,123,055)
Deferred tax expense/(income) recognized in directly in equity			-

**4.16 Other Assets**

	As at 16 July 2025	Amount in NPR As at 15 July 2024
Assets held for sale	-	-
Other non-banking assets	-	-
Bills receivable	-	-
Accounts receivable	230,838,134	429,665,055
Accrued Income	-	-
Prepayments and Deposit	4,627,582	4,007,598
NCHL Security Guarantee	15,000,000	10,000,000
Income Tax Deposit	-	-
Deferred Employee expenditure	314,941,834	233,514,688
Other	9,861,888	24,260,584
Stationery	7,987,949	9,655,083
Commission receivables	(1)	-
Deposit	1,450,849	14,219,274
Gold and Silver Coin	423,092	386,227
<b>Total</b>	<b>575,269,438</b>	<b>701,447,925</b>

Accounts receivable includes bank balance available with PMS NPR 991,088 which has been received after reporting date.



**4.17 Due to Bank and Financial Institutions**

	<i>Amount in NPR</i>	
	<i>As at 16 July 2025</i>	<i>As at 15 July 2024</i>
Money Market Deposit	-	-
Interbank Borrowing	-	-
Other deposits from B/FIs	1,530,882,450	1,561,069,493
Settlement and clearing accounts	-	-
Other deposits from B/FIs	-	-
<b>Total</b>	<b>1,530,882,450</b>	<b>1,561,069,493</b>

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

**4.18 Due to Nepal Rastra Bank**

	<i>Amount in NPR</i>	
	<i>As at 16 July 2025</i>	<i>As at 15 July 2024</i>
Refinance from NRB	-	-
Standing Liquidity Facility	-	-
Lender of last resort facility from NRB	-	-
Sale and repurchase agreement	-	-
Other due to Nepal Rastra Bank	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

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

**4.19 Derivative financial instruments**

	<i>Amount in NPR</i>	
	<i>As at 16 July 2025</i>	<i>As at 15 July 2024</i>
<b><i>Held for Trading</i></b>		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward exchange Contract.	-	-
Others	-	-
<b><i>Held for Risk Management</i></b>		
Interest Rate Swap	-	-
Currency Swap	-	-
Forward exchange Contract	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

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



## 4.20 Deposit from Customers

	Amount in NPR	
	As at 16 July 2025	As at 15 July 2024
<b>Corporate Customers</b>		
Term Deposit	9,049,801,155	9,049,801,155
Call Deposit	3,356,797,808	3,356,797,808
Current Deposit	603,094,943	603,094,943
Other	13,441,001	13,441,001
	<b>13,023,134,907</b>	<b>13,023,134,907</b>
<b>Retail Deposit</b>		
Term Deposit	26,493,847,562	26,493,847,562
Saving Deposit	14,296,727,708	14,296,727,708
Current Deposit	203,295,074	203,295,074
Other	651,489,141	11,099,107
	<b>41,645,359,484</b>	<b>41,004,969,450</b>
<b>Total</b>	<b>54,668,494,391</b>	<b>54,028,104,358</b>

## 4.20.1 Deposit from Customer- Currency

	Amount in NPR	
	As at 16 July 2025	As at 15 July 2024
<b>Nepalese rupee</b>		
Indian rupee	-	-
United State dollar	-	-
Great Britain pound	-	-
Euro	-	-
Japanese yen	-	-
Chinese yuan	-	-
Other	-	-
<b>Total</b>	<b>54,668,494,391</b>	<b>54,028,104,358</b>

Currency-wise deposit include Nepalese Rupee deposits only.

## 4.21 Borrowing

	Amount in NPR	
	As at 16 July 2025	As at 15 July 2024
<b>Domestic Borrowing</b>		
Nepal Government	-	-
Other Institution	-	-
Other	-	-
<b>Sub-total</b>	<b>-</b>	<b>-</b>
<b>Foreign Borrowing</b>		
Foreign B/FIs	-	-
Multilateral Development Banks	-	-
Other Institutions	-	-
<b>Sub-total</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>-</b>	<b>-</b>

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



4.22

Provisions

	<i>Amount in NPR</i>	
	As at 16 July 2025	As at 15 July 2024
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contracts	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

4.22.1

Movement in provision

	<i>Amount in NPR</i>	
	As at 16 July 2025	As at 15 July 2024
<b>Balance at Shrawan 1</b>	<b>-</b>	<b>-</b>
Provisions made during the year	-	-
Provisions used during the year	-	-
Provisions reversed during the year	-	-
Unwind of discount	-	-
<b>Balance at Ashad end</b>	<b>-</b>	<b>-</b>

4.23

Other Liabilities

	<i>Amount in NPR</i>	
	As at 16 July 2025	As at 15 July 2024
Liability for employees defined contribution obligations	-	-
Liability for long-service leave	108,083,453	104,838,669
Short-term employee benefits	-	-
Bills Payable	4,687,427	13,887,698
Creditors and accruals	96,531,045	68,223,456
Interest payable on deposit	82,948,586	146,752,103
Interest payable on borrowing	-	-
Liabilities on deferred grant income	-	-
Unpaid Dividend	210,364	210,364
Lease Liabilities under NFRS 16	422,055,176	372,408,607
Employee bonus payable	96,026,353	77,786,006
Other	90,465,049	93,983,292
Audit Fee Payable	1,892,800	1,112,950
TDS payable	33,752,207	35,174,034
Central Fund	2,415,711	2,415,711
Emergency Fund	6,113,647	6,113,647
Interest Payable on Debenture	35,514,299	35,126,072
Other	10,776,384	14,040,878
<b>Total</b>	<b>901,007,453</b>	<b>878,090,195</b>

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

**4.23.1 A Defined Benefit Obligations****Amount in NPR**

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

	<b>As at 16 July 2025</b>	<b>As at 15 July 2024</b>
Present value of unfunded obligations	-	-
Present value of funded obligations	-	-
<b>Total present value of obligations</b>	-	-
Fair value of plan assets	-	-
<b>Present value of net obligations</b>	-	-

**4.23.2 A Plan Assets**

	<b>As at 16 July 2025</b>	<b>As at 15 July 2024</b>
Equity Shares	-	-
Government Bonds	-	-
Bank Deposit	-	-
Other	-	-
<b>Total</b>	-	-

**4.23.3 A Movement in Present Value of Defined Benefits Obligation**

	<b>As at 16 July 2025</b>	<b>As at 15 July 2024</b>
Fair Value of Obligation at beginning of the year	-	-
Actuarial (gain)/loss	-	-
Benefits paid by the plan	-	-
Current Service Cost and Interest	-	-
<b>Defined benefits obligation at year end</b>	-	-

**4.23.4 A Movement in Present Value of Plan Assets**

	<b>As at 16 July 2025</b>	<b>As at 15 July 2024</b>
Defined benefit obligations at Shrawan 1	-	-
Actuarial losses	-	-
Benefits paid by the plan	-	-
Current service costs; Past Service Cost and interest	-	-
<b>Defined benefit obligations at Ashad end</b>	-	-

**4.23.5 A Expenses recognized in Income Statement**

	<b>As at 16 July 2025</b>	<b>As at 15 July 2024</b>
Current service cost	-	-
Past service costs-(non-vested)	-	-
Past service costs (Vested)	-	-
Interest cost	-	-
Expected Return on Plan Assets	-	-
<b>Total</b>	-	-

**4.23.6 A Expenses recognized in Other Comprehensive Income**

	As at 16 July 2025	As at 15 July 2024
Actuarial (gain)/loss	-	-
<b>Total</b>	-	-

**4.23.7 A Actuarial Assumptions**

	As at 16 July 2025	As at 15 July 2024
Discount rate		
Expected return on plan asset		
Future salary increases		
Expected return on Plan Assets		

**4.23.1 B Liability for long-service leave****Amount recognized in Statement of Financial Position:**

	As at 16 July 2025	As at 15 July 2024
Present value of unfunded defined benefit obligation	108,083,453	104,838,669
Present value of funded defined benefit obligation	-	-
<b>Total present value of obligations</b>	<b>108,083,453</b>	<b>104,838,669</b>
Fair value of plan assets	-	-
<b>Present value of net obligation</b>	<b>108,083,453</b>	<b>104,838,669</b>
<b>Recognized liability for defined benefit obligations</b>	<b>108,083,453</b>	<b>104,838,669</b>

**4.23.2 B Plan Assets****Plan assets comprise**

	As at 16 July 2025	As at 15 July 2024
Equity Shares	-	-
Government Bonds	-	-
Bank Deposit	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**4.23.3 B Movement in the Present Value of Defined Benefit Obligations**

	As at 16 July 2025	As at 15 July 2024
Defined benefit obligations at Shrawan 1	104,838,669	86,162,272
Actuarial losses/(gain)	(7,297,146)	4,246,478
Benefits paid by the plan	(13,848,672)	(11,805,123)
Current service costs; Past Service Cost and interest	24,390,602	26,235,042
<b>Defined benefit obligations at Ashad end</b>	<b>108,083,453</b>	<b>104,838,669</b>

**4.23.4 B Movement in the Fair Value of Plan Assets**

	As at 16 July 2025	As at 15 July 2024
Fair value of plan assets at Shrawan 1	-	-
Contributions paid into the plan	-	-
Benefits paid during the year	-	-
Interest Income	-	-
Expected return on plan assets	-	-
<b>Fair value of plan assets at Ashad end</b>	<b>-</b>	<b>-</b>

**4.23.5 B Expenses recognized in Income Statement**

	As at 16 July 2025	As at 15 July 2024
Current service cost	15,578,312	18,209,071
Past service costs-(non-vested)	-	-
Past service costs (Vested)	-	-
Actuarial (gain)/loss	(7,297,146)	4,246,478
Interest cost	8,812,290	8,025,971
Expected Return on Plan Assets	-	-
<b>Total</b>	<b>17,093,456</b>	<b>30,481,520</b>

**4.23.6 B Expenses recognized in Other Comprehensive Income**

	As at 16 July 2025	As at 15 July 2024
Actuarial (gain)/loss	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**4.23.7 B Actuarial Assumptions**

	As at 16 July 2025	As at 15 July 2024
Discount rate	7%	9%
Expected return on plan asset	-	-
Future salary increases	5%	8%
Withdrawal rate	12%	5%

**4.24 Debt securities issued**

	<i>Amount in NPR</i>	
	As at 16 July 2025	As at 15 July 2024
Debt securities issued designated as at fair value through profit or loss	-	-
Debt securities issued at amortized cost	747,212,038	746,875,419
<b>Total</b>	<b>747,212,038</b>	<b>746,875,419</b>

The Bank has issued 9% SADBL Debenture 2088 of NPR 750,000,000 (750,000 units @ NPR 1,000) during the period. Interest rate of 9% per annum is paid semi-annually and it is listed in Nepal Stock Exchange. Debt securities are initially measured at the fair value less incremental direct cost and subsequently at their amortized cost using effective interest method except where the bank designates liabilities at fair value through profit or loss.



