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वार्षिक प्रतिवेदन २०७९/८०



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श्री अमित भण्डारी
कर्मपनी सचिव

प्रतिनिधि (प्रोक्सी) पत्र

श्री सञ्चालक समिति,
प्रभु बैंक लिमिटेड
बबरमहल, काठमाडौं ।

विषय : प्रतिनिधि (प्रोक्सी) नियुक्त गरिएको बारे ।

महाशय,

.....जिल्ला.....म.न.पा/उ.म.न.पा/न.पा/गाउँपालिका वडा नं.... बर्से म/हारी ले त्यस बैंकको शेयरधनीको हैसियतले मिति २०८७ साल बैशाख महिना २० गते बिहीवार बिहानको १०:०० बजे प्रभु बैंक लिमिटेडको केन्द्रीय कार्यालय, बबरमहल, काठमाडौंमा हुने बाइसौं वार्षिक साधारण सभामा स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त साधारण सभामा भाग लिई निर्णयमा सहभागी भई मतदान समेत गर्नका लागिजिल्ला.....म.न.पा/उ.म.न.पा/न.पा/गाउँपालिका वडा नं....बर्से त्यस बैंकका शेयरधनी श्रीलाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको

दस्तखत नमूना :

शेयरधनी परिचय नं./डिर्चाट नं.:

निबेदक,

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

(द्रष्टव्य : यो प्रतिनिधि (प्रोक्सी) पत्र साधारण सभा हुनुभन्दा कठितमा ४८ घण्टा अगारै यस बैंकको केन्द्रीय कार्यालय बबरमहल, काठमाडौं वा शेयर रजिस्ट्रार प्रभु क्यापिटल लिमिटेड कमलादी, काठमाडौंमा पेश गरिसक्नु पर्नेछ ।)

प्रभु बैंक लिमिटेड

बबरमहल, काठमाडौंको

बाइसौं वार्षिक साधारण सभामा उपस्थितिको लागि

प्रवेश-पत्र

शेयरधनी परिचयपत्र नं./डिर्चाट नं. :

शेयरधनीको नाम, थर :

शेयर प्रमाणपत्र नं. : कुल शेयर किता.....

शेयरधनीको दस्तखत

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

कर्तपनी सचिव

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सचेतना अभियान सञ्चालनका केही भौलकहरू

प्रभु बैंक लिमिटेड

बबरमहल, काठमाडौं

बाइसौं वार्षिक साधारण समा बर्ने सरबन्धी सूचना

आदरणीय शेयरधनी महानुभावहरु,

मिति २०८० साल चैत्र २३ गते बसेको सञ्चालक समितिको तीन सय बतीसौं बैठकको निर्णय बमोजिम यस प्रभु बैंक लिमिटेडको बाइसौं वार्षिक साधारण समा देहायको मिति, स्थान र समयमा निरनलिखित विषयहरु उपर छलफल तथा निर्णय गर्न बर्ने भएकोले शेयरधनी महानुभावहरुको उपस्थितिको लागि अनुरोध छ ।

समा हुने मिति, स्थान र समय :

समा हुने मिति	: २०८१ साल वैशाख २० गते बिहिवार (तदनुसार सन् २०२४ मे २ तारेख)
स्थान	: बैंकको केन्द्रीय कार्यालय, बबरमहल, काठमाडौं ।
समय	: बिहानको १०:०० बजे ।

छलफलका प्रस्तावहरु :

(क) सामान्य प्रस्ताव :

१. आ.व. २०७९/०८० को सञ्चालक समितिको प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
२. लेखापरीक्षकको प्रतिवेदन सन्ति आ.व. २०७९/०८० को वासलात, नाफा-गोक्सान हिसाब र सोही अवधिको नगद प्रवाह विवरण लगायतका वित्तीय विवरण उपर छलफल गरी पारित गर्ने ।
३. यस बैंकको सहायक कर्मपनी प्रभु क्यापिटल लिमिटेड र प्रभु रठक मार्केट लिमिटेडको आ.व. २०७९/०८० को वित्तीय विवरण सहितको एकीकृत (Consolidated) वित्तीय विवरण उपर छलफल गरी पारित गर्ने ।
४. बैंक तथा वित्तीय संस्था सरबन्धी ऐन, २०६३ को दफा ६३ तथा कर्मपनी ऐन, २०६३ को दफा १११ बमोजिम आ.व. २०८०/०८१ का लागि लेखापरीक्षण समितिको सिफारिस बमोजिम लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने प्रस्ताव उपर छलफल गरी पारित गर्ने ।
५. सञ्चालकहरुको नियुक्ती अनुमोदन एवं जानकारी सरबन्धमा ।
६. विविध ।

सञ्चालक समितिको आशाले

अमित अण्डारी

कर्मपनी सचिव

साधारण सभा सम्बन्धी अन्य जानकारी :

१. शेयरधनी महानुभावहरुको सुविधाका लागि हाजिरी पुस्तिका सभास्थलमा सभा हुने दिन बिहानको ८:३० बजेटेहिं खुल्ला रहनेछ ।
२. बैंकको शेयरधनी दर्ता किताबमा नाम दर्ता भएका शेयरधनीहरुले आफै वा प्रतिनिधि मार्फत सभामा भाग लिन र छलफलमा सहभागी हुन पाउने छन् । नाबालक शेयरधनीहरुको तर्फबाट नाबालकको संरक्षक वा निजले नियुक्त गरेको प्रतिनिधिले सभामा भाग लिन र छलफल गर्न सक्नेछन् । शेयरधनीहरुको दर्ता किताबमा संरक्षकको रूपमा नाम लेखिएको व्यक्तिलाई मात्र संरक्षक मानिनेछ ।
३. संयुक्तरूपमा एकजना भन्दा बढी व्यक्तिको नाममा शेयर लिएको अवस्थामा त्यस्ता साझेदारहरुद्वारा मनोनित साझेदार वा निजहरुले मनोनित गरेको प्रतिनिधिले र सो बमोजिम कुनै साझेदार मनोनित नगरेकोमा शेयरधनीहरुको दर्ता किताबमा जसको नाम पहिले उल्लेख भएको छ सोही व्यक्तिले साधारण सभामा भाग लिन पाउनेछ ।
४. सभामा भाग लिन र छलफल गर्नका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीले बैंकको अर्को कुनै शेयरधनीलाई मात्र प्रतिनिधि (प्रोक्सी) नियुक्त गर्न सक्नेछन् ।
५. प्रतिनिधि (प्रोक्सी) नियुक्त हुने शेयरधनीले सभा सुरु हुनु भन्दा ४८ घण्टा अगावै प्रतिनिधिपत्र यस बैंकको शेयर रजिष्ट्रार प्रभु क्यापिटल लिमिटेड कमलादी, काठमाडौंमा बुझाई सक्नु पर्नेछ ।
६. प्रतिनिधि (प्रोक्सी) नियुक्त गरी सोको लागि प्रतिनिधिपत्र यस बैंकको शेयर रजिष्ट्रार प्रभु क्यापिटल लिमिटेड कमलादी, काठमाडौंमा बुझाई सक्नेपछि प्रतिनिधि बदर गरी अर्को प्रतिनिधि नियुक्त गर्न चाहेमा सोको सूचना सभा सुरु हुन भन्दा २४ घण्टा अगावै यस बैंकको शेयर रजिष्ट्रार प्रभु क्यापिटल लिमिटेड कमलादी, काठमाडौंमा दिनु पर्नेछ । नयाँ प्रतिनिधि (प्रोक्सी) को हकमा दफा ४ र ५ बमोजिम हुनेछ ।
७. एकै शेयरधनीले एक भन्दा बढी प्रतिनिधि (प्रोक्सी) नियुक्त गरेको अवस्थामा दफा ६ बमोजिम बदर गरिएकोमा बाहेक त्यस्तो सबै प्रतिनिधि (प्रोक्सी) बदर हुनेछ ।
८. प्रतिनिधि (प्रोक्सी) नियुक्त गर्ने शेयरधनीले कुनै कारणवश त्यस्तो प्रतिनिधि (प्रोक्सी) बदर गरी आफै सभामा उपस्थित भई हाजिरी कितावमा दस्तखत गरेमा अधि दिएको प्रोक्सी स्वतः बदर हुनेछ ।
९. विविध शिर्षक अन्तर्गत प्रश्न गर्न चाहने शेयरधनीले आफूले प्रश्न गर्न चाहेको विषयका सम्बन्धमा सभा हुनुभन्दा ७ दिन अगावै यस बैंकको केन्द्रीय कार्यालयमा जानकारी दिनु पर्नेछ । त्यसरी जानकारी नदिएको विषय उपर छलफल गर्न सकिने छैन ।
१०. मिति २०८१/०१/०४ गते १ दिनका लागि शेयर दाखिल खारेज दर्ता बन्द (बुक वलोज) गरिनेछ । गेपाल स्टक एक्सचेज लिमिटेडमा मिति २०८१/०१/०३ गतेसम्म कारोबार भई मिति २०८१/०१/१२ गतेमित्र यस बैंकको शेयर रजिष्ट्रार प्रभु क्यापिटल लिमिटेड कमलादी, काठमाडौंले प्राप्त गरेको नामसारीको कागजातका आधारमा शेयरधनी दर्ता किताबमा कायम शेयरधनीहरुले सभामा भाग लिन र छलफल गर्न पाउने छन् ।
११. आफ्नो परिचयपत्र सहित बैंकले जारी गरेको प्रवेश-पत्र वा शेयर प्रमाणपत्र वा बैंकको शेयर अभौतिकीकरण गरेका (DEMAT Account no.) प्रमाण प्रस्तुत गरेपछिमात्र सभा कक्ष मित्र प्रवेश गर्न पाइनेछ ।
१२. सुरक्षाको दृष्टिकोणले सभा स्थलमा प्रवेश गर्दा शेयरधनी महानुभावहरुले यथाशक्य झोला प्याकेट आदि नलिई आउनु हुन अनुरोध छ । आवश्यक देखिएमा सुरक्षाकर्मीले सभा स्थलमा प्रवेश गर्दा सुरक्षा जाँच गर्न सक्ने हुँदा सो कार्यमा सहयोग गरिदिनु हुन समेत अनुरोध छ ।
१३. सभा सम्बन्धी अन्य जानकारीका लागि बैंकको रजिष्टर्ड कार्यालय बबरमहल काठमाडौं वा यस बैंकको शेयर रजिष्ट्रार प्रभु क्यापिटल लिमिटेड कमलादी, काठमाडौंमा कार्यालय समयमित्र सम्पर्क राख्नुहुन वा बैंकको वेबसाइट www.prabhbank.com मा हेन र डाउनलोड गर्न सकिनेछ ।

अध्यक्षको मनतत्त्व

आदरणीय शेचरधनी महानुभावहरू,

आजको यस गरिमामय वार्षिक साधारण सभामा यहाँहरूलाई हार्दिक स्वागत अभिवादन गर्दछु । यहाँहरूबाट प्राप्त सहयोग, सदमाव र शुभेच्छाका कारण यस बैंकले वर्तमान कठिन समयमा पनि आफूलाई बैंकिङ्ग उद्योगमा एउटा महत्वपूर्ण बैंकका रूपमा उभयाउन सफल भएको छ । तरलता अभाव र अधिक तरलताको एक किसिमको अवानिष्ठत संयोगको अनुभव सबैजसो बैंक तथा वितीय संस्थाहरूले भोग्नु परेको छ । निक्षेप र कर्जाका ब्याजदरमा भएको निरन्तर आरोह अवरोहले पनि बैंकहरूको आय व्ययको अवस्थालाई प्रत्यक्षरूपमा प्रभाव पारेको छ । अर्थतन्त्रको बाह्य सूचकाङ्कहरू सकारात्मक देखिएता पनि आन्तरिक सूचकाङ्कहरूमा देखिएको शिथीलता, कर्जाको न्यून माग, पूँजी बजार, ठप्प जस्तै देखिएको विकास निर्माण, घरजुग्गा तथा आयात निर्यात क्षेत्रमा देखिएको गतिहिनताका कारणले समग्र बैंकिङ्ग व्यवसायमा नकारात्मक प्रभाव भोग्नु परेको तथ्य यहाँहरू समक्ष राख्न चाहान्छु । बैंकले आर्थिक वर्ष २०७९/०८० मा गरेको कार्य प्रगति, बैंकका गतिविधि र भावी योजना, आ.व.२०७९/०८० को वासलात, नाफा नोकसान हिसाब, नगद प्रवाह विवरण र सोसँग सञ्चालित अनुसूची लगायत अन्य वितीय विवरण, सञ्चालक समितिको प्रतिवेदनमा विस्तृतरूपमा विश्लेषण् सहित उल्लेख गरिएको व्यहोरा यहाँहरूलाई अवगत गराउँदै सो प्रतिवेदन स्वीकृत गर्नका लागि अनुरोध गर्दछु ।

आज पनि विश्व अर्थतन्त्रले आर्थिक वृद्धि एवं वितरण लगायतको समस्याको समाना गरिरहेको छ । हाम्रो अर्थतन्त्रमा प्रत्यक्ष प्रभाव पार्ने दुई छिमेकी राष्ट्रहरूले भने तुलनात्मकरूपमा आफूलाई वर्तमानमा पनि विश्व समक्ष अब्बल सावित गरिरहेका छन् । जनसंख्या र अर्थतन्त्रका हिसाबले पनि यी दुई राष्ट्रले विश्वरै प्रमुख स्थान ओगट्न सफल भएका छन् । रुस युक्रेन युद्ध, इजरायल प्यालेषाइन युद्धसँगै कोमिडले छोडेर गएका डोबहरूको प्रभाव र तिनले सृजना गरेका विभिन्न किसिमका समस्याहरू अमेसरम विविधरूपमा विश्वले भोग्दैछ । फलतः विश्व अर्थतन्त्रकै वृद्धिदरमा संकुचन आएको छ ।

यस बैंकले प्रतिकुल वातावरणजन्य विवसायका बिच पनि आफ्नो छविलाई सरल बनाउन प्रयास गरिरहेको छ । गत आर्थिक वर्षमा मर्जर तथा प्राप्तिको प्रक्रियालाई निष्कर्षमा पुन्याएसँगै बैंकले आफ्नो आन्तरिक क्रियाकलापहरूलाई चुस्त र दुरुस्त बनाउन तर्फ द्यान केन्द्रित गरेको छ । दुई बेज्ला बेज्लै संस्कृति र वातावरणमा हुक्केर आएका कर्मचारीहरूको अनुभव, कार्यशैली, रफ्तार र क्षमतालाई एउटै मार्गमा ढाल्ने कार्य केही हदसरम दुरुह, कठिन र समय लाउने रसालका हुन्छन । यद्यपि ग्राहकहरूको अपेक्षा, निक्षेप तथा कर्जाहरूको तादर्घ्यता, सम्पति तथा दायित्वहरूको मिश्रण लगायत सबैजसो कार्यहरूलाई हामीले मिहिनतापूर्वक व्यवस्थापन गरिरहेका छौं ।

विगत केही समयदेखि अर्थतन्त्रमा देखिएको सुस्तता, सरकारी भुक्तानीमा देखिएको ठिलासुस्ती र नितीहरूमा देखिएको अगिरिचतताका कारण बैंकहरूको नाफा गर्ने क्षमतामा हास आएको छ । हुनत, यो समय सँधै नरहला, तर निकट भविष्यमै अहिलेको अवस्थामा चमत्कारिक परिवर्तन हुन सक्ने सरभावना निकै कम देखिन्छ । सरकारी आय व्ययमा देखिएको न्यूनता, नीजि क्षेत्रहरूको कमजोर मनोवल, बैंकहरूको साँवा तथा ब्याज असुलीमा देखिएको समस्या, गैरकोषमा आधारित व्यवसायमा उत्पन्न बढ्दो दाबी, विभिन्न नीतिगत कारणले अन्य आयहरूमा आएको संकुचन, आयात निर्यातको प्रवृत्तिमा आएको हास, विकास निर्माणका गतिविधिमा देखिएको गतिहीनता, उत्पादन र उपभोगमा आएको कमी, सहकारीमा देखिएको समस्या जस्ता कारणले हाम्रो अर्थतन्त्रमा सुधार आउन अर्क केही समय लाउने अनुमान गर्न सकिन्छ ।

यस बैंकले यस आर्थिक वर्षको तेश्रो त्रैमाससरम आईपुऱ्टा आफ्ना वितीय सूचकाङ्कहरूमा केही सुधार गर्न सक्न भएको छ । बैंकको माथिल्लो बिन्दुमा पुऱ्टोको निष्कृत्य कर्जाको असुलीनै अहिलेको हागो सबैभन्दा ठूलो चुनौती हो । यस अवधिमा हामीले खुद नाफा करिब रु.१ अर्ब ८२ करोड बराबर गर्न सकेका छौं भने निष्कृत्य कर्जाको प्रतिशतलाई पनि केही मात्रामा घटाउन सफल भएका छौं । त्यसैगरी रु.२ खर्ब ८३ अर्ब निक्षेप संकलन गरी रु.२ खर्ब ३७ अर्ब बराबरको कर्जा प्रवाह गरेका छौं । पूँजी पर्याप्तता अनुपातलाई पनि हामीले केन्द्रीय बैंकले तोके बनोजिम प्राथमिक पूँजी ८.८५ प्रतिशत र कुल पूँजी ९२.४५ प्रतिशत कायम गर्न सकेका छौं । त्यसैगरी कर्जा निक्षेप अनुपात ८३.७० प्रतिशत रहेको छ भने औसत आधार दर ८.६५ प्रतिशतमा झरेको छ ।

विश्व बैंक, एशियाली विकास बैंक जस्ता अन्तराष्ट्रिय निकायहरूले नेपालको कुल गाहस्थय उत्पादन यस आर्थिक वर्ष ३ प्रतिशतको वरिपरि रहने र अरु केही वर्ष ४ प्रतिशतको हाराहारी मात्र रहने प्रक्षेपण गरेको छ । बाह्य सूचकाङ्कहरू, विप्रेषण आप्रवाह, विदेशी विनियम औजदात, पर्यटक आगमनको प्रवृत्तिले केही आशा जगाएता पनि आन्तरिक आर्थिक क्रियाकलापहरूमा देखिएको शिथीलता चिन्ताको विषय बनेको छ । समग्र बैंकिङ्ग क्षेत्रमै बढ्दै गर्दैको कर्जा जोखिम अहिलेको बिकराल समस्याको रूपमा देखा परेको छ । वर्तमानमा साना देखि ठूला सबै खाले उद्योग व्यवसायले समान प्रकारका समस्या भोगि रहेका छन् । बजारको मागमा व्यापक कर्मी आएको छ । क्षमता

अनुसार उदोग घन्दा चलन नसकेको महिनौं भईसकेको छ । बजारमा उधारो उठन छाडेको छ भने उदोगी, व्यवसायी पलायन हुने ऋण हवातै बढेर गएको छ । घर जग्गाको कारोबारमा आएको मनदी, पूँजी बजारमा देखिएको शिथीलताका कारणले यी क्षेत्रको बजार मूल्यमा व्यापक ठिरावट आएको छ । यस खालको कमजोर मनोबल बोकेर बसेका सबैलाई यस्तो परिस्थितिबाट सरकारले छिटो भन्दा छिटो बाहिर ल्याउन आवश्यक एवं यथोचित प्रयत्न गर्ने अपेक्षा गर्न सकिन्छ ।

यस बैंकले बदलिंदो समयलाई अिंकार गर्दै डिजिटल बैंकिङ्गका विभिन्न पाठोलाई प्रभावकारी ढंगले अदि बढाईरहेको छ । जसका लागि आवश्यक पूर्वाधारको निर्माण, बाह्य कर्मपनीहरूसँगको सहकार्यता, नव प्रविधिहरूको प्रयोग एवं तत् सर्बनधी कुशल जनशक्तिको विकासमा जोड दिएको छ । फलस्वरूप यस बैंकको दैनिक कारोबारमा करिब ५० प्रतिशत हिस्सा डिजिटल माध्यमबाट हुने गरेको तथ्य सहर्ष जानकारी गराउँदछौं । बैंक मित्रका कार्यहरूलाई सुरक्षित, सरल र सजिलो रूपमा सम्पन्न गर्नका लागि प्रविधिमैत्री बनाउँदै लैजाने सर्वदभामा बजारमा उपलब्ध र आन्तरिकरूपमा विकास गरिएका विभिन्न सफ्टवेचरहरूलाई सुरक्षितरूपमा प्रयोग गरिए आएको छ ।

बैंकले तरलता अभावको समयमा विदेशी एजेन्सीहरूसँगको सहकार्यमा हरित लगानी अन्तर्गत ५० लाख डलर बराबरको वैदेशिक ऋण सरक्तौता गरी उक्त रकम मुलतः बिद्युतिय सवारी शिर्षकमा लगानी गर्ने व्यवस्था गरेका छौं । अहिले पनि हामीले विभिन्न विदेशी संस्थाहरूसँग चरणवद्धरूपमा छलफल चलाईरहेको र निकट भविष्यमै केही रकम प्राप्त गर्ने विश्वास लिएका छौं । सन् २०२३ का लागि हामीले बेलायतको प्रसिद्ध म्यागेजिन द बैंकर मार्फत बैंक अफ दि इचर, नेपालको रिताव जित्न सफल भएका छौं । जसको सम्पूर्ण श्रेय हाम्रा शेयरधनी महानुभावहरू, कर्मचारी मित्रहरू लगायत सम्पूर्ण शुभेच्छकहरूलाई जान्छ ।

सबै बैंकहरू प्रवद्धकहरूको पूँजी, निक्षेपकर्ताहरूको निक्षेप, कर्मचारीहरूको परिश्रम, ऋणीहरूको ऋण तिर्न सक्ने क्षमता र नियामक निकायहरूको नियमनको माध्यमबाट सञ्चालनमा रहेका हुन्छन् । यसैले बैंकिङ्ग भनेको विश्वासमा आधारित व्यवसाय हो । बैंकले पनि करिब ३० लाख निक्षेपकर्ता, ३० हजार ऋणीहरू, ३ लाख प्रवद्धक र नियामक निकायहरूको विश्वासलाई जिरमेवारीका साथ आज पर्यन्त बोकेर हिडिरहेको छ । यस अवधिमा बैंकले अनेकन आरोह अवरोहहरूको सामना गर्नु परेको छ । सबै खाले अवरोहहरूको सामना गर्दै गर्दा वर्तमानमा सम्भ्रान्ति अर्थतन्त्रले भोगिरहेको अत्यास लाह्दो अधोगतिको साक्षी समेत बन्नु परिरहेको यथार्थलाई लुकाइ रहनु पर्छ जस्तो लाहौदैन । सरकारले चालु आर्थिक वर्षको ८ महिनामा पूँजीगत खर्च जरमा ८९ अर्ब मात्र गर्न सकेको अनुमान छ । सदाभै वर्षको अन्त्यमा अनधाधुन्ध सर्व गर्ने प्रवृत्तिले यसपाली पनि निरन्तरता पाउने हो भने उत्पादन र उत्पादक्तव्यमा खासै योगदान हुने देखिन्दैन । चालु पूँजी र वित्तीय खर्चले फइको गार्दै गर्दा राजशरको रकममा भने ठूलो कर्मी आएको तथ्याङ्कहरूले देखाउँछ । अहिलेको आर्थिक त्रिचाकलापहरूको प्रकृति र प्रवृत्ति हेर्दा अझै कठिन दिनहरू आउने सरभावनालाई नकार्न सकिन्दैन ।

साविक सेत्चुरी कर्मसिंचल बैंक लिमिटेडलाई प्राप्ति (एकिवजिशन) गरे पश्चात हामीले शाखाहरूको मिलान, कर्मचारीहरूको पदस्थापना र सरपतिहरूको व्यवस्थापनका कार्यहरूलाई लगभग दुहुऱ्याएका छौं । गत आर्थिक वर्षमा विविध कारणले बैंकले शेयरधनीहरूलाई प्रतिफल बाँझ असर्वथ भयो । व्यवसायी र व्यवसाय जोगाउने कार्यलाई प्राथमिकतामा राख्दै गर्दा बैंकहरूको कर्जा नोकसानी रकममा वृद्धि भई गत वर्षको वासलातमा केही परिवर्तन आएका कारणले यस्तो परिस्थितिको सिर्जना भएको हो । तर यस आर्थिक वर्ष र आगामी वर्षहरूमा बैंकले शेयरधनीहरूलाई यथोचित प्रतिफल प्रदान गर्नका लागि भरमजदुर प्रयास गरिरहेको र गर्ने प्रतिवद्धता व्यक्त गर्न चाहान्छु ।

हाम्रो निमन्त्रणालाई स्वीकार गरी आजको यस गरिमामय सभामा उपस्थित हुनु हुने सम्पूर्ण महानुभावहरूमा हृदय देखिनै कृतज्ञता ज्ञापन गर्न चाहान्छु । आजसम्मको हाम्रो यात्रामा प्रत्यक्ष, अप्रत्यक्षरूपमा हामीलाई साथ, सहयोग र शुभेच्छा प्रदान गर्नु हुने सम्पूर्ण आदरणीय शेयरधनीहरू, नियामक निकायहरू, प्रकाशन गृहहरू, पत्रकार मित्रहरू एवं कर्मचारीहरूलाई हार्दिक धन्यवाद दिन चाहान्छु ।

अन्तमा, सञ्चालक समितिको वार्षिक प्रतिवेदनका साथै आर्थिक वर्ष २०७९/०८० को वासलात, नाफा नोकसान हिसाब, नगाद प्रवाह विवरण र सोसँग सरबनिधित अनुसूचीहरू र सोही वर्ष बैंकले सम्पादन गरेका कार्यहरूको समीक्षा र भावी कार्यक्रम सहितको वार्षिक प्रतिवेदन उपर छलफल गरी अनुमोदन एवं स्वीकृत गरी दिनु हुन सम्पूर्ण शेयरधनी महानुभावहरू समक्ष अनुरोध गर्दछु ।

धन्यवाद ।

लिला प्रकाश सिठैला
अध्यक्ष
मिति : २०८१/०९/२०

बाइसौं वार्षिक साधारण सभामा पेश भएको सञ्चालक समितिको प्रतिवेदन : आर्थिक वर्ष २०७९/०८०

आदरणीय शेयरधनी महानुभावहरु,

प्रभु बैंक लिमिटेडको यस बाइसौं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण शेयरधनी महानुभावहरु, विभिन्न नियमनकारी निकायबाट पाल्गु भएका प्रतिनिधिज्यूहरु, पर्यवेक्षकज्यूहरु, अन्य आमनित्र महानुभावहरु तथा उपस्थित सम्पूर्ण महानुभावहरुलाई बैंक सञ्चालक समिति साथै, बैंक परिवारको तर्फबाट हार्दिक स्वागत तथा अभिवादन द्यक्त गर्दछौं ।

आजको यस गरिमामय साधारण सभामा सञ्चालक समितिको तर्फबाट यहाँहरु समक्ष सञ्चालक समितिको वार्षिक प्रतिवेदन, बैंकको आ.व. २०७९/०८० को वासलात, नाफा नोकसान हिसाब, नगद प्रवाह विवरण र सोसँग सञ्चालक अनुसूचीहरु लगायत अन्य वित्तीय विवरणहरु तथा यस अवधिमा बैंकले सम्पादन गरेका कार्यहरु र उपलब्धिको समीक्षा एवं भावी कार्यक्रम सहितको वार्षिक प्रतिवेदन रसीकृतिका लाभि प्रस्तुत गर्ने अनुमति चाहन्छु ।

क. आर्थिक तथा बैंकिङ्ग क्षेत्रका परिसूचकहरु :

१. विश्व अर्थतन्त्र :

कोमिड- ७९ को महामारी, भू-राजनीतिक तनाव र कशिलो मौद्रिक नीतिका कारण पछिल्ला वर्षहरुमा शिथिल बनेको विश्व अर्थतन्त्रमा केही सुधारका संकेत देखिएतापनि आर्थिक वृद्धिदर भने आगामी वर्षसम्म रिथर रहने अन्तराष्ट्रिय मुद्रा कोषको अनुमान छ । अन्तराष्ट्रिय मुद्रा कोषले प्रकाशन गरेको पछिल्लो (जनवरी २०२४) प्रक्षेपण अनुसार सन् २०२२ मा ३.५ प्रतिशतले विस्तार भएको विश्व अर्थतन्त्र सन् २०२३ मा ३.१ प्रतिशतले वृद्धि भएको अनुमान छ । सन् २०२४ मा पनि विश्व अर्थतन्त्र ३.१ प्रतिशतले वृद्धि हुने प्रक्षेपण रहेको छ । सन् २०२२ मा २.६ प्रतिशतले विस्तार भएको विकसित अर्थतन्त्रको वृद्धिदर सन् २०२३ मा १.६ प्रतिशतमा सीमित हुने र सन् २०२२ मा ४.१ प्रतिशतले विस्तार भएको उदीयमान तथा विकासोन्मुख अर्थतन्त्रको वृद्धिदर सन् २०२३ मा ४.१ प्रतिशतले वृद्धि भएको अनुमान रहेको छ । सन् २०२४ मा विकसित अर्थतन्त्रको वृद्धि दर १.५ प्रतिशत र उदीयमान तथा विकासोन्मुख अर्थतन्त्रको वृद्धिदर ४.१ प्रतिशत रहने प्रक्षेपण रहेको छ ।

यसैगरी छिमेकी मुलुकहरु भारत र चीनको अर्थतन्त्र सन् २०२३ मा ऋमश: ६.० प्रतिशत र ५.२ प्रतिशतले विस्तार भएकोमा सन् २०२४ मा ऋमश: ६.५ प्रतिशत र ४.६ प्रतिशत रहने कोषको प्रक्षेपण रहेको छ ।

२. देशको आर्थिक अवस्था :

अ. कुल ग्राहस्थ उत्पादन :

केन्द्रीय तथ्याङ्क विभागका अनुसार आर्थिक वर्ष २०७९/०८० मा नेपालको आर्थिक वृद्धिदर आधारभूत मूल्यमा २.१६ प्रतिशत तथा उत्पादकको मूल्यमा १.८६ प्रतिशत रहने छ । आर्थिक वर्ष २०७९/०८० मा कृषि क्षेत्रको वृद्धि २.७३ प्रतिशत, उद्योग क्षेत्रको ०.५७ प्रतिशत तथा सेवा क्षेत्रको वृद्धि २.३३ प्रतिशत रहेको अनुमान छ । आर्थिक वर्ष २०७९/०८० मा कुल ग्राहस्थ्य बचतको कुल ग्राहस्थ्य उत्पादनसँगको अनुपात ६.४१ प्रतिशत रहेको छ । कुल स्थिर पूँजी निर्माण र कुल राष्ट्रिय बचतको कुल ग्राहस्थ्य उत्पादनसँगको अनुपात ऋमश: २५.२१ प्रतिशत र ३१.६६ प्रतिशत रहेको छ ।

आ. मुद्रास्फीति :

आर्थिक वर्ष २०७९/०८० मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ७.७४ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष यस्तो मुद्रास्फीति ६.३२ प्रतिशत रहेको थियो । आर्थिक वर्ष २०७९/०८० मा वार्षिक औसत उपभोक्ता मुद्रास्फीति काठमाडौं उपत्यकामा ६.५५ प्रतिशत, तराईमा ८.०० प्रतिशत, पहाडमा ७.५६ प्रतिशत र हिमालमा ७.१२ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष उक्त क्षेत्रहरुमा यस्तो मुद्रास्फीति ऋमश: ५.६३ प्रतिशत, ६.४१ प्रतिशत, ६.८७ प्रतिशत र ६.०७ प्रतिशत रहेको थियो ।

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

ट्रैदेशिक व्यापार :

आर्थिक वर्ष २०७९/०८० मा कुल वस्तु निर्यात २७.४ प्रतिशतले कमी आई रु.१५७ अर्ब १४ करोड पुऱोको छ । अधिल्लो वर्ष यस्तो

निर्यात ४७.७ प्रतिशतले वृद्धि भएको थियो । गन्तव्यका आधारमा भारतपर्फ भएको निर्यात ३७.३ प्रतिशतले घटेको छ भने चीन तथा अन्य मुलुकतर्फ भएको निर्यात क्रमशः ११८.३ प्रतिशत र १०.७ प्रतिशतले वृद्धि भएको छ । समीक्षा वर्षमा कुल वस्तु आयातमा १६.७ प्रतिशतले कमी आई रु.१,६११ अर्ब ७३ करोड कायम भएको छ । अधिल्लो वर्ष यस्तो आयात २४.७ प्रतिशतले बढेको थियो । समीक्षा वर्षमा कुल वस्तु व्यापार घाटा १५.५ प्रतिशतले कमी आई रु.१,४५४ अर्ब ५७ करोड कायम भएको छ । अधिल्लो वर्ष यस्तो घाटा २३.० प्रतिशतले बढेको थियो । समीक्षा वर्षमा निर्यात-आयात अनुपात १.७ प्रतिशत पुगेको छ । अधिल्लो वर्ष यो अनुपात १०.४ प्रतिशत रहेको थियो ।

विप्रेषण आप्रवाह :

आर्थिक वर्ष २०७२/०८० मा विप्रेषण आप्रवाह २७.२ प्रतिशतले वृद्धि भई रु.१,२२० अर्ब ५६ करोड पुगेको छ । अधिल्लो वर्ष विप्रेषण आप्रवाह ८.८ प्रतिशतले बढेको थियो । अमेरिकी डलरमा विप्रेषण आप्रवाह १२.१ प्रतिशतले वृद्धि भई १ अर्ब ३३ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आप्रवाह २.२ प्रतिशतले बढेको थियो ।