**4.25 Subordinate Liabilities**

	<i>Amount in NPR</i>	
	As at 16 July 2025	As at 15 July 2024
Redeemable preference shares	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

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

**4.26 Share Capital**

	<i>Amount in NPR</i>	
	As at 16 July 2025	As at 15 July 2024
Ordinary Shares	3,556,255,720	3,430,971,303
Convertible Preference Shares	-	-
Irredeemable Preference Shares (equity component only)	-	-
Perpetual debt (equity component only)	-	-
<b>Total</b>	<b>3,556,255,720</b>	<b>3,430,971,303</b>

**4.26.1 Ordinary Shares**

	<i>Amount in NPR</i>	
	As at 16 July 2025	As at 15 July 2024
<b>Authorized capital</b>		
50,000,000 Ordinary Shares of Rs 100 each	5,000,000,000	5,000,000,000
<b>Issued capital</b>		
35,562,557 Ordinary Shares of Rs 100 each	3,556,255,720	3,430,971,303
<b>Paid up capital</b>		
35,562,557 Ordinary Shares of Rs 100 each	3,556,255,720	3,430,971,303
<b>Total</b>	<b>3,556,255,720</b>	<b>3,430,971,303</b>

**4.26.2 Ordinary Share Ownership**

	<i>Amount in NPR</i>	
	As at 16 July 2025	As at 15 July 2024
<b>Domestic Ownership</b>		
Nepal Government	-	-
"A" Class licensed institution	-	-
Other licensed institutions	-	-
General Public	49%	1,742,567,218
Promoter	51%	1,813,688,502
Others	-	-
<b>Foreign Ownership</b>		
<b>Total</b>	<b>100%</b>	<b>3,556,255,720</b>
		<b>3,430,971,303</b>

**4.26.2 A List of shareholders holding 0.5% or more of total shares of the bank****As at 16 July 2025**

S. No	Name	Promoter Shares	Public Shares	Total Shares	Percentage
1	BISWASH GAUCHAN	517,050.67	169,076.11	686,126.78	1.93%
2	ANJITA SHRESTHA	440,857.98	122,262.20	563,120.18	1.58%
3	UJJWAL SATYAL	411,866.86	127,752.63	539,619.49	1.52%
4	KESHAV BOHARA	482,578.88	8,162.41	490,741.29	1.38%
5	DR RABINDRA PRASAD SHRESTHA	340,472.57	57,274.45	397,747.02	1.12%
6	SHOVA MISHRA	290,784.68	103,469.56	394,254.24	1.11%
7	KALPANA PRASAI	271,845.29	91,462.28	363,307.57	1.02%
8	JYOTI SHERCHAN GAUCHAN	247,798.61	78,954.55	326,753.16	0.92%
9	MADHAB PRASAD MAINALI	220,761.02	83,233.16	303,994.18	0.85%
10	RAMESH KUMAR KANDU	246,139.94	56,378.28	302,518.23	0.85%
11	RAJESH KUMAR SHRESTHA	287,286.00	0.17	287,286.17	0.81%
12	RAJENDRA PRASAD PAUDEL	253,461.19	3,251.83	256,713.02	0.72%
13	KESHAB PRASAD PRASAIN	210,963.11	33,912.61	244,875.72	0.69%
14	AMBI RATNA SHAKYA	-	240,535.42	240,535.42	0.68%
15	SHREERAMAN KHANAL	175,811.81	29,265.92	205,077.74	0.58%
16	SIKANDAR GAUCHAN	101,074.24	103,104.53	204,178.78	0.57%
17	BADRI LAL MALLA	152,769.83	49,226.57	201,996.40	0.57%
18	SHAKUNTALA PRASAIN	142,726.40	56,750.88	199,477.29	0.56%
19	PRADIP DHAKAL	142,513.00	42,639.51	185,152.51	0.52%
20	MANOKAMANA CAPITAL INVESTMENT PVT. LTD.	-	183,144.96	183,144.96	0.51%
21	MANOKAMANA MODERN ENGINEERING PVT. LTD.	-	180,339.00	180,339.00	0.51%
22	PREM BAHADUR THAPA	150,165.97	26,270.12	176,436.09	0.50%

**4.27 Reserves**

	As at 16 July 2025	Amount in NPR	
		As at 15 July 2024	
Statutory General Reserve	896,787,525	772,005,167	
Exchange Equalization Reserve	1,072,088	954,538	
Corporate Social Responsibility Reserve	12,412,219	9,461,635	
Capital Redemption Reserve	-	-	
Regulatory Reserve	535,643,741	533,295,155	
Investment Adjustment Reserve	-	-	
Capital Reserve	-	-	
Assets Revaluation Reserve	-	-	
Fair Value Reserve	42,777,736	(1,333,302)	
Dividend Equalization Reserve	-	-	
Debenture Redemption Reserve	214,285,714	107,142,857	
Actuarial Gain	-	-	
Special Reserve	-	-	
Staff Training Reserve	-	-	
<b>Total</b>	<b>1,702,979,022</b>	<b>1,421,526,050</b>	



### General Reserve

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

Particulars	As at 16 July 2025	As at 15 July 2024
Opening Balance of General Reserve	772,005,167	664,731,481
20% of Net Profit allocated	124,782,359	107,273,685
<b>Closing Balance of General Reserve</b>	<b>896,787,525</b>	<b>772,005,167</b>

### Exchange Equalization Reserve

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

Particulars	As at 16 July 2025	As at 15 July 2024
Opening Balance of Exchange Equalization Reserve	954,538	826,715
25% Allocation	117,549	127,824
<b>Closing Balance of Exchange Equalization Reserve</b>	<b>1,072,088</b>	<b>954,538</b>

### Debenture Redemption Reserve

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

During the FY 2081.82, the Bank has transferred NPR 107,142,857 to Debenture Redemption Reserve. The Bank has allocated total of NPR 214,285,714 to Debenture Redemption Reserve till this FY 2081.82.

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

### Regulatory Reserve

As per NRB Directive No. 04/81, the bank is required to maintain statutory reserve in the transition to NFRS from previous GAAP. The bank is required to reclassify all amounts that are resultant of re-measurement adjustment and that are recognized in retained earning into this reserve heading. The amount reclassified to this reserve includes re-measurement adjustments such as interest income recognized against interest receivables, amount of deferred tax assets, fair value reserve for investment, reserve for non-banking assets etc. The bank has complied with this regulatory requirement.

### Movement in Regulatory Reserve:

Particulars	Interest Receivables	Deferred Tax	Non-Banking Assets (NBA)	Fair Value	Total
<b>Balance at Ashad 31, 2078</b>	<b>116,697,047</b>	<b>33,340,536</b>		<b>668,165</b>	<b>150,705,748</b>
Transfer from RE to Regulatory Reserve against Interest Receivable	19,344,276	-	-	-	19,344,276
Transfer from RE to Regulatory Reserve against Deferred Tax	-	21,114,022	-	-	21,114,022
Transfer from RE to Regulatory Reserve against NBA	-	-	98,958,734	-	98,958,734
Transfer from RE to Regulatory Reserve against Fair Value	-	-	-	32,849,206	32,849,206
<b>Balance at Ashad 31, 2079</b>	<b>136,041,322</b>	<b>54,454,558</b>	<b>98,958,734</b>	<b>33,517,371</b>	<b>322,971,985</b>
Transfer from RE to Regulatory Reserve against Interest Receivable	73,658,577	-	-	-	73,658,577
Transfer from RE to Regulatory Reserve against Deferred Tax	-	(8,035,865)	-	-	(8,035,865)
Transfer from RE to Regulatory Reserve against NBA	-	-	(20,639,699)	-	(20,639,699)
Transfer from RE to Regulatory Reserve against Fair Value	-	-	-	(33,517,371)	(33,517,371)
<b>Balance at Ashad 32, 2080</b>	<b>209,699,899</b>	<b>46,418,693</b>	<b>78,319,035</b>		<b>334,437,627</b>
Transfer from RE to Regulatory Reserve against Interest Receivable	80,171,817	-	-	-	80,171,817
Transfer from RE to Regulatory Reserve against Deferred Tax	-	14,129,483	-	-	14,129,483
Transfer from RE to Regulatory Reserve against NBA	-	-	103,222,925	-	103,222,925
Transfer from RE to Regulatory Reserve against Fair Value	-	-	-	1,333,302	1,333,302
<b>Balance at Ashad 31, 2081</b>	<b>289,871,716</b>	<b>60,548,176</b>	<b>181,541,960</b>	<b>1,333,302</b>	<b>533,295,155</b>
Transfer from RE to Regulatory Reserve against Interest Receivable	(89,377,494)	-	-	-	(89,377,494)
Transfer from RE to Regulatory Reserve against Deferred Tax	-	11,766,053	-	-	11,766,053
Transfer from RE to Regulatory Reserve against NBA	-	-	81,293,329	-	81,293,329
Transfer from RE to Regulatory Reserve against Fair Value	-	-	-	(1,333,302)	(1,333,302)
<b>Balance at Ashad 32, 2082</b>	<b>200,494,222</b>	<b>72,314,229</b>	<b>262,835,289</b>		<b>535,643,741</b>



#### Movement of Interest Receivables

The regulatory reserve created for interest receivables include write back of interest income recognized against interest receivables amounting NPR.21,087,398, creation of Interest Capitalized Term Loan Reserve amounting NPR 1,192,869 and write back of restructured interest amounting NPR. 69,482,965.