समीक्षा वर्षमा वैदेशिक रोजगारीका लागि अनितम श्रम स्वीकृति (संस्थागत तथा व्यक्तिगत-नयाँ) लिने नेपालीको संख्या ४०.३ प्रतिशतले वृद्धि भई ४७.७०४ पुगेको छ । अधिल्लो वर्ष यस्तो संख्या ३२.० प्रतिशतले बढेको थियो । त्यसैगरी वैदेशिक रोजगारीका लागि पुनः श्रम स्वीकृति लिने नेपालीको संख्या समीक्षा वर्षमा १.८ प्रतिशतले कमी आई २.७७.२७२ पुगेको छ । अधिल्लो वर्ष यस्तो संख्या १८.५ प्रतिशतले बढेको थियो । समीक्षा वर्षमा खुद ट्रान्सफर २०.६ प्रतिशतले वृद्धि भई रु.१,३४८ अर्ब ८८ करोड पुगेको छ । अधिल्लो वर्ष यस्तो ट्रान्सफर ४.३ प्रतिशतले बढेको थियो ।

चालु खाता तथा शोधनान्तर स्थिति :

आर्थिक वर्ष २०७२/८० मा चालु खाता रु.८२ अर्ब १६ करोडले घाटामा रहेको छ । अधिल्लो वर्ष चालु खाता रु.६२३ अर्ब ३८ करोडले घाटामा रहेको थियो । अमेरिकी डलरमा अधिल्लो वर्ष ५ अर्ब १७ करोडले घाटामा रहेको चालु खाता समीक्षा वर्षमा ५५ करोड ७९ लाखले घाटामा रहेको छ । समीक्षा वर्षमा पूँजीगत ट्रान्सफर २४.५ प्रतिशतले कमी आई रु.७ अर्ब ५४ करोड रहेको छ भने खुद प्रत्यक्ष वैदेशिक लगानी रु.५ अर्ब १६ करोड कायम भएको छ । अधिल्लो वर्ष पूँजीगत ट्रान्सफर रु.७ अर्ब ७७ करोड र खुद प्रत्यक्ष वैदेशिक लगानी रु.८ अर्ब ५६ करोड रहेको थियो । समीक्षा वर्षमा शोधनान्तर स्थिति रु.२९० अर्ब ५२ करोडले बचतमा रहेको छ । अधिल्लो वर्ष शोधनान्तर स्थिति रु.२५५ अर्ब २६ करोडले घाटामा रहेको थियो । अमेरिकी डलरमा अधिल्लो वर्ष २ अर्ब १५ करोडले घाटामा रहेको शोधनान्तर स्थिति समीक्षा वर्षमा २ अर्ब २१ करोडले बचतमा रहेको छ ।

ई. वैदेशी विनियम सञ्चिति :

२०७२ असार मसान्तमा रु.१२५५ अर्ब ८० करोड बराबर रहेको कुल वैदेशी विनियम सञ्चिति २६.६ प्रतिशतले वृद्धि भई २०८० असार मसान्तमा रु.१५३७ अर्ब ३६ करोड पुगेको छ । अमेरिकी डलरमा यस्तो सञ्चिति २०७२ असार मसान्तमा १ अर्ब ५४ करोड रहेकोमा २०८० असार मसान्तमा २३.१ प्रतिशतले वृद्धि भई ११ अर्ब ७४ करोड कायम भएको छ । आर्थिक वर्ष २०७२/०८० को आयातलाई आधार मानदा बैंकिङ्ग क्षेत्रसँग रहेको वैदेशी विनियम सञ्चिति ११.७ महिनाको वस्तु आयात र १० महिनाको वस्तु तथा सेवा आयात धान्न पर्याप्त रहने देखिन्छ ।

उ. निक्षेप परिचालन :

समीक्षा वर्षमा बैंक तथा वितीय संस्थाहरूको निक्षेप १२.३ प्रतिशत अर्थात रु.६ रुब्ब २७ अर्ब २४ करोडले वृद्धि भई २०८० असार मसान्तमा रु.५७ रुब्ब १० अर्ब १ करोड पुगेको छ । अधिल्लो वर्ष यस्तो निक्षेप १ प्रतिशत अर्थात रु.४ रुब्ब २० अर्ब ४ करोडले बढेको थियो । २०८० असार मसान्तमा बैंक तथा वितीय संस्थाहरूको कुल निक्षेपमा चल्ती, बचत र मुद्दती निक्षेपको अंश क्रमशः ७.७ प्रतिशत अर्थात रु.४ रुब्ब ४७ अर्ब ८८ करोड, २६.६ प्रतिशत अर्थात रु.१५ रुब्ब ८८ अर्ब ८५ करोड र ५८.७ प्रतिशत अर्थात रु.३३ रुब्ब ६२ अर्ब २७ करोड रहेको छ । अधिल्लो वर्ष यस्तो अंश क्रमशः ८.९ प्रतिशत अर्थात रु.४ रुब्ब ५७ अर्ब १५ करोड, २७.६ प्रतिशत अर्थात रु.१४ रुब्ब २७ अर्ब ४२ करोड रहेको थियो ।

ऊ. कर्जा तथा सापठ :

समीक्षा वर्षमा बैंक तथा वितीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा ३.८ प्रतिशत अर्थात रु.१ रुब्ब ६५ अर्ब १३ करोडले बढेको छ । अधिल्लो वर्ष यस्तो कर्जा १३.१ प्रतिशत अर्थात रु.५ रुब्ब ३६ अर्ब २८ करोडले बढेको थियो । निजी क्षेत्रतर्फ प्रवाहित कर्जामिएये वाणिज्य बैंकहरूको कर्जा प्रवाह ३.५ प्रतिशत अर्थात रु.१ रुब्ब ४८ अर्ब ७९ करोड, विकास बैंकहरूको कर्जा प्रवाह ७.६ प्रतिशत अर्थात रु.३२ अर्ब ५८ करोडले ४३ लाख र वित कर्मपनीहरूको कर्जा प्रवाह ०.६ प्रतिशत अर्थात रु.५५ करोडले ४० लाख बढेको छ ।

आर्थिक वर्ष २०७९/०८० मा बैंक तथा वितीय संस्थाहरुको कृषि क्षेत्रतर्फको कर्जा ६.८ प्रतिशत अर्थात रु.२६ अर्ब ४३ करोड, औद्योगिक उत्पादन क्षेत्रतर्फको कर्जा ८.३ प्रतिशत अर्थात रु.५७ अर्ब ७२ करोड, यातायात, सञ्चार तथा सार्वजनिक सेवा क्षेत्रतर्फको कर्जा २१.० प्रतिशत अर्थात रु.६९ अर्ब ८१ करोड, थोक तथा खुदा व्यापार क्षेत्रतर्फको कर्जा ३.१ प्रतिशत अर्थात रु.३६ अर्ब ७९ करोड र सेवा उद्योग क्षेत्रतर्फको कर्जा ३.७ प्रतिशत अर्थात रु.७४ अर्ब ५५ करोडले बढेको छ ।

समीक्षा वर्षमा बैंक तथा वितीय संस्थाहरुबाट प्रवाहित आवधिक कर्जा ३२.० प्रतिशत अर्थात रु.३ खर्ब ८२ अर्ब, रियल स्टेट कर्जा (व्यक्तिगत आवासीय घर कर्जा समेत) ५.६ प्रतिशत अर्थात रु.३१ अर्ब ५० करोड र हायर पर्चेज कर्जा १.३ प्रतिशत अर्थात रु.२ अर्ब ४ करोड बढेको छ भने ट्रैट रिसिप्ट (आचात) कर्जा ६.२ प्रतिशत अर्थात रु.४ अर्ब ८५ करोड, ओभरडाफ्ट कर्जा ६०.७ प्रतिशत अर्थात रु.४ खर्ब ८६ अर्ब, डिमान्ड तथा चालु पूँजी कर्जा १३.२ प्रतिशत अर्थात रु.१ खर्ब ३३ अर्ब र मार्जिन प्रकृतिका कर्जा ५.२ प्रतिशत अर्थात रु.४ अर्ब ११ करोडले घटेको छ ।

ख. आर्थिक वर्ष २०७९/०८० मा बैंकको कारोबारको सिंहावलोकन : बैंकले आर्थिक वर्ष २०७८/०७९ र आर्थिक वर्ष २०७९/०८० मा गरेको कारोबारको तुलनात्मक विवरण निरनानुसार रहेको छ ।

रकम रु. लाखमा

विवरण	२०८० आषाढ मसान्त	२०७९ आषाढ मसान्त	परिवर्तन प्रतिशत
वासनात तर्फ			
कुल सम्पत्ति	३,४७,९७,६४	२,३२,६५,३०	४७.५०
चुका पूँजी	२३,४४,२५	१२,६०,८०	८५.२५
जगेडा तथा कोषहरु	७,८०,७०	६,४३,२०	२९.२९
कुल कर्जा लगानी	२,४२,९०,३५	१,५०,८१,७०	६०.७५
अन्य लगानी	७०,४७,०२	५०,३४,९३	४०.२०
निक्षेप संकलन	२,१४,१४,३२	१,८२,१४,१२	६०.८८
नापा नोकसान हिसाब तर्फ			
खुद व्याज आरदानी	१०,०६,६४	५,६४,२८	७५.२९
ग्रेह व्याज आरदानी	२,१७,७७	१,८८,३७	१६.८८
सञ्चालन स्वर्च	५,४८,९२	४,३२,१४	२६.६०
सञ्चालन गुनाफा	१,५५,९८	२,८५,२२	(४५.५८)
खुद गनाफा	२८,०२	१,१०,२०	(८५.२०)
अन्य विवरण			
पूँजीकोष (%)	११.८७	१२.८६	(८.६०)
निष्कृय कर्जा अनुपात (%)	८.८८	९.८६	१६०.४४
कर्जा निक्षेप अनुपात (%)	८१.८१	८२.५८	(०.७३)
आघार दर (%)	१०.९६	१२.२४	१.२६
व्याजदर अन्तर (%)	८.८६	८.३२	१२.५०
प्रति शेषर आरदानी (रु.)	१.१७	१४.१७	(१२.०५)
प्रति शेषर खुद सम्पत्ति (रु.)	१३३.१७	१५०.६७	(११.६१)

अन्य विवरण:

कुल सम्पत्ति : आर्थिक वर्ष २०७८/०७९ को आषाढ मसान्तमा कुल सम्पत्ति रु.२ खर्ब ३२ अर्ब ०५ करोड ३० लाख रहेकोमा आ.व.२०७९/०८० को आषाढ मसान्तमा कुल सम्पत्तिमा ४७.५० प्रतिशतले वृद्धि भई रु.३ खर्ब ४७ अर्ब १० करोड ६४ लाख पुऱोको छ ।

चुका पूँजी छवं संरचना : आर्थिक वर्ष २०७८/०७९ को आषाढ मसान्तमा कायम रहेको चुका पूँजी रु.१२ अर्ब ६० करोड ८० लाख ४ हजार १ सय ५५ को ६.५० प्रतिशतले हुने रकम रु.८२ करोड ६० लाख ६४ हजार ७ सय ७१ बराबरको वोनस शेषर वितरण गरी साविक सेत्चुरी कमर्सियल बैंक लिमिटेडलाई प्राप्ति (एकिविजिशन) गरेपश्चात आर्थिक वर्ष २०७९/०८० को आषाढ मसान्तमा चुका पूँजी रु.२३ अर्ब ५४ करोड २४ लाख ८१ हजार ८ सय ३२ कायम भएको छ । चुका पूँजीमध्ये ५१ प्रतिशत संस्थापक र ४९ प्रतिशत सर्वसाधारण रहेको छ ।

जगेडा तथा कोषहरु : आर्थिक वर्ष २०७८/०७९ को आषाढ मसान्तमा कायम रहेको जगेडा तथा कोषहरुको रकम रु.६ अर्ब ४३ करोड १० लाख रहेकोमा आ.व.२०७९/०८० को आषाढ मसान्त सम्ममा २१.२१ प्रतिशतले वृद्धि भई रु.७ अर्ब ८० करोड ७७ लाख पुऱोको छ ।

कर्जा तथा सापठी : बैंकले गत आ.व.२०७८/०७९ सम्ममा प्रवाह गरेको कर्जा तथा सापठी रकम रु.१ खर्ब ५० अर्ब ४१ करोड ८७ लाख रहेकोमा आ.व.२०७९/०८० को अन्त्यमा कर्जा तथा सापठी रकम रु.२ खर्ब ४२ अर्ब १० करोड ३५ लाख पुऱाको छ । बैंकले सेत्चुरी कमर्सियल बैंकलाई प्राप्ति गर्दा रु.१३ अर्ब ६२ करोड १५ लाख बराबरको कर्जा तथा सापठी रकम सरि आएको छ ।

आर्थिक वर्ष २०७९/०८० सम्म प्रवाह गरेको कुल कर्जा सापठमध्ये व्यक्तिगत आवासिय घर कर्जामा ६.३२ प्रतिशत, रियल स्टेट कर्जामा ५.८१ प्रतिशत, मार्जिन लोन्डङ्ग कर्जामा १.६४ प्रतिशत, विपन्न बर्ज कर्जामा ८.८४ प्रतिशत, अधिविकर्ष कर्जामा १४.६२ प्रतिशत र अन्य कर्जामा ६६.६७ प्रतिशत लगानी रहेको छ । आर्थिक वर्ष २०७९/०८० मा बैंकले लगानी गरेको कुल कर्जामध्ये प्राथमिकता प्राप्त क्षेत्रमा २७.२६ प्रतिशत लगानी गरेको छ, जसमध्ये कृषि क्षेत्रमा ८.४५ प्रतिशत लगानी रहेको छ । बैंकले आर्थिक वर्ष २०७९/०८० सम्ममा जल विद्युत क्षेत्रमा योगदान पुन्याउने उद्देश्यले १७६ वटा हाइड्रोपावर परियोजना मार्फत ७३७.२७ मेगावाट क्षमताका जलविद्युत परियोजनाका लागि कुल स्वीकृत सीमा रु.७७ अर्ब १४ करोड ८८ लाखमध्ये रु.७४ अर्ब ६३ करोड १९ लाख प्रवाह गरेको छ । साथै बैंकले आ.व.२०७९/०८० मा नेपाल राष्ट्र बैंकबाट जारी भएको “सहलियतपूर्ण कर्जाका लागि ब्याज अनुदान सम्बन्धी कार्यविधि २०७६” अन्तर्गतका विभिन्न क्षेत्रमा कुल ६.६५६ वटा परियोजनाहरूमा रु.६ अर्ब ५६ करोड ३३ लाख २३ हजार कर्जा प्रवाह गरेको छ ।

अन्य लगानी : बैंकले आ.व.२०७९/०८० को अन्त्यसम्ममा रु.६७ अर्ब ५७ करोड ३७ लाख लगानी गरेको छ । जस मध्ये विकास बण्डमा रु.३७ अर्ब ६२ करोड ५७ लाख तथा ट्रेजरी बिल्समा रु.१५ अर्ब ६ करोड ४५ लाख समेत गरी रु.५२ अर्ब ६७ करोड ०२ लाख अर्थात कुल लगानीको ५५.६३ प्रतिशत र अन्य संगठित संस्थाहरूको शेयरमा रु.४ अर्ब १९ करोड ५२ लाख अर्थात कुल लगानीको ६.०३ प्रतिशत लगानी गरेको छ । बैंकका सहायक कर्मचारीमा रु.६७ करोड ५७ लाख लगानी रहेको छ ।

निक्षेप संकलन : बैंकले आ.व.२०७८/०८९ को अन्त्यसम्ममा परिचालन गरेको कुल निक्षेप रु.१ रुब्ब ८२ अर्ब १४ करोड १२ लाखमा आ.व.२०७९/०८० मा ६२.४८ प्रतिशतले वृद्धि गरी कुल निक्षेप परिचालन रु.२ रुब्ब १५ अर्ब १४ करोड ३२ लाख पुगेको छ, जसमध्ये ग्राहकहरूको निक्षेप रु.२ रुब्ब १२ अर्ब १ करोड १ लाख तथा बैंक तथा वितीय संस्थाहरूको निक्षेप रु.६ अर्ब १५ करोड ३० लाख रहेको छ । बैंकको कुल निक्षेपमा चल्ती निक्षेपको अंश ८.२९ प्रतिशत, मात्रोको बखत तिर्युपर्ने निक्षेपको अंश ७.६५ प्रतिशत, मुद्दती निक्षेपको अंश ५६.४१ प्रतिशत र बचत निक्षेपको अंश २७.६५ प्रतिशत रहेको छ ।

खुद ब्याज आरदानी : आ.व.२०७८/०८९ मा बैंकको खुद ब्याज आरदानी रु.५ अर्ब ७४ करोड ८८ लाख रहेकोमा आ.व.२०७९/०८० मा ७५.२९ प्रतिशतले वृद्धि भई रु.१० अर्ब ६ करोड ६४ लाख पुगेको छ ।

सञ्चालन रुचि : आ.व.२०७८/०८९ मा बैंकको कुल सञ्चालन रुचि रु.४ अर्ब ३२ करोड १५ लाख रहेकोमा आ.व.२०७९/०८० मा २६.६० प्रतिशतले वृद्धि भई रु.२ अर्ब ११ करोड ११ लाख पुगेको छ ।

सञ्चालन मुनाफा : आ.व.२०७८/०८९ मा बैंकको कुल सञ्चालन मुनाफा रु.२ अर्ब ८५ करोड २२ लाख रहेकोमा आ.व.२०७९/०८० मा ४५.५१ प्रतिशतले घटन गर्दै रु.१ अर्ब ५५ करोड १८ लाख पुगेको छ ।

खुद मुनाफा : आ.व.२०७८/०८९ मा बैंकको खुद मुनाफा रु.१ अर्ब २० करोड २० लाख रहेकोमा आ.व.२०७९/०८० मा ८५.२७ प्रतिशतले घटन गर्दै रु.२ करोड २ लाख पुगेको छ । देशमा देखा परेको नकरात्मक आर्थिक अवस्थाको कारण समीक्षा अवधिमा ठूलो मात्रामा कर्जा नोकसानी व्यवस्था कायम गर्नु परेकोले उल्लेख्य रूपमा मुनाफा घटन गएको छ ।

ज. प्रतिवेदन तयार भएको मितिसम्म चालु वर्षको उपलब्धी र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको घारणा :

१. यस बैंकको चालु आर्थिक वर्षको दोश्रो त्रैमास सम्ममा निक्षेप परिचालन रु.२ रुब्ब ८६ अर्ब ८८ करोड, कर्जा लगानी रु.२ रुब्ब ३१ अर्ब ४७ करोड ७५ लाख र खुद मुनाफा रु.७२ करोड ३ लाख ४० हजार रहेको छ ।

२. शाखा विस्तार : बैंकले आफ्नो कार्यक्षेत्र विस्तार गर्ने कार्यलाई निरन्तरता दिई आएको छ । बैंकले पूर्वमा मेचीदेखि परिचालना महाकालीसम्म शाखा विस्तार गरी प्रतिवेदन तयार पार्दिको मितिसम्ममा आफ्ना ३०१ वटा शाखा कार्यालय, ६१ वटा एकस्टेन्सन काउण्टर एवं २७६ वटा एटिएमहरूबाट कारोबार सञ्चालन गर्दै आएको छ । यसैगरी चालु आर्थिक वर्षमा पनि उपत्यका भित्र तथा बाहिर आवश्यकता बमोजिम थप शाखा/एकस्टेन्सन काउण्टर खोल्ने कार्यलाई निरन्तरता दिने योजना रहेको छ । यसरी विस्तारित शाखा सञ्जालले देशको सुगम क्षेत्रमा मात्र नभई दुर्गम तथा हिमाली मेगामा समेत बैंकिङ सुविधाको पहुँच पुग्ने र नेपाल सरकारले अवलम्बन गरेको विरोध समावेशीतामा समेत ठेवा पुग्ने बैंकको विश्वास रहेको छ ।

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

बैंकले बिधुतीय भुक्तानी सेवालाई प्रोत्साहन तथा प्रवर्द्धन गर्ने उद्देश्यले QR Code तथा POS मेशिन मार्फत हुने कारोबारको सुरुवात गर्नुका साथै यस्ता सेवालाई व्यापकता दिए थप भरपर्दो बनाउँदै लगेको छ ।

ग्राहकहरुलाई नगद राख्न र भुक्तानी लिनको लागि बैंकको काउन्टरमा लाईन बस्नु पर्ने भेठभेठबाट मुक्त गर्ने उद्देश्यले बैंकको मुख्य कार्यालय बबरमहलबाट Cash Recycle Machine (CRM) राख्नुका साथै Online खाता खोल्ने तथा मुद्रती निक्षेप खाता खोल्न मिल्ने गरी Online Account सेवाको सुरुवात जरेको छ ।

४. बैंकको भावी योजना तथा कार्यक्रमहरु निरन्तरानुसार रहेका छन :

- क. निक्षेपलाई विविधीकरण गर्ने विभिन्न किसिमका नयाँ-नयाँ योजनाहरु तर्जुमा गरी कार्यान्वयन गर्ने ।
- ख. कर्जाको गुणस्तरलाई कायम राख्ने र कृषि, उर्जा, पर्यटन र लघु तथा साना मझौला अदोगमा कर्जा लगानीलाई प्राथमिकता दिने ।
- ग. शाखा सञ्जाल वृद्धि, व्यक्तिगत निक्षेपको हिस्सा वृद्धि गर्ने तथा समग्र व्यवसायको वृद्धि गर्ने ।
- घ. गैरकोषमा आधारित कारोबारलाई वृद्धि गर्ने ।
- ड. बैंकको आन्तरिक नियन्त्रण प्रणाली तथा संस्थागत सुशाशनलाई अभ्य सुदूढ गर्ने ।
- च. बैंकको दैनिक कार्य सञ्चालनलाई छिटो, छरितो तथा विश्वसनीय बनाउनका लागि Automation एवं Digitization कार्यलाई थप तिब्रता दिने ।
- छ. कर्तव्याशीहरुको कार्य दक्षता अभिवृद्धिका लागि आवश्यक तालिम दिई जानव संसाधनको विकास गर्ने ।
- ज. व्यापार व्यवसायको नयाँ क्षेत्र पहिचान गर्ने र बैंकको उपलब्ध साधन श्रोतको सही र उचित तवरले प्रयोग गरी व्यवसाय र आठदानीमा वृद्धि गर्ने ।
- झ. आधुनिक प्रविधिलाई आत्मसात गर्दै Digital Signature र Digitization को माध्यमद्वारा कागजको प्रयोग विना नै कार्य गर्ने वातावरण (Paperless Environment) लाई प्राथमिकताका साथ अगाडी बढाउने ।
- ञ. बैंकले प्रयोग गरिरहेको Mobile Banking System स्तरोन्ती गर्ने कार्य सम्पन्न भएपर्यात नेपाल पे (NPAY) Smart QR Code जस्ता QR Code Based भुक्तानी प्रणालीलाई व्यापक रूपमा विस्तार गर्दै लैजाने ।
- ठ. कार्डबाट हुने भुक्तानीलाई सरल बनाउन Contact Less, Virtual Card प्रविधिको विस्तार गरिने ।
- ठ. अन्तर्राष्ट्रिय बजारमा बैंकको पहिचान स्थापित गर्ने तथा थप कर्जा विस्तार गर्न सघाउ पुऱ्याउने उद्देश्यलाई मुर्त रूप दिन रख्यातिप्राप्त अन्तर्राष्ट्रिय वित्तीय संस्थाहरुबाट श्रोत परिचालनका लागि प्रयास गरिने ।
- ड. नेपाल सरकारले अवलरबन गरेको हरित अर्थतन्त्रमूखि रणनीति अनुरूप Green Financing लाई प्रोत्साहन गरिने ।
- ढ. बैदेशिक रोजगारी तथा उच्च शिक्षा हासिल गर्ने गणका एवं गैर आवासिय नेपालीहरुलाई लक्षित गरी विभिन्न किसिमका योजनाहरु बनाई कार्यान्वयन गरिने ।
- ण. नेपालको दिग्गो विकास लक्ष्य, २०१६-२०३० (Sustainable Development Goals, 2016-2030) ले पहिचान गरेका १७ वटा क्षेत्रहरुमा तोकिएका लक्ष्य प्राप्तिका लागि बैंकले गरेका कार्यहरुलाई निरन्तरता दिईने ।

५. प्रविधि विकास तथा सूचना व्यवस्थापन प्रविधि : बैंकले हाल प्रयोग गरिरहेको Core Banking System “Finacle” Version 10.02.18 लाई Version 10.02.25 मा स्तरोन्ती गर्ने कार्य मैरहेको छ, जसले ग्राहकहरुलाई थप सुरक्षित तथा अत्याधुनिक सेवा सुविधा उपलब्ध गराउन महत्वपूर्ण भुमिका खेल्नेछ ।

आ.व.२०७९/०८० मा बैंकले सूचना प्रविधिको विस्तारका लागि निरन्तरित थप कार्यहरु गरेको छ ।

- क. विप्रेषण (Remittance) सेवालाई स्तरोन्ती गरी बिदेशवाट पठाएको पैसा ग्राहकको खातामा सिई जर्मा हुने व्यवस्था निलाइएको छ ।
- ख. ग्राहकहरुले घरमै बसी Online तथा मोबाइल बैंकिङ्गबाट खाता तथा मुद्रती निक्षेप गर्न मिल्ने गरी डिजिटल सेवाको सुरुवात गरेको छ ।

- ग. कार्डको माध्यमबाट हुने कारोबार सञ्चालनी सुरक्षा मापदण्ड PCI-DSS को Version 4 upgrade गरी नविकरणको अनितम अवस्थामा पुऱ्योको छ ।
- घ. बैंकको दैनिकरूपमा हुने आन्तरिक कारोबारलाई सरलिकृत तथा व्यवस्थित जर्नका लागि विभिन्न अटोमेशनका मोडलहरु सञ्चालनमा ल्याइएको छ र केही ल्याउने प्रकृयामा रहेका छन् ।
- इ. सूचना प्रविधि र SWIFT CPS Assessment को लेखापरीक्षण कार्य सम्पन्न भएको छ ।

६. मानव संशोधन :

जनशक्ति विकास र योजनाको कार्यलाई दृढाताका साथ अघि बढाउँदै कर्मचारीहरुको क्षमता र दक्षतालाई थप पूँजीकृत गर्ने कार्यलाई निरन्तरता प्रदान गरेको छ । बैंकका कर्मचारीहरुलाई वृत्ति विकासका लागि समान अवसर दिनुका साथै उनीहरुलाई समयसापेक्ष, दक्ष र योग्य बनाउन तथा क्षमता अभिवृद्धिका लागि समय समयमा विभिन्न आन्तरिक तथा बाह्य तालिम, सेमिनार तथा गोष्ठीहरुमा सहभागी गराउँदै आएको छ । समीक्षा अवधिमा बैंकले ई-प्रविधिको आधारमा ७० वटा र भौतिकरूपमा १५१ वटा तालिम सम्पन्न गरेको छ, जसमा विभिन्न तहका कर्मचारीहरुको सहभागिता रहेको थियो । आगामी वर्षहरुमा समेत कर्मचारीहरुको ज्ञान तथा क्षमता वृद्धिका लागि निरन्तररूपमा आन्तरिक तथा बाह्य तालिम सञ्चालन गरिनेछ । बैंकमा हाल कर्मचारीको संख्या ३,२२७ (१,७१२ पुरुष र १,५१५ महिला) रहेको छ ।

७. कर्मपनीको औद्योगिक र व्यवसायिक सञ्चालन :

बैंकले आफ्नो व्यवसायिक दायरालाई फराकिलो पार्दै जानका लागि बैंकसँग प्रत्यक्ष वा अप्रत्यक्ष रूपमा सरोकार राख्ने संघ संस्था तथा औद्योगिक व्यवसायिक प्रतिष्ठानहरुसँग सुमधुर सञ्चालन स्थापित गरी सो सञ्चालनलाई अभिवृद्धि गर्दै लगेको र सो ऋमलाई भविष्यमा पनि निरन्तरता दिइने छ । अन्तर्राष्ट्रिय क्षेत्रमा पनि विभिन्न मुलुक भारत, चीन, अमेरिका, चूरोप, अष्ट्रेलिया, दुवई, कोरिया, जापानमा रहेका बैंकहरुसँग सञ्चालन स्थापित गरी सुमधुर व्यापारिक सञ्चालन बनाउन सफल भएको छ । बैंकले यस आ.व.मा नेपालको दिग्गो विकास लक्ष्य, २०१६-२०३० (Sustainable Development Goals, 2016-2030) ले पहिचान गरेका १७ वटा क्षेत्र अन्तर्गत क्षेत्र नं.१ (No Poverty) र क्षेत्र नं.२ (Zero Hunger) प्राप्त गर्ने उद्देश्यले नेपाल सरकारद्वारा प्रवर्द्धित कृषि क्षेत्र विकास कार्यक्रमसँग सञ्चालित गरी कर्णाली प्रदेशमा कृषि कर्जा अगाडी बढाएको छ । साथै, बैंकले लगानी गरेको कर्जाले संचक राष्ट्र संघले अंगीकार गरेको दिग्गो विकास सञ्चालनी १७ वटा लक्ष्य प्राप्त गर्न सहयोग पुऱ्याउने विश्वास लिएको छ ।

८. संस्थागत सामाजिक उत्तरदायित्व :

समाजप्रति हरेक संघ संस्थाको केही न केही दायित्व हुने हुँदा आफ्नो संस्कृति र राष्ट्रिय सञ्चालनका संरक्षण तथा प्रवर्द्धन गर्नुका साथै समाजमा रहेका सामाजिक, शैक्षिक तथा परोपकारी संस्था, मठ-मनिदर, अस्पताल, खेलकुद लगायत दैवी प्रकोप परेको समयमा दान तथा सहयोग गरेर सामाजिक दायित्व वहन गर्नु पर्छ भन्ने बैंकको मान्यता रहेउँदै आएको छ ।

समीक्षा अवधिमा बैंकले भौतिकरूपमा उपस्थिती बिनानै मोवाईलको प्रयोगबाट फन्ड ट्रान्सफर, पानी, बिजुली, इन्टरनेट, टेलिफोन, स्कुल, कलेजको बिल भुक्तानी, आधुनिक भुक्तानी प्रणाली क्युआर, डेबिट कार्ड तथा ऋक्रेट कार्डको प्रयोग तथा महत्वका विषयमा ग्राहकहरुलाई बुझाउने उद्देश्यले देशभर डिजिटल बैंकिङ वित्तीय साक्षरता तथा ग्राहक सचेतना अभियान सञ्चालन गरेको छ । त्यसै गरी नेपालको दिग्गो विकास लक्ष्य, २०१६-२०३० (Sustainable Development Goals, 2016-2030) ले पहिचान गरेका १७ वटा क्षेत्रहरुमा तोकिएका लक्ष्यहरुको प्राप्तिमा सहयोग हुने गरी प्रत्यक्ष योगदान गरेको छ ।

बैंकले विगतमाझै शिक्षा, स्वास्थ्य, खेलकुद, दैवी प्रकोप, वातावरण संरक्षण आदिमा उल्लेख्य योगदान गरेको छ । त्यसैगरी नेपाल सरकारका विभिन्न निकायहरुले संकलन गर्ने कर तथा दस्तुर संकलन सञ्चालनी सेवा सर्वसुलभ ढंगले निःशुल्क प्रदान गरी सरकारी राजस्व संकलनमा समेत सघाउ पुऱ्याउँदै आएको छ ।

९. संस्थागत सुशासन :

बैंकले संस्थागत सुशासनलाई सदैव उच्च महत्व दिँदै आएको र आगामी दिनहरुमा संस्थागत सुशासन तथा अनुपालनाको अवस्थालाई थप सवल र सुदूढ बनाउँदै जानेमा बैंक प्रतिवद्ध रहेको छ । सञ्चालक समिति तथा बैंकबाट सम्पादित कार्यहरु पारदर्शी रूपमा सञ्चालन गरी संस्थागत सुशासनलाई सुदूढ गर्दै लैजान बैंक क्रियाशील रही आएको छ । नेपाल राष्ट्र बैंक एवं अन्य सञ्चालन नियामक निकायहरुबाट समय समयमा जारी भएका नीति एंव निर्देशनहरुलाई बैंकले पूर्णरूपमा कार्यान्वयन गर्दै आएकोमा आगामी दिनमा समेत पूर्णरूपमा परिपालना एवं कार्यान्वयन गरिनेछ ।

१०. राष्ट्रिय अर्थतन्त्रमा योगदान : आ.व.२०७९/०८० मा बैंकले अग्रिम आयकर बापत रु.१ अर्ब १५ करोड र विभिन्न भुक्तानीमा कर कट्टी गरे बापत रु.१ अर्ब ५४ करोड २० लाख गरी कुल रु. २ अर्ब ६२ करोड २० लाख ठूला करदाता कार्यालयमा दाखिला गरी नेपाल सरकारलाई योगदान गरेको छ ।

११. सञ्चालक समितिमा भएको हेरफेर र त्यसको कारण : आ.व.२०७९/०८० मा प्रभु बैंक लिमिटेडले सेवुरी कमर्सियल बैंक लिमिटेडलाई प्राप्ति (एकिवजिशन) गरेपश्चात् मिति २०८०/०९/२६ जस्ते श्री लिला प्रकाश सिटोलाको अध्यक्षतामा गठन गरिएको सञ्चालक समितिमा श्री रमेश सिंह खइका, श्री मन बहादुर राई, श्री शंकर प्रसाद कालिकोटा, श्री रामेश्वर सापकोटा, श्री अमिषेक बज्राचार्य र प्रा.डा. जीता प्रधान रहनु भएकोमा सञ्चालक श्री मन बहादुर राईले पदबाट दिनु भएको राजीनामा सञ्चालक समितिको बैठकले निर्णय गरी श्री बुष बहादुर बस्नेतलाई नियुक्त गरेपश्चात् निर्मानगुसारको सञ्चालक समिति रहेको छ ।

क्र.सं.	नाम	धारण गरेको पद
१.	श्री लिला प्रकाश सिटोला (स्वतन्त्र सञ्चालक)	अध्यक्ष
२.	श्री रमेश सिंह खइका (संस्थापक समूह)	सञ्चालक
३.	श्री शंकर प्रसाद कालिकोटा (संस्थापक समूह)	सञ्चालक
४.	श्री रामेश्वर सापकोटा (संस्थापक समूह)	सञ्चालक
५.	श्री अमिषेक बज्राचार्य (सर्वसाधारण समूह)	सञ्चालक
६.	श्री बुष बहादुर बस्नेत (सर्वसाधारण समूह)	सञ्चालक
७.	प्रा.डा. जीता प्रधान (स्वतन्त्र सञ्चालक)	सञ्चालक

१२. अन्य समितिहरू : नेपाल राष्ट्र बैंकको निर्देशन, बैंक तथा वित्तीय संस्था सञ्चालनी ऐन, २०७३ को दफा २६ र २७ मा भएको व्यवस्था बमोजिम सञ्चालक समितिले लेखापरीक्षण समिति, कर्मचारी व्यवस्थापन तथा सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति र सम्पति शुद्धीकरण निवारण सञ्चालनी समिति गठन गरेको छ । त्यसैगरी सञ्चालक समितिले निर्णय गरी प्रभु बैंक लिमिटेड र अन्य बैंक तथा वित्तीय संस्था एक आपसमा गाउँ/गामिन वा चस बैंकले अन्य बैंक तथा वित्तीय संस्था एकिवजिशन (प्राप्ति) गर्नका लागि संभावित अन्य बैंक तथा वित्तीय संस्थासँग छलफल गरी सञ्चालक समिति समक्ष राय/प्रतिवेदन पेश गर्ने प्रयोजनका लागि अस्थाचीरुपमा रजर्ज/एकिवजिशन (प्राप्ति) समिति गठन गरिएको थियो ।

१२.१ लेखापरीक्षण समिति : सञ्चालक श्री रमेश सिंह खइकाको संयोजकत्वमा गठित लेखापरीक्षण समितिमा सञ्चालक श्री अमिषेक बज्राचार्य सदस्य र आन्तरिक लेखापरीक्षण विभाग प्रमुख श्री विवेक चन्द्र लर्मसाल सदस्य सचिव रहनु भएको छ । समितिले बैंकको वित्तीय स्थिति, आन्तरिक नियन्त्रण तथा जोखिम व्यवस्थापन प्रणाली, वैधानिक तथा नियमनकारी अनुपालना र लेखापरीक्षण कार्यक्रम आदि बारे नियमित रूपमा समीक्षा गर्ने गर्दछ । आन्तरिक तथा बाह्य लेखापरीक्षण प्रतिवेदन उपर विस्तृतरूपमा छलफल र समीक्षा पश्चात् सुझाव सहितको प्रतिवेदन सञ्चालक समिति समक्ष पेश गर्दछ । समीक्षा अवधिमा लेखापरीक्षण समितिको १६ वटा बैठक बसेको थियो ।

१२.२ कर्मचारी सेवा सुविधा समिति : सञ्चालक प्रा.डा. श्री जीता प्रधानको संयोजकत्वमा गठित कर्मचारी व्यवस्थापन तथा सेवा सुविधा समितिमा प्रमुख कार्यकारी अधिकृत सदस्य, लेखा विभाग प्रमुख सदस्य र मानव संसाधन विभाग प्रमुख सदस्य सचिव रहनु भएको छ । समितिले संगठनात्मक संरचना बमोजिम कर्मचारीहरूको दरबन्दी सिफारिस, बैंकको कर्मचारी सेवा विनियमावली संशोधन तथा कर्मचारीहरूलाई प्रदान गरिने सुविधाहरूका सञ्चालनी समीक्षा गरी सञ्चालक समिति समक्ष सिफारिस गर्ने गरेको छ । समीक्षा अवधिमा उक्त समितिको ६ वटा बैठक बसेको थियो ।

१२.३ जोखिम व्यवस्थापन समिति : सञ्चालक श्री रामेश्वर सापकोटाको संयोजकत्वमा गठित जोखिम व्यवस्थापन समितिमा सञ्चालक श्री रमेश सिंह खइका सदस्य, प्रमुख कर्जा अधिकृत सदस्य, प्रमुख सञ्चालन अधिकृत सदस्य र प्रमुख जोखिम अधिकृत सदस्य सचिव रहनु भएको छ । समितिले बैंकलाई असर पर्न सक्ने जोखिमहरू पता लगाई त्यसको उपित व्यवस्थापन गर्ने त्रियाशिल रहेको छ । समितिले जोखिम व्यवस्थापनको सन्दर्भमा कर्जा जोखिम, बजार जोखिम, सञ्चालन जोखिम, तरलता जोखिम, अनुपालना जोखिम, सूचना प्रविधि सञ्चालनी जोखिम र अन्य जोखिमहरूलाई न्यूनीकरण गर्ने विशेष द्यान दिई सञ्चालक समितिलाई सुझाव पेश गर्ने गरेको छ । उक्त समितिमा मासिक, त्रैमासिक, अर्धवार्षिक र वार्षिक रूपमा तयार पारिएका विभिन्न प्रतिवेदन, निर्णयहरू जस्तै ICAAP प्रतिवेदन, ALCO माईन्युट, सूचना प्रविधि सञ्चालनी प्रतिवेदन, लेखापरीक्षण प्रतिवेदन, New Product Development लगायत समय समयमा अन्य Product Paper हरूको समीक्षा गरी सञ्चालक समिति

समक्ष राय सहितको प्रतिवेदन पेश गर्ने गर्दछ । समीक्षा अवधिमा उक्त समितिको १४ वटा बैठक बसेको थियो ।

१२.४ सम्पति शुद्धीकरण निवारण सम्बन्धी समिति :

सञ्चालक श्री शंकर प्रसाद कालिकोटाको संयोजकत्वमा गठित सम्पति शुद्धीकरण निवारण सम्बन्धी समितिमा सञ्चालक सदस्य, प्रमुख जोखिम अधिकृत सदस्य प्रमुख अनुपालना अधिकृत सदस्य र प्रबन्धक अनुपालना विभाग सदस्य सचिव रहनु भएको छ । समितिले AML/CFT सँग सम्बन्धित समग्र अनुपालना सम्बन्धी अवस्थाको विश्लेषण गर्ने, बैंकका सम्पूर्ण ग्राहकहरुको जोखिम स्तर निर्धारण गर्ने गरेको तथा अनुपालनाको ऋममा देखिएका अन्य कमी कमजोरीको उपयुक्त तरिकाले अनुगमन तथा समाधान गर्न व्यवस्थापनलाई सहयोग गर्ने साथै त्रैमासिक AML/CFT प्रतिवेदन उपर नियमित तवरले छलफल गर्ने कार्यहरु गरेको छ । सम्पति शुद्धीकरण तथा आतंकवादी कार्यमा वितीय लगानी निवारण गर्ने सम्बन्धमा आवश्यक नीति नियम तथा कार्यविधि पर्याप्तता भए/नभएको अनुगमन गर्ने र सो सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने गरेको छ । व्यस्तैगरी सम्पति शुद्धीकरण तथा आतंकवादी कार्यमा वितीय लगानी निवारणका लागि तर्जुमा गरिएका कार्यविधि अनुरूप सोको परिपालना भए नभएको यकिन गरी व्यवस्थापनलाई सुधारात्मक कदम चाल्न निर्देशन दिने गरेको छ । समीक्षा अवधिमा उक्त समितिको ११ वटा बैठक बसेको थियो ।

१२.५ मर्जर/एविवजिसन (प्राप्ति) समिति :

प्रभु बैंक लिमिटेड र अन्य बैंक तथा वितीय संस्था एक आपसमा गार्नेन/गार्निन वा अन्य बैंक तथा वितीय संस्था एविवजिसन (प्राप्ति) गर्नका लागि संभावित बैंक तथा वितीय संस्थासँग छलफल गरी सञ्चालक समिति समक्ष राय/प्रतिवेदन पेश गर्नका लागि सञ्चालक श्री रमेश सिंह खड्काको संयोजकत्वमा गठन गरिएको मर्जर/एविवजिसन (प्राप्ति) समितिमा सञ्चालक श्री शंकर प्रसाद कालिकोटा र श्री रामेश्वर सापकोटा सदस्य रहनु भएको थियो । समीक्षा अवधिमा उक्त समितिको ३ वटा बैठक बसेको थियो ।

रायित उल्लेखित सबै समितिका संयोजक तथा सञ्चालक सदस्यहरुलाई प्रति बैठक भत्ता करसमेत रु.१२ हजार प्रदान गर्ने गरिएकोमा मिति २०७९/०९/२९ गते पश्चात बसेको बैठकमा प्रति बैठक भत्ता करसमेत रु.१५ हजार प्रदान गर्ने गरिएको छ ।

१३. गुनासो र सुनवाई :

सेवाग्राहीहरुलाई पर्ने असुविधा तथा सर्वसाधारणको गुनासो सुनवाईका लागि बैंकले विभिन्न माध्यमहरुको व्यवस्था गरे को छ । आफ्ना देशभरी फैलिएका शाखाहरुमा रहेका सुझाव पेटिका, बैंकको वेवसाईट <https://www.prabhhubank.com/grievance-handling>, Facebook पेज <https://www.facebook.com/brabhhubanknp>, ईमेल info@prabhhubank.com तथा बैंकको हटलाइनमा प्राप्त गुनासोहरुको सुनवाई गर्दै आएको छ । विभिन्न माध्यमहरुबाट प्राप्त हुने गुनासोको सुनवाईका निरित बैंकले आन्तरिक संयन्त्रको परिचालन गरी छिठोछरितो तवरले सरोकारवालाहरुको जिजासा, सल्लाह, सुझाव तथा गुनासोको समाधान गर्दै आएको छ ।

बैंकको गुनासो सुन्ने अधिकारीको विवरण बैंकको वेवसाईटमा राखिएको छ । सेवाग्राहीको गुनासो सुनवाईका लागि बैंकले व्यवस्था गरेका विभिन्न माध्यमहरुबाट आ.व.२०७९/०८० मा २,६६५ वटा गुनासो प्राप्त भएकामा २,६६५ वटै गुनासोको सुनवाई भएको छ ।

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

१५. लेखापरीक्षण, वासलात र अन्य विवरण : २०८० आषाढ मसान्तको बैंक तथा सहायक करपनीहरुको समेत आ.व.२०७९/०८० को लेखापरीक्षकको प्रतिवेदन, एकीकृत वासलात, एकीकृत नाफा-नोकसान हिसाब, एकीकृत नाफा-नोकसान बाँडफाँड हिसाब, एकीकृत नगद प्रवाह र सो संग सम्बन्धित अनुसूचीहरु यसै प्रतिवेदनको अंगको रूपमा राखिएको छ ।

१६. कर्मपनी ऐन, २०६३ को दफा १०२ को उपदफा ४ अनुसारको छुट्टै विवरणलाई यसै प्रतिवेदनको अंगको रूपमा अनुसूची “क” मा राखिएको छ ।

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

अन्त्यमा, बैंकको उज्जनि र प्रगतिका लागि प्रत्यक्ष तथा अप्रत्यक्ष रूपमा सहयोग गर्नु हुने सम्पूर्ण शेयरधनीहरु, ग्राहकबर्गहरु, नेपाल सरकारका विभिन्न निकायहरु, नेपाल राष्ट्र बैंक, नेपाल यितोपत्र बोर्ड कर्मचारीहरुको कार्यालय, नेपाल स्टक एक्सचे रज लिमिटेड, आन्तरिक तथा बाह्य लेखापरीक्षक, पत्रकारबर्ग तथा बैंकका सम्पूर्ण कर्मचारीहरुलाई सञ्चालक समितिको तर्फबाट हार्दिक धन्यवाद जापन गर्न चाहन्छौं ।

धन्यवाद ।

सञ्चालक समितिको तर्फबाट,

रमेश सिंह खड्का

सञ्चालक

लिला प्रकाश सिठैला

अद्यक्ष

मिति २०८०/१२/२३

अनुसूची “क”

कर्मपनी ऐन, २०६३ को दफा १०९ को उपदफा ४ अनुसारको अतिरिक्त विवरण

- क. विगत वर्षको कारोबारको सिंहावलोकन :** सञ्चालक समितिको प्रतिवेदनको बुँदा नं. “ख” मा उल्लेख गरिएको ।
- ख. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कर्मपनीको कारोबारलाई कुनै असर परेको भए सो असर :** सञ्चालक समितिको प्रतिवेदनको बुँदा नं. “क” मा उल्लेख गरिएको ।
- ज. प्रतिवेदन तयार भएको नितिसङ्गम चालु वर्षको उपलब्धि र भविष्यमा गर्नु पर्ने कुराको सञ्चबन्धमा सञ्चालक समितिको धारणा :** चालु वर्षको उपलब्धि सञ्चालक समितिको प्रतिवेदनको बुँदा नं. “ग” मा उल्लेख गरिएको ।
- घ. कर्मपनीको औद्योगिक वा व्यावसायिक सञ्चबन्ध :** सञ्चालक समितिको प्रतिवेदनको बुँदा नं. “ग” को ७ नं. बुँदामा उल्लेख गरिएको ।
- ङ. सञ्चालक समितिमा भएको हेरफेर र सोको कारण :** सञ्चालक समितिको प्रतिवेदनको बुँदा नं. “ग” को ११ नं. बुँदामा उल्लेख गरिएको ।

च. कारोबारलाई असर पार्ने मुख्य कुराहरु :

- क. नेपाल सरकार तथा नेपाल राष्ट्र बैंकले वाणिज्य बैंक सञ्चबन्धी नीतिमा परिवर्तन गर्दा हुनसक्ने संभावित जोखिमहरु ।
- ख. देशको आर्थिक तथा राजनैतिक उतारचढावको कारणले हुन सक्ने जोखिमहरु ।
- ज. विदेशी विनियमय कारोबार गर्दा विनियमय दरमा हुने परिवर्तनबाट हुन सक्ने संभावित जोखिमहरु ।
- घ. वित्तीय संस्थाहरुबिच बढ्न सक्ने प्रतिस्पर्धा एवं दक्ष जनशक्तिको अभावले हुन सक्ने जोखिमहरु ।
- ङ. निक्षेप तथा कर्जाको ब्याजदरमा आउनसक्ने परिवर्तनले निरन्तराउने जोखिमहरु ।
- च. सूचना प्रविधिको विकासका साथै यससँग जोडिएका सञ्चालन जोखिमहरु ।
- छ. पूँजी बजारमा आउन सक्ने परिवर्तनहरु ।
- ज. कोमिड १९ जस्तै अन्य संक्रामक रोगबाट अप्रत्यासित रूपमा समग्र आर्थिक क्षेत्रमा पार्ने असर ।
- झ. लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिकृया : आ.व.२०७९/०८० को लेखापरीक्षण प्रतिवेदनमा सामान्य कैफियत बाहेक अन्य नकारात्मक कुराहरु नभएकोले सामान्य कैफियतहरुको सुधारका लागि आवश्यक कदम चालिएको ।
- ज. लाभांश बैंडफॉड गर्नि सिफारिस गरिएको रकम : सो नभएको ।
- झ. शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अद्वित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो वापत कर्मपनीले प्राप्त गरेको जर्ना रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कर्मपनीले प्राप्त गरेको रकम तथा जफत भएको शेयर वापत रकम फिर्ता गरेको भए सोको विवरण : त्यस्तो कुनै शेयर जफत गरिएको छैन ।
- ञ. विगत आर्थिक वर्षमा कर्मपनी र यसको सहायक कर्मपनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन : बैंकको सहायक कर्मपनीको रूपमा प्रभु क्यापिटल लिमिटेड र प्रभु स्टक मार्केट लिमिटेड रहेका छन् । प्रभु क्यापिटल लिमिटेडको जारी पूँजीमध्ये ५१ प्रतिशत शेयर बैंकको स्वामित्वमा रहेको छ भने प्रभु स्टक मार्केट लिमिटेडमा शत प्रतिशत बैंकको लगानी रहेको छ । बैंक र यसको सहायक कर्मपनीहरुको कारोबारको प्रगति र सो आर्थिक वर्षको अन्त्यमा रहेको स्थिति यसैसाथ संलग्न आ.व २०७९/०८० को वित्तीय विवरण, नाफा नोकसान हिसाब र नगद प्रवाह विवरणले प्रष्ठ पार्दछ ।
- ठ. कर्मपनी तथा त्यसको सहायक कर्मपनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरु र सो अवधिमा कर्मपनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन : २०८० आषाढ मसान्तमा बैंकको सहायक कर्मपनी प्रभु क्यापिटल लिमिटेडको नाममा यस बैंकमा रहेको खातामा रु.७ करोड ८९ लाख ८९ हजार निक्षेप रहेको छ । समीक्षा अवधिमा बैंकले सहायक कर्मपनीलाई रु.४९ लाख ४४ हजार ब्याज भुक्तानी गरेको छ । त्यसैगरी २०८० आषाढ मसान्तमा बैंकको सहायक कर्मपनी प्रभु स्टक मार्केट लिमिटेडको नाममा यस बैंकमा रहेको खातामा रु.७७ लाख ७ हजार निक्षेप रहेको छ ।

बैंकले प्रभु क्यापिटल लिमिटेडलाई आफ्नो शेयर रजिस्ट्रारको रूपमा नियुक्त गरेको छ । सो वापत बैंकले सहायक कर्मपनीलाई रु.९६ लाख भुक्तानी गरेको छ । साथै, सहायक कर्मपनीले बैंकलाई आ.व.२०७९/०८० मा लाभांश स्वरूप रु.४ करोड ३६ लाख ५ हजार भुक्तानी गरेको छ । समीक्षा अवधिमा बैंक र सहायक कर्मपनीको कारोबारमा आएको परिवर्तन यसै साथ संलग्न वासलात, नाफा नोकसान हिसाब र नगद प्रवाह विवरणले प्रष्ठ पार्दछ ।

- ठ. विगत आर्थिक वर्षमा कर्मपनीको आधारभूत शेयरधनीहरुले कर्मपनीलाई उपलब्ध गराएको जानकारी : विगत आर्थिक वर्षमा बैंकका आधारभूत शेयरधनीहरुले बैंकलाई कुनै जानकारी उपलब्ध गराएका छैनन् ।

- ડ. विगत आर्थिक वर्षमा कर्मपनीका सञ्चालक तथा पदाधिकारीहरुले लिएको शेयरको स्वामित्वको विवरण र कर्मपनीको शेयर कारोबारमा निजहरु संलग्न रहेको भए सो सर्बन्धमा निजहरुबाट कर्मपनीले प्राप्त गरेको जानकारी : बैंकका सञ्चालक तथा पदाधिकारीले लिएको शेयरको स्वामित्वको विवरण निम्न बमोजिम रहेको छ । शेयर कारोबारमा निजहरु संलग्न भएको जानकारी संस्थालाई प्राप्त भएको छैन ।

सि.नं.	नाम, थर	पद	शेयर संख्या
१.	श्री लिला प्रकाश सिंहौला	अध्यक्ष	३,६४४
२.	श्री रवीश सिंह खड्का	सञ्चालक	२७,०२६
३.	श्री शंकर प्रसाद कालिकोटा	सञ्चालक	२,६५४
४.	श्री राजेश्वर सापकोटा	सञ्चालक	१,५७,१०१
५.	श्री अमिषेक बज्राचार्य	सञ्चालक	४४,०३३
६.	श्री बुध बहादुर बस्नेत	सञ्चालक	१४२
७.	प्रा.डा. जीता प्रधान	सञ्चालक	१०५

- ढ. विगत आर्थिक वर्षमा कर्मपनीसँग सर्बनिधि सरभौताहरुमा कुनै सञ्चालक तथा निजको नजिकको नातेवारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्याप्तिरा : बैंकलाई त्यस्तो कुनै जानकारी उपलब्ध नगराइएको ।
- ण. कर्मपनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अद्वित गूल्य तथा त्यसरी शेयर खरिद गरेबापत कर्मपनीले भुक्तानी गरेको रकम : कर्मपनीले आफ्नो शेयर आफैले खरिद नगरेको ।
- त. आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण : बैंकले नेपाल राष्ट्र बैंकद्वारा बैंक तथा वितीय संस्थाहरुलाई जारी गरेको एकीकृत निर्देशनको अधिनमा रही जोखिम त्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, लेखापरीक्षण समिति र सर्वपति शुद्धीकरण निवारण सर्बनधी समिति गठन गरेको छ । यसका साथै कुनै खास प्रयोजनको लागि निरिचत समय तोकी गैद्ध कार्यकारी सञ्चालकको संयोजकत्वमा उप-समितिहरुको समेत त्यवस्था गर्ने गरेको छ । यी समितिहरुको बैठक आवधिकरूपमा बस्ने गरेको छ र निर्देशिकामा भएको व्यवस्था अनुसार आ-आफ्नो काम तथा जिर्णेवारी पूरा गर्ने गरेका छन् ।

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

थ. विगत आर्थिक वर्षको कुल त्यवस्थापन खर्चको विवरण :

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

कर्मचारी खर्च (बोनस बाहेक)	रु.३,१३,०३,४२,६२३/-
सञ्चालन खर्च	रु.२,१०,७०,६७,८५७/-
जर्मगा	रु.५,२३,६४,१०,५८२/-

- द. लेखापरीक्षण समितिका सदस्यहरुको नामावली, निजहरुले प्राप्त गरेको पारिश्रमिक, भता तथा सुविधा, सो समितिले गरेको काम कारबाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण : सञ्चालक समितिको प्रतिवेदनको बुँदा नं. “ग” को १२.१ नं. बुँदामा उल्लेख गरिएको ।
४. सञ्चालक, प्रवन्ध सञ्चालक, कार्यकारी प्रमुख, कर्मपनीका आधारभूत शेयरधनी वा निजको नजिकको नातेवार वा निज संलग्न रहेको फर्म, कर्मपनी वा संगठित संस्थाले कर्मपनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा : नभएको ।
५. सञ्चालक, प्रवन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरुलाई भुक्तानी गरिएको पारिश्रमिक, भता तथा सुविधाको रकम : बैठकमा उपस्थित भएवापत सञ्चालक समिति तथा अन्य समितिका सदस्यहरुलाई प्रदान गरिएको बैठक भता, कार्यकारी प्रमुख तथा अन्य त्यवस्थापकिय पदाधिकारीहरुलाई भुक्तान गरिएको पारिश्रमिक तथा भता बापतको रकम देहाय बमोजिम रहेको छ ।

अ. सञ्चालक समिति :

सञ्चालक समितिको बैठकमा उपस्थित भएवापत अद्यक्षलाई रु.१८,०००/- र सञ्चालक सदस्यहरुलाई रु.१५,०००/- प्रदान गर्ने गरिएको छ । त्यसैगरी उपसमितिमा सहभागी सञ्चालक समितिका सदस्यहरुलाई रु.१५,०००/- का दरले बैठक भता उपलब्ध

गराउने व्यवस्था गरिएको छ । यस बाहेक सञ्चालक समितिका अध्यक्षलाई टेलिफोन, मोवाइल तथा पत्रपत्रिका खर्चबापत प्रति महिना रु.७४,०००/- र सञ्चालक सदस्यहरूलाई प्रति महिना रु.१२,०००/- प्रदान गर्ने गरिएको छ । समीक्षा अवधिमा सञ्चालक समितिको अध्यक्ष तथा सञ्चालक सदस्यहरूलाई बैठक भता र पत्रपत्रिका तथा टेलिफोन खर्चबापत रु.६३ लाख ५४ हजार प्रदान गरिएको छ ।

आ. कार्यकारी प्रमुख तथा अन्य पदाधिकारीहरू :

क्र.सं.	विवरण	प्रमुख कार्यकारी	रकम रु. हजारमा
			अन्य पदाधिकारीहरू #
१.	तलब/भता	२७,६८५	२,९०,९६९
२.	कर्तव्यारी वोजस	६,४४४	३७,५५०
३.	दशै तथा बिदा वापत भता	४,५६७	२०,४६३
जर्जा		४०,६०६	३,८९,००३

तलव र भता वाहेक कार्यकारी प्रमुख तथा अन्य पदाधिकारीहरूलाई निरन अनुसारको अन्य सुविधा प्रदान गरिएको छ ।

कार्यकारी तहका कर्मचारीहरू :

तलव/भता बाहेक कार्यकारी प्रमुख तथा अन्य पदाधिकारीलाई निरनानुसारको सुविधा प्रदान गरिएको छ ।

अ. प्रमुख कार्यकारी अधिकृतलाई ईन्धन र मर्मत सम्भार सहित सवारी साधन उपलब्ध गराईएको छ ।

आ. प्रमुख कार्यकारी अधिकृत लगायत बैंकका सम्पूर्ण कर्मचारीहरूलाई बैंकको नियमानुसार दुर्घटना बीमाको व्यवस्था गरिएको छ ।

इ. प्रमुख कार्यकारी अधिकृत लगायत कार्यकारी तहका सम्पूर्ण अधिकृतहरूलाई नियमानुसार मोवाइल फोनको भुक्तानी गर्ने व्यवस्था गरिएको छ ।

प. शेयरधनीहरूले बुमिलिन बाँकी रहेको लाभांशको रकम : यस बैंक तथा यस बैंकले प्राप्ति (एविवजिशन) गरेको साविक सेत्चुरी कमर्सियल बैंक लिमिटेडसँग जामिएका विभिन्न संस्थाहरूका शेयरधनीहरूले बुमिलिन बाँकी रहेको नगद लाभांश रकम रु.३३,५५,००,९७५/- मध्ये लाभांश रकम रु.२,२३,२५,५०५/- बैंकको वितीय विवरणको अनुसूची ४.२३ अन्तर्गत देखाईएको र बाँकी लाभांश रकम रु.३१,३१,६५,४०९/- बैंकको शेयर रजिष्ट्रार प्रभु क्यापिटल लिमिटेडलाई हस्तान्तरण गरिएको छ ।

फ. दफा १४१ बमोजिम सम्पति खरिद वा बिक्री गरेको कुराको विवरण : समीक्षा अवधिमा दफा १४१ बमोजिम सम्पति खरिद वा बिक्री गरिएको छैन ।

ब. दफा १७५ बमोजिम सम्वद्ध कर्तपनीषिच भएको कारोबारको विवरण : यसै प्रतिवेदनको दफा “ठ” मा उल्लेख गरिएको ।

भ. यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा : खुलाउनु पर्ने अन्य कुरा नभएको ।

म. अन्य आवश्यक कुराहरू : नभएको ।

घन्यवाद ।

सञ्चालक समितिको तर्फबाट,

रमेश सिंह खहका

सञ्चालक

लिला प्रकाश सिठौला

अध्यक्ष

मिति २०८०/१२/२३

घितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को अनुसुची १५

(नियम २६ को उपनियम (२) संग सञ्चालित वार्षिक प्रतिवेदन)

१. सञ्चालक समितिको प्रतिवेदन : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
२. लेखापरीक्षकको प्रतिवेदन : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
३. लेखापरीक्षण भएको वित्तीय विवरण : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
४. कानूनी कारबाही सञ्चालनी विवरण :

क. त्रैमासिक अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए : बैंकिङ्ग व्यवसाय सञ्चालनको दौरानमा हुने कर्जा असूली तथा कर दायित्व सञ्चालनी सामान्य प्रकृतिका मुद्दा बाहेक अन्य नरहेको ।

ख. संगठित संस्थाको संस्थापक वा सञ्चालकले संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सञ्चालनमा कुनै मुद्दा दायर गरेको वा भएको भए : उल्लिखित प्रकृतिका कुनै मुद्दा रहे/भएको जानकारी बैंकलाई प्राप्त नभएको ।

ग. कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सञ्चालनमा कुनै मुद्दा दायर भएको भए : उल्लिखित प्रकृतिका कुनै मुद्दा रहे/भएको जानकारी बैंकलाई प्राप्त नभएको ।

५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण :

क. घितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सञ्चालनमा व्यवस्थापनको धारणा: संस्थाको शेयरको कारोबार बजारको सिद्धान्त अनुसार सञ्चालन हुने भएकोले यस सञ्चालनमा व्यवस्थापनको कुनै धारणा नरहेको ।

ख. गत वर्षको प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्युनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन ।

त्रैमासिक (महिना)	शेयरको अधिकतम मूल्य	शेयरको न्युनतम मूल्य	शेयरको अन्तिम मूल्य	कुल कारोबार शेयर संख्या	कुल कारोबार दिन
प्रथम त्रैमास (असोज ग्राहन्ति २०७९)	२३४.९०	१९३.२०	२०७	१८,३२३	६५
दोस्रो त्रैमास (पौष ग्राहन्ति २०७९)	२२८	१८५	२११	१४,७७२	५२
तेस्रो त्रैमास (चैत्र ग्राहन्ति २०७९)	२१४	१६५.१०	१७४	१७,९१७	५६
चौथो त्रैमास (आषाढ ग्राहन्ति २०८०)	१७६	१५५	१६०	२६,५५०	६१

६. समस्या तथा चुनौती :

आन्तरिक समस्या तथा चुनौती :

क. शारा सञ्चाल वृद्धि भएसँै त्रैमासिक अवधिमा भएको बृद्धिले सञ्चालन जोखिमलाई व्यवस्थापन गर्नु पर्ने चुनौती ।

ख. ब्याजदर अन्तरको व्यवस्थापन गर्न चुनौती ।

ग. कर्मचारी व्यवस्थापन ।

घ. कर्जाको गुणस्तर अभिवृद्धि गरी कर्जा असुलीको माध्यमबाट निष्कृय कर्जाको मात्रा न्युन स्तरमा कायम गर्नु ।

च. सुचना प्रविधिको उच्चतम प्रयोग गर्दै गर्दा यसमा हुने अन्तरगतीहित जोखिमहरूको समयमै पहिचान र तिनीहरूको उचित व्यवस्थापन गर्नु ।

बाह्य समस्या तथा चुनौती:

क. कोमिड १० को महामारीका साथै रुस-युक्तेन चुनौतीको कारण समग्र अर्थात्तरमा परेको असर ।

ख. सूचना प्रविधिको क्षेत्रमा आउन सक्ने चुनौती ।

ग. बैंकिङ्ग क्षेत्रमा बढ्दै गईहेको प्रतिस्पर्धासँै व्यवसाय बिस्तार, ब्याजदर नियन्त्रण एवं तरलता कायम गर्ने चुनौती ।

घ. देशको आर्थिक अवस्थामा आउने उतार चढावबाट उत्पन्न हुन सक्ने जोखिमहरू ।

ड. सिमित लगानी क्षेत्र र बैंक तथा वित्तीय संस्थाबीच हुने तीव्र प्रतिस्पर्धा ।

समस्या तथा चुनौती सामना गर्न व्यवस्थापनले अवलम्बन गरेको रणनीति:

क. आन्तरिक एवं वाह्य वातावरणको प्रवाभावाट हुने परिवर्तन प्रति गरिमरताका साथ सजकता अपनाउने ।

ख. बैंकमा रहेको जनशक्तीलाई दक्ष एवं सवल बनाउनको लागि प्रभावकारी आन्तरिक एवं वाह्य तालिमको व्यवस्था गर्ने ।

ग. ग्राहकहरूको इच्छा एवं चाहनालाई मध्यनजर गर्दै नयाँ-नयाँ सेवा तथा योजना बनाई लागू गर्दै जाने ।

- घ. भविष्यमा घटन सर्वत्र अन्य सरभावित घटनाहरूका सरबन्धमा सुरक्षित अवतरण गर्न सजकताका साथ अगाडी बढ्ने ।
ड. सञ्चालन र्खर्चहरूको नियमित अनुगमन तथा विश्लेषण गरी मितब्ययीता अपनाईने ।
च. निक्षेप तथा कर्जमा विविधीकरण गरी अधिकतम लाभ लिने ।
ज. बैंकले प्रयोग गरिरहेको Software लाई आधुनिकीरकण गर्दै जाने ।
झ. विभिन्न व्यवसायिक संस्था तथा व्यक्तिगत ग्राहकहरूसँग थप सहकार्य गर्ने, कर्जको पुनरतालिकीकरण तथा पुर्नसंरचना जस्ता उपायहरूको अवलम्बन गर्ने ।
ऋ. अनुपालना तथा जोखिम व्यवस्थापन विभाग लाई अझ मजबूत बनाउँदै लैजाने ।

(छ) संस्थागत सुशासन :

- बैंकले संस्थागत सुशासनलाई सदैव उच्च प्राथमिकतामा राख्दै आएको छ । संस्थागत सुशासन अभिबृद्धिका लागि व्यवस्थापनद्वारा चालिएका कदम सम्बन्धी विवरण यस प्रकार रहेका छन् ।
- अ. बैंकमित्रका कार्यहरूमा उपित नियन्त्रण राखी, पारदर्शी ढंगबाट कार्यहरू सम्पन्न गर्नका लागि नियामक निकायहरूबाट तोकिए बमोजिमका नीतिहरू, पालना गर्नुपर्ने निर्देशनहरू, बैंक आफैले आवश्यकता अनुसार निर्माण गरेका विभिन्न नीति/ निर्देशिकाहरूलाई कार्यान्वयन गरी लागू गरिएको छ ।
- आ. बैंकका कार्यहरूलाई प्रभावकारीरूपमा सम्पन्न गर्नका लागि सञ्चालक समितिका सदस्यहरूको संयोजकत्वमा विभिन्न उपसमितिहरू गठन गरी नियमित रूपमा बैठक हुने गरेको छ ।
- इ. बैंकका कर्मचारी तथा सञ्चालकहरूका लागि आचार संहिता बनाई लागू गरिएको छ ।
- ई. बैंकका सूचनाहरूलाई ग्राहकवर्ग, प्रवर्द्धक, साधारण लगानीकर्ताहरूका साथै अन्य नियामक निकायहरूलाई समय समयमा तोकिए बमोजिमको ढाँचामा प्रकाशित गरी सूचित गर्ने व्यवस्था मिलाईएको छ । संस्थागत सुशासनको पूर्ण पालना गर्दै यसलाई अझ सुदृढ बनाउँदै लैजान यस बैंकको सञ्चालक समिति र व्यवस्थापन प्रतिवद्ध रहेको छ ।