Particulars	AIR	Restructured Interest	ICTL	Total
Opening Balance of reserve	186,973,434	102,898,282	-	289,871,716
Adjustment during the year	(21,087,398)	(69,482,965)	1,192,869	(89,377,494)
<b>Closing Balance</b>	<b>165,886,037</b>	<b>33,415,317</b>	<b>1,192,869</b>	<b>200,494,222</b>

#### Fair Value Reserve

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

#### Investment Adjustment Reserve

As per the regulatory requirement of NRB Directive No. 08/81, Investment Adjustment Reserve is required to be maintained to an amount equivalent to the investment in the equity shares if the shares remain unquoted within three years from the date of investment and such amount should not be utilized elsewhere unless such shares get listed. However, If investment is made of 51% or more in company which is not to be listed as per the customary law and investment made in CIB Nepal, Nepal Clearing Housing Ltd. and Nepal Electronic Payment System Ltd. then for such investment, investment adjustment reserve is not required to be maintained. Likewise, for the investment in company established for the modernization and infrastructure development of payment system in Nepal through Payment Switch, such reserve is not required. Smart Choice Technologies Ltd is a Payment Service Operator (PSO) licensed under the Nepal Rastra Bank. Hence, reserve has not been created against such investment. Details of investment in unquoted equity as on reporting date are given below:

Name of Investment	Date of investment	Cost Price
Nepal Clearing House Ltd.	20/01/2015	7,386,900
Nepal Electronic Payment System Ltd.	28/06/2018	1,000,000
Smart Choice Technologies Ltd.	25/11/2020	26,666,700
<b>Total</b>		<b>35,053,600</b>

#### Staff Training Reserve

NRB Directive No. 06/81 requires the bank to create Staff Training Reserve on the basis of 3% of total salary and allowances expenses of preceding year which shall be utilized for staff training and development related activities.

Particulars	As at 16 July 2025	As at 15 July 2024
Opening Balance of Staff Training Reserve	-	1,022,770
3% of salary and allowances of last year	13,541,570	13,216,414
Utilization during the year	(14,210,825)	(16,518,353)
<b>Closing Balance of Staff Training Reserve</b>	<b>-</b>	<b>-</b>

The Bank has spent NPR 14,210,825 for staff training and development activities in the current fiscal which is in excess of its reserve and minimum expense requirement.

#### Corporate Social Responsibility (CSR) Reserve

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



Particulars	As at 16 July 2025	As at 15 July 2024
Opening Balance of CSR Reserve	9,461,635	5,816,212
1% of Net Profit allocated	6,066,718	5,042,805
Utilization from CSR Reserve	(3,116,134)	(1,397,381)
<b>Closing Balance of CSR Reserve</b>	<b>12,412,218</b>	<b>9,461,635</b>

Province-wise bifurcation of CSR expenses is as follows:

Province	Amount in NPR
Koshi	44,960
Madhesh	95,730
Bagmati	1,812,730
Gandaki	762,798
Lumbini	230,691
Karnali	57,973
Sudur Pashchim	111,253
<b>Total</b>	<b>3,116,134</b>

Sector-wise bifurcation of CSR expenses is as follows:

Sector	Amount in NPR
Education	803,226
Health	347,869
Humanitarian aid and relief	839,000
Environment	483,804
Financial Literacy	268,909
Sustainable Development Goals	-
Others	373,327
<b>Total</b>	<b>3,116,134</b>

*Amount in NPR*

#### 4.28 Contingent liabilities and commitments

	As at 16 July 2025	As at 15 July 2024
Contingent liabilities	1,104,106,381	156,509,295
Undrawn and undisbursed facilities	1,332,717,034	1,159,019,537
Capital commitment	-	-
Lease Commitment	-	-
Litigation	-	-
<b>Total</b>	<b>2,436,823,416</b>	<b>1,315,528,832</b>

##### 4.28.1 Contingent liabilities

	As at 16 July 2025	As at 16 July 2024
Acceptance and documentary credit	-	-
Bills for collection	-	-
Forward exchange contracts	-	-
Guarantees	104,106,381	156,509,295
Underwriting commitment	-	-
Other commitments	1,000,000,000	-
<b>Total</b>	<b>1,104,106,381</b>	<b>156,509,295</b>



#### 4.28.2 Undrawn and undisbursed facilities

	As at 16 July 2025	As at 16 July 2024
Undisbursed amount of loans	29,024,000	11,200,000
Undrawn limits of overdrafts	1,270,941,306	1,118,640,908
Undrawn limits of credit cards	-	-
Undrawn limits of letter of credit	-	-
Undrawn limits of guarantee	32,751,729	29,178,629
<b>Total</b>	<b>1,332,717,034</b>	<b>1,159,019,537</b>

#### 4.28.3 Capital commitments

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

	As at 16 July 2025	As at 15 July 2024
Capital commitments in relation to Property and Equipment	-	-
Approved and contracted for	-	-
Approved but not contracted for	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
Capital commitments in relation to Intangible assets	-	-
Approved and contracted for	-	-
Approved but not contracted for	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>-</b>	<b>-</b>

#### 4.28.4 Lease commitments

	As at 16 July 2025	As at 15 July 2024
<b>Operating lease commitments</b>		
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	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Finance lease commitments</b>		
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	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Grand total</b>	<b>-</b>	<b>-</b>

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

#### 4.28.5 Litigation

The Bank does not have any pending litigations as on Ashadh end 2082.

**4.29 Interest income**

	<i>Amount in NPR</i>	
	<b>Current Year</b>	<b>Previous Year</b>
Cash and cash equivalent	15,591,880	27,681,874
Due from Nepal Rastra Bank	-	-
Placement with bank and financial institutions	-	-
Loan and advances to bank and financial institutions	275,176,898	358,332,394
Loans and advances to customers	4,408,826,855	5,291,923,945
Investment securities	544,873,219	581,899,187
Loan and advances to staff	130,121,983	132,473,552
Other	11,453,425	4,483,836
<b>Total interest income</b>	<b>5,386,044,260</b>	<b>6,396,794,788</b>

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

**4.30 Interest expense**

	<b>Current Year</b>	<b>Previous Year</b>
Due to bank and financial institutions	56,460,447	68,742,383
Due to Nepal Rastra Bank	-	53,425
Deposits from customers	3,130,545,029	4,298,178,735
Borrowing	-	6,276,405
Debt securities issued	67,836,619	67,808,009
Subordinated liabilities	-	-
Other	59,732,340	48,872,479
<b>Total interest expense</b>	<b>3,314,574,435</b>	<b>4,489,931,437</b>

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

**4.31 Fees and Commission Income**

	<b>Current Year</b>	<b>Previous Year</b>
Loan administration fees	122,938,364	115,445,475
Service fees	59,943,693	52,323,762
Consortium fees	-	-
Commitment fees	406,546	295,255
DD/TT/Swift fees	-	-
Credit card/ATM issuance and renewal fees	12,042,679	10,399,879
Prepayment and swap fees	8,641,696	5,356,684
Investment banking fees	-	-
Asset management fees	-	-
Brokerage fees	-	-
Remittance fees	5,112,207	7,082,300
Commission on letter of credit	-	-
Commission on guarantee contracts issued	1,770,347	4,681,237
Commission on share underwriting/issue	-	-
Locker rental	3,447,716	2,900,250
Other fees and commission income	20,908,702	20,883,335
<b>Total Fees and Commission Income</b>	<b>235,211,951</b>	<b>219,368,176</b>



#### 4.32 Fees and Commission Expense

	Current Year	Previous Year
ATM management fees	19,336,691	19,719,423
VISA/Master card fees	-	-
Guarantee commission	-	-
Brokerage	-	-
DD/TT/Swift fees	-	-
Remittance fees and commission	-	-
Other fees and commission expense	1,220,434	1,660,887
<b>Total Fees and Commission Expense</b>	<b>20,557,125</b>	<b>21,380,310</b>

#### 4.33 Net Trading Income

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

Trading income comprises gains and losses relating to trading assets and liabilities, and includes all realized interests, dividends and foreign exchange differences as well as unrealized changes in fair value of trading assets and liabilities. Bank does not have any income under this heading.

#### 4.34 Other operating income

	Current Year	Previous Year
Foreign exchange revaluation gain	470,197	511,296
Gain/loss on sale of investment securities	142,734,283	82,561,917
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	25,507,124	5,972,019
Gain/loss on sale of property and equipment	6,319,676	3,744,535
Gain/loss on sale of investment property	-	-
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Other	-	-
<b>Total</b>	<b>175,031,280</b>	<b>92,789,767</b>

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

	<b>Current Year</b>	<b>Previous Year</b>
Impairment charge/(reversal) on loan and advances to B/FIs	(9,932,838)	9,211,578
Impairment charge/(reversal) on loan and advances to customer	355,413,340	347,798,867
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with banks and financial institutions	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
Impairment charge/(reversal) on Others Assets	-	-
<b>Total</b>	<b>345,480,502</b>	<b>357,010,445</b>

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

**4.36 Personnel Expense**

	<b>Amount in NPR</b>	
	<b>Current Year</b>	<b>Previous Year</b>
Salary	227,518,147	219,606,145
Allowances	241,504,085	231,779,513
Gratuity expense	19,523,768	18,643,132
Provident fund	22,762,482	21,957,144
Uniform	10,039,500	9,633,394
Training & development expense	14,210,825	15,495,584
Leave encashment	21,758,914	33,714,645
Medical	-	-
Insurance	5,492,744	5,056,454
Employee Incentive	-	-
Cash-settled share-based payments	-	-
Pension expense	-	-
Finance expense under NFRSs	81,427,146	50,261,371
Other expenses related to staff	4,918,888	4,471,393
<b>Subtotal</b>	<b>649,156,500</b>	<b>610,618,774</b>
Employee bonus	96,026,353	77,786,006
<b>Grand total</b>	<b>745,182,853</b>	<b>688,404,780</b>