नेपाल दितोपत्र बोर्डद्वारा जारी सूचीकृत सङ्केतित संस्थाहरुको संस्थागत सुशासन सर्वबन्धी निर्देशिका, २०७४ को दफा २० (४) अनुसार अनुपालना सर्वबन्धी सारांश

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

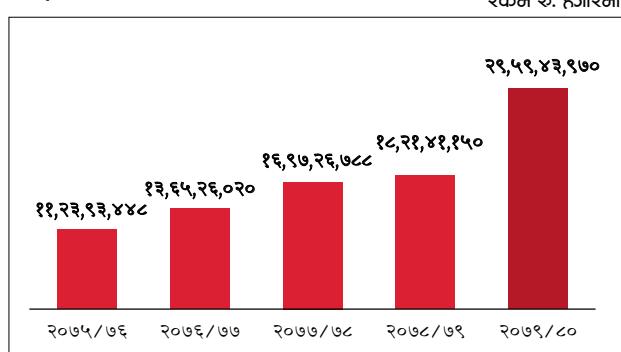
संस्थाको सुशासनको सुनिश्चितता कायम गर्दै नियमनकारी व्यवस्था बमोजिम बैंकले आफ्नो काम कारबाहीलाई प्रभावकारी रूपमा सञ्चालन गर्न सञ्चालकको संयोजकत्वमा लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति, सम्पति शुद्धीकरण निवारण सर्वबन्धी समिति र आवश्यकता अनुसार व्यवस्थापकिय तहमा अन्य समिति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

बैंकले सरोकारवालाहरुको जानकारीको निरित आवश्यक सूचना तथा जानकारीहरु नियमितरूपले सार्वजनिक रूपमा प्रकाशित गर्दै आएको छ । साथै, बैंकले संस्थागत सुशासनको प्रभावकारी कार्यान्वयन गर्ने उद्देश्यले कर्मचारीहरुका लागि आचार संहिता लागू गरेको छ ।

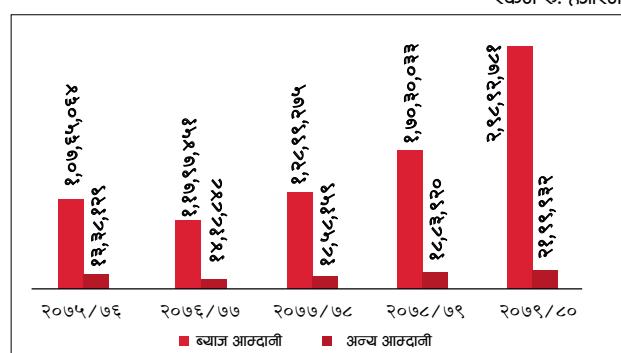
सुशासन सर्वबन्धमा प्रवलित ऐन, कानून लगायत नियमनकारी निकाय नेपाल राष्ट्र बैंकबाट जारी गरिएको परिपत्र निर्देशनहरुलाई पूर्ण रूपमा पालना गर्ने गरिएको साथै नियामक निकायले बैंक संस्थापना गर्दाका बखत ईंजाजत पत्र जारी गर्दा तोकेका शर्तहरु पूर्णरूपमा पालना गरेको छ । नेपाल राष्ट्र बैंकबाट हुने निरिक्षण तथा सुपरिवेक्षणका साथै आन्तरिक लेखापरीक्षक तथा वाह्य लेखापरीक्षकले निरिक्षण/सुपरिवेक्षणको क्रममा औल्याएका कैफियत/ सुभावहरुको सर्वबन्धमा प्राप्त निर्देशनहरु कार्यान्वयन मैसकेको तथा क्रियान्वयन निर्देशनहरुको पालना गर्ने क्रममा रहेको साथै उक्त कैफियतहरु पुनः दोहोरिन नदिन व्यवस्थापन सजग रही आफ्ना कार्यहरु थप चुस्त दुरुस्त ढङ्गले सर्वादन गर्दै संस्थागत सुशासनको अवस्था मजबूत बनाएको छ ।

तुलनात्मक निक्षेप, कर्जा लगानी, आमदानी तथा खर्चको संरचना

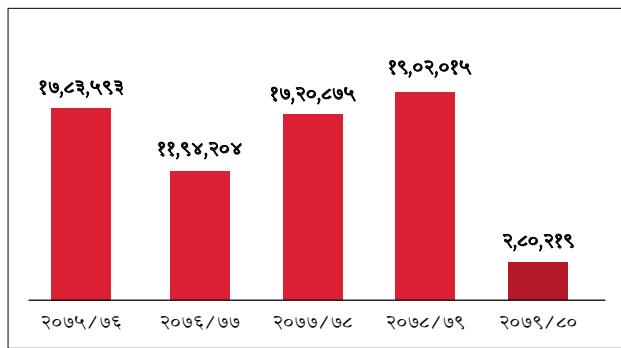
निक्षेप



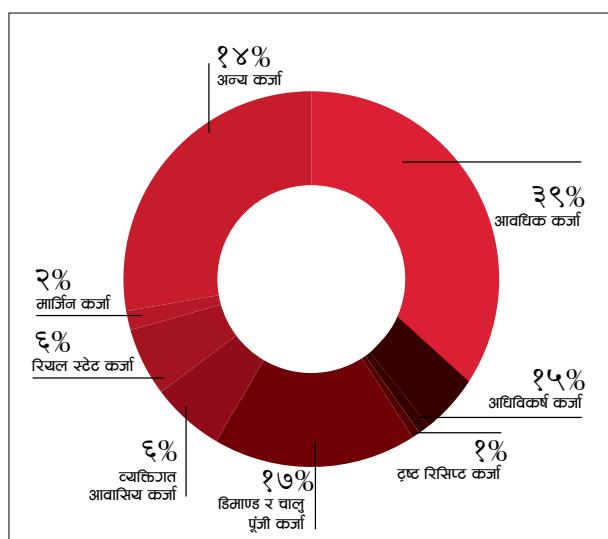
आमदानी संरचना



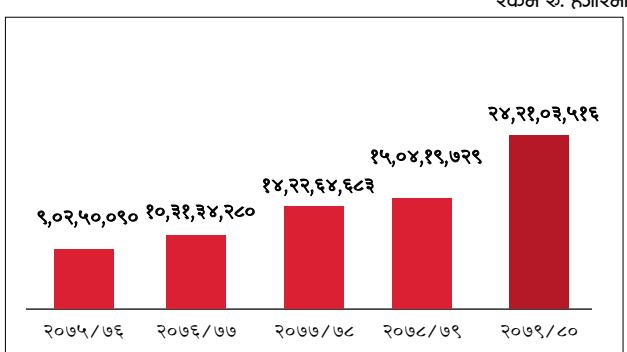
खूद मूलाफा



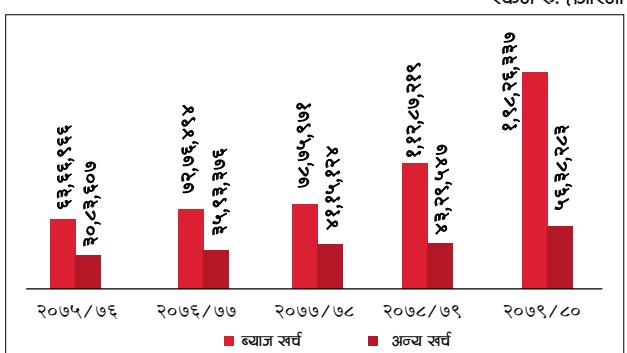
२०८० आषाढको कर्जाको संरचना



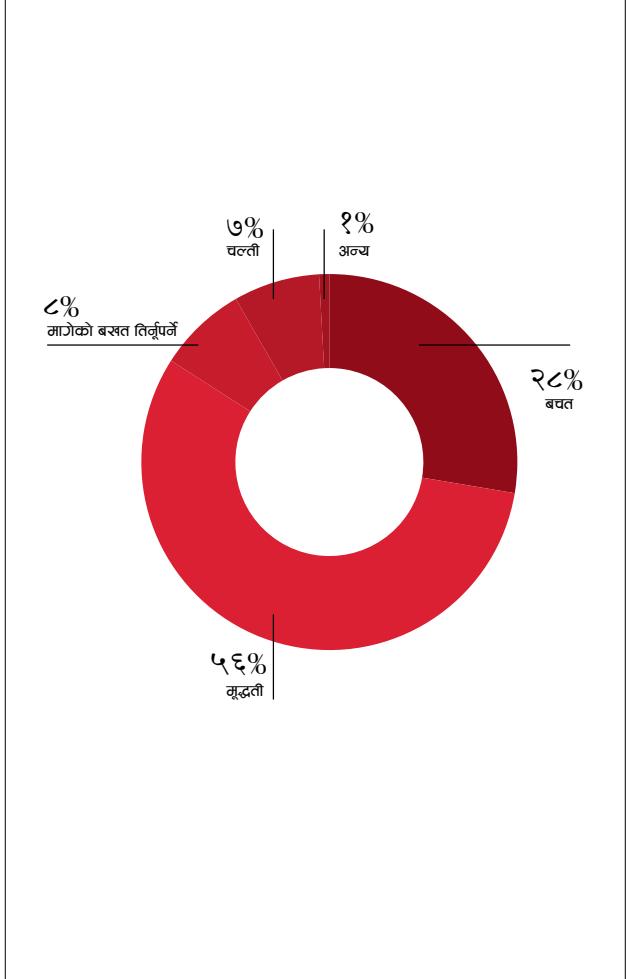
कर्जा लगानी



खर्चको संरचना



२०८० आषाढको निक्षेपको संरचना



INDEPENDENT AUDITOR'S REPORT
To the Shareholders of Prabhu Bank Limited

Report on the Audit of Consolidated Financial Statements

Opinion

We have audited the accompanying Consolidated Financial Statements of Prabhu Bank Ltd (the "Bank") and its subsidiaries (Bank and its subsidiaries referred to the "Group") which comprises the Consolidated Statement of Financial Position as at 31st Ashad 2080 (16th July 2023), Consolidated Statement of Profit and Loss (including Other Comprehensive Income), Consolidated Statement of Changes in Equity, and the Consolidated Statement of Cash Flow for the year then ended and summary of Significant Accounting Policies and Notes to the Consolidated Financial Statements.

In our opinion, the accompanying Financial Statements of the Bank and Consolidated Financial Statement of the Group present fairly, in all material respects the Financial Position of the Bank and the Group as at 31st Ashad 2080 and its financial performance, the statement of other comprehensive income, the statement of change in equity and the statement of cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS).

Basis for Opinion

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

Emphasis of Matter

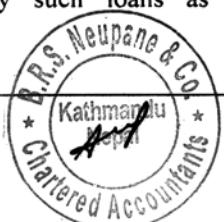
We draw attention to Note 3.19 (i) of the Consolidated Financial Statements, Regulatory Reserve under which interest receivable has significantly increased due to not being able to recover the interest earned on time. Our Opinion on the Consolidated Financial Statements is not modified in respect of this matter.

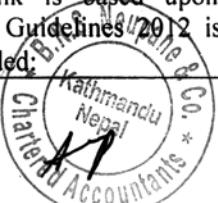
Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in the audit of the financial statements of the current period and include the most significant assessed risks of material misstatement (whether or not due to fraud) identified by us, including those which had the greatest effect on the overall audit strategy; the allocation of resources in the audit; and directing the efforts of the engagement team. 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	How our Audit addressed the Key Audit Matters
1.	<p>Interest Recognition</p> <p>Interest income of the Bank has to be recognized on accrual basis and following the Interest Income Recognition Guidelines 2019 issued by Nepal Rastra Bank (NRB). Though accrual basis of income recognition is prescribed in general, the guideline requires where loans and advances are overdue for more than 3 months and up to 12 months, collateral testing shall be done. If the outstanding amount is within the collateral value, then the interest income is recognized, if not, then accrual of such interest income is suspended. However, if the loan is in past dues for more than 12 months then the accrual of interest income is suspended irrespective of the value of collateral.</p> <p>The manual intervention is required for interest recognition process. Hence, it creates risk of improper application of guidelines and determination of fair value of the collateral. So, this may have effect on recognition of interest income of the Bank. Therefore, we have considered it as Key Audit Matter.</p>	<p>Our audit procedures included:</p> <ul style="list-style-type: none"> ▪ We obtained clear understanding of the process of accrual of interest income on loan and advances in the Core Banking System of the Bank. ▪ Regarding fair value of the collateral, we have relied on the latest available valuation of the collateral and have test checked the hair cut in fair value of collateral as per NRB Income Recognition Guidelines 2019. ▪ Test checking of booking of interest income with the manual computation.
2.	<p>Impairment of Loans and Advances</p> <p>The provisions for loans and write off is a Key Audit Matter as the Bank has significant credit exposure to a large number of borrowers and there is high degree of complexity and judgement involved in recoverability of loans, estimating the provisions thereon and identification of accounts to be written off. The same resulted in significant audit effort to address the risk around loan recoverability and the determination of related provisions and write off.</p> <p>As per NRB Directive 4, Bank shall measure impairment loss on loans and advances at the higher of the following;</p> <ul style="list-style-type: none"> ▪ Amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provisioning; and ▪ Amount determined as per para 5.5 of NFRS 9, read with carve out issued by Institute of Chartered Accountants of Nepal dated 18th July 2022, adopting incurred loss model. 	<p>Our audit procedures included:</p> <ul style="list-style-type: none"> ▪ We tested on sample basis, the approval of new lending facilities against the Bank's credit policies, the performance of annual loan assessments, and controls over the monitoring of credit quality. ▪ We assessed management's forecast and inputs of recoverable cash flows, valuation of underlying security and collaterals, estimates of recoverable amounts on default and other sources of repayment. ▪ We tested on sample basis the level of provisions held against different loan products. ▪ We discussed the file with concerned officials and challenged the assumptions made in respect of expected recoveries, primarily from collateral held. ▪ We tested the design and operating effectiveness of periodic internal reviews of asset quality and periodic value of collateral. ▪ We selected a sample of performing loans and independently assessed as to whether there was a need to classify such loans as Non-Performing Loans.



	<p>As per the norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security, borrower's whereabouts etc.</p> <p>As per NFRS-9 read with carve-out issued by Institute of Chartered Accountants of Nepal dated 18th July 2022, impairment of loans and advances should be made on individual impairment basis for loans and advances that are individually significant and on collective impairment basis for homogeneous groups of loans that are not considered individually significant.</p> <p>On individual impairment, the amount of the loss is measured as the difference between the assets' carrying amount and the present value of estimated future cash flows. Under collective impairment, the loss is determined after considering the Historical Loss Experience in portfolios of similar credit risk and the Management's experienced judgement as to whether current economic and credit conditions are such that the actual level of inherent losses on the reporting date is likely to be greater or less than that suggested by historical experience.</p> <p>Impairment of loans and advances under incurred loss model require assessment of future cash flows as well as historical loss experiences of portfolios. Further, impairment of loans and advances under NRB norms for loan loss provisioning will require assessment of overdue status of loans and advances and proper utilization of loan for intended purpose. Hence, assessment of availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as NRB provisioning norms is regarded as a Key Audit Matter.</p> <p>(Refer Note 4.6 & 4.7 read with 3.4 of Notes to Financial Statements)</p>	
3.	<p>Information Technology System and Controls Impacting Financial Reporting</p> <p>The IT environment of the Bank is complex and uses a large number of independent and interdependent IT systems. The Bank's</p>	<p>Our audit approach regarding Information Technology of the Bank is based upon the Information Technology Guidelines 2012 issued by NRB and it also included:</p> 

	<p>operational and financial processes are dependent on IT systems due to large volume of transactions that are processed on daily basis. Due to the dependency of Banks's key financial accounting and reporting process on IT system, and high chance that any control lapses, validation failures, incorrect input data and wrong extraction of data may result in wrong reporting of data to the management and regulators we have identified testing of such IT systems and related control environment as a key audit matter.</p> <p>The accuracy and reliability of the financial reporting process depends on the IT systems and the related control environment, including general controls over user access management and change in management across applications, networks, database, and operating systems. There is also a risk that, gaps in the change management, segregation of duties or user access management controls may undermine our ability to place some reliance thereon in our audit. Lapses Failures/ incorrect output if any of such systems may result in material misstatement in the Financial Statements.</p>	<ul style="list-style-type: none"> ▪ Verification of the interest income and expense booking regarding loan and deposits on test check basis with the CBS of the Bank. ▪ Understanding the coding system adopted by the Bank for various categories of the customers. ▪ Reliance on the IT audit conducted by the Bank. ▪ Verification of the provisioning of the loan and advances based on ageing on test check basis. ▪ Where deficiencies were identified, we tested compensating controls or performed alternate procedures.
4	<p>Investment Valuation, Identification, and Impairment</p> <p>Investment of the Bank comprises of investment in government bonds, T-bills, development bonds and investment in quoted and unquoted equity instruments. The valuation of the aforesaid securities has been done in compliance with NFRS-9 and NRB Directive no. 8. The investment in the government and NRB bonds and T-bills should be recognized on reporting date on amortized cost basis whereas other investments in equity instruments, other than those held for trading, should be valued at Fair Value through Other Comprehensive Income. Given the varieties of treatments recommended for valuation of investment based on nature of cash flow, the business model adopted, complexity of calculations and the significance of amount involved in such investments, the same has been considered as a Key Audit Matter.</p>	<p>Our audit approach regarding verification of the process of investment valuation, identification and impairment included:</p> <ul style="list-style-type: none"> ▪ Review of the investment of the Bank and its valuation having reference to NFRS issued by the Accounting Standard Board (ASB) of Nepal and NRB Directive 4 read with 8. ▪ We assessed the nature of expected cash flow of the investments as well as the business model adopted by the Management based on available evidence/ circumstances and ensured that classification of investment is commensurate with the nature of cash flow and management intention of holding the investment. ▪ For the investment valuation done at amortized cost, we checked the EIR and amortization schedule on test basis. ▪ For the investment valued through OCI for quoted investment, we ensured that fair valuation has been done at the closing transaction rate in NEPSE as on 16.07.2023 and for the unquoted investment the fair value has been taken on the basis of net worth as per latest available audited financial statements.



<p style="margin: 0;">5</p> <p>Goodwill on Merger and Acquisition</p> <p>Following the merger with Century Commercial Bank Limited, the Bank has calculated the goodwill based on the fair value at the date of acquisition. The Bank is required to annually test the amount of goodwill for impairment, which is complex, highly judgmental, and based on several assumptions and indicators that are affected by expected future market or economic conditions.</p> <p>Thus, we have considered this as a key audit matter.</p> <p>(Refer Note 4.14 & 4.27 read with 5.7 of Notes to Financial Statements)</p>	<p>Our audit approach regarding recognition of goodwill on business combination is based upon NFRS 3 with interpretation, explanatory notes issued by Accounting Standard Board (ASB), and guidance notes issued by ICAN and it includes:</p> <ul style="list-style-type: none"> ▪ We assessed the determination of fair value for assets and liabilities acquired and the methods used to value the underlying assets. ▪ Reviewing the fair value calculation at the date of acquisition date of both the Bank and report of independent consultant. ▪ We evaluated the appropriateness of adequate disclosures in accordance with the NFRS 3 (Business Combination).
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Other Matter

We did not audit the Financial Statements and Other Financial Information of the subsidiaries namely Prabhu Capital Ltd. and Prabhu Stock Market Ltd. These Financial Statements and Other Financial Information has been audited by Other Auditors whose report has been furnished to us by the management. Our opinion on the Financial Statements so far as it relates to the accounts and disclosures included in respect of these subsidiaries are based solely on the report of the Other Auditors. The auditor's report is intended solely for the intended users and should not be distributed to or used by other parties.

Our opinion on the consolidated financial statements and our report on other legal and regulatory requirements below is not modified in respect of above matters.

Information other than Consolidated Financial Statements and Auditor's Report thereon

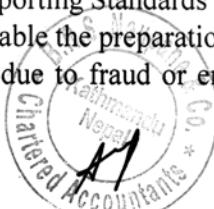
The management of the Bank is responsible for the Other Information. The Other Information comprises the information included in the Annual Report but does not include the Financial Statements and our auditor's report thereon. Such information is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated financial Statements does not cover the Other Information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the Other Information 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. If based on the work we have performed, we conclude that there is a material misstatement of this Other Information, we are required to report that fact. We have nothing to report in this regard.

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

The management of the Bank is responsible for the preparation and fair presentation of the Consolidated Financial Statements in accordance with Nepal Financial Reporting Standards (NFRS) and for such internal control as management determines is necessary to enable the preparation of the Financial Statements that are free from material misstatement, whether due to fraud or error and



applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

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

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

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

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

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

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

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



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

Report on Other Legal and Regulatory Requirements

We further report that:

- We have obtained satisfactory information and explanations asked for, which to the best of our knowledge and belief were necessary for the purpose of our audit.
- The consolidated financial statements including the consolidated statement of financial position, consolidated statement of profit or loss, consolidated statement of other comprehensive income, consolidated statement of changes in equity, consolidated statement of cash flows including a summary of significant accounting policies and notes to the consolidated financial statements have been prepared in all material respect in accordance with the provisions of the Company Act, 2063, and they are in agreement with the books of accounts of the Bank; and the accounts and records of the Bank are properly maintained in accordance with the prevailing laws.
- In our opinion, the returns received from the branches of the Bank are adequate for the audit purpose, though the statements are independently not audited.
- To the best of our information and according to the explanations given to us and from our examination of the books of the Bank, we did not come across the cases where the Board of Directors or any member thereof or any employee of the Bank have acted deliberately in contrary with the provisions of the law relating to accounts or caused loss or damage to the Bank or committed any misappropriation or violated any directive of Nepal Rastra Bank.
- In our opinion, the business of the Bank was conducted within the scope of its authority except capital adequacy ratio which is below as prescribed by NRB.

Anup K. Shrestha, FCA
Managing Partner
COP No: 14
UDIN: 240212CA00028BvV8f



Place: Kathmandu, Nepal
Date: Magh 08, 2080

एकीकृत वित्तीय अवस्थाको विवरण (वासलात)

आषाढ मसान्त २०८०

रकम रु.मा

विवरण	अनुसूची	संग्रह		बैंक	
		आषाढ मसान्त २०८०	आषाढ मसान्त २०८१	आषाढ मसान्त २०८०	आषाढ मसान्त २०८१
सम्पत्ति					
नगद तथा नगद समान	४.१	१०,२८,६३,४०,१४२	६,१०,८०,२९,१५६	१०,०३,३५,७८,१२४	७,६६,४६,२६,९३०
नेपाल राष्ट्र बैंकमा रहेको मौजदात तथा लिनु पर्ने	४.२	१०,६७,०२,३५,२९०	१३,५१,४३,८९,३९४	१०,६७,०२,३५,२९०	१३,५१,४३,८९,३९४
बैंक तथा वित्तीय संस्थाना रहेको मौजदात	४.३	५५,७५,००,०००	१,२८,३३,७८०	-	१,२८,३३,७८०
डेविलोपमेन्ट वित्तीय उपकरण	४.४	२,३०,४४,५२,३५३	१,५२,३७,९८,८९३	२,३०,४४,५२,३५३	१,५२,३७,९८,८९३
अन्य व्यापारिक सम्पत्तिहरू	४.५	६५,५९,२१,३४०	८९,५१,८०,९९९	१९,३२,५२,०३७	१२,४२,४४,११६
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा साप्ती	४.६	६,९७,५४,८६,६११	६,४१,१८,६३,२२५	६,९७,५४,८६,६११	६,४१,१८,६३,२२५
ग्राहकहरूलाई दिएको कर्जा तथा साप्ती	४.७	२,३४,११,८८,९५,३४८	१,४५,३८,१५,७०,८१३	२,३४,४५,४८,९५,३४८	१,४५,३८,१५,७०,८१३
वित्तीय सम्पत्ति (Securities) मा लगानी	४.८	६९,८८,२५,०६,३६५	४९,९४,३०,७२,०६९	६९,५७,३७,४५,२६४	४९,९४,३०,७२,०६९
यस वर्षको आयकर सम्पत्ति	४.९	१४,५४,६०,२९१	५,६६,६९,०५१	१३,००,१४,१०८	१०,९०,५६,७३१
सहायक कर्मचारी मा लगानी	४.१०	-	-	७७,५७,२९,०८०	५२,४२,२९,०८०
सरबद्ध कर्मचारी मा लगानी	४.११	३,६८,३०,०५८	-	२,७५,००,०००	-
सम्पत्तिमा लगानी	४.१२	४४,५३,५१,६७४	४५,८७,४९,५५१	४४,५३,५१,६७४	४५,८७,४९,५५१
सम्पत्ति तथा उपकरण	४.१३	४,९३,३१,२२,३७८	३,६०,८४,६७,२१४	४,७५,५६,३४,६८४	३,५४,५३,९२,१३२
स्थानी र अन्युत्तम सम्पत्ति	४.१४	३८,५७,१९,४२५	१४,२७,२८,११०	३५,७५,५७,२३९	११,५१,६०,२८४
स्थगन कर सम्पत्ति	४.१५	८४४६,९४,१२८	४९,७०,८३,४३७	८२,४२,५२,०४२	४५,८७,४५,६६४
अन्य सम्पत्ति	४.१६	७,०१,६४,२०,८११	३,०३,९९,०३,१७४	६,६१,४६,९६,८११	२,९६,४९,८७,८५६
कूल सम्पत्ति		३,४९,२६,०४,०८,२१३	२,३३,५९,४३,३९,६६५	३,४७,३७,६३,८१,५४४	२,३२,७५,३०,००,६१८
दायित्व					
बैंक तथा वित्तीय संस्थालाई तिर्न वाँकी	४.१७	८,००,३०,४३,३०६	४,३३,३७,१०,१४४	८,००,३०,४३,३०६	४,३०,८७,१५,१२९
नेपाल राष्ट्र बैंकलाई तिर्न वाँकी	४.१८	१५,९७,३५,०००	१६,०८,३२,७६,२३५	१५,९७,३५,०००	१६,०८,३२,७६,२३५
डेविलोपमेन्ट वित्तीय उपकरण	४.१९	२,३०,४७,१९,२५२	१,५१,६६,५६,७१३	२,३०,४७,१९,२५२	१,५१,६६,५६,७१३
ग्राहकको निक्षेप	४.२०	२,८९,००,४२,२९,२७५	१,७८,६३,७९,१७,१४३	२,८९,०९,०९,२६,७६१	१,७८,६५,२१,८४,६७९
तिर्न वाँकी कर्जा तथा साप्त	४.२१	६५,७५,००,०००	-	६५,७५,००,०००	-
यस वर्षको आयकर दायित्व	४.१	-	-	-	-
व्यवस्था	४.२२	९,७६,७९,३३४	२,३३,२४,५५५	९,७६,७९,३३४	२,३३,२४,५५५
स्थगन कर दायित्व	४.१५	-	-	-	-
अन्य दायित्व	४.२३	९,१०,२३,६२,८१०	७,५२,९५,०१,४५७	८,४६,७६,२८,२१६	७,३३,३३,११,१२२
जारी गरिएको ऋणपत्र	४.२४	७,८३,८९,५३,२४८	५,६३,७७,७३,०३९	७,८३,८९,५३,२४८	५,६३,७७,७३,०३९
सुरक्षण जरासिएको सहायक आवधिक दायित्व	४.२५	-	-	-	-
कूल दायित्व		३,१७,१७,२२,२२,२२४	२,१३,७६,२२,३९,२८६	३,१६,६२,४१,८५,११६	२,१३,६०,५२,५०,२७३
इविवटी					
शेयर पैनी	४.२६	२३,५४,२४,८९,८३२	१२,७०,८७,०४,१७५	२३,५४,२४,८९,८३२	१२,७०,८७,०४,१७५
शेयर प्रिमियम		-	-	-	-
संवित मुनाफा		(२,०४,१४,७९,९७८)	१,१८,३३,९८,५१५	(२,२३,६३,७५,८००)	१,०३,२९,७३,९९२
जोडा कोषहरू	४.२७	१०,०५,४६,१६,९२१	५,४०,४७,०४,५८२	१०,०४,६०,८२,३९६	५,४०,६०,७२,१७८
शेयरधनीहरूलाई वाँडफोड योग्य कूल इविवटी		३१,५५,५६,२८,७७५	१९,२९,६८,०७,२७१	३१,३५,२१,९६,४२८	१९,१४,७७,५०,३४५
जेर नियांत्रित स्वाधी		५३,२५,५७,२१४	५३,५२,९३,१०८	-	-
कूल इविवटी		३२,०८,८१,८५,९८९	१९,८३,२१,००,३७९	३१,३५,२१,९६,४२८	१९,१४,७७,५०,३४५
कूल दायित्व र इविवटी		३,४९,२६,०४,०८,२१३	२,३३,५९,४३,३९,६६५	३,४७,३७,६३,८१,५४४	२,३२,७५,३०,००,६१८
संगमित दायित्व तथा प्रतिवद्धता	४.२८	६६,३५,३४,७३,३६९	४०,८५,२७,५८,१८७	६६,३५,३४,७३,३६९	४०,८५,२७,५८,१८७
प्रति शेयर खुद सम्पत्ति		१३४.०४	१५१.८४	१३३.१७	१५०.६७
हाँगो आजको मितिको संलग्न प्रतिवेदन अनुसार					
लेख बहादुर पुन					
प्रमुख वित्त अधिकृत					
अशोक शेरचन					
प्रमुख कार्यकारी अधिकृत					
प्रा. डा. गीता प्रधान					
सञ्चालक					
बृष बहादुर बर्सेते					
सञ्चालक					
अभिषेक बज्राचार्य					
सञ्चालक					
लिला प्रकाश सिठौला					
अध्यक्ष					
शेष अनुप कुमार श्रेष्ठ					
न्यानेजिङ्क पार्टनर					
बि.आर.एस. न्यौपाने एण्ड करपनी					
चार्टर्ड एकाउण्टेन्ट्स					
मिति: २०८०/१०/०८					
स्थान: काठमाडौं, नेपाल					

एकीकृत नाफा नोकसान विवरण

श्रावण १, २०७९ देखि ३१, आषाढ २०८० सर्तमा

रकम रु.मा

विवरण	अनुसूची	संग्रह		बैंक	
		आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
व्याज आमदानी	४.२९	२९,९५,४०,११,७५५	१७,०६,४३,१०,१५७	२९,८९,२७,८१,२८७	१७,०३,००,३२,६८१
व्याज रस्वर्च	४.३०	१९,८२,८८,२३,६७४	११,२९,०५,७६,८६०	१९,८२,६३,३७,१०९	११,२८,७२,११,३८७
स्वूद व्याज आमदानी		१०,१२,५४,८८,०८१	५,७७,३७,३३,२९७	१०,०६,६४,४४,१७७	५,७४,२८,१३,२९३
शुल्क तथा कमिशन आमदानी	४.३१	१,७७,५६,३४,०५९	१,५३,३३,४२,०७५	१,६७,८८,२३,८६२	१,३७,८८,८३,६६८
शुल्क तथा कमिशन रस्वर्च	४.३२	११,८२,४६,०८४	१५,५१,७०,७०८	८,६२,३१,०७७	५,९३,४०,३३४
स्वूद शुल्क र कमिशन आमदानी		१,६५,७३,८७,९७५	१,३७,११,७१,३६७	१,५९,२५,१२,७८५	१,३१,७५,४३,३३४
स्वूद व्याज, शुल्क र कमिशन आमदानी		११,७८,२५,७६,०५६	७,१५,११,०४,६६४	११,६५,१०,३६,९६३	७,०६,०३,५६,६२७
स्वूद व्यापारिक आमदानी	४.३३	३४,७९,५४,५३४	४,१५,१६,८६१	२८,१३,०५,२४३	२४,९४,७०,५९८
अन्य सञ्चालन आमदानी	४.३४	२४,९४,३६,९५७	२१,१५,१२,३१०	२१,६६,३०,९३१	२४,३१,१४,७१८
जर्जा सञ्चालन आमदानी		१२,३७,११,६७,५४७	७,४०,५०,१३,११६	१२,१५,६९,७३,१३७	७,५५,३०,२१,१८४
कर्जा जोखीम तथा अन्य जोखीम व्यवस्था (फिर्ती) / रस्वर्च	४.३५	५,२१,०१,६८,८०१	४३,०५,८३,६१६	५,२१,०१,६८,८०१	४३,०५,८३,६१६
स्वूद सञ्चालन आमदानी		७,१६,१७,१८,७४५	६,९७,४४,३०,३००	६,९४,६८,०४,३३६	७,१२,२४,३८,३६७
सञ्चालन रस्वर्च					
कर्मचारी रस्वर्च	४.३६	३,३३,४९,७१,७७८	२,७३,०३,१५,०७६	३,२८,७८,८९,८३१	२,७०,२८,९१,८११
अन्य सञ्चालन रस्वर्च	४.३७	१,५१,३०,७९,०९०	१,०५,६९,७६,०११	१,४८,३८,१६,४३२	१,०५,७७,७५,६८७
हास कम्पी र परिशोधन	४.३८	६३,३८,९२,४३३	५१,८२,७२,४४७	६२,३१,७१,४२६	५०,९५,३८,७६०
सञ्चालन मुनाफा		१,६८,७८,५५,४४४	२,६६,८८,६६,३६५	१,५५,१८,४६,६४६	२,५५,२२,३२,१०९
जैर सञ्चालन आमदानी	४.३९	२,३१,७१,७९३	१,४३,७०,९५०	२,३१,७१,७९३	१,४३,७०,९५०
जैर सञ्चालन रस्वर्च	४.४०	१५,७१,२८,६४७	१२,८५,५२,८८९	१५,७०,१४,४६३	१२,०२,११,१३२
आय कर अधिको मुनाफा		१,५५,३८,१८,५९०	२,५५,४६,८४,४२६	१,४१,७९,२३,१७६	२,७४,६३,८३,१२७
आयकर रस्वर्च	४.४१				
चालु कर		(१,३५,२९,५७,२५८)	(१,१०,४७,१७,३८७)	(१,३४,११,११,२२३)	(१,०१,३३,७३,७७८)
स्थगन कर		१८,३०,२२,०४५	२९,३६,५६,८९९	२१,१४,०६,२१३	१६,९०,०५,०१३
यस अवधिको मुनाफा		३८,३९,६३,३७७	१,७४,३५,४३,९३८	२८,०२,१८,९६६	१,१०,२०,१५,१६२
नाफा वॉडफॉड					
बैंकको शेयर धनी		३४,५०,१६,२९०	१,७८,८३,३२,०९६	२८,०२,१८,९६६	१,१०,२०,१५,१६२
जैर नियन्त्रित स्वार्थ		३,८९,४७,०८८	(४,४७,८८,१५८)	-	-
यस अवधिको मुनाफा		३८,३९,६३,३७७	१,७४,३५,४३,९३८	२८,०२,१८,९६६	१,१०,२०,१५,१६२
प्रति शेयर आमदानी					
आधारभूत प्रति शेयर आमदानी		१.६३	७.४१	१.१९	१४.९७
डाइलुटे प्रति शेयर आमदानी		१.६३	७.४१	१.१९	१४.९७