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



**4.37 Other Operating Expense**

	<b>Current Year</b>	<b>Previous Year</b>
Directors' fee	1,317,000	1,291,000
Directors' expense	442,649	534,677
Auditors' remuneration	3,768,255	1,545,950
Other audit related expense	3,547,592	3,148,315
Professional and legal expense	8,508,383	6,782,488
Office administration expense (4.37 1)	295,701,277	277,419,573
Operating lease expense	-	-
Operating expense of investment properties	-	-
Corporate social responsibility expense	-	-
Onerous lease provisions	-	-
Other	-	-
<b>Total</b>	<b>313,285,157</b>	<b>290,722,003</b>

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

**4.37.1 Office Administration Expense**

	<b>Current Year</b>	<b>Previous Year</b>
Water and electricity	22,425,119	21,938,088
Repair and maintenance		
(a) Building	-	-
(b) Vehicle	3,988,001	3,831,246
(c) Computer and accessories	1,126,699	999,310
(d) Office equipment and furniture	8,494,711	8,288,466
(e) Other	11,349,789	4,568,426
Insurance	4,599,650	7,658,917
Postage, telex, telephone, fax	2,753,429	3,103,356
Printing and stationery	15,315,234	16,945,521
Newspaper, books and journals	66,358	106,103
Advertisement	14,028,607	17,685,199
Donation	-	-
Security Expenses	56,553,952	54,093,999
Deposit and loan guarantee premium	37,250,232	20,498,564
Travel allowance & expense	4,859,967	5,128,313
Annual/special general meeting expense	1,154,994	1,668,584
Other		
(a) Share Issue Expenses	809,644	1,222,751
(b) Miscellaneous Expenses	8,435,069	4,055,341
(c) Annual Fee	1,901,632	1,640,867
(d) Office Expenses	66,511,681	62,492,261
(e) Fuel & Gas	9,502,921	9,714,250
(f) House Rent	24,573,589	31,780,012
<b>Total</b>	<b>295,701,277</b>	<b>277,419,573</b>

**4.38 Depreciation & Amortization**

Depreciation on property and equipment  
 Depreciation on investment property  
 Depreciation on Right of use assets  
 Amortization of intangible assets  
**Total**

	<b>Current Year</b>	<b>Previous Year</b>
	99,187,751	101,021,123
	-	-
	69,009,013	53,152,568
	4,571,746	3,912,426
<b>Total</b>	<b>172,768,510</b>	<b>158,086,117</b>

**4.39 Non-operating Income**

Recovery of loan written off  
 Other income  
**Total**

	<b>Current Year</b>	<b>Previous Year</b>
	324,084	-
	1,468,359	827,454
<b>Total</b>	<b>1,792,444</b>	<b>827,454</b>

Income that has no direct relationship with the operation of transactions is presented under this head.

**4.40 Non-operating Expense**

Loan written off  
 Redundancy provision  
 Expense of restructuring  
 Other expense  
**Total**

	<b>Current Year</b>	<b>Previous Year</b>
	16,363,763	1,477,487
	-	-
	-	-
	5,630,412	2,693,554
<b>Total</b>	<b>21,994,176</b>	<b>4,171,041</b>

Expenses that have no direct relationship with the operation of transactions is presented under this head.

**4.41 Income Tax Expense**

**Current Tax Expense**  
 Current year  
 Adjustment for prior years  
**Deferred Tax Expense**  
 Origination and reversal of temporary differences  
 Change in tax rate  
 Recognition of previously unrecognized tax losses  
**Total income tax expense**

	<b>Current Year</b>	<b>Previous Year</b>
	277,291,476	220,046,136
	277,291,476	220,046,136
	-	-
	(19,726,055)	(24,252,539)
	(19,726,055)	(24,252,539)
	-	-
	-	-
<b>Total income tax expense</b>	<b>257,565,421</b>	<b>195,793,598</b>

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

**4.41.1 Reconciliation of tax expense and accounting profit**

Profit before tax  
 Tax amount at tax rate of 30%  
 Add: Tax effect of expenses that are not deductible for tax purpose  
 Less: Tax effect on exempt income  
 Add/Less: Tax effect on other items  
**Total income tax expense**  
**Effective tax rate**

	<b>Current Year</b>	<b>Previous Year</b>
	864,237,178	700,074,051
	259,271,153	210,022,215
	(2,767,607)	(15,899,918)
	1,061,874	1,791,606
	-	(120,305)
<b>Total income tax expense</b>	<b>257,565,421</b>	<b>195,793,598</b>
<b>Effective tax rate</b>	<b>29.80%</b>	<b>27.97%</b>



## 5.1 Risk Management

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

### ➤ Risk Management Committee

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

### ➤ Risk Governance

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

Through its Risk Management Framework, the Bank seeks to efficiently manage credit, market and liquidity risks which arise directly through the Bank's commercial activities as well as operational, regulatory and reputational risks which arise as a normal consequence of any business undertaking.

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

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

### ➤ Internal Control

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

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

### ➤ Credit Risk

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

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

- Current system/policies/procedures/guidelines formulated were gone through;
- Actual exposure of credit limit product wise, segment wise were checked against risk appetite, tolerance limit mentioned in respective Product Paper Guidelines, Credit Policy and Credit Risk Management Policy;



- Review of various reports prepared by the Departments such as Account Monitoring Report, Loan Overdue Report, Loan Report, NRB reports and Margin Monitoring Reports.

➤ **Operational Risk**

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

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

➤ **Information Technology (IT) Risk**

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

➤ **Market Risk**

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

➤ **Currency Risk:**

Foreign exchange risk is the potential for the Bank to experience volatility in the value of its assets, liabilities and solvency and to suffer actual financial losses as a result of changes in value between the currencies of its assets and liabilities and its reporting currency.

➤ **Interest Rate Risk:**

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

➤ **Liquidity Risk:**

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



## 5.2 Capital Management

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

### 1. Capital Structure & Capital Adequacy

#### Tier I Capital and a breakdown of its components

Particulars	Amount (in '000)
a. Paid Up Equity Share Capital	3,556,256
b. Equity Share Premium	-
c. Proposed Bonus Equity Shares	-
d. Statutory General Reserves	896,788
e. Retained Earnings	-
f. Unaudited Current Year Cumulative Profit/(Loss)	368,366
g. Capital Redemption Reserve	-
h. Capital Adjustment Reserve	-
i. Debenture Redemption Reserve	214,286
j. Dividend Equalization Reserves	-
k. Bargain Purchase Gain	-
l. Other Free Reserve	-
m. Less: Goodwill	-
n. Less: Intangible Assets	-
o. Less: Fictitious Assets	-
p. Less: Investment in Equity in Licensed Financial Institutions	-
q. Less: Investment in Equity of institutions With Financial Interests	-
r. Less: Investment in Equity of Institutions in Excess of Limits	-
s. Less: Investments Arising Out of Underwriting Commitments	-
t. Less: Reciprocal Crossholdings	-
u. Less: Purchase of Land & Building in Excess of Limit and Unutilized	-
v. Less: Cash Flow Hedge	-
w. Less: Defined Benefits Pension Assets	-
x. Less: Unrecognized Defined Benefit Pension Liabilities	-
y. Less: Negative Balances of Reserve Accounts	-
z. Less: Other Deductions	-
<b>Total Core Capital (Tier I)</b>	<b>5,035,695</b>

**Tier II Capital and a breakdown of its components**

Particulars	Amount (in '000)
a. Cumulative and/or Redeemable Preference Share	-
b. Subordinated Term Debt	747,212
c. Hybrid Capital Instruments	-
d. Stock Premium	-
e. General Loan Loss provision	520,947
f. Exchange Equalization Reserve	1,072
g. Interest Capitalized Reserve included in Regulatory Reserve	1,193
h. Accrued Interest Receivable on pass loan included in Regulatory Reserve	74,127
i. Investment Adjustment Reserve	-
j. Regulatory reserve for non-banking assets recorded within the last 24 months	203,003
k. Other Reserves	-
<b>Total Supplementary Capital (Tier II)</b>	<b>1,547,554</b>

**Deduction from Capital:** N/A**Total Qualifying Capital**

Particulars	Amount (in '000)
a. Total Core Capital (Tier I)	5,035,695
b. Total Supplementary Capital (Tier II)	1,547,554
<b>Total Capital Fund</b>	<b>6,583,249</b>

**Capital Adequacy Ratio**

Particulars	
a. Common Equity Tier 1 Capital to Total Risk Weighted Exposures	11.01%
b. Tier 1 Capital to Total Risk Weighted Exposures	11.01%
c. Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	14.39%

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

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

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

**2. Risk Exposures****Risk Weighted Exposures for Credit, Market and Operational Risk**

Particulars	Amount (in '000)
a. Risk Weighted Exposure for Credit Risk	41,665,771
b. Risk Weighted Exposure for Operational Risk	2,770,944
c. Risk Weighted Exposure for Market Risk	8,079
<b>Total Risk Weighted Exposures for Credit, Market and Operational Risk</b>	<b>44,444,794</b>



**Risk Weighted Exposures under each category of Credit Risk**

Particulars	Amount (in '000)
a. Claims on government and central bank	-
b. Claims on other official entities	-
c. Claims on Banks	954,431
d. Claims on corporate and securities firms	6,936,142
e. Claims on regulatory retail portfolio	13,840,124
f. Claims secured by residential properties	4,568,084
g. Claims secured by commercial real estate	-
h. Past due claims (except for claim secured by residential properties)	3,228,542
i. High risk claims	5,838,218
j. Real Estate loans for land acquisition and development	423,043
k. Lending Against Shares	1,507,262
l. Personal Hire purchase/Personal Auto Loans	904,975
m. Investment in Equity and other capital instruments of institutions	989,579
n. Staff Loan secured by residential properties	424,728
o. Other Assets	1,483,504
p. Off Balance sheet items	567,139
<b>Total Risk Weighted Exposures for Credit Risk</b>	<b>41,665,771</b>

**Risk Weighted Exposure Calculation Table**

Particulars	Amount (in '000)
a. Risk Weighted Exposure for Credit Risk	41,665,771
b. Risk Weighted Exposure for Operational Risk	2,770,944
c. Risk Weighted Exposure for Market Risk	8,079
<b>Total Risk Weighted Exposures for Credit, Market and Operational Risk</b>	<b>44,444,794</b>
a. Adjustment as per SRP 6.4a (5)	-
b. Adjustment as per SRP 6.4a (6)	-
c. Adjustment as per SRP 6.4a (7)	403,418
d. Adjustment as per SRP 6.4a (9)	888,896
e. Adjustment as per SRP 6.4a (10)	-
<b>Total Risk Weighted Exposures (After Bank's Adjustment of Pillar III)</b>	<b>45,737,108</b>

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

Particulars	Gross Amount	Loan Loss Provision	Amount in NPR
Particulars	Gross Amount	Loan Loss Provision	Net Amount
a. Restructured/Reschedule Loan	-	-	-
b. Substandard Loan	490,806,639	109,609,096	381,197,543
c. Doubtful Loan	804,813,349	364,447,927	440,365,421
d. Loss Loan	1,280,541,462	1,118,694,497	161,846,966
<b>Total</b>	<b>2,576,161,450</b>	<b>1,592,751,520</b>	<b>983,409,930</b>

**Shangri-La Development Bank Limited  
Notes to the Financial Statement**

**5.3 Classification of Financial Assets and Financial Liabilities**

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

Particulars	Amortized Cost	Fair value through other comprehensive income (FVTOCI)	Fair value through profit or loss (FVTPL)	Total	Amortized Cost	Fair value through other comprehensive income (FVTOCI)	Fair value through profit or loss (FVTPL)	Amount in NPR	
								As at 16 July 2025	As at 15 July 2024
<b>Financial Assets</b>									
Cash and Cash Equivalent	2,454,642,710	-	-	2,454,642,710	2,829,192,223	-	-	2,829,192,223	
Due from Nepal Rastra Bank	2,497,928,135	-	-	2,497,928,135	2,035,039,344	-	-	2,035,039,344	
Placement with Bank and Financial Institutions	-	-	-	-	-	-	-	-	
Derivative Financial Instruments	-	-	-	-	-	-	-	-	
Other Trading Assets	2,868,266,918	-	-	2,868,266,918	3,203,895,233	-	-	3,203,895,233	
Loans and Advances to B/FIs	42,823,895,737	-	-	42,823,895,737	41,786,970,569	-	-	41,786,970,569	
Loans and Advances to Customers	9,943,095,785	1,036,394,539	-	10,979,490,324	9,773,390,931	842,874,922	-	10,616,265,854	
Investment Securities	-	-	-	-	-	-	-	-	
Investment in Subsidiaries	-	-	-	-	-	-	-	-	
Investment in Associates	528,098,838	-	-	528,098,838	288,161,842	-	-	288,161,842	
Investment Property	575,269,438	-	-	575,269,438	701,447,925	-	-	701,447,925	
Other Assets	-	-	-	-	-	-	-	-	
<b>Total Financial Assets</b>	<b>61,691,198,560</b>	<b>1,036,394,539</b>	-	<b>62,727,593,099</b>	<b>60,618,098,066</b>	<b>842,874,922</b>	-	<b>61,460,972,988</b>	
<b>Financial Liabilities</b>									
Due to Banks and Financial Institutions	1,530,882,450	-	-	1,530,882,450	1,561,069,493	-	-	1,561,069,493	
Due to Nepal Rastra Bank	-	-	-	-	-	-	-	-	
Derivative Financial Instruments	-	-	-	-	-	-	-	-	
Deposits from Customers	54,668,494,391	-	-	54,668,494,391	54,028,104,358	-	-	54,028,104,358	
Borrowings	-	-	-	-	-	-	-	-	
Other Liabilities	957,223,649	-	-	957,223,649	892,396,766	-	-	892,396,766	
Debt securities issued	747,212,038	-	-	747,212,038	746,875,419	-	-	746,875,419	
<b>Total Financial Liabilities</b>	<b>57,903,812,528</b>	-	-	<b>57,228,446,035</b>	-	<b>57,228,446,035</b>	-	<b>57,228,446,035</b>	



## 5.4 Operating Segment Information

### I. General Information

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

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

#### a. Core Banking

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

#### b. Treasury

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

#### c. Digital Banking

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

#### d. Other Component

All other revenue and expenses which cannot be classified to the above-mentioned segment fall under this segment. The income from sale of assets, locker charges, other fees and commission etc. are classified under this segment.

### II. Information about reportable segment

Particulars	Core Banking	Treasury	Digital Banking	Others	Total	Amount in NPR
Revenue from external customers	4,743,947,446	729,176,702	54,181,684	268,981,658	5,796,287,490	
Inter-segment expenses/revenues	-	-	-	-	-	
<b>Net Revenue</b>	<b>4,743,947,446</b>	<b>729,176,702</b>	<b>54,181,684</b>	<b>268,981,658</b>	<b>5,796,287,490</b>	
Interest revenue	4,684,003,753	560,465,098	-	141,575,408	5,386,044,260	
Interest expense	3,314,574,435	-	-	-	3,314,574,435	
<b>Net interest expenses/revenue</b>	<b>1,369,429,319</b>	<b>560,465,098</b>	-	<b>141,575,408</b>	<b>2,071,469,825</b>	
Depreciation and amortization	172,768,510	-	-	-	172,768,510	
<b>Segment profit /(loss)</b>	<b>1,196,660,809</b>	<b>560,465,098</b>	-	<b>141,575,408</b>	<b>1,898,701,315</b>	
Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-	
Other material non-cash items	-	-	-	-	-	
Impairment of assets	345,480,502	-	-	-	345,480,502	
<b>Segment assets</b>	<b>47,008,456,458</b>	<b>15,932,061,169</b>	<b>15,626,617</b>	<b>575,269,438</b>	<b>63,531,413,683</b>	
<b>Segment liabilities</b>	<b>57,002,805,075</b>	-	-	<b>901,007,453</b>	<b>57,903,812,528</b>	

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

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

**5.5 Share Option and Share Based Payment**

The Bank does not extend the share options and share based payment to any of its employees. Thus, during the reporting period, the Bank does not have any the transactions that are to be accounted as per NFRS 2 "Share-based Payments".

**5.6 Contingent liabilities and commitment****Contingent Liabilities**

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

**Commitment**

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

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

**5.7 Related Party Disclosures****I. List of related party**

Directors and Key Management Personnel of the bank has been identified as Related Parties for the Bank under NAS 24.

Name of Related Party	Designation	Date of Appointment
Mr. Ujjwal Satyal	Chairman	Appointed on 17 <sup>th</sup> Chaitra 2079
Mr. Ganga Sagar Dhakal	Director	Re-appointed on 17 <sup>th</sup> Chaitra 2079
Mr. Sushil Kaji Baniya	Director	Re-appointed on 17 <sup>th</sup> Chaitra 2079
Ms. Lisa Sherchan	Director	Re-Appointed on 17 <sup>th</sup> Chaitra 2079
Mr. Sujan Siddhi Bajracharya	Director	Appointed on 17 <sup>th</sup> Chaitra 2079
Mr. Naresh Dhungana	Director	Appointed on 17 <sup>th</sup> Chaitra 2079
Mr. Rabindra Narayan Pradhan	Independent Director	Appointed on 30 <sup>th</sup> Poush 2080
Mr. Suyog Shrestha	Chief Executive Officer	Re-appointed on 18 <sup>th</sup> Bhadra 2079

**II. Related Party Transactions**

Board of Director Allowance are as follows:

Particulars	No of Meetings	Allowance (NPR)
Board Meeting	22	1,051,000
Audit Committee Meeting	9	126,000
Risk Management Committee	4	56,000
Assets Money Laundering Prevention Committee	6	42,000
Employee Service Benefit Committee	6	42,000
<b>Total</b>	<b>47</b>	<b>1,317,000</b>



**Key Managerial Personnel's Salary and Facilities are as follows**

As at 16 July 2025	
Particulars	Chief Executive Officer
Salary	6,072,000
Allowance	3,802,933
Dashain Allowance	860,600
Provident Fund	607,200
Others	505,798
<b>Total (NPR)</b>	<b>11,848,531</b>

\*Staff Bonus is not included in above disclosure and is paid as per Bonus Act, 2030.

**5.8 Merger and Acquisition**

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

**5.9 Unpaid Dividend**

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

Amount in NPR	
Fiscal Year	Unclaimed Dividend
FY 2067/68	589,000
FY 2068/69	1,133,198
FY 2069/70	2,469,662
FY 2070/71	1,875,280
FY 2073/74	7,286,565
FY 2074/75	4,729,733
FY 2075/76	8,410,425
<b>Total</b>	<b>26,493,862</b>

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

**5.10 Events after reporting date**

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

**Recovery of Interest after year end up to 15 Shrawan 2082**

Nepal Rastra Bank Directives requires the Bank and Financial Institutions to transfer the equivalent amount of interest on loans and advances accounted as an interest income under the accrual basis of accounting but not recovered as on reporting period to the Regulatory Reserve from the Retained Earnings. However, the same Directives has relaxed this provision with which Bank may not transfer such amount in case it is recovered within the one month after the year end, i.e.; Shrawan 15, 2082.

The Bank has realized accrued interest income of NPR 24,279,758 till 15 Shrawan 2082 and has transferred the amount (Net off Staff Bonus and Tax) from Regulatory Reserve to Retained earnings.

**5.11 Comparative Figures**

Previous year figures have been regrouped and reclassified wherever necessary to conform to the current year's presentation.