हात्तो आजको मितिको संलग्न प्रतिवेदन अनुसार

लेख बहादुर पुन
प्रमुख वित्त अधिकृत

अशोक शेरचन
प्रमुख कार्यकारी अधिकृत

प्रा. डा. जीता प्रधान
सञ्चालक

बृष्ट बहादुर बर्नेत
सञ्चालक

अभिषेक बग्राचार्य
सञ्चालक

रामेश्वर सापकोठा

शंकर प्रसाद कालिकोठा

रमेश सिंह खड्का

लिला प्रकाश सिटौला

सिए अनुप कुमार श्रेष्ठ
न्यानेजिङ्ग पार्टनर

सञ्चालक

सञ्चालक

सञ्चालक

अध्यक्ष

बि.आर.एस. न्यौपाने एण्ड कर्पनी
चार्टर्ड एकाउण्टेन्ट्स

मिति: २०८०/१०/०८
स्थान: काठमाडौं, नेपाल

एकीकृत अन्य विस्तृत आरदानीको विवरण

श्रावण १, २०७७ देखि ३१, आषाढ २०८० सम्म

रकम रु.मा

विवरण	संग्रह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७७	आषाढ मसान्त २०८०	आषाढ मसान्त २०७७
यस वर्षको नाफा	३८,३९,६३,३७७	१,७४,३५,४३,९३८	२८,०२,१८,९६६	१,९०,२०,१५,१६२
आयकर पछिको अन्य विस्तृत आरदानी				
क) नाफा/नोकसानमा पुनःवर्गीकरण नगरिको बुँदाहरु	(१३,६५,९७,५२०)	४०,६७,८३,२९१	(१३,६५,९७,५२०)	४०,६७,८३,२९१
उचित मूल्य (fair Value) मा मूल्याङ्कन गरिएका इविवरी उपकरणका लगानीबाट भएको नाफा/नोकसान				
पुनः मूल्याङ्कनबाट भएका नाफा/नोकसान	१०,०४,१०,३१५	४,९१,१८,९०२	९,९३,९२,६३५	५,१०,७२,६१०
परिभाषित लाभ योजनाबाट विमाञ्चिक नाफा/नोकसान	१,०८,५६,१६२	(१३,६७,७०,६५८)	१,११,६१,४६६	(१३,७३,५६,७७०)
नाफा/नोकसानमा पुनःवर्गीकरण नगरिकरण अन्य	-	-	-	-
सुदूर विस्तृत आरदानी				
ख) नाफा/नोकसानमा पुनःवर्गीकरण गरिएका वा गर्न सकिने बुँदाहरु				
नगद प्रवाहको हेजिङ्बाट गरिएको नाफा/नोकसान	-	-	-	-
विदेशी विनियम सञ्चालनको वित्तिय सरपति विनियमबाट	-	-	-	-
भएको सटही नाफा/नोकसान				
माथि उल्लेख गरिएका बुँदाहरु आयकर	-	-	-	-
नाफा/नोकसानमा पुनःवर्गीकरण	-	-	-	-
नाफा/नोकसानमा पुनःवर्गीकरण गरिएका वा गर्न सकिने अन्य सुदूर विस्तृत आरदानी				
ग) इविवरी तरिकाबाट लेखांकन गरिएको सञ्चबद्ध संस्थाको अन्य विस्तृत आरदानीमा हिस्सा				
यस वर्षको आयकर पछिको अन्य विस्तृत आरदानी	(२,५३,३१,०४४)	३१,९१,३१,५३५	(२,६०,४३,४२०)	३२,०४,९९,१३१
जर्मा विस्तृत आरदानी	३५,८६,३२,३३४	२,०६,२६,७५,४७३	२५,४१,७५,५४६	२,२२,२५,१४,२९२
कूल विस्तृत आरदानीको वॉल्फँड				
बैंकको इविवरी शेयरधनी	३१,९६,८५,२४६	२,१०,७४,६३,६३१	२५,४१,७५,५४६	२,२२,२५,१४,२९२
तौर लियनित्रित स्वार्थ	३,८९,४७,०८८	(४,४७,८८,१५८)		
जर्मा विस्तृत आरदानी	३५,८६,३२,३३४	२,०६,२६,७५,४७३	२५,४१,७५,५४६	२,२२,२५,१४,२९२

हात्मा आजको मितिको संलग्न प्रतिवेदन अनुसार

लेख बहादुर पुन प्रमुख वित्त अधिकृत	अशोक शेरचन प्रमुख कार्यकारी अधिकृत	प्रा. डा. जीता प्रधान सञ्चालक	बृष्ट बहादुर बर्सेत सञ्चालक	अभिषेक बज्राचार्य सञ्चालक
रामेश्वर सापकोठा सञ्चालक	शंकर प्रसाद कालिकोठा सञ्चालक	रघुेश सिंह खहका सञ्चालक	लिला प्रकाश सिटौला अध्यक्ष	सिए अनुप कुमार श्रेष्ठ रामानेजिङ्क पार्टनर बि.आर.एस. न्यौपाने एण्ड करपनी चार्टर्ड एकाउण्टेन्ट्स

मिति: २०८०/१०/०८
स्थान: काठमाडौं, नेपाल

एकीकृत इविवरिना भएको परिवर्तनको विवरण
श्रवण १, ३०८९ देशि ३९, आषाढ २०८० अखण्ड

ਆવણ ૧, ૨૦૭૯ દેરિય ૩૧, આષાઢ ૨૦૮૦ અરંગ

੨੫

एकीकृत इविवरीआ आणको परिवर्तनको विवरण

ଆମ୍ବାଣ ୧, ୨୦୭୭ ଦେଖିବ ୩୭, ଆଷାଢ଼ ୨୦୮୦ ସରଳ

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तात्कालिक विभिन्न विधियों का अनुसार
विभिन्न विधियों का अनुसार
विभिन्न विधियों का अनुसार
विभिन्न विधियों का अनुसार

बुध बतापुर बड़ाला
सज्जालक
लिला प्रकाश शिठौला
आजम्ह

सत्येश शिंह राष्ट्रका
सम्पादक

प्रा. डा. ऊता प्रधा
सञ्चालक

कार प्रसाद काटिकोठा
अम्बालाङ्क

प्रथम वित्त अधिकृत

रामेश्वर शापकोठा
अश्वालक्ष

एकीकृत नगद प्रवाह विवरण

श्रावण १, २०८९ देवि ३१, आषाढ २०८० समन

रकम रु.रा

विवरण	समाप्त		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०८१	आषाढ मसान्त २०८०	आषाढ मसान्त २०८१
कारोवार सञ्चालनबाट नगद प्रवाह				
व्याज आठदाली	२२,६१,३६,८७,६५३	१२,३७,२६,८९,५६६	२२,५५,२४,५७,१८५	१२,३३,७३,७६,७८५
शुल्क तथा अन्य आठदाली प्राप्ती	२,११,३५,८८,५९३	१,५३,४८,४२,०७५	१,१६,०१,२९,१०५	१,३७,६८,८३,६६८
लागांश प्राप्ती				
कारोवार सञ्चालनबाट प्राप्ती	७,०४,०८,८३१	३१,२१,४०,८६६	७,८२,४२,९७४	४८,५३,८२,२१०
व्याज सर्वे	(११,८५,२०,११,५६४)	(११,३३,७५,११,५५७)	(११,८५,१६,०४,१९९)	(११,३३,३१,११,०८०)
कमिशन तथा शुल्क सर्वे	(११,८३,४६,०८)	(१०,६६,७०,०८)	(८,६६,३१,०७७)	(८,३६,३१,०१४)
कर्मचारी सर्वे	(३,९५,३३,१०,७१९)	(२,०४,८८,१७,०१०)	(३,९०,१७,५८,८८०)	(२,०२,१४,३३,७४५)
अन्य सर्वे	(१,५१,३०,७९,०९०)	(१,०६,५४,४२,०७)	(१,४८,३८,९६,४३२)	(१,०३,३४,७७,७०७)
सञ्चालन सम्पत्ति र दायित्वको परिवर्तन अधिको	(६२,९०,४२,२८०)	(३९,०३,०९,८७५)	(७३,०६,६२,०२३)	(२७,२०,२६,१८४)
सञ्चालन नगद प्रवाह				
सञ्चालन सञ्चालनघाट चालु सरपतिमा कमी/बुद्धि				
नेपाल राष्ट्र बैंकमा रहेको गौजदात	६,३५,७६,८९,०६५	(२,४४,१७,३८,३७४)	६,३५,७६,८९,०६५	(२,४४,१७,३६,३७४)
बैंक तथा वित्तीय संस्थाहरूमा रहेको गौजदात	(३२,८६,६३,८५७)	५८,८९,५४,१०१	११,१६,३६,६४३	५८,८९,५४,१०१
अन्य व्यापारिक सम्पत्ति	३२,९०,७२,२६३	५९,३६,३१,५६१	(५,७९,१२,१३३)	२,६६,०१,५११
बैंक तथा वित्तीय संस्थाहरूलाई दिइएको कर्जा तथा सापडी	१,७१,२९,९३,६३७	१५,०५,८६,६५४	१,७१,२९,९३,६३७	१५,०५,८६,६५४
ग्राहकहरूलाई दिइएको कर्जा तथा सापडी	२,३२,४९,४४,४८९	(२,३१,३,५९,८५७)	२,२८,९७,७६,६७३	(२,३१,३,५९,८५७)
अन्य सम्पत्ति	(१,१७,०३,२४,२६७)	५,२९,४३,४६,१७९	(४४,९०,७२,११२)	५,२९,३१,८२,१५५
सञ्चालन सञ्चालनघाट चालु दायित्वमा कमी/बुद्धि				
बैंक तथा वित्तीय संस्थाहरूलाई दिखु पर्ने वाँकी रकम	१,१०,२८,३६,२६७	(१,२५,७४,७६,१४५)	१,१२,२५,३१,२८१	(१,२८,२४,११,१५१)
नेपाल राष्ट्र बैंकलाई दिखु पर्ने वाँकी रकम	(१६,५९,६७,०४,२३५)	१०,२९,४२,११,४९४	(१६,१९,६७,०४,२३५)	१०,२९,४२,११,४९४
ग्राहकको निष्क्रिय	१८,१४,२१,२३,५१५	१३,८५,१७,५६,१३४	१७,८७,४२,८३,००७	१३,८०,१६,८४,३६६
ऋण सापडी	(७,७१,८५,००,०००)		(७,७१,८५,००,०००)	
अन्य दायित्व	(७६,७३,१०,१२२)	(३,०७,७७,९६,५३७)	(९७,७५,००,०१०)	(२,७३,४०,८२,८८७)
आयकर आधिको कारोवार सञ्चालनबाट सुद नगद प्रवाह	२,७५,११,११,१५५	१६,०५,०५,८८,२१४	(६,२८,५५,१०,६५७)	२०,०७,९४,२१,०१४
आयकर गुरुताली	(१,३३,६२,४१,११०)	(९८,१५,८८,२८८)	(१,२५,७७,११,७५८)	(१६,३१,११,७६०)
कारोवार सञ्चालनबाट सुद नगद प्रवाह	१,४२,८८,७३,२४५	१५,०९,०९,९४,१७७	१३,१०,३१,८२,३२८	१४,१२,११,०४,७३१
लगानी कारोवारमा नगद प्रवाह				
लगानी खरिद	(५,८९,३८,११,१८८)	(१६,४४,५६,०४,०३३)	(५,७९,०७,२१,०८८)	(१६,४४,५६,०४,०३३)
लगानी विक्रि	३४,२६२	५२,०९,४८,०८८	३४,२६२	५२,०९,४८,०८८
सिथर सम्पत्तिको खरिद	(३४,५३,५५,४४३)	(१,८३,१०,८५,५०)	(३४,५१,७६,४०३)	(१,७७,३४,३४,३४३)
सिथर सम्पत्तिको विक्रि	३,१३,८५,२५७	२,३८,७८,२७१	३,१३,८५,२५७	२,३८,७८,२७१
अग्रवृत्त सम्पत्तिको खरिद	(५,८४,४४,३६६)	२,७३,४८,६४४	(५,६१,२१,१२७)	२,८५,५०,३८५
लगानीको सम्पत्तिको विक्री	-	-	-	-
लगानीको सम्पत्तिको विक्रीबाट प्राप्ती	६,७७,३९,६५५	६,१२,३०,८४६	६,७७,३९,६५५	६,१२,३०,८४६
व्याज आठदाली	२,९५,२४,८६,८३५	२,०३,८०,७५,०६७	२,९५,२४,८६,८३५	२,०३,८०,७५,०६७
लागांश आठदाली	१४,५४,८३,७४४	९,५७,५६,२२९	१४,५४,८३,७४४	९,५७,५६,२२९
लगानी कारोवारमा सुद नगद प्रवाह	(३,१०,०५,००,०४५)	(१५,६०,९४,४२,७३९)	(२,९९,४८,९०,३८५)	(१५,५५,०५,११,३१)
वित्तीय श्रोत कारोवारबाट नगद प्रवाह				
ऋणपत्र निष्काशनबाट प्राप्त				
ऋणपत्रको शुकानी	-	-	-	-
असुरक्षित दायित्वको निष्काशनबाट प्राप्त	-	-	-	-
असुरक्षित दायित्वमा भएको स्वर्व	-	-	-	-
शेयर निष्काशनबाट प्राप्त	-	-	-	-
लागांश शुकानी	(२३,६५,३०,५६३)	(२१,५५,११,७२२)	(१९,०६,३०,५६३)	(७,१६,६५,६२५)
व्याज सर्वे				
अन्य प्राप्ती / शुकानी	(१४,३८,०१,६३३)	(२,७१,८४,३६०)	(७,१२,४४,११४)	(२,७१,४४,३६०)
वित्तीय श्रोत कारोवारबाट सुद नगद प्रवाह	(३८,०३,३२,११६)	(२४,२७,३५,०८२)	(२६,१८,५०,४७६)	(१,८४,४१,१८५)
नगद तथा नगद समानामा भएको सुद (कमी/बुद्धि)	(२,०५,७१,५८,११६)	(७६,११,१३,४४५)	(१,८४,६३,८५,४४४)	(७,२०,२४,४५७७)
नगद तथा नगद समानामा रहेको शुकानी गौजदात	८,१०,८०,२१,१५६	८,८५,६२,४४,१६८	७,६६,४४,२६,१३०	८,३७,११,०२,६७२
नगद तथा नगद समानामा प्राप्तिकाट	४,२३,११,६९,७६४	-	४,२३,११,६९,५११	-
नगद तथा नगद समानामा वित्तीय दरमा भएको	५,१०,००,२१८	१,२९,६८,८३३	५१,००,२१८	१,२९,६८,८३३
फरकबाट आठदाली/सर्व				
नगद तथा नगद समानामा रहेको अवित्त गौजदात	१०,२८,६३,४०,१४२	८,१०,८०,२१,१५६	१०,०३,३५,७८,१२४	७,६६,४६,२६,१३०

हात्तो आजको गितिको संलग्न प्रतिवेदन अनुसार

लेख बहादुर पुन	अशोक शेरचन	प्रा. डा. गीता प्रधान	बृष्ट बहादुर बस्नेत	आमिषेक बजावार्य
प्रमुख वित्त अधिकृत	प्रमुख कार्यकारी अधिकृत	सञ्चालक	सञ्चालक	सञ्चालक
रामेश्वर सापकोठा	शंकर प्रसाद कालिकोठा	रमेश सिंह खड्का	लिला प्रकाश सिठौला	सिए अगुण कुमार श्रेष्ठ
सञ्चालक	सञ्चालक	सञ्चालक	अद्यक्ष	रायानेजिङ्ग पार्टनर
गिति: २०८०/१०/०८	स्थान: काठमाडौं, नेपाल	गिति: २०८०/१०/०८	स्थान: अद्यक्ष	बि.आर.एस. न्यौपाने एप्ट कर्पनी
				चार्टर्ड एकाउण्टेन्ट्स

Prabhu Bank Limited

Notes to the Consolidated Financial Statements

For the year ended 31st Ashadh, 2080

1. Reporting Entity

1.1 Corporate Information

Prabhu Bank Ltd. ("The Bank") formerly known as KIST Bank Ltd. is a limited liability company incorporated and operating in Nepal. The address of its registered office is G.P.O. Box 8975, Babarmahal, Kathmandu, Nepal. The Bank carries out commercial banking business in Nepal as class "A" financial institution under the Bank and Financial Institution Act, 2073.c The Bank is listed in Nepal Stock Exchange Limited. During the review period Bank has acquired Century Commercial Bank Limited, a "A" classed commercial bank in Nepal and the joint transaction started from 10 January 2023(26 Poush 2079).

1.2 Consolidated Financial Statements

The accompanying consolidated financial statements for the year ended 31st Ashadh, 2080 comprises the Bank's (Parent Company) and its Subsidiaries' (together referred to as the 'Group' and individually as 'Group entities') Statement of Financial Position, Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flow and Notes to the Financial Statements. The Bank is the ultimate parent of the Group.

1.3 Principal Activities and Operations

Bank

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

Subsidiaries

Details of the subsidiaries are as follows:

NAME OF SUBSIDIARY	HOLDING %	INVESTMENT DATE
Prabhu Capital Ltd.	56.79%	May 31, 2017
Prabhu Stock Market Ltd.	100%	June 12, 2019

The principal activities of the Subsidiary, Prabhu Capital Limited is to provide merchant/ investment banking services that include management of public offerings, portfolio management, underwriting of securities, and fund management of mutual fund schemes, depository participant's service under Central Depository Service (CDS) and administration and record keeping of securities of its clients. Prabhu Stock Market Limited is yet to obtain operating licence from Securities Board of Nepal (SEBON). During the review period, Prabhu Capital Limited has acquired Century Capital Markets Limited (subsidiary of acquired Century Commercial Bank Limited).

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

Associate:

Details of the Associate are as follows:

NAME	PRINCIPAL ACTIVITIES	HOLDING % OF THE BANK	INVESTMENT DATE
Kisan Laghubitta Bittiya Sanstha Ltd.(Previously NRN Laghubitta Bittiya Sanstha Ltd.)	Provide one window financial solutions to the customers with wide range of micro banking products and services customized to the requirement of customers falling under the deprived sector.	7%	July 15, 2021

The Associate of the bank is a microfinance banking institute with license to operate as a D class financial institution from Nepal Rastra Bank. The Principal Activity of the associate is to provide one window financial solutions to the customers with wide range of micro banking products and services customized to the requirements of customers falling under the deprived sector. Since, Assistant General Manager Mr. Rajesh Bhandari is one of the Director of Kisan Laghubitta, it has been treated as Associate of the Bank.

2. Basis of Preparation

2.1 Statement of Compliance

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

For all periods up to and including the year ended 17th July 2016, the Group prepared the financial statements in accordance with the Nepal Accounting Standards which were effective prior to 17th July, 2016. These financial statements for the year ended 16th July 2023 are prepared in accordance with NFRSs.

2.2 Reporting Period and Approval of Financial Statements

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

RELEVANT FINANCIAL STATEMENT	NEPALESE CALENDAR DATE / PERIOD	ENGLISH CALENDAR DATE / PERIOD
Comparative SOFP* Date	31st Ashadh 2079	16th July 2022
Comparative reporting period	1st Shrawan 2078 – 32nd Ashadh 2079	15th July 2021 – 16th July 2022
NFRS SOFP* Date	31st Ashadh 2080	16th July 2023
NFRS reporting period	1st Shrawan 2079 – 31st Ashadh 2080	17th July 2022 – 16th July 2023

* SOFP = Statement of financial position

These financial statements have been authorised for issue by the Board of Directors on its meeting held on 8th Magh, 2080 and have been recommended for approval by shareholders in the Annual General Meeting.

2.3 Functional and Presentation Currency

The Financial Statements of the Group are presented in Nepalese Rupees (NPR.), which is the currency of the primary economic environment in which the Group operates. There was no change in the Group's presentation and functional currency during the year under review. The amounts in the financial statements are rounded off to the nearest Rupees, except where otherwise indicated as permitted by NAS 1 – "Presentation of Financial Statements".

2.4 Use of Estimates, Assumptions and Judgments

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

During the FY 2079/80 method of depreciation has been changed from WDV method to SLM method which is considered as change in Accounting Estimate. Due to the change in method of depreciation, difference in depreciation amounting Rs. 55,980,572.70 has been adjusted in Financial Statements.

2.4.1 Going Concern

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

2.4.2 Fair Value of Financial Instruments

Where the fair values of financial assets and financial liabilities recorded in the Statement of Financial Position can be derived from active markets, they are derived from observable market data. However, if this is not available, judgment is required to

establish fair values. The valuation of financial instruments is described in more details in Note 3.4 under "Fair Value of financial assets and liabilities". As per NFRS 13, Fair valuation of assets and liabilities require significant management judgments when observable market data are not available.

2.4.3 Defined Benefit Plans

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

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

2.5 Changes in Accounting Policies

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

2.6 New standards issued but not yet effective

The Institute of Chartered Accountants of Nepal, (ICAN) has issued a new version of NFRS on 11th Ashadh 2077, (NFRS 2018) which covers NFRS 17 Insurance Contract. However, the effective date of such new NFRSs is 1st Shrawan 2080 onwards and this NFRS does not expected to have a significant impact on the financial information. Further, NFRS 14 Regulatory Deferral Accounts is not yet effective.

2.7 New standards and interpretations not adopted

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

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

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

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

This Carve-out states that the effective interest rate calculation shall include all fees and points paid or received, unless it is immaterial or impracticable to determine reliably. The Bank has availed this Carve-out in the case of loans and advances for Financial Year 2079/80 and has not considered all fees and points paid or received which are impracticable to measure reliably while determining effective interest rate. As a result of this alternative treatment, the Bank has excluded the full amount of upfront loan management fees or commission received on loans and advances in the calculation of effective interest rate for the loan. The upfront fees and commission are recognized as income in the same period, the loan is approved.

2.8.2 Carve-Out: 2 – NFRS-9: Financial Instruments: Recognition and Measurement (Incurred Loss Model to measure the Impairment Loss on Loan and Advances)

Carve out from the requirement to determine impairment loss on financial assets – loans and advances by adopting the 'Incurred Loss Model' unless the reporting entity is a bank or a financial institution registered as per Bank and Financial Institutions Act, 2073. Such entities shall measure impairment loss on loans and advances at the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provisioning; and amount determined as per NFRS. The Bank has adopted this mandatory treatment. As a result of this treatment, the Bank has recognized impairment loss on loans and advances at the higher of the amount derived as per prudential norms specified in NRB directive no. 2/79 and the amount derived from incurred loss model as specified by NFRS. The Bank has recognized impairment loss on other financial assets measured at amortized cost in accordance with NFRS.

2.9 Discounting

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

3. Significant Accounting Policies

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

3.1 Basis of Measurement

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

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

3.2 Basis of Consolidation

i. Business Combinations

For the purpose of business combination, acquisition method has been adopted as prescribed by the NFRS-3; "Business Combination". In the statement of financial position, the acquiree's identifiable assets, liabilities and contingent liabilities are initially recognised at their fair values at the acquisition date. The results of acquired operations are included in the consolidated statement of income from the date on which control is obtained. The cost of an acquisition has been measured as the difference between the fair value of the assets obtained and the fair value of purchase consideration paid. The excess of the purchase consideration paid over the fair value of the asset has been recognized as goodwill. The excess of the fair value of the asset obtained and the purchase consideration paid has been recognized as gain on bargain purchase and credit to Statement of Profit or Loss immediately. The bank has acquired Century Commercial Bank Ltd and joint transaction commenced from 10th January, 2023 at the share swap ratio of 1:1. The bank has held investment on Prabhu Capital Limited from 31st May, 2017 and Prabhu Stock Market Ltd. from 12th June, 2019.

ii. Non-Controlling Interest (NCI)

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

Non-controlling interests (NCI) are measured at non-controlling interest's proportionate share of the subsidiary's net assets at the date of acquisition. After the date of acquisition, the share of the income has been appropriately adjusted to the NCI.

iii. Subsidiaries

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

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

iv. Loss of Control

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

v. Special Purpose Entity (SPE)

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

vi. Transaction Elimination on Consolidation

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

3.3 Cash and Cash Equivalent

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

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

3.4 Financial Assets and Financial Liabilities

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

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

Date of Recognition of Financial Instruments

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

Initial recognition and measurement of financial instruments

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

FINANCIAL ASSETS:

Classification of Financial Assets

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

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

recognition while interest represents the time value of money and credit risk associated with the compensation.

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

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

Debt instruments that meet the following conditions are measured subsequently at fair value through other comprehensive income (FVTOCI):

- The financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling the financial assets
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

All other financial assets are measured subsequently at fair value through profit or loss (FVTPL). Despite the foregoing, the Group may make the following irrevocable election / designation at initial recognition of a financial asset:

- The Group may irrevocably elect to present subsequent changes in fair value of an equity investment in other comprehensive income if certain criteria are met (see (iii) below)
- The Group may irrevocably designate a debt investment that meets the amortised cost or FVTOCI criteria as measured at FVTPL if doing so eliminates or significantly reduces an accounting mismatch.

1. Financial Assets measured at Amortized Cost

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

Loans and Advances from Customers

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

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

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

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

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

After initial measurement, financial assets at fair value through OCI are subsequently measured at fair value. Unrealized gains and losses are recognized directly in equity through 'Other comprehensive income / expense' in the 'Fair value reserve'. Where the Group holds more than one investment in the same security, they are deemed to be disposed of on a first-in-first-out basis. Interest earned whilst holding financial assets at fair value through OCI is reported as 'Interest income' using the effective interest rate. Dividend earned whilst holding financial assets at fair value through OCI are recognized in the Statement of Profit or Loss as

'other operating income' when the dividend is realized. The losses arising from impairment of such investments are recognized in the Statement of Profit or Loss under 'Impairment charge for loans and other losses' and removed from the 'Fair value reserve'.

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

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

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

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

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

FINANCIAL LIABILITIES:

Classification of Financial Liabilities

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

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

2. Financial Liabilities at Amortized cost:

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

De-recognition

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

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

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

Determination of Fair Value

'Fair value' is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date in the principal or, in its absence, the most advantageous market to which the Group has access at that date. The fair value of a liability reflects its non-performance risk. Fair value also represents the value of a company's assets and liabilities when a subsidiary company's financial statements are consolidated with a parent company.

Valuation hierarchy

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

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

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

Level 3 portfolios are those where at least one input, which could have a significant effect on the instrument's valuation, is not based on observable market data.

Impairment of Financial Assets

The Group, at the end of each reporting period, assesses whether there is objective evidence that financial assets not carried at fair value through profit or loss are impaired. A financial asset or a group of financial assets is impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset(s) and that the loss event has an impact on the future cash flows of the asset(s) that can be estimated reliably.

Objective evidence that financial assets are impaired includes:

- significant financial difficulty of the borrower or issuer;
- default or delinquency by a borrower;
- the restructuring of a loan or advance by the Group on terms that the Group would not consider otherwise;
- indications that a borrower or issuer will enter bankruptcy;
- the disappearance of an active market for a security; or
- Observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group, or economic conditions that correlate with defaults in the group.

In addition, for an investment in an equity security, a significant or prolonged decline in its fair value below its cost is objective evidence of impairment. The Group considers evidence of impairment for loans and advances and held-to-maturity investment securities at both a specific asset and a collective level. All individually significant loans and advances and held-to-maturity investment securities are assessed for specific impairment.

Impairment losses on assets measured at amortized cost are calculated as the difference between the carrying amount and the present value of estimated future cash flows discounted at the asset's original effective interest rate.

If the terms of a financial asset are renegotiated or modified or an existing financial asset is replaced with a new one due to financial difficulties of the borrower, then an assessment is made of whether the financial asset should be derecognized. If the cash flow of the renegotiated assets is substantially different, then the contractual rights to cash flow from the original financial assets are deemed to have expired. In this case, the original financial asset is derecognized and the new financial asset is recognized at fair value. The impairment loss before an expected restructuring is measured as follows:

- If the expected restructuring will not result in de-recognition of the existing asset, then the estimated cash flow arising from the modified financial assets are included in the measurement of the existing asset based on their expected timing and amounts discounted at the original effective interest rate of the existing financial asset.
- If the expected restructuring will result in de-recognition of the existing asset, then the expected fair value of the new asset is treated as the final cash flow from the existing financial asset at the time of its de-recognition. This amount is discounted from the expected date of de-recognition to the reporting date using the original effective interest rate of the existing financial asset.

Impairment losses are recognized in profit or loss and reflected in an allowance against loans and advances or held-to-maturity investment securities. If an event occurring after the impairment was recognized causes the amount of impairment loss to decrease, then the decrease in impairment loss is reversed through profit or loss.

Impairment charge / (reversal) and write off

The amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future credit losses that have not been incurred) discounted at the financial asset's original effective interest rate (i.e., the effective interest rate computed at initial recognition). The amount of the loss is recognized in profit or loss. The carrying amount of the asset is reduced through the use of an impairment allowance account.

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

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

Comparison of impairment as per NFRS and NRB:

NPR. in '000

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
LLP as per NRB	12,949,697	4,099,001
Impairment as per NFRS	7,378,947	2,799,108

Details of LLP as per NRB are as follows:

NPR. in '000

PARTICULARS	LOAN AMOUNT	LLP AMOUNT
Pass loan	207,668,180	2,699,686
Watch list loan	22,049,226	1,102,461
Restructured		
Substandard loan	4,534,685	1,133,671
Doubtful loan	4,041,698	2,020,849
Loss loan	3,486,775	3,486,775
Other/Additional	322,951	2,506,254
Total	242,103,516	12,949,697

As per carve out issued by ICAN, higher of the loan loss provision to be maintained as per NRB Directives or Impairment calculated as per NFRS should be presented in financial statements. Hence, Loan Loss Provision as per NRB Directives has been presented in the financial statements.

3.5 Trading Assets

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

Following is the details of Trading Assets held by Bank on 31st Ashadh, 2080. Trading Assets are presented at Fair Value through Profit and Loss in the Financial Statements. Any change in Fair Value is adjusted through profit or loss statement.

Details of LLP as per NRB are as follows:

Amount in NPR

PARTICULARS	NO. OF SHARES	COST	FAIR VALUE
Salt Trading Corporation	17,399	117,851,288	85,237,701
Rastriya Beema Company Limited Promoter Share	211	3,369,376	3,291,178
Support Laghubitta Bittiya Sanstha Limited	15	27,805	14,337
Upper Tamakoshi Hydropower Ltd	45,261	36,110,040	19,317,395
Rasuwagadhi Hydropower Company Limited	51,465	27,166,279	15,439,500
Citizen Investment Trust	8,063	18,941,017	16,843,607
IGI PRUDENTIAL INSURANCE LTD.	15,714	13,896,410	8,799,840
Nepal Life Insurance Company	2,987	5,734,343	2,222,328
Ganapati Laghubitta Bittiya Sanstha Limited	1	-	811
Sagarmatha Lumbini Insurance Co. Ltd.	2,245	2,038,054	1,679,260
Himalayan Life Insurance Company Limited	18,067	12,579,467	9,159,969
Nepal Doorsanchar Company Limited	4,800	5,774,654	4,353,120
Neco Insurance Limited	5,858	6,402,400	5,220,064
National Life Insurance Co. Ltd.	7,937	6,032,249	5,119,365
Siddhartha Premier insurance Limited	17,646	16,336,012	13,737,411
RMDC Laghubitta Bittiya Sanstha	1	-	775
Life Insurance Company Nepal	1,810	3,094,954	2,814,550
Deprosc Laghubitta Bittiya Sansthan	1	-	826
Total	-	275,354,349	193,252,037

3.6 Derivative Assets and Derivative Liabilities

Derivative assets and liabilities (herein referred to as instrument) is a contract whose value changes to the change in agreed-upon underlying financial asset/liability which requires no initial net investment and is settled at future date. Derivative instruments include transactions like interest rate swap, currency swap, forward foreign exchange contract etc. held for trading as well as risk management purposes. Derivative financial instruments are initially measured at fair value on the contract date and are subsequently re-measured to fair value at each reporting date.

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

3.7 Property & Equipment

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

Recognition and Measurement

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

If significant parts of an item of property or equipment have different useful lives, then they are accounted for as separate items (major components) of property and equipment as mentioned in NAS 16. Any gain or loss on disposal of an item of property and equipment (calculated as the difference between the net proceeds from disposal and the carrying amount of the item) is recognised within other income in Statement of Profit or Loss.

Cost Model

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

Revaluation Model

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

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

Subsequent Costs

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

Upto the previous FY 2078/79 Depreciation used to be charged to Statement of Profit or Loss on a Written-down-Value method over the estimated useful life of the relevant assets. For calculation of depreciation, assets put to use for more than six months in a FY were considered full value, three to six months at two third of the cost and less than three months at one third of the cost. The rates of depreciation are determined based on the estimated useful life are as follows:

NATURE OF ASSETS	DEPRECIATION RATE (%)
Buildings	5
Vehicles	20
Office Equipment	25
Computers and Accessories	25
Furniture and Fixtures	25
Machinery Items(ATM, Generator)	15

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

From this FY 2079/80 method of depreciation has been changed from WDV to SLM method. The estimates and associated assumptions for life of assets are based on historical experience and various other factors that are believed to be reasonable under the circumstances. Fixed Assets are depreciated applying the following life of the assets:

CLASS	USEFUL LIFE (YEARS)
Building	70
Computer Hardware	7
Furniture And Fixture	10
Machinery Equipment	15
Metal Furniture	10
Office Equipment	7
Other Fixed Assets	10
Vehicle	7
Wooden Furniture	10

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

Changes in Estimates

The asset's residual values, useful life and methods of depreciation are reviewed, and adjusted if appropriate, at each financial year end. From this FY 2079/80 method of depreciation has been changed from WDV to SLM method.

Capital Work in Progress

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

Borrowing Costs

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

De-recognition

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

3.8 Goodwill and Intangible Assets

Goodwill

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

Intangible Assets

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

The Group recognizes an intangible asset when:

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

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

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

ASSET CATEGORY	CURRENT YEAR	PREVIOUS YEAR
Computer Software	Lower of 5 years or License period	Lower of 5 years or License period

De-recognition of Intangible Assets

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

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

3.9 Investment Property

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

Investment properties are land or building or both other than those classified as property and equipment under NAS 16 – “Property, Plant and Equipment”; and assets classified as non-current assets held for sale under NFRS 5 – “Non-Current Assets Held for Sale & Discontinued Operations”. The Group has recognized as investment property such land or land and building acquired by the Bank as non-banking assets in course of recovery of loans and advances to borrowers that have turned into chronic defaulters.

Measurement

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

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

Details of Investment Properties have been depicted under Note 4.12.

De-recognition

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

3.10 Income Tax

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

Current Tax

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

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

Explanatory Notes

NPR. in '000

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Current tax assets	130,015	109,057
Current tax liabilities		
Net tax assets/(liability)	130,015	109,057

Tax Settlement Status

The bank has filed tax returns with the Inland Revenue Office for the financial years up to 2078/79 (2021/22) under self-assessment procedures. Inland Revenue office has completed assessment/reassessment of Bank's tax liability up to Financial Year 2075/76 (2018/19).

The total disputed amount from FY 2064/65 to FY 2075/76 of NPR 416,741 thousand has been disclosed as contingent liability on income tax under Note 4.28.

Deferred Tax

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

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

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

NPR in '000

PARTICULARS	DEFERRED TAX ASSETS	DEFERRED TAX LIABILITIES	NET DEFERRED TAX ASSETS /(LIABILITIES)
Deferred tax on temporary differences on following items			
Loans and Advances to BFIs			
Loans and Advances to Customers			
Investment Properties			
Investment Securities	40,979		40,979
Property and Equipment	93,250	13,203	80,046
Employees' Defined Benefit Plan	780,430	29,818	750,612
Net Lease Liabilities as per NFRS 16		76,690	(76,690)
Provisions	29,304	-	29,304
Booking of AIR			
Other Temporary Differences			
Deferred tax on temporary differences			824,252
Deferred tax on carry forward of unused tax losses			
Deferred tax due to changes in tax rate			
Net Deferred Tax Asset (Liabilities) as on year-end of Ashadh 2080			824,252
Deferred Tax (Asset)/ Liabilities as on Shrawan			
01 Shrawan 2079 including trf from acquired CCBL			601,684
Origination/(Reversal) during the year			222,568
Deferred Tax expense (income) recognized in profit or loss			211,406
Deferred Tax expense (income) recognized in OCI			11,161
Deferred Tax expense (income) recognized directly in Equity			-

3.11 Deposits, Debt Securities Issued and Subordinated Liabilities

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

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

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

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

NPR. in '000

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Deposits from Customer	289,090,927	178,652,185
Deposits from Bank & FIs	6,853,043	3,488,965
Total	295,943,970	182,141,150
PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Current Deposits	21,428,713	20,627,822
Saving Deposits	81,580,020	60,119,092
Fixed Deposits	166,056,314	84,522,867
Call Deposits	17,176,626	10,992,355
Other Deposits	2,849,254	2,390,048
Total	289,090,927	178,652,185

Debt Securities Issued

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

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

Details of Debt Securities issued are:

NPR. in '000

S.N.	NAME	AMOUNT (NPR)	PERIOD	INTEREST RATE	INTEREST PAYMENT FREQUENCY	ALLOTMENT DATE	MATURITY DATE
1.	10.25% Prabhu Bank Debenture - 2086	1,000,000,000	10 years	10.25% p.a.	Half Yearly	26/07/2076	25/07/2086
2.	10.00% Prabhu Bank Debenture - 2084	2,000,000,000	8 years	10.00% p.a.	Quarterly	28/05/2077	27/05/2085
3.	8.5% Prabhu Bank Debenture - 2087	2,650,000,000	10 years	8.50% p.a.	Quarterly	31/02/2078	30/02/2088
4.	10.50% Century Debenture 2088	2,200,000,000	10 years	10.50%	Quarterly	10/02/2079	09/02/2089

Being negative retained earning no amount has been apportioned for Debenture Redemption Reserve. Such reserve had to be created for Rs. 1,051,884,821 for the FY 2079/80.

Subordinated Liabilities

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

The Group does not have any subordinated liabilities.

3.12 Provisions

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

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

3.13 Revenue Recognition

Interest Income

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

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

Moreover, Bank has followed guidelines issued by Nepal Rastra Bank for suspension and/or cessation to accrue of interest income, wherever applicable.

The amount accrued till year end which has been recovered from customer within 15th of Shrawan 2080 amounting to NPR 748,812 thousand has been adjusted in statement of distributable profit and loss.

Bank has capitalized interest income on the priority sector project loans to the extent of NPR 340,216 thousand. Approval of interest capitalization has been duly obtained from Nepal Rastra Bank. Further, regulatory reserve on such capitalized interest after deduction of Staff Bonus and Income Tax has been created.

Fee and Commission Income

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

Dividend Income

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

Net Trading Income

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

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

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

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

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

3.14 Interest Expense

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

3.15 Employee Benefits

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

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

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

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

a. Short term employee benefits

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

b. Post-employment benefits

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

i. Defined Contribution Plan (DCP)

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

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

ii. Defined Benefit Plan (DBP)

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

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

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

c. Other long term employee benefits

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

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

d. Termination Benefits

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

Staff Costs:

NPR. in '000

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Post-employment benefits		
i. Defined contribution plans	107,962	84,000
ii. Defined benefit plans	308,332	296,675
Short Term Employee Benefits	2,283,605	1,788,628
Share-based payments	-	-
Equity-settled share-based payments	-	-
Cash-settled share-based payments	-	-
Termination benefits	-	-
Other long-term employee benefits	107,685	121,342
Total employee benefit expense	2,807,583	2,290,644

3.16 Leases

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

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

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

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

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

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

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

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

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

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

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

The right-of-use assets are presented Within Property, plant and Equipment in the Consolidated Statement of Financial Position.

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

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

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Cost		
As 1 Shrawan 2079	1,493,459	-
Additions	91,405	-
Termination	(4,958)	-
Trf. From CCBL	1,058,414	-
As on 32 Ashadh 2080	2,638,320	-
Accumulated depreciation		
As 1 Shrawan 2079	212,768	-
Charge for the year	285,749	-
Trf. From CCBL	228,935	-
As on 31 Ashadh 2080	727,452	-
Carrying amount		
As on 32 Ashadh 2079	1,280,691	-
As on 31 Ashadh 2080	1,910,868	-

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

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PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Amounts recognized in Statement of Profit or Loss		
Depreciation expense on right-of-use assets	285,749	212,768
Interest expense on lease liabilities	96,565	70,013
Expense relating to short-term leases	-	-
Expense relating to leases of low value assets	-	-
Expense relating to variable lease payments not included in the measurement of the lease liability	-	-
Income from sub-leasing right-of-use assets	-	-

Transition

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

3.17 Foreign Currency Translation

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

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

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

Foreign currency differences arising on translation are recognised in Statement of Profit or Loss. Foreign currency translation gain/loss is presented under Note 4.34 under other operating income. 25% of such revaluation gain, if any, is transferred to foreign exchange fluctuation fund as per the requirement of NRB directive/ BAFIA, 2073. During the current year, there was a gain of NPR 5,100 thousand.

3.18 Financial Guarantee and Loan Commitment

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

Details of Loan Commitments are disclosed in Note 4.28.

3.19 Share Capital and Reserves

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

a. General reserve

This is a statutory reserve and is a compliance requirement of NRB directive no. 4/79 and stipulations of BAFIA, 2073. The Bank is required to appropriate a minimum 20% of current year's net profit into this heading each year until it becomes double of paid-up capital and then after a minimum 10% of profit each year. This reserve is not available for distribution to shareholders in any form and requires specific approval of the central bank for any transfers from this heading. The Bank has consistently appropriated the required amount from each year's profit into this heading. There is no such statutory requirement for the Subsidiary.

Movement in the General Reserve during the FY 2079/80:

NPR. in '000

PARTICULARS	AMOUNT
Opening Balance as on 1st Shrawan, 2079	2,717,810
Transfer from Acquired CCBL	1,349,515
Transfer from Retained Earnings (20% of Net Profit)	56,044
Closing Balance as on 31st Ashadh, 2080	4,123,369

b. Exchange equalization reserve

This is a statutory reserve and is a compliance requirement of NRB directive no. 4/79 and stipulations of BAFIA, 2073. The Bank is required to appropriate 25% of current year's total revaluation gain (except gain from revaluation of Indian Currency) into this heading. The Bank has consistently appropriated the required amount from each year's profit into this heading. There is no such statutory requirement for the Subsidiaries.

Movement in the Exchange Equalization Reserve during the FY 2079/80:

NPR. in '000

PARTICULARS	AMOUNT
Opening Balance as on 1st Shrawan, 2079	12,554
Transfer from Acquired CCBL	13,497
Transfer from Retained Earnings (25% of Revaluation Gain)	1,275
Less: Transfer to Retained Earnings	
Closing Balance as on 31st Ashadh, 2080	27,326

c. Fair value reserve

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

Movement in the Exchange Equalization Reserve during the FY 2079/80:

NPR. in '000

PARTICULARS	AMOUNT
Opening Balance as on 1st Shrawan, 2079	653,678
Transfer from Acquired CCBL	(34,125)
Transfer from OCI (after tax increment in fair value)	(95,618)
Closing Balance as on 31st Ashadh, 2080	523,934

d. Asset revaluation reserve

This is a non-statutory reserve and is a requirement in the application of accounting policy for non-financial assets such as property, equipment, investment property and intangible assets that are measured following a re-valuation model. Revaluation reserves often serve as a cushion against unexpected losses but may not be fully available to absorb unexpected losses due to the subsequent deterioration in market values and tax consequences of revaluation. The Group does not have any amount to present under asset revaluation reserve.

e. Capital reserve

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

f. Corporate social responsibility fund

This is a statutory reserve and is a compliance requirement of NRB Directive No. 6/79 and BAFIA, 2073. The Bank is required to appropriate an amount equivalent to 1% of net profit into this fund annually. The fund is created towards funding the Bank's corporate social responsibility expenditure during the subsequent year. Balance in this fund is directly reclassified to retained earnings in the subsequent year to the extent of payments made under corporate social responsibility activities. There is no such statutory requirement for the Subsidiary.

Movement in the CSR Fund during the FY 2079/80:

NPR. in '000

PARTICULARS	AMOUNT
Opening Balance as on 1st Shrawan, 2079	9,045
Transferred from Acquired CCBL	10,305
Transfer to the CSR Fund (1% of Net Profit)	2,802
Less: Transfer from CSR Fund	(20,210)
Closing Balance as on 31st Ashadh, 2080	1,942

Province wise Details of actual CSR expenses during the year:

NPR. in '000

PURPOSE	KOSHI PROVINCE	MADHESH PROVINCE	BAGMATI PROVINCE	GANDAKI PROVINCE	LUMBINI PROVINCE	KARNALI PROVINCE	SUDUR PASCHIM PROVINCE	GRAND TOTAL
Development Related	30	-	675	87	23	-	-	815
Direct Grant	-	-	85	250	-	-	-	335
Financial literacy	-	-	3,010	-	32	20	82	3,144
Orphanage/Old Age Home	-	-	30	-	-	-	-	30
Others	32	46	4,972	527	222	-	196	5,995
Social Causes	138	6	6,219	218	51	-	31	6,663
Education	-	-	2,798	142	-	-	-	2,940
Health	-	-	101	46	-	-	142	288
Grand Total	200	52	17,890	1,269	328	20	450	20,210

g. Investment adjustment reserve

This is a statutory reserve heading and is a compliance requirement of NRB directive no. 4/079 and 8/079. The Bank is required to maintain balance in this reserve heading which is calculated at fixed percentages of the cost of equity investments that are not held for trading. Changes in this reserve requirement are reclassified to retained earnings. The Bank has consistently appropriated the required amount from each year's profit into this heading. There is no such statutory requirement for the Subsidiary.

Movement in the Investment Adjustment Reserve during the FY 2079/80:

NPR. in '000

PARTICULARS	AMOUNT
Opening Balance as on 1st Shrawan, 2079	2,280
Transferred from acquired CCBL	10,000
Transfer from Retained Earnings	1,480
Less: Transfer to Retained Earnings	
Closing Balance as on 31st Ashadh, 2080	13,760

h. Actuarial gain / loss reserve

This is a non-statutory reserve and is a requirement in the application of accounting policy for employee benefits. NAS 19 requires that actuarial gain or loss resultant of the change in actuarial assumptions used to value defined benefit obligations be presented under this reserve heading. Any change in this reserve heading is recognized through other comprehensive income and is not an appropriation of net profit. The Group has complied with this accounting policy application.

Movement in the Actuarial Gain/ Loss Reserve during the FY 2079/80:

NPR. in '000

PARTICULARS	AMOUNT
Opening Balance as on 1st Shrawan, 2079	(393,054)
Transferred from acquired CCBL	(55,082)
Actuarial Profit during the year (after Tax)	69,575
Less: Actuarial Loss during the year (after Tax)	-
Closing Balance as on 31st Ashadh, 2080	(378,561)

i. Regulatory Reserve

This is a statutory reserve and is a requirement in the application of accounting policy as prescribed in NRB directive no. 4/079. In the transition to NFRS from previous GAAP, the Bank is required to reclassify all amounts that are resultant of re-measurement adjustments and that are recognized in retained earnings into this reserve heading. The amount reclassified to this reserve includes re-measurement adjustments such as interest income recognized against interest receivables, difference in loan loss provision as per NRB directive and impairment on loan and advance as per NFRS, amount equals to deferred tax assets, actual loss recognized in other comprehensive income, amount of goodwill recognized under NFRS, etc. Balance in this reserve is not regarded as free for distribution of dividend. The Bank has complied with this regulatory requirement. There is no such statutory requirement for the Subsidiary.

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

Movement in the Regulatory Reserve during the FY from 2074/75 to 2079/80 are shown in the following table:

NPR. in '000

FY	A	B	C	D	E	F	G	H	I	J	TOTAL
2074/75	833,394	-	-	464,795	-	-	-	179,827	-	-	1,478,016
2075/76	(177,534)	-	-	(188,360)	261,996	-	-	(10,858)	-	-	(114,756)
2076/77	214,268	-	-	46,381	40,960	-	-	109,479	-	-	411,088
2077/78	(153,467)	-	-	(102,929)	124,380	-	-	150,358	-	-	18,342
2078/79	482,916	-	-	69,126	31,649	-	-	(35,751)	-	-	547,940
Total till PY	1,199,577	-	-	289,013	458,985	-	-	393,054	-	-	2,340,629
Trf. From Acquired CCBL	2,087,271	-	-	11,123	142,699	-	-	55,082	34,125	-	2,330,300
This year Movement	520,190			(19,564)	222,568			92,666	(34,125)	223,485	983,336
Total till the FY 2079/80	3,807,038	-	-	280,572	824,252	-	-	540,802	-	223,485	5,676,150

Details of the headings on the above table:

- a. Interest Receivable
- b. Short Loan Loss Provision
- c. Short provision for possible losses on investment
- d. Short Provision on NBA
- e. Deferred Tax Assets
- f. Goodwill
- g. Gain on Bargain Purchase
- h. Actuarial Losses Recognized
- i. Fair Value Loss Recognized
- j. Merger/Acquisition Reserve

j. Other reserve fund**Employees training and capacity development fund**

This is a statutory reserve and is a compliance requirement of NRB circular 6/079. The Bank is required to incur expenses towards employee training and development for an amount that is equivalent to at least 3% of the preceding year's Salary and Allowance. Any shortfall amount in meeting this mandatory expense requirement in the current year will have to be transferred to this reserve fund through appropriation of net profit and the amount shall accumulate in the fund available for related expenses in the subsequent year. Balance in this fund is directly reclassified to retained earnings in the subsequent year to the extent of expenses made for employees training related activities.

Movement in Reserve during the FY 2079/80:

NPR. in '000

PARTICULARS	AMOUNT
Opening Balance as on 1st Shrawan, 2079	63,131
Add: Transfer from Retained Earnings	-
Less: Transfer to Retained Earnings	4,969
Closing Balance as on 31st Ashadh, 2080	58,162

Equity Share Capital – over the year's movements

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

NPR. in '000

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

List of Shareholders holding more than 0.5% shares of the Bank are as follows:

S. NO.	SHAREHOLDERS NAME	PROMOTER SHARE (NO. OF SHARE)	PUBLIC SHARE (NO. OF SHARE)	TOTAL NO. OF SHARE	SHARE HOLDING %
1	ASIAN LIFE INSURANCE CO. LTD	7,497,762	540,160	8,037,922	3.41
2	GAURAV AGARWAL	6,346,139	33,073	6,379,212	2.71
3	EMPLOYEES PROVIDENT FUND	5,642,362	309,467	5,951,829	2.53
4	PRABHU GROUP PVT. LTD	2,851,369	609	2,851,978	1.21
5	SUDEEP ACHARYA	1,333,020	88,903	1,421,923	0.60
6	AMBIKA SHARMA LAMICHHANE	1,145,936	263,598	1,409,534	0.60
7	SHIVA KUMAR SHRESTHA	1,266,109	94,281	1,360,390	0.58
8	MIJAS BHATTACHAN	1,353,476	1,925	1,355,401	0.58
9	RAJENDRA BHATTACHAN	1,351,486	-	1,351,486	0.57
10	SWARUP GURUNG	809,976	526,516	1,336,492	0.57
11	NEPAL INVESTMENT PVT LTD	1,229,359	11	1,229,370	0.52
12	SHIVAM CEMENTS LIMITED	1,192,800	-	1,192,800	0.51
13	SUN NEPAL LIFE INSURANCE COMPANY Ltd.	1,180,872	-	1,180,872	0.50

Proposed Distributions (Dividends and Bonus Shares)

No dividend has been proposed for the FY 2079/80.

3.20 Earnings per Share

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

Basic earnings per share is calculated by dividing the net profit for the year attributable to equity holders of the parent by the weighted average number of ordinary shares outstanding during the year, as per the NAS-33; "Earnings per Share". Previous years' Basic and Diluted EPS has been adjusted retrospectively due to issue of 6.50% bonus shares during the current year, as per NAS 33.

NPR. in '000

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Profit Attributable to ordinary Shareholders	280,219	1,902,015
Weighted average number of Ordinary Shares	235,425	127,087
Basic Earnings per Ordinary Share (NPR)	1.19	14.97

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

WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES	CURRENT YEAR		PREVIOUS YEAR	
	OUTSTANDING	WEIGHTED AVERAGE	OUTSTANDING	WEIGHTED AVERAGE
Weighted average number of ordinary shares for Basic EPS				
Number of Shares held as at 1st Shrawan 2079	127,087,041	127,087,041	113,470,573	113,470,573
Add: Share Issue During the Year				
Add: Bonus Shares Issued	8,260,658	8,260,658	13,616,469	13,616,469
Add: Share Due to Merger	100,077,199	100,077,199		
Number of Shares held as at 31 Ashadh 2080	235,424,898	235,424,898	127,087,042	127,087,042

3.21 Segment Reporting

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

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

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

एकीकृत वित्तीय अवस्थाको विवरणको लागि अनुसूचीहरू
 श्रावण १, २०७९ देखि ३१, आषाढ २०८० सम्म

४.१ नगद तथा नगद समान

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
नगद मौजदात	६,३५,३०,७९,७०९	४,९१,८३,५६,०५३	६,३५,३०,६४,३६५	४,९१,८३,५६,०५३
बैंक तथा वित्तीय संस्थामा रहेको मौजदात	३,८३,१०,७०,५६८	२,८३,८२,८६,८२७	३,५७,८३,२३,८९४	२,३९,४८,८४,६००
माज तथा अल्प सुधानामा प्राप्त हुने रकम	९,७८,४५,५६५	३४,६३,२०,४७७	९,७८,४५,५६५	३४,६३,२०,४७७
अन्य	४३,४४,३००	५०,६५,८००	४३,४४,३००	५०,६५,८००
जर्मा	१०,२८,६३,४०,१४२	८,१०,८०,२९,१५६	१०,०३,३५,७८,१२४	७,६६,४६,२६,९३०

४.२ नेपाल राष्ट्र बैंकमा रहेको मौजदात तथा लिनु पर्ने

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
नेपाल राष्ट्र बैंकसँग रहेको वैधानिक मौजदात	१०,२९,०४,८२,७३९	७,७१,४०,९८,५१७	१०,२९,०४,८२,७३९	७,७१,४०,९८,५१७
पुनः विक्रिको निरित खरिद गरिएको धितोपत्र	-	-	-	-
नेपाल राष्ट्र बैंकसँग रहेको अन्य निक्षेप तथा	३७,९७,५२,५५१	५,८०,०२,९०,८७७	३७,९७,५२,५५१	५,८०,०२,९०,८७७
लिन बाँकी वक्याता रकम				
जर्मा	१०,६७,०२,३५,२९०	१३,५१,४३,८९,३९४	१०,६७,०२,३५,२९०	१३,५१,४३,८९,३९४

४.३ बैंक तथा वित्तीय संस्थामा रहेको मौजदात

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
स्वदेशी बैंक तथा वित्तीय संस्थासँगको मौजदात	५५,७५,००,०००	-	-	-
विदेशी बैंक तथा वित्तीय संस्थासँगको मौजदात	-	१,२८,३३,७८०	-	१,२८,३३,७८०
घटाउने: जोखिम व्यवस्था	-	-	-	-
जर्मा	५५,७५,००,०००	१,२८,३३,७८०	-	१,२८,३३,७८०

४.४ ब्युत्पन्न वित्तीय उपकरण

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
व्यापारिक लगानी (Held for Trading)				
व्याजदर स्वाप (Interest Rate Swap)	-	-	-	-
मुद्रा स्वाप (Currency Swap)	-	-	-	-
अग्रिम विनियम समझौता	-	-	-	-
अन्य	-	-	-	-
जोखिम व्यवस्थापनको निरित				
व्यापारिक लगानी (Held for Trading)				
व्याजदर स्वाप (Interest Rate Swap)	-	-	-	-
मुद्रा स्वाप (Currency Swap)	-	-	-	-
अग्रिम विनियम समझौता	२,३०,४४,५२,३५३	१,५२,३७,९८,८९३	२,३०,४४,५२,३५३	१,५२,३७,९८,८९३
अन्य	-	-	-	-
जर्मा	२,३०,४४,५२,३५३	१,५२,३७,९८,८९३	२,३०,४४,५२,३५३	१,५२,३७,९८,८९३

४.५ अन्य व्यापारिक सम्पत्तिहरु

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
ट्रेजरी विल	-	-	-	-
नेपाल सरकारको ऋणपत्र	-	-	-	-
नेपाल राष्ट्र बैंकको ऋणपत्र	-	-	-	-
स्वदेशी संस्थागत ऋणपत्र	-	६,८०,८८,०५०	-	-
शेयर (ईविवटी)	६५,५९,२१,३४०	८२,७०,९२,९४९	१९,३२,५२,०३७	१२,४२,८४,११६
अन्य	-	-	-	-
जर्मा	६५,५९,२१,३४०	८९,५१,८०,९९९	१९,३२,५२,०३७	१२,४२,८४,११६

४.६ बैंक तथा वितीय संस्थालाई दिएको कर्जा तथा सापठी

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
लघुवित संस्थालाई दिएको कर्जा	७,०६,७३,६२,३२१	६,६६,२९,९७,८११	७,०६,७३,६२,३२१	६,६६,२९,९७,८११
अन्य	-	-	-	-
घटाउने र जोखिम व्यवस्था	(९,१८,७५,७१०)	(२५,११,३४,५८६)	(९,१८,७५,७१०)	(२५,११,३४,५८६)
जर्मा	६,९७,५४,८६,६११	६,४१,१८,६३,२२५	६,९७,५४,८६,६११	६,४१,१८,६३,२२५

४.६.१ हानी नोकसानीको व्यवस्था (Allowance for Impairment)

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
श्रावण १, २०७९ को मौजदात	(२५,११,३४,५८६)	(२५,११,३४,५८६)	(२५,११,३४,५८६)	(२५,११,३४,५८६)
यस बर्षको जोखिम व्यवस्था	-	-	-	-
यस वर्षको जर्मा	-	-	-	-
उठेको/फिर्ता	१५,९२,५८,८७६	-	१५,९२,५८,८७६	-
अपलेखन	-	-	-	-
आषाढ मसान्तको मौजदात	(९,१८,७५,७१०)	(२५,११,३४,५८६)	(९,१८,७५,७१०)	(२५,११,३४,५८६)

४.७ ग्राहकहरुलाई दिएको कर्जा तथा सापठी

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
परिषेधित मूल्यमा मूल्याङ्कन गरिएको कर्जा र सापठी	२,४६,९७,६७,१६,५००	१,४९,२२,९४,३७,६६१	२,४७,०१,२७,१६,५००	१,४९,२२,९४,३७,६६१
घटाउने : जोखिम व्यवस्था	(२,६०,७८,१०,६२९)	(१,९६,९०,७४,५१८)	(२,६०,७८,१०,६२९)	(१,९६,९०,७४,५१८)
सामूहिक जोखिम व्यवस्था	(१०,२५,००,१०,५२३)	(१,८७,८७,९२,३३०)	(१०,२५,००,१०,५२३)	(१,८७,८७,९२,३३०)
व्यक्तिगत जोखिम व्यवस्था	२,३४,११,८८,९५,३४८	१,४५,३८,१५,७०,८१३	२,३४,१५,४८,९५,३४८	१,४५,३८,१५,७०,८१३
खुद रकम	२,३४,११,८८,९५,३४८	१,४५,३८,१५,७०,८१३	२,३४,१५,४८,९५,३४८	१,४५,३८,१५,७०,८१३
FVTPL मा मूल्याङ्कन गरिएको कर्जा तथा सापठी	२,३४,११,८८,९५,३४८	१,४५,३८,१५,७०,८१३	२,३४,१५,४८,९५,३४८	१,४५,३८,१५,७०,८१३
जर्मा	२,३४,११,८८,९५,३४८	१,४५,३८,१५,७०,८१३	२,३४,१५,४८,९५,३४८	१,४५,३८,१५,७०,८१३

४.६.१ कर्जा प्रकारको आधारमा कर्जा र सापटीको विश्लेषण

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
कर्जा प्रकार				
दीर्घकालीन ऋण				
आवधिक कर्जा	२७,३१,६३,७०,९०७	५२,१५,७७,३७,०९२	२७,३१,६३,७०,९०७	५२,१५,७७,३७,०९२
व्यवसायिक कर्जा	५६,८३,७५,६६,६३०		५६,८३,७५,६६,६३०	
चालु पूँजी कर्जा	१०,९०,९१,९५,७०७		१०,९०,९१,९५,७०७	
अधिविकर्ष कर्जा (व्यक्तीगत)	२,३५,८५,५४,१३२	१९,०१,५३,२०,९७०	२,३५,८५,५४,१३२	१९,०१,५३,२०,९७०
ठ्रृट रिसिट/आयात कर्जा	१,७१,०२,५२,५९२	२,६१,३५,२४,५२५	१,७१,०२,५२,५९२	२,६१,३५,२४,५२५
Cash Credit Loan	३२,९३,६३,००,४४४		३२,९३,६३,००,४४४	
माग तथा अन्य चालु पूँजी कर्जा	४२,३४,३७,०७,९८३	३४,३४,८२,०२,६७३	४२,३४,३७,०७,९८३	३४,३४,८२,०२,६७३
व्यक्तिगत आवासिय कर्जा	१५,२६,८८,८९,७५८	११,४७,४९,०५,८७४	१५,२६,८८,८९,७५८	११,४७,४९,०५,८७४
रियल स्टेट कर्जा	१४,२४,८३,५३,१५९	२,८४,५६,९६,८२३	१४,२४,८३,५३,१५९	२,८४,५६,९६,८२३
मार्जिन लोनिङ कर्जा	३,९८,०९,२४,७३१	२,०६,२०,०३,५२१	३,९८,०९,२४,७३१	२,०६,२०,०३,५२१
हायर पर्चेज कर्जा	५,८६,२८,२९,१७९	५,५५,७३,२२,५५८	५,८६,२८,२९,१७९	५,५५,७३,२२,५५८
Auto Loan	१,१७,२६,४२,४६८		१,१७,२६,४२,४६८	
विपन्न वर्ग कर्जा	५,२५,७२,०५,९५८	३,६२,०७,९३,२१२	५,२५,७२,०५,९५८	३,६२,०७,९३,२१२
विल खरिद	-	-	-	-
कर्जावारी कर्जा	५,५२,५०,४९,३२१	३,४०,९०,३०,६५६	५,५२,५०,४९,३२१	३,४०,९०,३०,६५६
अन्य	१४,७९,७३,६०,०९५	१०,०६,१२,२३,५८८	१४,८३,३३,६०,०९५	१०,०६,१२,२३,५८८
जर्मा	२,४०,५२,५२,०३,०६३	१,४७,१६,५७,६१,४९२	२,४०,५६,१२,०३,०६३	१,४७,१६,५७,६१,४९२
लिन वाँकी त्याज	६,४५,१५,१३,४३७	२,०६,३६,७६,१७०	६,४५,१५,१३,४३७	२,०६,३६,७६,१७०
कुल जर्मा	२,४६,९७,६७,१६,५००	१,४९,२२,९४,३७,६६१	२,४७,०१,२७,१६,५००	१,४९,२२,९४,३७,६६१

४.६.२ मुद्राको आधारमा कर्जा तथा सापटीको विश्लेषण

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
विवरण				
नेपाली रुपैया	२,४६,९१,२९,८७,६५५	१,४९,१०,६६,७१,५६७	२,४६,९४,८९,८७,६५५	१,४९,१०,६६,७१,५६७
भारतीय रुपैया	-	-	-	-
अमेरिकन डलर	६,३७,२८,८४५	१२,२७,६६,०९४	६,३७,२८,८४५	१२,२७,६६,०९४
ग्रेट ब्रिटेन पाउण्ड	-	-	-	-
चूरा	-	-	-	-
जापनिज येन	-	-	-	-
चिनिया युआन	-	-	-	-
अन्य	-	-	-	-
जर्मा	२,४६,९७,६७,१६,५००	१,४९,२२,९४,३७,६६१	२,४७,०१,२७,१६,५००	१,४९,२२,९४,३७,६६१