**Shangri-La Development Bank Limited**  
**Comparison of Unaudited Interim Statement of Financial Position and Audited Statement of Financial Position**  
**As on 32 Ashadh 2082 (16 July 2025)**

**Amount in NPR**

Particulars	Unaudited SOFP	Audited SOFP	Variance Amount	%	Reasons for Variance
<b>Assets</b>					
Cash and cash equivalent	2,454,326,693	2,454,642,710	316,017	0.01%	Adjustment of interest on nostro accounts
Due from Nepal Rastra Bank	2,498,535,495	2,497,928,135	(607,360)	-0.02%	
Placement with Bank and Financial Institutions	-	-	-	0.00%	
Derivative financial instruments	-	-	-	0.00%	
Other trading assets	-	-	-	0.00%	
Loan and advances to B/FIs	2,868,266,918	2,868,266,918	(0)	0.00%	
Loans and advances to customers	43,021,486,725	42,823,895,737	(197,590,988)	-0.46%	Adjustment of AIR as per ECL Guideline and impact of change in impairment charges
Investment securities	10,979,490,324	10,979,490,324	-	0.00%	
Current tax assets	-	-	-	0.00%	
Investment in subsidiaries	-	-	-	0.00%	
Investment in associates	-	-	-	0.00%	
Investment property	528,099,838	528,099,838	-	0.00%	
Property and equipment	730,612,928	733,378,400	2,765,472	0.38%	Reclassification and adjustment in ROU assets
Goodwill and Intangible assets	16,461,269	16,461,269	-	0.00%	
Deferred tax assets	61,035,278	53,980,914	(7,054,364)	-11.56%	Final calculation of deferred tax assets
Other assets	259,717,103	575,269,438	315,552,335	121.50%	Adjustment of staff loan
<b>Total Assets</b>	<b>63,418,032,571</b>	<b>63,531,413,683</b>	<b>113,381,112</b>		
<b>Liabilities</b>					
Due to Bank and Financial Institutions	1,530,882,452	1,530,882,450	(2)	0.00%	
Due to Nepal Rastra Bank	-	-	-	0.00%	
Derivative financial instruments	-	-	-	0.00%	
Deposits from customers	54,668,494,389	54,668,494,391	2	0.00%	
Borrowing	-	-	-	0.00%	
Current Tax Liabilities	5,710,892	56,216,196	50,505,304	884.37%	Effect of change in profit
Provisions	-	-	-	0.00%	
Deferred tax liabilities	-	-	-	0.00%	
Other liabilities	892,620,979	901,007,453	8,386,474	0.94%	Leave adjustment and effect of change in profit
Debt securities issued	747,212,038	747,212,038	-	0.00%	
Subordinated Liabilities	-	-	-		
<b>Total Liabilities</b>	<b>57,844,920,750</b>	<b>57,903,812,528</b>	<b>58,891,778</b>		
<b>Equity</b>					
Share capital	3,556,255,720	3,556,255,720	-	0.00%	
Share premium	-	-	-	0.00%	
Retained earnings	413,845,637	368,366,412	(45,479,224)	-10.99%	Effect of change in profit after final audit
Reserves	1,603,010,465	1,702,979,022	99,968,558	6.24%	Effect of change in profit after final audit
<b>Total equity attributable to equity holders</b>	<b>5,573,111,821</b>	<b>5,627,601,154</b>	<b>54,489,333</b>	<b>0.98%</b>	
Non-controlling interest	-	-	-	0.00%	
<b>Total Equity</b>	<b>5,573,111,821</b>	<b>5,627,601,154</b>	<b>54,489,333</b>	<b>0.98%</b>	
<b>Total Liabilities and Equity</b>	<b>63,418,032,571</b>	<b>63,531,413,683</b>	<b>113,381,112</b>	<b>0.18%</b>	
Contingent liabilities and commitment	2,436,823,420	2,436,823,416	(4)	0.00%	
Net assets value per share	156.71	158.25	1.53	0.98%	



Shangri-La Development Bank Limited

Comparison of Unaudited Interim Statement of Profit or Loss and Audited Statement of Statement of Profit or Loss  
For the year ended 32 Ashadh 2082 (16 July 2025)

Particulars	Amount in NPR				Reasons for Variance
	Unaudited SOFP	Audited SOFP	Variance Amount	%	
Interest income	5,186,440,560	5,386,044,260	199,603,700	3.85%	Impact of interest income recognized in line with ECL Guideline and NFRS adjustment of staff loan
Interest expense	3,305,537,481	3,314,574,435	9,036,954	0.27%	Impact of finance cost as per NFRS-16 and staff leave provision
<b>Net interest income</b>	<b>1,880,903,079</b>	<b>2,071,469,825</b>	<b>190,566,746</b>	<b>10.13%</b>	
Fee and commission income	236,669,457	235,211,951	(1,457,506)	-0.62%	
Fee and commission expense	20,557,125	20,557,125	-	0.00%	
<b>Net fee and commission income</b>	<b>216,112,332</b>	<b>214,654,826</b>	<b>(1,457,506)</b>	<b>-0.67%</b>	
<b>Net interest, fee and commission income</b>	<b>2,097,015,411</b>	<b>2,286,124,651</b>	<b>189,109,240</b>	<b>9.02%</b>	
Net trading income	-	-	-	0.00%	
Other operating income	175,061,645	175,031,280	(30,365)	-0.02%	
<b>Total operating income</b>	<b>2,272,077,055</b>	<b>2,461,155,930</b>	<b>189,078,875</b>	<b>8.32%</b>	
Impairment charge/(reversal) for loans and other losses	344,639,445	345,480,502	841,056	0.24%	Post audit adjustment
<b>Net operating income</b>	<b>1,927,437,610</b>	<b>2,115,675,429</b>	<b>188,237,819</b>	<b>9.77%</b>	
Operating expense					
Personnel expenses	667,806,718	745,182,853	77,376,135	11.59%	NFRS adjustment of staff loan and bonus
Other operating expenses	313,051,700	313,285,157	233,456	0.07%	
Depreciation & Amortization	172,374,159	172,768,510	394,351	0.23%	Adjustment of NFRS 16
<b>Operating Profit</b>	<b>774,205,033</b>	<b>884,438,909</b>	<b>110,233,876</b>	<b>14.24%</b>	
Non-operating income	1,778,411	1,792,444	14,033	0.79%	
Non-operating expense	21,994,176	21,994,176	-	0.00%	
<b>Profit before income tax</b>	<b>753,989,268</b>	<b>864,237,178</b>	<b>110,247,909</b>	<b>14.62%</b>	
Income tax expense	216,894,157	257,565,421	40,671,264	18.75%	Effect of change in profit
Current Tax	243,674,576	277,291,476	33,616,900	13.80%	Effect of change in profit
Deferred Tax Income / Expenses	(26,780,419)	(19,726,055)	7,054,364		Effect of change in profit
<b>Profit for the year</b>	<b>537,095,112</b>	<b>606,671,757</b>	<b>69,576,645</b>	<b>12.95%</b>	
<b>Earnings per share</b>					
Basic earnings per share	15.10	17.06	1.96	12.98%	
Diluted earnings per share	15.10	17.06	1.96	12.98%	



**Shangri-La Development Bank Limited**  
**Comparision of Unaudited Interim Statement of Other Comprehensive Income and Audited Statement of Other Comprehensive Income**  
**For the year ended 32 Ashadh 2082 (16 July 2025)**

**Amount in NPR**

Particulars	Unaudited SOFP	Audited SOFP	Variance		Reasons for Variance
			Amount	%	
<b>Profit for the year</b>	537,095,112	606,671,757	69,576,645	12.95%	Effect of change in profit
<b>Other comprehensive income</b>					
<b>a) Items that will not be reclassified to profit or loss</b>					
Gains/(losses) from investments in equity instruments measured at fair value	87,644,392	87,644,392	-	0.00%	
Gain/(loss) on revaluation	-	-	-	-	
Actuarial gain/(loss) on defined benefit plans	-	-	-	-	
Income tax relating to above items	(26,293,317)	(26,293,317)	-	0.00%	
<b>Net other comprehensive income that will not be reclassified to profit or loss</b>	<b>61,351,074</b>	<b>61,351,074</b>	-	0.00%	
<b>b) Items that are or may be reclassified to profit or loss</b>					
Gains/(losses) on cash flow hedge	-	-	-	-	
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	
Income tax relating to above items	-	-	-	-	
Reclassification of Profit/Loss	-	-	-	-	
Net other comprehensive income that are or may be reclassified to profit or loss	-	-	-	-	
<b>c) Share of other comprehensive income of associate accounted as per equited method</b>					
<b>Other comprehensive income for the period, net of income tax</b>	<b>61,351,074</b>	<b>61,351,074</b>	-	0.00%	
<b>Total comprehensive income for the year</b>	<b>598,446,186</b>	<b>668,022,831</b>	<b>69,576,645</b>	<b>11.63%</b>	
<b>Total comprehensive income attributable to:</b>					
<b>Equity holders of the Bank</b>	598,446,186	668,022,831	69,576,645	11.63%	
<b>Non-controlling interest</b>	-	-	-	-	
<b>Total comprehensive income for the year</b>	<b>598,446,186</b>	<b>668,022,831</b>	<b>69,576,645</b>	<b>11.63%</b>	



## सांगिला डेमेलपमेन्ट बैंक लि.

राष्ट्रीय बित्तिकालान्तरो इकाई  
(नेपाल राष्ट्र बैंकबाट "ब्य" बाटिको इकाइजत प्राप्त संस्था)

### Principal Indicators of last five fiscal year

Indicators	Unit	As at 15 July 2021	As at 16 July 2022	As at 16 July 2023	As at 15 July 2024	As at 16 July 2025
Net Profit/ Gross Income	%	28.41%	30.24%	19.19%	27.40%	28.68%
Earnings Per Share	NPR	14.98	17.51	8.28	14.70	17.06
Market Value Per Share	NPR	424.00	290.00	322.00	349.00	462.82
Price Earning Ratio	Times	28.30	21.53	38.91	23.74	27.13
Dividend on share capital	%	10.5263%	8.9830%	5.2600%	3.8400%	10.3583%
Cash Dividend	%	0.5263%	0.4490%	0.2630%	0.1900%	5.3583%
Interest Income/ Total Interest Earning Assets	%	7.53%	9.58%	12.59%	10.73%	8.89%
Interest Expenses/ Total Interest-Bearing Liabilities	%	5.30%	7.14%	10.16%	8.08%	5.90%
Staff Expenses/ Total Operating Expenses	%	57.41%	58.76%	57.11%	60.53%	60.52%
Exchange Gain/ Total Income	%	0.00%	0.00%	0.00%	0.00%	0.00%
Staff Bonus/Total Staff Expenses	%	13.34%	13.98%	7.62%	11.30%	12.89%
Net Profit/Total Loans & Advances	%	1.13%	1.21%	0.64%	1.12%	1.33%
Net Profit/ Total Assets	%	0.86%	0.88%	0.46%	0.81%	0.95%
Total Loans & Advances/Total Deposits	%	84.45%	83.28%	80.15%	80.93%	81.30%
Total Operating Expenses/Total Assets	%	1.79%	1.67%	1.72%	1.83%	1.94%
Capital Adequacy (On Risk Weighted Assets)						
Core Capital	%	10.52%	8.61%	9.40%	10.14%	11.01%
Supplementary Capital	%	1.25%	2.98%	3.01%	2.86%	3.38%
Total Capital Fund	%	11.77%	11.59%	12.41%	12.99%	14.39%
Liquidity Ratio	%	24.36%	25.36%	27.26%	25.95%	26.15%
Non-Performing Loan/ Total Credit (as per NRB Provision)	%	1.39%	1.39%	3.16%	3.93%	5.52%
Base Rate	%	8.54%	11.26%	12.15%	9.20%	7.28%
Interest Rate Spread	%	4.29%	4.59%	4.59%	4.58%	4.14%
Net Worth	NPR	3,712,471,369	4,188,804,629	4,483,857,319	4,984,375,687	5,627,601,154
Number of Shares	Nos.	27,369,724	30,106,697	32,675,917	34,309,713	35,562,557
Net worth per share	Nos.	135.64	139.13	137.22	145.28	158.25
Number of Employees	Nos.	735	821	798	854	864