8.७.३ धितोको आधारमा कर्जा तथा सापठीको विश्लेषण

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०८१	आषाढ मसान्त २०८०	आषाढ मसान्त २०८१
सुरक्षण				
चल/अचल सरपति	२,३०,२३,७१,५१,३१३	१,२९,०४,१९,७१,६६३	२,३०,२३,७१,५१,३१३	१,२९,०४,१९,७१,६६३
सुन र चाँदी	१,३२,१०,१२५	३,४२,६६,४१८	१,३२,१०,१२५	३,४२,६६,४१८
स्वदेशी बैंक तथा वित्तीय संस्थाको जमानत	७,०८,३७,८१,९१५	६,३६,४२,४०,२४७	७,०८,३७,८१,९१५	६,३६,४२,४०,२४७
सरकारी जमानत	१८,८९,२६,१०७	१२,५८,६५,८१९	१८,८९,२६,१०७	१२,५८,६५,८१९
अन्तर्राष्ट्रीय सुधिकृत बैंकको जमानत	-	-	-	-
निर्यात कागजपत्रको धितो	-	-	-	-
मुद्दति निक्षेपको धितो	२,२०,३९,७५,२०६	२,४४,५०,९०,९३१	२,२३,९९,७५,२०६	२,४४,५०,९०,९३१
सरकारी सुरक्षणको धितो	-	१,७३,२७,५६१	-	१,७३,२७,५६१
काउन्टर जमानत	-	-	-	-
व्याकिगत जमानत	७३,९०,१६,२४७	८७,०५,९५,२९२	७३,९०,१६,२४७	८७,०५,९५,२९२
अन्य धितो	६,५१,०६,५५,५८६	१०,३३,००,७९,७३०	६,५१,०६,५५,५८६	१०,३३,००,७९,७३०
जरमा	२,४६,९७,६७,१६,५००	१,४९,२२,९४,३७,६६१	२,४७,०१,२७,१६,५००	१,४९,२२,९४,३७,६६१
सुरक्षण नगरिएको				
जरमा	२,४६,९७,६७,१६,५००	१,४९,२२,९४,३७,६६१	२,४७,०१,२७,१६,५००	१,४९,२२,९४,३७,६६१

8.७.४ हानी नोकसानीको व्यवस्था (Allowance for Impairment)

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०८१	आषाढ मसान्त २०८०	आषाढ मसान्त २०८१
Individual व्यवस्था				
आवण १ को शुरुवाति मौजदात	१,८७,८७,९२,३३०	१,४६,९०,६२,१८९	१,८७,८७,९२,३३०	१,४६,९०,६२,१८९
यस बर्षको जोखिम व्यवस्था				
यस बर्षको थप गारिएको	८,३७,१२,१८,१९३	४०,९७,३०,१४१	८,३७,१२,१८,१९३	४०,९७,३०,१४१
यस बर्षको असुलीर (रिभर्सल)	-	-	-	-
अपलेखन	-	-	-	-
बैदेशिक मुद्रामा विनिमय दरको उत्तरचालावले आउने हानी नोकसानी	-	-	-	-
अन्य परिवर्तन	-	-	-	-
आषाढ मसान्तको मौजदात	१०,२५,००,१०,५२३	१,८७,८७,९२,३३०	१०,२५,००,१०,५२३	१,८७,८७,९२,३३०
सामुहिक हानी नोकसानी व्यवस्था				
आवण १ को शुरुवाति मौजदात	१,९६,९०,७४,५१८	२,१०,२४,८५,८५९	१,९६,९०,७४,५१८	२,१०,२४,८५,८५९
यस बर्षको जोखिम व्यवस्था				
यस वर्षको थप गारिएको/(रिभर्सल)	६३,८७,३६,१११	-	६३,८७,३६,१११	(१३,३४,११,३४१)
बैदेशिक मुद्रामा विनिमय दरको उत्तरचालावले आउने हानी नोकसानी	-	-	-	-
अन्य परिवर्तन	-	-	-	-
आषाढ मसान्तको मौजदात	२,६०,७८,१०,६२९	१,९६,९०,७४,५१८	२,६०,७८,१०,६२९	१,९६,९०,७४,५१८
जरमा जोखिम व्यवस्था	१२,८५,७८,२१,१५२	३,८४,७८,६६,८४८	१२,८५,७८,२१,१५२	३,८४,७८,६६,८४८

४.८ धितोपत्र (Securities) मा लगानी

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
अपलेसित मूल्यमा मूल्याङ्कन गरिएको लगानी सुरक्षण	६५,४१,१०,८७,१३५	४६,३०,७२,६०,०३०	६५,३७,८५,८७,१३५	४६,३०,७२,६०,०३०
FVTOCI मा मूल्याङ्कन गरिएको इविवटीमा गरिएको लगानी	४,४७,१४,१९,२३०	३,६३,५८,१२,०३९	४,१९,५१,५८,१२९	३,६३,५८,१२,०३९
जरना	६९,८८,२५,०६,३६५	४९,९४,३०,७२,०६९	६९,५७,३७,४५,२६४	४९,९४,३०,७२,०६९

४.८.१ अपलेसित मूल्यमा मूल्याङ्कन गरिएको लगानी सुरक्षण

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
ऋणपत्र	-	-	-	-
सरकारी ऋण पत्र	३७,६२,५७,१३,६४४	३०,६५,१५,४८,४२१	३७,६२,५७,१३,६४४	३०,६५,१५,४८,४२१
सरकारी ट्रेजरी विल	१५,०६,४५,१७,४६५	१५,५२,८७,८३,७०५	१५,०६,४५,१७,४६५	१५,५२,८७,८३,७०५
नेपाल राष्ट्र बैंकको ऋण पत्र	-	-	-	-
नेपाल राष्ट्र बैंकको निक्षेप उपकरणहरू	१२,४५,४८,४१,७५३	-	१२,४५,४८,४१,७५३	-
अन्य	२६,६०,१४,२७२	१२,६९,२७,९०४	२३,३५,१४,२७२	१२,६९,२७,९०४
घटाउने: हानी नोकसानी व्यवस्था	-	-	-	-
जरना	६५,४१,१०,८७,१३५	४६,३०,७२,६०,०३०	६५,३७,८५,८७,१३५	४६,३०,७२,६०,०३०

४.८.२ अन्य विस्तृत आमदानीमा उचित मूल्य (Fair Value) ले मूल्याङ्कन गरिएको शेयर लगानी

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
इविवटी उपकरणहरू	-	-	-	-
सुधिकृत गरिएका	३,७७,९१,६४,९३०	३,००,०१,३६,७७९	३,६०,५४,०३,८२९	३,००,०१,३६,७७९
सुधिकृत नगरिएका	६९,२२,५४,३००	६३,५६,७५,२६०	५८,९७,५४,३००	६३,५६,७५,२६०
जरना	४,४७,१४,१९,२३०	३,६३,५८,१२,०३९	४,१९,५१,५८,१२९	३,६३,५८,१२,०३९

४.८.३ इन्वेस्टीमा गरिएको लगानीको जानकारी

रकमी रु.आ

विवरण	सर्वात			बैंक		
	आषाढ तासावत २०८०	फेचर क्याल्यू	आषाढ तासावत २०८०	आषाढ तासावत २०८०	फेचर क्याल्यू	आषाढ तासावत २०८०
नुचिकृत शेष्यरक्ता गरिएको लगानी	३,७७,००,११,७३८	३,७७,११,६४,९३०	३,११७,८६,२०,५३६	३,०७,९५,८६,७८०	२,८९,६२,५०,६३८	३,६०,५५,०३,८२९
अरुण खेत्री ताडो पावर कर्मपनी लि.	२४५	४२६	४२६	४२६	२४५	४२६
१ साधारण शेष्यर, (बोनश शेष्यर आहित) प्रति शेष्यर रु.१००/- ले पुका	-	-	११,९२२	-	११,९२२	-
पश्चिमन लाईक इन्स्प्रेन्स कर्मपनी लि.	११,९२२	-	१२,३६८	-	११,९२२	-
१६ साधारण शेष्यर, प्रति शेष्यर रु. १००/- ले पुका	-	-	१२,३६८	-	१२,३६८	-
बुटवल पावर कर्मपनी लि.	१,००,०९,८५२	७,०६६,१२३	१,००,०९,८५२	१,००,०९,८५२	७०,६१,१२३	१,००,०९,८५२
२१३६५ साधारण शेष्यर, प्रति शेष्यर रु. १००/- ले पुका	४५	१,४७३	४५	४५	१,४७३	४५
फर्ट माइको फाइब्रान्स केमिप्रोट बैंक लि	-	-	-	-	-	-
२ साधारण शेष्यर, (बोनश शेष्यर आहित) प्रति शेष्यर रु.१००/- ले पुका	६,९३,८४,५००	२५,५५,२७,४४८	६,९३,८४,५००	३,९१,११,६७,०१८	६,९३,८४,५००	३,९१,११,६७,०१८
८५०,०४८ संस्थापक शेष्यर, (बोनश शेष्यर आहित)	-	-	-	-	-	-
प्रति शेष्यर रु.१००/- ले पुका	-	-	-	-	-	-
नेपाल लाईफ इन्स्प्रेन्स कर्मपनी लि.	-	-	-	-	-	-
१ शेष्यर, (बोनश शेष्यर आहित) प्रति शेष्यर रु.१००/- ले पुका	-	-	-	-	-	-
नेपालिशेला ताडो पावर कर्मपनी लि.	७३,७००	१,५०,०५३	७३,७००	१,५५,५०७	७३,७००	१,५०,०५३
६३० संस्थापक शेष्यर, (बोनश शेष्यर आहित) प्रति शेष्यर रु.१००/- ले पुका	१३,८६२,०५२	५०	५०	१,३८,७०,२९०	१,३८,६२,०५२	५०
एन.आइ.एन. प्राप्ति घाँड	-	-	-	-	-	-
१३,८०,०२२ साधारण शेष्यर, (बोनश शेष्यर आहित) प्रति शेष्यर रु.१००/- ले पुका	-	-	२,६७३	-	२,६७३	-
रिहा ताडो पावर कर्मपनी लि.	-	-	-	-	-	-
११ साधारण शेष्यर, प्रति शेष्यर रु. १००/- ले पुका	-	१,९१२	-	१,०६६	-	१,७१२
जाना किनान विकास बैंक लि.	-	-	-	-	-	-
२ साधारण शेष्यर, (बोनश शेष्यर आहित) प्रति शेष्यर रु.१००/- ले पुका	-	११०	११०	११०	११०	११०
ताडो इलेक्ट्रिसिटी इन्कोर्पोरेट एंड कॅम्पनी लि.	-	-	-	-	-	-
१ साधारण शेष्यर, (बोनश शेष्यर आहित) प्रति शेष्यर रु.१००/- ले पुका	-	२,६७३	-	२,६७३	-	२,६७३
नेरो गाइको फाइब्रान्स वित्तीय संस्था लि.	-	-	-	-	-	-
१२४,००० संस्थापक शेष्यर, (बोनश शेष्यर आहित) प्रति शेष्यर रु.१००/- ले पुका	३,१७०,२३,०००	३,२८१,४४,०००	३,१७०,२३,०००	४३,५११,६०,०००	३,७०,२३,०००	४३,५११,६०,०००
प्रथम इन्विसोरेस कर्मपनी लि.	४८,४६,३३,२४९	६,२,०२,१४,२९८	४८,४८,१५,०२१७	५८,१५,१०,३१७	४८,४६,३३,२४९	५८,१५,१०,३१७
१३,८५,१९८ संस्थापक शेष्यर, (बोनश शेष्यर आहित) प्रति शेष्यर रु.१००/- ले पुका	२०,००,००,०००	२०,००,००,०००	२०,००,००,०००	२०,००,००,०००	२०,००,००,०००	२०,००,००,०००
२०,००,००० संस्थापक शेष्यर, (बोनश शेष्यर आहित) प्रति शेष्यर रु.१००/- ले पुका	-	२४,०१२	-	१७,७७१	-	१७,७७१
गिरिधाला लघुप्रिति बिकास बैंक लि.	-	-	-	-	-	-
२३ साधारण शेष्यर, (बोनश शेष्यर आहित) प्रति शेष्यर रु.१००/- ले पुका	-	२,६७९	-	२,४५०	-	२,४५०
लक्ष्मी लघुप्रिति वित्तीय संस्था लि.	-	-	-	-	-	-
३ साधारण शेष्यर, (बोनश शेष्यर आहित) प्रति शेष्यर रु.१००/- ले पुका	१८,३३,००,०००	१,०६,११,६४,०००	१८,३३,००,०००	१,०६,११,६४,०००	१८,३३,००,०००	१,०६,११,६४,०००
१,०६,११,६४,००० संस्थापक शेष्यर, (बोनश शेष्यर आहित) प्रति शेष्यर रु.१००/- ले पुका	-	-	-	-	-	-

विवरण	संकात		आशां लासान्त २०८०		आशां लासान्त २०७९		आशां लासान्त २०००		बैंक	
	लागत कूलचा	फेचर क्षयात्मा	लागत कूलचा	फेचर क्षयात्मा	लागत कूलचा	फेचर क्षयात्मा	लागत कूलचा	फेचर क्षयात्मा	लागत कूलचा	आशां लासान्त २००९
चुनिक लेपाल लघुवित वितीय संस्था लि.	१,५८,००,०००	१,५८,००,०००	१,५८,००,०००	१,५८,००,०००	१,५८,००,०००	१,५८,००,०००	१,५८,००,०००	१,५८,००,०००	१,५८,००,०००	१,५८,००,०००
१५०००० राधाराण शेचर (बोनश शेचर याहिता) प्रति शेचर रु.१००/- ले चुका										
अकार लघुवित वितीय संस्था लि.	६०,००,०००	९७,०५,०००	६०,००,०००	६०,००,०००	६०,००,०००	६०,००,०००	६०,००,०००	६०,००,०००	६०,००,०००	६०,००,०००
१५०५०० राधाराण शेचर (बोनश शेचर याहिता) प्रति शेचर रु.१००/- ले चुका										
दौलाठारी लघुवित वितीय संस्था लि.	१,५८,५०,०००	१,५०,००,०००	१,५८,५०,०००	१,५८,५०,०००	१,५८,५०,०००	१,५८,५०,०००	१,५८,५०,०००	१,५८,५०,०००	१,५८,५०,०००	१,५८,५०,०००
आशा लघुवित वितीय संस्था लि.	३,००,००,०००	३,००,००,०००	३,००,००,०००	३,००,००,०००	३,००,००,०००	३,००,००,०००	३,००,००,०००	३,००,००,०००	३,००,००,०००	३,००,००,०००
३००००० राधाराण शेचर (बोनश शेचर याहिता) प्रति शेचर रु.१००/- ले चुका										
लेव्स सर्टिफ्ड लघुवित वितीय संस्था लि.	१,२५,००,०००	१,२५,००,०००	१,२५,००,०००	१,२५,००,०००	१,२५,००,०००	१,२५,००,०००	१,२५,००,०००	१,२५,००,०००	१,२५,००,०००	१,२५,००,०००
१५५००० राधाराण शेचर (बोनश शेचर याहिता) प्रति शेचर रु.१००/- ले चुका										
सतवाइज ल्यू प्रिय फार्म	४,८५,५०,२८१	३,८२,१२,९७०	४,८५,५०,२८१	४,८५,५०,२८१	४,८५,५०,२८१	४,८५,५०,२८१	४,८५,५०,२८१	४,८५,५०,२८१	४,८५,५०,२८१	४,८५,५०,२८१
पन.आई.पि.ल सरनष्ट्ड फार्ड २	३,९२,२१,२८०	३,५७,३०,५४१	३,६७,३१,३०६	३,६७,३१,३०६	३,९२,२१,२८०	३,६७,३०,५४१	३,६७,२१,२८०	३,६७,२१,२८०	३,६७,२१,२८०	३,६७,२१,२८०
३१.२२.१२३ इकाई फ्रॅम १	१७,७५,००,०००	१५,७०,८७,५००	१७,५०,००,०००	१७,५०,००,०००	१७,७५,००,०००	१७,७५,००,०००	१७,७५,००,०००	१७,७५,००,०००	१७,७५,००,०००	१७,७५,००,०००
प्रधं ऐलेवेट फार्म	१७,७५,००,०००	१५,७०,८७,५००	१७,५०,००,०००	१७,५०,००,०००	१७,७५,००,०००	१७,७५,००,०००	१७,७५,००,०००	१७,७५,००,०००	१७,७५,००,०००	१७,७५,००,०००
१,७५०,००० इकाई प्रति इकाई रु. १०/- ले चुका										
पन.आई.पि.एप्रिया ऐलेवेट ३०	४,९३,०६,०६०	४,४३,२६,१३९	४,९३,०६,०६०	४,९३,०६,०६०	४,९३,०६,०६०	४,९३,०६,०६०	४,९३,०६,०६०	४,९३,०६,०६०	४,९३,०६,०६०	४,९३,०६,०६०
४७.३०.६०४ इकाई प्रति इकाई रु. १०/- ले चुका										
सातिना लार्ट क्यापा फार्ड	७,५०,०००?	६,६९०,०००	२५,००,००१	२३,३३०,०००	७५,००,००१	६६,९०,०००	७५,००,००१	७५,००,००१	७५,००,००१	७५,००,००१
०.५०.००० इकाई प्रति इकाई रु. १०/- ले चुका										
आर.वि. ठंडुचुअल फार्ड १	३१,९२०,८८०	३२,२५६,०६३	३१,९२०,८८०	३१,९२०,८८०	३१,९२०,८८०	३१,९२०,८८०	३१,९२०,८८०	३१,९२०,८८०	३१,९२०,८८०	३१,९२०,८८०
३१.२२.०५७ इकाई प्रति इकाई रु. १०/- ले चुका										
गणपति लघुवित वितीय संस्था लि.										१५३
१ साधारण शेचर (बोनश शेचर याहिता) प्रति शेचर रु.१००/- ले चुका										
चुलाइटेड आर्गेंट इन्स्ट्रोरेन्स कम्पनी लि.	८१,४३,८२१	३,२८,८८७,९५९	-	-	८१,४३,८२१	३,२८,८८७,९५९	-	-	-	-
६७.१६८ साधारण शेचर (बोनश शेचर याहिता) प्रति शेचर रु.१००/- ले चुका										
१,८०,३११ संस्थानक शेचर (बोनश शेचर याहिता)	२,१८,५७,९१९,	१,८०,३२,१००	-	-	२,१८,५७,९१९,	१,८०,३२,१००	-	-	-	-
प्रति शेचर रु.१००/- ले चुका										
फराई नाइको फाइलान्स लघुवित वितीय संस्था लि.	८१,४३,८२१	३,२८,८८७,९५९	-	-	८१,४३,८२१	३,२८,८८७,९५९	-	-	-	-
१ साधारण शेचर (बोनश शेचर याहिता) प्रति शेचर रु.१००/- ले चुका										
८७.५६६ इकाई प्रति इकाई रु. १०/- ले चुका										
८७.५६६ इकाई प्रति इकाई रु. १०/- ले चुका										
८७.५६६ इकाई प्रति इकाई रु. १०/- ले चुका										

विवरण	संकार्त		बंक
	आषाढ नमस्त्रत २०८०	आषाढ नमस्त्रत २०८१	
लागत सूचना	फेचर लेयाल्यू	लागत सूचना	फेचर लेयाल्यू
१ साधारण शेषार (बोनश शेषार गतिना प्रति शेषार रु.१००/- ले चुका	१,०६१	-	१,०६१
३५००००० इकाई फार्ड २	३,१०,००,००५	३,०९,४९,०००	-
सावित्रा ग्राथ फार्ड	१,००,००,००५	१,१११,०००	-
१०००००० इकाई प्रति इकाई रु. १०/- ले चुका	-	-	१,००,००,००५
सिद्धार्थ इविवरी फार्ड	१६,७७,४८०	११,२५,८६४	-
१८६६६८८ इकाई प्रति इकाई रु. १०/- ले चुका	५०,००,०००	४६,९०,०००	-
सिटीफिन्स रेचूट्युअल फार्ड १	-	-	५०,००,०००
५००००० इकाई प्रति इकाई रु. १०/- ले चुका	५०,००,०००	५२,४५५,०००	-
एन.आई.सि एप्रिला ग्राथ फार्ड	-	-	५०,००,०००
५००००० इकाई प्रति इकाई रु. १०/- ले चुका	५०,००,०००	५६,६५५,०००	-
एन.आई.सि एप्रिला ब्यालेन्स्ट फार्ड	-	-	५०,००,०००
५००००० इकाई प्रति इकाई रु. १०/- ले चुका	५०	१,०५,०००	-
छन्दमधी ५०	१,००,००,०००	१,०५,००,०००	-
१०००००० इकाई प्रति इकाई रु. १०/- ले चुका	-	-	१,००,००,०००
सिद्धार्थ इन्सीट्मेन्ट ग्राथ रिकॉर्ड २	१,००,००,०००	१,१०,३०,०००	-
(१००००००) इकाई प्रति इकाई रु. १०/- ले चुका	-	-	१,००,००,०००
सवराइज फर्स्ट रेचूट्युअल फार्ड	२,००,००,०००	१,२१,६०,०००	-
(२००००००) इकाई प्रति इकाई रु. १०/- ले चुका	-	-	१,००,००,०००
लक्ष्मी उत्कर्ती कोष	२५,००,०००	२३,४७,५००	-
२५०००० इकाई प्रति इकाई रु. १०/- ले चुका	-	-	२५,००,०००
कूमारी इविवरी फार्ड	५०,००,०००	५०,८४,५००	-
५००००० इकाई प्रति इकाई रु. १०/- ले चुका	-	-	५०,००,०००
ग्रेंड रेचूट्युअल फार्ड १	४३,६३,४००	३४,८६,३१७	-
४३६३५० इकाई प्रति इकाई रु. १०/- ले चुका	-	-	४३,६३,४००
नविल ब्यालेन्स्ट फार्ड ३	१,६६,८००	१,२६,२६८	-
१६६६८८ इकाई प्रति इकाई रु. १०/- ले चुका	-	-	१,२६,८००
कूमारी इन्सीट्मेन्ट योजना	-	-	१,००,००,०००
१००००००० इकाई प्रति इकाई रु. १०/- ले चुका	-	-	१,००,००,०००
नविल इविवरी फार्ड	१,४८,८९५०	१,४२,७९,४५१	-
१४८५४७ इकाई प्रति इकाई रु. १०/- ले चुका	-	-	१,४८,८९५०
छन्दमधीष्ठ ग्राथ फार्ड	१,००,००,००५	१,०६,४०,०००	-
१००००००० इकाई प्रति इकाई रु. १०/- ले चुका प्रत्यु स्टार्ट कार्ड	-	-	१,००,००,००५

विवरण	सर्वात		आशां लासालत २०८०	आशां लासालत २०७९	फेचर क्षयात्मा	लागत क्षयात्मा	फेचर क्षयात्मा	लागत क्षयात्मा	आशां लासालत २०८०	आशां लासालत २०७९	दैनंदिन
	लागत क्षयात्मा	फेचर क्षयात्मा									
प्रधु रसाई पाहड	१४,००,००,०००	१३,८६,००,०००	-	-	-	-	-	-	१४,००,००,०००	१३,८६,००,०००	-
१४०००००० इकाई, प्रति इकाई रु. १०/- ले चुका)	५०,००,००५	४८,४०,०००	-	-	-	-	-	-	५,००,००,००५	४,८५,००,०००	-
सत्वराइज एकेकरह इतिवरी फाई	५००००००० इकाई, प्रति इकाई रु. १०/- ले चुका)	२७,४१,४४३	२,७६,४०,२३६	-	-	-	-	-	२७,४१,४४३	२,७६,४०,२३६	-
सावित्रा तिओइसे इक्स्चेन्ज कम्पनी लि.	२७,४४३ नाशारण शेयर (बोनश शेयर याहिता) प्रति शेयर रु.१००/- ले चुका	७३,५४५७	७८,८५,७००	-	-	-	-	-	७३,५४,५५७	७८,८५,७००	-
७२५०७ संस्थापक शेयर (बोनश शेयर याहिता) प्रति शेयर रु.१००/- ले चुका	६०,००,०००	३,६५,२९,७०४	-	-	-	-	-	-	६०,००,०००	३,६५,२९,७०४	-
आररंभ घौलारी लघुवित वित्तीच संस्था लि.	८३५०२ संस्थापक शेयर (बोनश शेयर याहिता) प्रति शेयर रु.१००/- ले चुका	२३,६६,१००	२५,५३,०२२	-	-	-	-	-	२३,६६,१००	२५,५३,०२२	-
एनएमवि टाइग्रिड फण्ड १	२३५६० इकाई, प्रति इकाई रु. १०/- ले चुका	१५,००,००,०१०	१५,२५,५०,०००	-	-	-	-	-	१५,००,००,०१०	१५,२५,५०,०००	-
एन.आई.सि एचिआ फलेवर्जी तथाप फाई	१५०००००० इकाई, प्रति इकाई रु. १०/- ले चुका	१,२४,००,०००	१,२४,००,०००	-	-	-	-	-	१,२४,००,०१०	१,२४,००,०००	-
माचा खोला ताइझे पावर करपनी लि.	१२४००० नाशारण शेयर (बोनश शेयर याहिता) प्रति शेयर रु.१००/- ले चुका	५,००,००,०००	५,००,००,०००	-	-	-	-	-	५,००,००,०००	५,००,००,०००	-
प्रधु महालक्ष्मी लाइफ इन्व्हेस्ट्रेमेंट्स करपनी लि.	४१२००० नाशारण शेयर (बोनश शेयर याहिता) प्रति शेयर रु.१००/- ले चुका	८,६३,५०,०००	८,६३,५०,०००	-	-	-	-	-	८,६३,५०,०००	८,६३,५०,०००	-
प्रिवन विकास लघुवित वित्तीच संस्था लि.	१०६७५४२ साधारण शेयर (बोनश �शेयर याहिता) प्रति शेयर रु.१००/- ले चुका	११२,१००	१११,१००	-	-	-	-	-	११२,१००	१११,१००	-
नेपाल इनवेस्ट्रेमेंट नेपा बैंक नेपाल लि.	१२६२९३ संस्थापक शेयर (बोनश शेयर याहिता) प्रति शेयर रु.१००/- ले चुका	२,४२,३०,०००	२,४२,३०,०००	-	-	-	-	-	२,४२,३०,०००	२,४२,३०,०००	-
ताथारे इनवेस्ट्रेमेंट नेपाल लि.	२५०००० संस्थापक शेयर (बोनश शेयर याहिता) प्रति शेयर रु.१००/- ले चुका	६४३,२१४,३००	६११,२१४,३००	५५६२२५,२८०	५५६२२५,२८०	५५६२२५,२८०	५५६२२५,२८०	५५६२२५,२८०	५५६२२५,२८०	५५६२२५,२८०	५५६२२५,२८०
सुविकृत ब्राह्मण शेयरका गारिष्ठको लगानी	७६,४२,२००	८८,८१,२१,३००	५५,०५,६००	३,०८,३५,६००	७६,४२,२००	८८,८१,२१,३००	५५,०५,६००	८८,८१,२१,३००	५५,०५,६००	८८,८१,२१,३००	५५,०५,६००
तेलाल दिलारिङ्क ताउम लि.	२०७२९३ संस्थापक शेयर (बोनश शेयर याहिता) प्रति शेयर रु.१००/- ले चुका	८१,०४,६२०	२,४२,३०,०००	८०,७७,६२०	२,३७,८७,०००	८०,७७,६२०	२,४२,३०,०००	८०,७७,६२०	८०,७७,६२०	८०,७७,६२०	८०,७७,६२०
कर्जी युवाला केन्द्र	२४२३०० संस्थापक शेयर (बोनश शेयर याहिता) प्रति शेयर रु.१००/- ले चुका	१,००,००,०००	१,००,००,०००	१,००,००,०००	१,००,००,०००	१,००,००,०००	१,००,००,०००	१,००,००,०००	१,००,००,०००	१,००,००,०००	१,००,००,०००
लिलाखल लोपाल लाइफ इन्स्योरेन्स कार्यालय लि.	१००००० संस्थापक शेयर (बोनश शेयर याहिता) प्रति शेयर रु.१००/- ले चुका	७,६०,०००	२२,८०,०००	७,६०,०००	२२,८०,०००	७,६०,०००	२२,८०,०००	७,६०,०००	२२,८०,०००	७,६०,०००	२२,८०,०००
इका नेपाल लि.	२२००० संस्थापक शेयर (बोनश शेयर याहिता) प्रति शेयर रु.१००/- ले चुका	-	-	-	-	-	-	-	-	-	-

सालाना							वैक्त
विवरण	आषाढ नमांतर २०८०	आषाढ नमांतर २०७९	आषाढ नमांतर २०८०	आषाढ नमांतर २०८०	आषाढ नमांतर २०८०	आषाढ नमांतर २०८०	
वेळेशवाला बैंकिंग इन्स्टीट्यूट	लागत गूळचू	फेचर गूळचू	लागत गूळचू	फेचर गूळचू	लागत गूळचू	फेचर गूळचू	आषाढ नमांतर २०८०
१०३४५ संस्थापक शेयर, (बोनश शेयर नाहित) प्रति शेयर कर.१००/ ले चुका	१८,३४,८६०	१८,३४,८००	१८,३४,८६०	१८,३४,८६०	१८,३४,८००	१८,३४,८६०	१८,३४,८६०
१०३०८० संस्थापक शेयर, (बोनश शेयर नाहित) प्रति शेयर कर.१००/ ले चुका	१७,९२,८८,२००	१७,९१,८८,२००	१७,९१,८८,२००	१७,९१,८८,२००	१७,९१,८८,२००	१७,९१,८८,२००	१७,९१,८८,२००
१०३०८० संस्थापक शेयर, (बोनश शेयर नाहित) प्रति शेयर कर.१००/ ले चुका	३०,००,०००	३०,००,०००	३०,००,०००	३०,००,०००	३०,००,०००	३०,००,०००	३०,००,०००
३३००० संस्थापक शेयर, (बोनश शेयर नाहित) प्रति शेयर कर.१००/ ले चुका	३२,१०,००,०००	३२,५०,००,०००	३२,५०,००,०००	३२,५०,००,०००	३२,५०,००,०००	३२,५०,००,०००	३२,५०,००,०००
५०००००० संस्थापक शेयर, (बोनश शेयर नाहित) प्रति शेयर कर.१००/ ले चुका	१,५०,००,०००	१,५०,००,०००	-	-	१,५०,००,०००	१,५०,००,०००	-
सिटीजोन्स बैंकिंग स्ट्रिट शिकान	१५००००० इकाई, प्रति इकाई कर. १०/- ले चुका)	१,५०,००,०००	१,५०,००,०००	-	-	-	-
१५००००० इकाई, प्रति इकाई कर. १०/- ले चुका)	१,५०,००,०००	१,५०,००,०००	-	-	-	-	-
१५००००० साधारण शेयर, (बोनश शेयर नाहित) प्रति शेयर कर.१००/ ले चुका	२,७५,००,०००	२,७५,००,०००	-	-	-	-	-
१५००००० साधारण शेयर, (बोनश शेयर नाहित) प्रति शेयर कर.१००/ ले चुका	२,७५,००,०००	२,७५,००,०००	-	-	-	-	-
१५००००० साधारण शेयर, (बोनश शेयर नाहित) प्रति शेयर कर.१००/ ले चुका	५,५०,००,०००	५,५०,००,०००	-	-	५,००,००,०००	-	-
१५००००० साधारण शेयर, (बोनश शेयर नाहित) प्रति शेयर कर.१००/ ले चुका	५,५०,००,०००	५,५०,००,०००	-	-	५,००,००,०००	-	-
१५००००० साधारण शेयर, (बोनश शेयर नाहित) प्रति शेयर कर.१००/ ले चुका	३,७२,३०,४२,६१८	३,४७,१२,११,२३०	२,७०,११,८६,८१६	३,६३,५८,१२,०३९	३,४४,६१,१२,०३९	२,७०,११,८६,८१६	३,६३,५८,१२,०३९
ग्रोविल्स सेल्सर्टी एक्टराची	३,७२,३०,४२,६१८	३,४७,१२,११,२३०	२,७०,११,८६,८१६	३,६३,५८,१२,०३९	३,४४,६१,१२,०३९	२,७०,११,८६,८१६	३,६३,५८,१२,०३९
सुख लागानी	-	-	-	-	-	-	-

४.९ चालु आयकर सम्पति

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
चालु कर सम्पति				
चालु वर्षको आय कर सम्पति	१४,९७,८०,०२०	१४,८०,९२,६५९	१३,००,१४,९०८	१०,९०,५६,७३१
जत वर्षहरुको कर सम्पति	-	-	-	-
चालु कर दायित्व				
चालु वर्षको आयकर दायित्व	४३,११,७२९	९,१४,२३,६०८	-	-
जत वर्षहरुको कर दायित्वहरु	-	-	-	-
जरमा	१४,५४,६०,२९१	५,६६,६९,०५१	१३,००,१४,९०८	१०,९०,५६,७३१

४.१० सहायक कर्मपनीमा लगानी

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
सूचीकृत सहायक कर्मपनीमा लगानी				
सूचीकृत नभएको सहायक कर्मपनीमा लगानी	-	-	-	-
जरमा लगानी				
घटाउने : हानी/ नोकसानी त्यवस्था	-	-	-	-
खुद कितावि मूल्य	-	-	७९,५७,२९,०८०	५२,४२,२९,०८०

४.१०.१ सूचीकृत सहायक कर्मपनीमा लगानी

रकम रु.मा

	बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
	लागत मूल्य	फेयर म्यालु
..... लि.	-	-
..... किता शेयर (प्रति शेयर का दरले)	-	-
..... लि.	-	-
..... किता शेयर (प्रति शेयर का दरले)	-	-
जरमा	-	-

४.१०.२ सूचीकृत नभएको सहायक कर्मपनीमा लगानी

रकम रु.मा

	बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
	लागत मूल्य	फेयर म्यालु
प्रभु व्यापिटल लि.		
३,७९६,६८२ किता संस्थापक शेयर प्रति शेयर रु.१०० का दरले	३७,३६,९३,२१८	३७,३६,९३,२१८
५५००० किता संस्थापक शेयर प्रति शेयर रु.१५५ का दरले	८३,९०,८३९	८३,९०,८३९
२९२००० किता संस्थापक शेयर प्रति शेयर रु.१०० का दरले	४,२१,४५,०२३	४,२१,४५,०२३
१७१५०० किता संस्थापक शेयर प्रति शेयर रु.१०० का दरले	१७,१५,००,०००	१७,१५,००,०००
प्रभु स्टक मार्केट लि.	-	
२०००००० किता संस्थापक शेयर प्रति शेयर रु.१०० का दरले	२०,००,००,०००	२०,००,००,०००
जरमा	७९,५७,२९,०८०	५२,४२,२९,०८०

४.१०.३ बैंकको सहायक कर्मपनीहरुको जानकारी

विवरण	बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
प्रभु व्यापिटल लि.	५६.७९%	५१%
प्रभु स्टक मार्केट लि.	१००%	१००%

8.10.8 सहायक कर्मपनीहरुको और नियन्त्रित स्वार्थ

रकम रु.मा

विवरण	समूह	रकम रु.मा
NCI सँग रहेको इविवटी इन्ट्रेष्ट (%)	आषाढ मसान्त २०८०	४३.२१%
सालको नाफा नोकसान वैँडफाँड	प्रभु क्यापिटल लि.	३,८९,४७,०८८
आषाढ अन्त्यमा NCI सँग रहेको संचित मौजदात	प्रभु स्टक मार्केट लि.	५३,२५,५७,२१४
NCI लाई दिएको लाभांश	-	-

रकम रु.मा

विवरण	समूह	रकम रु.मा
NCI सँग रहेको इविवटी इन्ट्रेष्ट (%)	आषाढ मसान्त २०७९	४९.००%
सालको नाफा नोकसान वैँडफाँड	(४,४७,८८,१५८)	-
आषाढ अन्त्यमा NCI सँग रहेको संचित मौजदात	५३,५२,९३,१०८	-
NCI लाई दिएको लाभांश	-	-

8.11 सरबद्ध कर्मपनीमा लगानी

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
सुचिकृत सरबद्ध कर्मपनीमा लगानी	३,६८,३०,०५८	-	२,७५,००,०००	-
सुचिकृत नभएका सरबद्ध कर्मपनीमा लगानी	-	-	-	-
जर्नला लगानी	३,६८,३०,०५८	-	२,७५,००,०००	-
घटाउने : जोखिम व्यवस्था	-	-	-	-
सुद किताबी मूल्य	३,६८,३०,०५८	-	२,७५,००,०००	-

8.11.1 सुचिकृत भएका सरबद्ध कर्मपनीमा गारिएको लगानी

रकम रु.मा

	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	लागत मूल्य	फेचर म्यालु
किसान लघवित विरोध संस्था लि.	२,७५,००,०००	३,६८,३०,०५८	-	-
२,७५,००० किता शेयर (प्रति शेयर १०० का दरले)	-	-	-	-
..... लि.	-	-	-	-
..... किता शेयर (प्रति शेयर का दरले)	-	-	-	-
जर्नला	२,७५,००,०००	३,६८,३०,०५८	-	-

	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	लागत मूल्य	फेचर म्यालु
..... लि.	-	-	-	-
..... किता शेयर (प्रति शेयर का दरले)	-	-	-	-
..... लि.	-	-	-	-
..... किता शेयर (प्रति शेयर का दरले)	-	-	-	-
जर्नला	-	-	-	-

8.११.२ सुचिकृत नभएको सम्बद्ध कर्मपनीमा गरिएको लगानी

रकम रु.मा

समूह			
आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
लागत मूल्य	फेयर म्यालु	लागत मूल्य	फेयर म्यालु

..... ति.