**नेपाल राष्ट्र बैंक**  
वित्तीय संस्था सुपरिवेक्षण विभाग

पत्रसंख्या : वि.सं.सु.वि. / गैरस्थलगत / सांगिला / ०८२ / द३  
च.न. ८२

श्री सांगिला डेमलपमेन्ट बैंक लिमिटेड,  
बालुवाटार, काठमाडौं ।



केन्द्रीय कार्यालय  
बालुवाटार, काठमाडौं

फोन नं. ०१-४३९६४९

Site: [www.sbi.org.np](http://www.sbi.org.np)

Email: [sbifsd@sbif.org.np](mailto:sbifsd@sbif.org.np)

पोस्ट बम्बल: ४३

मिति : २०८२/०८/०९

विषय: नामांश घोषणा/वितरण तथा वार्षिक विवरण प्रकाशन सम्बन्धमा ।

महाभाष्य,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वित्तीय विवरण तथा अन्य प्रतिवेदनहरूका आधारमा गैरस्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा देहाय बमोजिमका निर्देशनहरू शेयरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टे पानामा प्रकाशित गर्ने गरी संस्थाको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वार्षिक वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा अनुरोध छ । साथै, संस्थाले प्रस्ताव गरे अनुसार आर्थिक वर्ष २०८१/८२ सम्मको नियमनकारी समायोजन पद्धिको वितरणयोग्य मुनाफा रु ३६,८३,६६,४१२.२८ बाट शेयरधनीहरूलाई संस्थाको २०८२ असार मसान्तमा कायम चुक्ता पूँजी रु ३,५५,६२,५५,७९.५५ को ५ प्रतिशतले हुने रकम रु १७,७८,१२,७८५.९८ (अक्षरेपी सत्र करोड अठहत्तर लाख बाहु हजार सात सय पचासी र पैसा अन्ठानब्बे मात्र) बराबरको बोनस शेयर तथा संस्थाको हाल कायम चुक्ता पूँजीको ५.३५८३ प्रतिशतले हुने रकम रु १९,०५,५३,६२६.३० (अक्षरेपी उन्नाईस करोड पाँच लाख त्रिपन्न हजार छ सय छुब्बीस र पैसा तीस मात्र) बराबरको नगद लाभाश (बोनस शेयर तथा नगद लाभांशमा लाग्ने कर सहित) गरी कुल १०.३५८३ प्रतिशत लाभाश (बोनस शेयर र नगद लाभाश) ले हुने रकम रु ३६,८३,६६,४१२.२८ (अक्षरेपी छातिस करोड त्रियासी लाख छैसहि हजार चार सय बाहु र पैसा अद्धाईस मात्र) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना हुने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्र वितरण गर्ने स्वीकृति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

१. कर्जा प्रबाह पश्चात अनिवार्य रूपमा कर्जा सहुपयोगिताको सुनिश्चितता गर्नुहुन ।
२. आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा यस बैंकबाट औल्याएका कैफियतहरु पुनः नदोहोरिने व्यवस्था गर्नुहुन ।

भवदीय,

(राकेश प्रजापति)  
उप-निर्देशक

**बोधार्थ:**

श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।

श्री नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभाग, कार्यान्वयन इकाई-३ ।

श्री IBS (Individual Bank Supervisor) Officer



सांग्रिला डेवलपमेन्ट बैंक लि.

राष्ट्रीय वित्तालयको आवाद

(नेपाल राष्ट्र बैंकाट "ब" बोर्डो इनाजत प्राप्त संस्था)



सांग्रिला डेवलपमेन्ट बैंक लि.

Shangri-la Development Bank Ltd.

लक्ष्मीनगर निवासनगरको आवाद

(नेपाल राष्ट्र बैंकाट "ब" बोर्डो इनाजत प्राप्त संस्था)

221132

च.नं. सा.डे.बै.लि. / के.का. / २०८२-८३/३२४

मिति: २०८२।०८।१४

श्री नेपाल राष्ट्र बैंक  
वित्तीय संस्था सुपरिवेक्षण विभाग  
बालुवाटार, काठमाडौं।

विषय: लाभांश घोषणा/वितरण तथा वार्षिक वित्तीय विवरण प्रकाशन गर्न स्विकृती दिँदा दिइएका निर्देशनहरु सम्बन्धमा।

महोदय,

उपरोक्त सम्बन्धमा तहाँबाट यस डेवलपमेन्ट बैंकलाई जारी गरिएको "लाभांश घोषणा/वितरण तथा वार्षिक वित्तीय विवरण प्रकाशन सम्बन्धमा" विषयगत मिति २०८२।०८।०९ गतेको पत्र (पत्र/संख्या: वि.स.सु.वि./गैरस्वलगत/सांग्रिला/०८२/८३, च.नं. ८२ मार्फत यस डेवलपमेन्ट बैंकको वित्तीय विवरण प्रकाशन तथा लाभांश वितरण गर्न स्विकृती प्रदान गर्ने क्रममा प्राप्त निर्देशनहरुको मन्दभर्मा मिति २०८२।०८।०९।२ मा बसेको सचालक समितिको ३७५ औं बैठकबाट पारित भए बमोजिम तहाँबाट प्राप्त निर्देशनहरुको निम्न अनुसार पालना गरिएको तथा गरिने व्यहोरा तहाँको जानकारीका लागि अनुरोध छ।

- १) कर्जा प्रवाह पश्चात अनिवार्य रूपमा कर्जा सदुपयोगिताको सुनिश्चितता गर्नका लागि थप प्रभावकारी व्यवस्था अपनाइने व्यहोरा अनुरोध छ।
- २) आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा तहाँबाट औल्याएका कैफियतहरु पुनः नदोहोरिने व्यवस्था अपनाइने व्यहोरा अनुरोध छ।

धन्यवाद।



भवदीय,

सुमारा श्रेष्ठ

प्रमुख कार्यकारी अधिकृत

बोधार्थ

१. श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग, बालुवाटार, काठमाडौं।
२. श्री नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभाग, कार्यान्वयन इकाई।
३. श्री IBS (Individual Bank Supervisor) Officer



४।।।



एककार्डसौं वार्षिक साधारण सभामा संशोधनको लागि प्रस्तुत  
सांगिला डेमलपमेन्ट बैंक लिमिटेडको प्रबन्धपत्रको तीन महले विवरण

दफा नं.	साविकको व्यवस्था	संशोधित व्यवस्था	संशोधन गर्नु पर्नाको कारण
५(ख)	विकास बैंकको जारी पूँजी रु. ३,५५,६२,५५,७१५.५५ (अझेरुपी तीन अर्ब पचपन्न करोड बयस्टटी लाख पचपन्न हजार सात सय उन्नाईस र पैसा पचपन्न मात्र) हुनेछ । जसलाई प्रति शेयर रु. १००/- का दरले ३,५५,६२,५५७.२० (तीन करोड पचपन्न लाख बयस्टटी हजार पाँच सय सन्ताउन्न दशमलब बीस) थान साधारण शेयर मा विभाजन गरिएको छ ।	विकास बैंकको जारी पूँजी रु ३,७३,४०,६८,५०५.५३ (अझेरुपी तीन अर्ब त्रीहत्तर करोड चालीस लाख अठसठी हजार पाँच सय पाँच र पैसा त्रीपन्न मात्र) हुनेछ । जसलाई प्रति शेयर रु. १००/- का दरले ३,७३,४०,६८५.०६ (तीन करोड त्रीहत्तर लाख चालीस हजार छ सय पचासी दशमलब शून्य छ) थान साधारण शेयर मा विभाजन गरिएको छ ।	५ प्रतिशत बोनस शेयर वितरण गरे पश्चात विकास बैंकको जारी तथा चुक्ता पूँजीमा वृद्धि हुने भएकोले ।
५(ग)	विकास बैंकको चुक्ता पूँजी रु ३,५५,६२,५५,७१५.५५ (अझेरुपी तीन अर्ब पचपन्न करोड बयस्टटी लाख पचपन्न हजार सात सय उन्नाईस र पैसा पचपन्न मात्र) हुनेछ ।	विकास बैंकको चुक्ता पूँजी रु ३,७३,४०,६८,५०५.५३ (अझेरुपी तीन अर्ब त्रीहत्तर करोड चालीस लाख अठसठी हजार पाँच सय पाँच र पैसा त्रीपन्न मात्र) हुनेछ ।	

एककार्डसौं वार्षिक साधारण सभामा संशोधनको लागि प्रस्तुत  
सांगिला डेमलपमेन्ट बैंक लिमिटेडको नियमावलीको तीन महले विवरण

नियम नं.	साविकको व्यवस्था	संशोधित व्यवस्था	संशोधन गर्नु पर्नाको कारण
२५ (१) (ग)	सञ्चालक समितिको बैठकमा उपस्थिती भए बापत अध्यक्षलाई रु ८,०००/- र अन्य सञ्चालकलाई रु ७,०००/- बैठक भत्ता प्रदान गरिनेछ । विकास बैंकको कामको सिलसिलामा यात्रा गर्दा अध्यक्ष र अन्य सञ्चालकलाई हवाईजहाज, ट्याक्सी, बस, रिक्सा लगायतका भ्रमण साधनहरूको भाडा वास्तविक बिल अनुसार प्रदान गरिनेछ ।	सञ्चालक समितिको बैठकमा उपस्थिती भए बापत अध्यक्षलाई रु १५,०००/- र अन्य सञ्चालकलाई रु १२,०००/- बैठक भत्ता प्रदान गरिनेछ । विकास बैंकको कामको सिलसिलामा यात्रा गर्दा अध्यक्ष र अन्य सञ्चालकलाई हवाईजहाज, ट्याक्सी, बस, रिक्सा लगायतका भ्रमण साधनहरूको भाडा वास्तविक बिल अनुसार प्रदान गरिनेछ ।	समयानुसार सञ्चालकहरूको बैठक भत्ता वृद्धि गर्नुपर्ने भएकोले
२५ (१) (ड)	सञ्चालक समिति अध्यक्ष र सदस्यहरूलाई संचार तथा पत्रपत्रिका खर्च बापत रु १,५००/- मासिक प्रदान गरिनेछ ।	सञ्चालक समिति अध्यक्ष र सदस्यहरूलाई संचार तथा पत्रपत्रिका खर्च बापत रु ५,०००/- मासिक प्रदान गरिनेछ ।	समयानुसार सञ्चालकहरूको संचार तथा पत्रपत्रिका खर्च वृद्धि गर्नुपर्ने भएकोले





## २०३० साधारण समाका केही छलफहर





## २१<sup>औं</sup> वार्षिकोत्तेज

### न्यानो कपडा संकलन अभियानको शुभारम्भ



### रक्तदान कार्यक्रम





## श्रावण मैहिनी ३त्सव कार्यक्रम



## सामाजिक ३त्तेदायित्व तथा विविध कार्यक्रम





## वृक्षारोपण कार्यक्रम



## निःशुल्क एवानेपानी वितरण कार्यक्रम





## प्रचलित सेवाहरू

**समृद्ध नारी सम्पन्न परिवार**

जांगला डेवलपमेन्ट बैंकले आजे बालादो नुनकाल नारी लिंगादाता राष्ट्र अवलोकितर बढी परिवर्तनाई कलात्मुखीक रूपमा !

**सुनलाई सुरक्षित राख्नुहोस् मूल्यको कर्जा पाउनुहोस्**

Shangri-La Gold Loan

**आपनो सपनामा लगानी गर्नुहोस् दिनेछौं हामी साथ**

SHANGRILA  
**SME  
Loan**

**आजको बचत मोलीको सुरक्षा**

आजे बचतको शुरुवात गर्नुहोस्

**आजे गर्नुहोस् सन्तानको सुरक्षित भविष्यको तयारी**

सुरक्षित बाल बचत साता नार्फिं ऊन्नालयों लाई बचतको आजे शुरुवात जारी गर्नुहोस् सुरक्षित भविष्यको तयारी

Shangri-La Home Loan

**तपाईंको जीवनको सपनालाई हामी दिनेछौं आकार**



## शार्या प्रमुखहरू

रिता शाक्य पोखरा न्यूरोड शार्खा	विनोद बहादुर कुँवर दुलेगाँडा शार्खा	कोशी माया गुरुङ भद्रकाली शार्खा	कमल जवाली बुटवल शार्खा
कमला ठिरी नर्याँ बसपार्क शार्खा	कुशल पौडेल रामबजार शार्खा	अनिल आचार्य बिरौटा शार्खा	श्रीजय श्रेष्ठ बालुङ्ग शार्खा
शंकर पुरी नारायणगढ शार्खा	इन्द्र प्रसाद शर्मा जिरो किलोमिटर शार्खा	नवराज सुवेदी हेठोँडा शार्खा	दिलिप सिंहदेल रानीपौवा शार्खा
पिताम्बर शर्मा चपाई अमरापुरी शार्खा	शंकर शर्मा पौडेल गेपालगढ्ज शार्खा	जीवन कुमार डि.सी सुर्वेत शार्खा	बसन्त कुमार रेज्मी कोहलपुर शार्खा
तेज बहादुर नेपाली लमही शार्खा	सुमन अधिकारी मालुवाङ्ग शार्खा	नागेश्वर गुप्ता त्रिभुवननगोक शार्खा	कैलाश खहका खजुरा शार्खा
सुर्देशन बिष्ट घोराही शार्खा	महेश्वर अधिकारी तुलसीपुर शार्खा	सिर्जना भण्डारी राँझा शार्खा	रबिन श्रेष्ठ न्यूरोड शार्खा
मनोहर महोत्रा बालुवाटार शार्खा	सुनील शर्मा ठाँडी शार्खा	दिपेन्द्र बहादुर ऐर अत्रिया शार्खा	पुर्णा प्रसाद पाण्डे जुम्ला शार्खा
शेषराज तिथिसना इटहरी शार्खा	विनोद प्रसाद पन्त गुलरिया शार्खा	रोहित कुमार रिमाल इमाडोल शार्खा	अजित भट्ट जोरखा शार्खा
सुरेन्द्र दाहाल सल्यानटार शार्खा	हिमाल खहका घ्यारपेसाल शार्खा	संजय पाण्डे पालुडटार शार्खा	वित्र बहादुर भट्ट छेवेटार शार्खा
दशरथ चन्द्र घिमिरे अनामनगर शार्खा	जोबिन थापा दुँगे शार्खा	विजय राज कैडेल लेकसाईड शार्खा	तप बहादुर बिष्ट बनस्थली शार्खा
राजिक पौडेल तालचोक शार्खा	विनेश कार्की बर्दिगास शार्खा	मनोज पराजुली मनथली शार्खा	अनिल कुमार यादव ठंकी सिनुवारी शार्खा
कन्चन जोशी कुमारीपाटी शार्खा	नवराज बराल आँधियोला शार्खा	विष्णु थापा फेदिर्खोला शार्खा	महेश चन्द्र खनाल नारायणटार शार्खा
बिपिन ओम्भा बेजी शार्खा	गदनभद्राई फिक्कल शार्खा	मुगेन्द्र दाहाल शनिश्चरे शार्खा	संघर्ष डंगोल धनकुटा शार्खा
पुष्प राज भट्ट धनगढी शार्खा	ऋषभ राज सिंह नरियोट शार्खा	मनोज साही महेन्द्रनगर शार्खा	अनुपम महरा सौफेब्जार शार्खा
ठासी थकाली जोमसोम शार्खा	युवराज चौधरी रजैया शार्खा	दिप नारायण महतो मलेखु शार्खा	कमल बिक्रम शाह सुलिचौर शार्खा
नारायण प्रसाद कुमाल रिडी शार्खा	हरि प्रसाद अधिकारी मुमही शार्खा	होम बहादुर कार्की हेरजा शार्खा	दिवाकर भण्डारी दमौली शार्खा
बोठेचौर शार्खा	भूवन रिजाल कावासोती शार्खा	श्रीधर पौडेल जोरुसिङ्गे शार्खा	मोहोदत चपाई भरतपोखरी शार्खा
राजेन्द्र बहादुर शाह राकम शार्खा	प्रकाश राज न्यौपाने लर्मकी शार्खा	सन्जय भण्डारी धरान शार्खा	क्षेत्र राज जोशी दाचुला शार्खा
विक्रम कुँवर बैतडी शार्खा	सुवास रिमाल बट्टार शार्खा	आशिष दास बिर्तमोड शार्खा	सुशील थापा कुश्मा शार्खा



राम बहादुर बि. क. पेपरीकोला शार्खा	सनी मानन्धर ठिम्मी शार्खा	अर्जुन खतिवडा लाहान शार्खा	रबिन शाह जितपुर शार्खा
शंकर कापले बयलबास शार्खा	सुशिल मानन्धर बानेश्वर शार्खा	राम शरण श्रेष्ठ ठोर्खा शार्खा	वेहा थापा सिमिकोट शार्खा
प्रकाश तामाङ कालीमाठी शार्खा	निशान्त डोठेल नयाँ बानेश्वर शार्खा	दिवा कार्की कर्मलबिनायक शार्खा	विकास श्रेष्ठ चाबहिल शार्खा
मिशु नहर्जन असन शार्खा	लव देव पाठक कोल्हपुरी शार्खा	संजीव बराल मैरहवा शार्खा	दुर्गा प्रसाद खतिवडा बेल्बारी शार्खा
मनोज नल्ल हाकिम चोक शार्खा	सबीर अली वीरगञ्ज शार्खा	रोहन पाण्डे बिराटनगर शार्खा	निर्मल साउद भुरीगाउँ शार्खा
बाबुराम ठिरी यारीचोक शार्खा	सुधीर कुमार चौधरी बरहथुवा शार्खा	बासु देव पोखरेल मणिग्राम शार्खा	सुनिल शर्मा दमक शार्खा
सुजना सिजुवाल नारायणपुर शार्खा	शीला क्षेत्री सानोश्री शार्खा	पुर्ण बहादुर चौधरी राजापुर शार्खा	दामोदर जैसी सलिलबजार शार्खा
भोज राज शर्मा चौरजहारी शार्खा	प्रशु नारायण चौधरी जाठवा शार्खा	सुमित पौडेल जयनगर शार्खा	जाइधाट शार्खा
मनिदरा कोइराला विजयनगर शार्खा			



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

(नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजत प्राप्त संस्था)

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गोठः



सांगिला डेवलपमेन्ट बैंक लि.  
Shangri-la Development Bank Ltd.  
त्रिविल विकासको ग्रामपाल  
(तेपाल राष्ट्र बैंकबाट 'ब' वर्गको इनाउन्ट प्राप्त सम्मान)

# आफ्नो बैंक खाताको बारेमा सधैँ अपडेट रहौँ!

UPDATE





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

स्थानीय विकासको आधार

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

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