..... किता शेयर (प्रति शेयर का दरले)

..... ति.

..... किता शेयर (प्रति शेयर का दरले)

जर्ना

बैंक			
आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
लागत मूल्य	फेयर म्यालु	लागत मूल्य	फेयर म्यालु

..... लि.

..... किता शेयर (प्रति शेयर का दरले)

..... लि.

..... किता शेयर (प्रति शेयर का दरले)

जर्ना

8.११.३ बैंकको सम्बद्ध कर्मपनीको विवरण

विवरण	समूह		बैंक	
	समूहको स्वामित्व	बैंकको स्वामित्व	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
किसान लघुवित वित्तीय संस्था लि. २,७५,००० शेयर, रु. १०० का दरले	७.००%	-	७.००%	-

8.११.४ बैंकको सम्बद्ध कर्मपनीको शेयर

विवरण	समूह (स्वामित्व %)	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
किसान लघुवित वित्तीय संस्था लि.	७.००%	-

8.१२ लगानी सम्पति

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९

अधित मूल्य (Fair Value) मा मूल्याङ्कित गरिएको लगानी सम्पति

श्रावण १ को मौजदात - - - -

यस वर्षको थप/घट - - - -

यस वर्षको अधित मूल्य (Fair Value) मा सुद वदलाव - - - -

समायोजन र स्थानान्तरण - - - -

सुद रकम - - - -

लागतमा मूल्याङ्कित गरिएको लगानी सम्पति

श्रावण १ को मौजदात ४५,८७,४९,५५१ ४५,८७,४९,५५१ ४५,८७,४९,५५१ ३४,९०,२६,२६१

यस वर्षको थप/घट (७७,८९,५२९) ६७,०६,४७९ (७७,८९,५२९) ११,६४,२९,७६९

यस वर्षको अधित मूल्य (Fair Value) मा सुद वदलाव - - - -

समायोजन र स्थानान्तरण (५६,०८,३४९) (६७,०६,४७९) (५६,०८,३४९) (६७,०६,४७९)

सुद रकम ४४,५३,५१,६७४ ४४,५३,५१,६७४ ४४,५३,५१,६७४ ४५,८७,४९,५५१

जर्ना ४४,५३,५१,६७४ ४४,५३,५१,६७४ ४४,५३,५१,६७४ ४५,८७,४९,५५१

४.१३ सरठपाते तथा उपकरण

विवरण	जग्गा	मेवन	लिंगहोल्ड	संवृत्त		फिलिप्पर र	मेशिलरी	अन्य	आषाढ लासात	आषाढ लासात	२०००
				सरपाति	एसोसेस्जन						
प्रल लोल											
श्रावा १ २००० को लौजदात	६४,८५,७९,२२६	१,०२,८२,०९,८७२	६१,३४,०८,३१८	४३,२१,६९,३८४	३१,८७,५१,९२४	२७,१३,५०,१५९	४४,२१,६९,३८६	३७,२१,६९,१७६	४,२०,०१,३१५६		
यस वर्ष था	-	९३,१२,००६	५,१८,८२,७७५	२,११,५४,४८०	११,५०,२७,९००	१,१५,४४,८८३	१,४३,५८,८९०	२,०६,८९,१३९	२४,७९,७०,०७९		
पुँजीकृत	-	-	(३५,८२,८३७)	(६५,८५,०२०)	(४,८५,७९,०००)	(१४,६७,५५०)	(६२,६०,०३७)	(१२,६७,४४,२३९)	(५,४२,४४,६४४)		
उत्ताप्योजन/पुत्त तूलचाइल	१,५४,२७,३८,००६								१,५४,२७,३८,००६		
आषाढ २०७० लासातको लौजदात	६४,९८,११,२२६	२,५७,०२,५८,८८५	६५,२७,६१,२५६	४४,२१,६१,२५६	४४,२१,६१,२५६	२६,९४,२७,५२२	३४,११,१५,२३९	३४,११,१५,२७६	५,११,४१,५५६१	५,११,४१,५५६१	
यस वर्ष था	१,१०,३७,५००	४,११,८१,११८	२२,४४,८८,११७	११,३१,११,१०७	३२,४४,८८,१०७	११,१६,२७,२००	५,०२,१६,१८१	२९,११,११,११८	१,४३,१४,८१,७०२		
पुँजीकृत	-	-	४१,६२,११८	३,४८,४१,६२०	११,३५,५०,०४४	११,३५,५०,०४४	१७,५,०४,६२५	३,०३,११,०२१	३,२३,७२,६२१	३,४८,०९,११५	
CCBL बाट था	१,१०,३७,५००	-	२०,४४,३३,४९७	१५,१२,२७,२४१	२२,४७,४४,७१७	११,०२,२२,६४१	१,११,०२,४६०	१,११,०२,४६०	१,११,०२,४७७	१,४१,१०,१५,७३७	
यस वर्षको बिक्री	-	-	(३२,४८,००७)	(११,२६,१३,६३३)	(५,५०,०४३)	(१६,३१,११,१००)	(१६,३१,११,१००)	(२७,३१,१४,७५८)	(५,२६,२०,३५१)		
उत्ताप्योजन/पुत्त तूलचाइल	-	(३५,५२,०९,६५८)	(३५,१६,११,८२३)	(२१,०२,४१,११७)	(११,११,११,१०१)	(२१,०१,११,१०१)	(२१,०१,११,१०१)	(२१,०१,११,१०१)	(२,८०,७६,११,२७)	(२,८०,७६,११,२७)	
Right of Use Assets	-	५०,८५,२५,८३१	-	-	-	-	-	-	५०,८५,२५,८३१		
आषाढ २००० लासातको लौजदात	६५,११,१५,६२५	२,८२,४८,७५,४४१	५,०२,३७,८५,०८८	२,८५,०१,२६,०७५	५,७,०१,३७,७१०३	११,१५,०१,०३,१४१	१०,१५,०१,०३,१४१	१०,१५,०१,०३,१४१	१६,४५,४५,०१८८	१४,४१,१५,११५	
हास करटी र हाली लोवनाली											
श्रावा १ २००० को लौजदात	-	३२,०१,४६,६८८	३३,०४,१६,८८२	२०,११,५४,३४,१३१	११,४५,४४,४४,१११	२०,१०,८७,०१	२७,७०,३३,२०१	२६,३४,११,७१२	-	१,८८,११,३१,१७६२	
सालको हासकरटी	-	-	-	-	-	-	-	-	-	-	
सालको हासलीलोवनाली	-	३,५०,६३,०३०	४,४६,६०,२१७	३,७५,१६,८८,९८८	५,८८,२८,९५९	१,८८,१६,८८,००४	३,८५,११,१४,१७०	-	२५,११,१५,३१३		
यस वर्षको बिक्री	-	(७१,२३,०८८)	(७१,२३,०८८)	(२,१७,०२,०६५)	(१,२७,०१,६११)	(१,२७,०१,६११)	(१,१५,११,११४)	(१,१५,११,११४)	(६,१२,००,६६८)	-	
सत्ताप्योजन	-	२१,६४,७५,१४१	-	-	-	-	-	-	२१,६४,७५,१४१	-	
आषाढ २००७ अगिलाङको लौजदात	-	५७,११,४८,५११	३६,७७,३४,०११	३१,७७,३४,१११	२२,४४,७७,३८५	२२,४४,७७,३८५	२२,४४,७७,३८५	२१,७७,३४,१११	११,४५,४५,०१८८	-	
सालको हासलीलोवनाली	-	-	-	-	-	-	-	-	-	-	
सालको हासकरटी	-	३,२३,१५,४१२	५,३७,१७,३४७	५,१६,११,११४	७,१८,१७,११४	७,१८,१७,११४	७,१८,१७,११४	७,१८,१७,११४	१,११,३३,४१,४१६		
यस वर्षको बिक्री	-	(५,१०,४८१)	(५,१०,४८१)	(६,७,६१,०८२)	(१,७३,१४१)	(१,७३,१४१)	(१,७३,१४१)	(१,७३,१४१)	(१,७३,१४१)	(१,७३,१४१)	
सत्ताप्योजन (R&UA)	-	२९,०६,७७,०१५	-	-	-	-	-	-	२९,०६,७७,०१५	-	
सत्ताप्योजन	-	(६,८,३७,२८,६६४)	(३,६,१८,०५,२१३)	(३,०,१४,४६,०५०)	(१७,८८,५६,६०५)	(१७,८८,५६,६०५)	(१७,८८,५६,६०५)	(१७,८८,५६,६०५)	(२,८५,४४,१३१)	(२,८५,४४,१३१)	-
आषाढ २००० लासातको लौजदात	-	२१,०१,१०,४४४	७,९०,८५,७३५	७,६४,२५,२५७३६	११,११,२२,११४६	३,४२,३४,१७४४	२,१४,११,११४१	२,०७,१०,११४१	५६,१०,४४,४४१	-	
पुँजीकृत लिवरी											
सुद बुक लेल्यु											
आषाढ २००८ अगिलाङको लौजदात	६४,९८,७९,१२६	६४,८०,६१,२४१	२८,७१,११,४४२	१३,८६,३४,६४५	१३,८६,३४,६४५	६,४४,२६,३१८८	१६,११,६३,१७८	१०,८६,११,१७८	८,३६,०७,११,१७४		
आषाढ २००९ अगिलाङको लौजदात	६४,९८,७९,१२५	१,११,११,४४६	२८,४०,२७,११६	१२,४०,२७,११६	१२,४०,२७,११६	५,५०,०१,११६	१,४३,४४,११६	१,४३,४४,११६	१,४३,४४,११६	-	
आषाढ २००० अगिलाङको लौजदात	६६,१८,१६,६२५	२,६६,१६,४४४	४४,४७,११,४१४	४४,४७,११,४१४	४४,४७,११,४१४	१६,११,११,११६	१७,७७,१७,११६	१७,७७,१७,११६	१७,७७,१७,११६	-	

विवरण	जीआया	मेवन	लिंजहोल्ड सरपति	करक्टर्यूटर ए एसोसिएज	परिवहन साधन	बैंक		अन्य उपकरणहरु	आषाढ उभावत 2000	आषाढ उभावत 2006
						फिलिपर ए फिलपर	मोशिरसी			
परल लील										
शावा १ २०६८ को लौजदात	६४,९८,७९,१२५	१,०१,८८,०७,८७३	५०,५५,००,६४८	४२,८५,२९,५८८	३९,५३,१६६,६२५	२६,६८,८५,५३५	४४,२९,१६६,३८६	३७,०६,८५,१३५	-	५,१७,६५,८५,१७१
यस वर्ष थप	-	१३,१२,००६	३,११,१२,५२५	१,२६,२१,२१,१७१	११,५०,२७,१००	१,३२,११,१७०	१,३२,११,१७०	२,०६,८५,१३९	-	२३,११,१५,११९
थप	-	१३,१२,००६	३,१७,११,४५२५	१,२६,२१,१७१	११,५०,२७,१००	१,३२,११,१७०	१,३२,११,१७०	२,०६,८५,१३९	-	२३,११,१५,११९
पूँजीकृत										
यस वर्षको बिक्री	-	(१४,५२,४२)	(५,५१,४१,४७)	(४,१५,७८,०००)	(११,८५,५५९)	(५,५१,०३७)	(५,५१,०३७)	(५,५१,०३७)	-	(५,६,७५,५६४)
Right of Use Assets	-	१,४१,३४,५१,२३८	-	-	-	-	-	-	-	-
सलाखेजन/प्रता. तूलचाइल	६४,९८,७९,१२५	२,५२,०९,७९,१२६	६४,३९,५३,६९१	४४,३९,५१,७९८	४६,०८,५४,५२५	२७,८९,५६,५६५	४४,९६,९५,२३९	३८,०७,३६,२३५	-	५,८२,५४,६६१७४
आषाढ २०७० उभावतको लौजदात	११२,३५५०	४१,६४,४१,३१४	११,८०,५५,१११	११,८०,५५,१११	११,८०,५५,१११	११,८०,५५,१११	११,८०,५५,१११	११,८०,५५,१११	२४,०९,८६,२११	२४,०९,८६,२११
थप	-	४१,६२,११८	२,११,११४,११७	१,११,११४,११७	१,११,११४,११७	१,११,११४,११७	१,११,११४,११७	१,११,११४,११७	१,११,११४,११७	१,११,११४,११७
पूँजीकृत										
सलाखेजन/प्रता. तूलचाइल	११,९३,३७,५००.००	-	१५,११,११,११७	१५,११,११,११७	११,११,११,११७	११,११,११,११७	११,११,११,११७	११,११,११,११७	११,११,११,११७	-
यस वर्षको बिक्री	-	(३६,४५,०१,०१)	(३६,४५,०१,०१)	(३६,४५,०१,०१)	(३६,४५,०१,०१)	(३६,४५,०१,०१)	(३६,४५,०१,०१)	(३६,४५,०१,०१)	(३६,४५,०१,०१)	-
सलाखेजन/प्रता. तूलचाइल	-	(३५,५२,०१,५५८)	(३५,५२,०१,५५८)	(३५,५२,०१,५५८)	(३५,५२,०१,५५८)	(३५,५२,०१,५५८)	(३५,५२,०१,५५८)	(३५,५२,०१,५५८)	(३५,५२,०१,५५८)	-
Right of Use Assets	-	५,०,८६,२१,५८३	-	-	-	-	-	-	-	-
आषाढ २००० उभावतको लौजदात	६६,२१,१६,६२१	२,७७,१३,५६३	५१,११,३०,२६०	३४,०६,६३,१३८	५६,६६,००,११९	१८,३७,११,०४१	२०,३३,३३,१७२	१६,४२,२८,१९३७	११,४४,२१,१६५५	१,८७,१६,०८,१११२
हास कर्तृत र हाली लोतसाली	-	३,२१,०१,४४,६८८	३,२१,०१,४४,६८८	११,३१,३३,१३४	११,३१,३३,१३४	११,३१,३३,१३४	११,३१,३३,१३४	११,३१,३३,१३४	११,३१,३३,१३४	११,३१,३३,१३४
शावा १ २०८० को लौजदात	-	३,५०,६३,०३०	१,३२,३१,७३५	३,६९,३१,७३५	५,८३,५०,२७६	१,११,११,१७१	१,११,११,१७१	१,११,११,१७१	१,११,११,१७१	१,११,११,१७१
सालाको त्रासकर्तृती	-	-	(१,६४,३२८)	(१,६४,३२८)	(१,६४,३१,६१६)	(१,११,११,१७१)	(१,११,११,१७१)	(१,११,११,१७१)	(१,११,११,१७१)	(१,११,११,१७१)
यस वर्षको बिक्री	-	११,२७,६७,७१,	५६,७१,७१,३७७	३६,६१,८१,२०४	३२,२५,१७,७२६	२१,२७,१७,७२६	२१,२७,१७,७२६	२१,७१,११,०७३	२८,२८,३५,१११२	२,२७,१७,७१,७११
सलाखेजन	-	-	-	-	-	-	-	-	-	-
आषाढ २००१ अवितरको लौजदात	-	३,२३,५३,५४३	५,२१,८२,२५४	५,५७,४४,५६४	७,११,८३,७१७	२,११,८३,७१७	२,११,८३,७१७	३,११,७१,४७७	२८,८१,७१,३४९	(८,०,६६,२११)
सालाको त्रासकर्तृती	-	-	(६,४०,४१,१११)	(६,४०,४१,१११)	(६,४०,४१,१११)	(६,४०,४१,१११)	(६,४०,४१,१११)	(६,४०,४१,१११)	(६,४०,४१,१११)	(६,४०,४१,१११)
यस वर्षको बिक्री	-	(८,३७,२८,६६४)	(३४,१२,६४,२२३)	(३०,७१,४४,०५०)	(१७,८६,५४,६०५)	(१७,८६,५४,६०५)	(१७,८६,५४,६०५)	(२९,६१,०५,१११)	(२८,८४,११,३३७)	२८,४७,४१,११११
सलाखेजन RoUA	-	२०,२३,५२,३१६	७,६२,११,७५६	७,००,६१,१३५	१०,११,३१,१७५	१०,११,३१,१७५	१०,११,३१,१७५	१०,११,३१,१७५	१०,११,३१,१७५	१०,११,३१,१७५
सलाखेजन	-	-	(१,६४,३२८)	(१,६४,३२८)	(१,६४,३१,६१६)	(१,११,११,१७१)	(१,११,११,१७१)	(१,११,११,१७१)	(१,११,११,१७१)	(१,११,११,१७१)
आषाढ २००० उभावतको लौजदात	-	-	-	-	-	-	-	-	-	-
पूँजीत निवेशी										
सुद बुक अन्त्य	६४,९८,७९,१२५	६४,८०,६१,२१४९	२८,११,९२,८५०	११,३३,१४,११२	२०,२२,६३,३९२	६,२२,६४,००४	१०,४१,६३,१७७	२,३०,५३,७९,१७९	-	-
आषाढ २००८ अवितरको लौजदात	६४,९८,७९,१२५	१,११,५१,०१,७११	२७,११,६१,४८७	११,७१,६१,४८७	२३,११,६१,४८७	५,४४,१०,४४०	११,११,८१,१११	१,७१,११,८१,१११	२४,०१,११,१११	३,४५,५३,१११२
आषाढ २००१ अवितरको लौजदात	६४,९८,७९,१२५	१,१५,७१,०१,७११	४३,१७,११,५०४	१४,११,११,५०४	१४,११,११,५०४	१४,११,११,५०४	१४,११,११,५०४	१४,११,११,५०४	१४,११,११,५०४	१४,११,११,५०४
आषाढ २००० अवितरको लौजदात	-	-	-	-	-	-	-	-	-	-

४.१४ रखाति र अकुर्त सम्पत्ति

रकम रु.मा

विवरण	रखाती	सफ्टवेचर सरिद सफ्टवेचर विकास	अन्य	संग्रह	
				आषाढ २०८०	आषाढ २०७९
परल नोल					
श्रावण १, २०८० को नौजदात	२,३०,४८,१२०	३०,३४,६९,०९५	-	-	३२,६५,१७,२१५
यस वर्ष थप	-	२,१७,२७,०२९	-	-	२,१७,२७,०२९
प्राप्ति (Acquisition)	-	२,१७,२७,०२९	-	-	२,१७,२७,०२९
पूँजीकृत	-	-	-	-	-
यस बर्षको बिक्रि	-	-	-	-	-
समायोजन/पुनःमूल्याङ्कन	-	-	-	-	-
आषाढ २०७९ मसान्तको नौजदात	२,३०,४८,१२०	३२,५१,९६,१२४			३४,८२,४४,२४४
यस वर्ष थप	२२,५८,१७,०६९	१२,१३,३७,२७५	-	-	३४,७१,५४,३४४
प्राप्ति (Acquisition)	२,३३१,६७४.२६	७६०,६८,४१२	-	-	७,८४,००,०८७
Transfer from CCBL	२२,३४,४५,३९५	४,५२,६८,८६३			२६,८७,५४,२५७
पूँजीकृत	-	-	-	-	-
यस बर्षको बिक्रि	-	-	-	-	-
समायोजन/पुनःमूल्याङ्कन	- (२३,२५,९७,२३६)	-	-	- (२३,२५,९७,२३६)	
आषाढ २०८० मसान्तको नौजदात	२४,८८,६५,१८९	२१,३९,३६,१६४			४६,२८,०१,३५३
परिशोधन र हानी नोकसानी					
श्रावण १, २०८० नौजदात	-	१५,६४,३९,६६२	-	-	१५,६४,३९,६६२
वर्षको परिशोधन	-	४,९०,७५,६७३	-	-	४,९०,७५,६७३
सालको हानीनोकसानी	-	-	-	-	-
यस बर्षको बिक्रि	-	-	-	-	-
समायोजन	-	-	-	-	-
आषाढ २०७९ मसान्तको नौजदात	-	२०,५५,१५,३३५	-	-	२०,५५,१५,३३५
सालको हानीनोकसानी	-	-	-	-	-
वर्षको परिशोधन	-	४,९८,५६,९६२	-	-	४,९८,५६,९६२
यस बर्षको बिक्रि	-	-	-	-	-
समायोजन	- (१७,९७,६२,३६९)	-	-	- (१७,९७,६२,३६९)	
आषाढ २०८० मसान्तको नौजदात	-	७,५६,०९,९२७			१५,१२,१९,८५४
पूँजीगत निर्माण					
किताबी मूल्य					
आषाढ २०८० अनितमको नौजदात		१४,७०,२९,४३३			१४,७०,२९,४३३
आषाढ २०७९ अनितमको नौजदात	२,३०,४८,१२०	११,९६,८०,७९०			१४,२७,२८,९१०
आषाढ २०८० अनितमको नौजदात	२४,८८,६५,१८९	१३,८३,२६,२३७			३८,७१,९१,४२५

४.१४ रत्याति र अमुर्त सम्पत्ति

रकम रु.रा

विवरण	रत्याती	सफ्टवेचर स्थिर	सफ्टवेचर विकास	अन्य	बैंक	
					आषाढ २०८०	आषाढ २०७९
परल मोल						
आवण १, २०८० को मौजदात	-	२९,८५,०६,२२५	-	-	-	२९,८५,०६,२२५
यस वर्ष थप	-	१,९४,१४,८४०	-	-	-	१,९४,१४,८४०
प्राप्ति (Acquisition)	-	१,९४,१४,८४०	-	-	-	१,९४,१४,८४०
पूँजीकृत	-	-	-	-	-	-
यस बर्षको बिक्रि	-	-	-	-	-	-
समायोजन/पुनःमूल्याङ्कन	-	-	-	-	-	-
आषाढ २०७९ मसान्तको मौजदात	-	३१,७९,२१,०६५	-	-	-	३१,७९,२१,०६५
यस वर्ष थप	२२,३४,८५,३९५	१२,०२,९३,४२२	-	-	३४,३७,७८,८१६	-
प्राप्ति (Acquisition)	-	७,५०,२४,५५९	-	-	७,५०,२४,५५९	-
Transfer from CCBL	२२,३४,८५,३९५	४,५२,६८,८६३	-	-	२६,८७,५४,२५७	-
पूँजीकृत	-	-	-	-	-	-
यस बर्षको बिक्रि	-	-	-	-	-	-
समायोजन/पुनःमूल्याङ्कन	-	(२३,२५,९७,२३६)	-	-	(२३,२५,९७,२३६)	-
आषाढ २०८० मसान्तको मौजदात	२२,३४,८५,३९५	२०,५६,१७,२५१	-	-	४२,९१,०२,६४६	-
परिशोधन र हानी नोकसानी	-	-	-	-	-	-
आवण १, २०८० मौजदात	-	१५,४७,९५,४५६	-	-	-	१५,४७,९५,४५६
वर्षको परिशोधन	-	४,७९,६५,२२५	-	-	-	४,७९,६५,२२५
सालको हानीनोकसानी	-	-	-	-	-	-
यस बर्षको बिक्रि	-	-	-	-	-	-
समायोजन	-	-	-	-	-	-
आषाढ २०७९ मसान्तको मौजदात	-	२०,२७,६०,६८१	-	-	-	२०,२७,६०,६८१
सालको हानीनोकसानी	-	-	-	-	-	-
वर्षको परिशोधन	-	४,८५,४७,०९६	-	-	४,८५,४७,०९६	-
यस बर्षको बिक्रि	-	-	-	-	-	-
समायोजन	-	(१७,९७,६२,३६९)	-	-	(१७,९७,६२,३६९)	-
आषाढ २०८० मसान्तको मौजदात	-	७,१५,४५,४०७	-	-	७,१५,४५,४०७	-
पूँजीगत निर्माण	-	-	-	-	-	-
किताबी गूल्य	२२,३४,८५,३९५	१३,४०,७१,८४४	-	-	३५,७५,५७,२३९	-
आषाढ २०८० अनितमको मौजदात	-	१४,३७,१०,७६९	-	-	१४,३७,१०,७६९	-
आषाढ २०७९ अनितमको मौजदात	-	११,५१,६०,३८४	-	-	-	११,५१,६०,३८४
आषाढ २०८० अनितमको मौजदात	२२,३४,८५,३९५	१३,४०,७१,८४४	-	-	३५,७५,५७,२३९	-

४.१५ स्थगन कर सम्पति

२०८० आषाढ मसान्त

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विवरण	समूह			बैंक		
	स्थगन कर सम्पति	स्थगन कर दायित्व	स्थगन कर सम्पति/दायित्व	स्थगन कर सम्पति	स्थगन कर दायित्व	स्थगन कर सम्पति/दायित्व
अस्थाई मिनतामा स्थगन कर	-	-	-	-	-	-
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापठी	-	-	-	-	-	-
ग्राहकलाई दिएको कर्जा तथा सापठी	-	-	-	-	-	-
लगानी सम्पति	-	-	-	-	-	-
घितोपत्र लगानी	५,३९,१३,६७५	-	५,३९,१३,६७५	४,०९,७९,२५६	-	४,०९,७९,२५६
सम्पति र उपकरण	९,३६,४९,०८८	२,५३,९५,२७२	६,८२,५३,७५५	९,३२,४९,७६७	१,३२,०३,३७१	८,००,४६,३९६
परिभाषित कर्मचारी लाभ योजना	७५,११,५८,८६५	२,९८,१७,७९१	७५,१३,४१,०७४	७८,०४,३०,००२	२,९८,१७,७९१	७५,०६,१२,२११
लीज दायित्व	१,३७,१०,२९४	७,६६,८९,६२१	(६,२८,१९,३२७)	-	७,६६,८९,६२१	(७,६६,८९,६२१)
व्यवस्था	२,९३,०३,८००	-	२,९३,०३,८००	२,९३,०३,८००	-	२,९३,०३,८००
अन्य अस्थाई मिनतामा स्थगन कर	२,३८,१५०	३,०५,३०४	(६६,३५४)	-	-	-
अस्थाई मिनतामा स्थगन कर	९७,२०,५४,६१०	१३,२२,०७,९८७	८३,१८,४६,६२३	९४,३९,६२,८२५	११,९७,१०,७८३	८२,४२,५२,०४२
पछिल्लो सालबाट ल्याएर प्रयोग नगरिएको	४८,४७,५०५	-	४८,४७,५०५	-	-	-
कर घाटामा स्थगन कर	-	-	-	-	-	-
करको दरमा परिवर्तनले सिर्जना भएको	-	-	-	-	-	-
स्थगन कर	-	-	-	-	-	-
खुद स्थगन कर सम्पति/दायित्व, आषाढ २०८०	९७,६९,०२,११६	१३,२२,०७,९८७	८४,४६,९४,१२८	९४,३९,६२,८२५	११,९७,१०,७८३	८२,४२,५२,०४२
Recognized in profit or loss	-	-	७८,२९,८३,२६९	-	-	७६,११,४९,४३८
Recognized in OCI	-	-	६,१७,१०,८५९	-	-	६,२३,०२,६०५
Recognized directly in Equity	-	-	-	-	-	-
स्थगन कर सम्पति/दायित्व, श्रावण १ २०८०	-	-	६५,०८,१५,९२३	-	-	६०,१६,८४,३६५
चालू वर्षको स्थापित/रिमर्सल	-	-	१९,३८,७८,२०६	-	-	२२,२५,६७,६७८
नाफा नोकसान खातामा देखाइएको स्थगन कर सर्व/आय	-	-	१८,३०,२२,०४५	-	-	२१,१४,०६,२१३
अन्य विस्तृत आयमा देखाइएको स्थगन कर सर्व/आय	-	-	१,०८,५६,१६२	-	-	१,११,६१,४६६
इविवटीमा सिई देखाइएको स्थगन कर सर्व/आय	-	-	-	-	-	-

२०८० आषाढ मसान्त

रकम रु.मा

विवरण	समूह			बैंक		
	स्थगन कर सम्पति	स्थगन कर दायित्व	स्थगन कर सम्पति/दायित्व	स्थगन कर सम्पति	स्थगन कर दायित्व	स्थगन कर सम्पति/दायित्व
अस्थाई मिनतामा स्थगन कर	-	-	-	-	-	-
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापठी	-	-	-	-	-	-
ग्राहकलाई दिएको कर्जा तथा सापठी	-	-	-	-	-	-
लगानी सम्पति	-	-	-	-	-	-
घितोपत्र लगानी	३,६०,२९,१६४	२२,६४,२४,१३७	(१९,०३,९४,९७३)	(२२,६४,२४,१३७)	(२२,६४,२४,१३७)	(२२,६४,२४,१३७)
सम्पति र उपकरण	५,२९,१२,०५०	१,२९,६१,४२२	३,९९,५०,६२८	५,२९,१२,०५०	-	५,२९,१२,०५०
कर्मचारी लाभ योजना	६२,६१,९७,७००	-	६२,६१,९७,७००	६२,५५,००,३८५	-	६२,५५,००,३८५
लीज दायित्व	१,४३,३२,७१५	-	१,४३,३२,७१५	-	-	-
व्यवस्था	६९,९७,३६६	-	६९,९७,३६६	६९,९७,३६६	-	६९,९७,३६६
लिन बौकि व्याज	-	-	-	-	-	-
अन्य अस्थाई मिनतामा स्थगन कर	-	-	-	-	-	-
अस्थाई मिनतामा स्थगन कर	७३,६४,६८,९९६	२३,९३,८५,५५९	४९,७०,८३,४३७	६८,५४,०९,८०१	२२,६४,२४,१३७	४५,८९,८५,६६४
पछिल्लो सालबाट ल्याएर प्रयोग नगरिएको	-	-	-	-	-	-
कर घाटामा स्थगन कर	-	-	-	-	-	-
करको दरमा परिवर्तनले सिर्जना भएको स्थगन कर	-	-	४९,७०,८३,४३७	-	-	४५,८९,८५,६६४
खुद स्थगन कर सम्पति/दायित्व, आषाढ २०८०	-	-	३८,५९,७३,७२१	-	-	३४,७२,८९,८३५
Recognized in profit or loss	-	-	११,११,०९,७१६	-	-	११,१६,९५,८२९
Recognized in OCI	-	-	-	-	-	-
Recognized directly in Equity	-	-	३४,०९,९७,९९६	-	-	४२,७३,३७,४२१
स्थगन कर सम्पति/दायित्व, श्रावण १ २०८०	-	-	१५,६८,८६,२४१	-	-	३,१६,४८,२४३
चालू वर्षको स्थापित/रिमर्सल	-	-	-	-	-	-
नाफा नोकसान खातामा देखाइएको स्थगन कर सर्व/आय	-	-	२९,३६,५६,८९९	-	-	१६,९०,०५,०१३
अन्य विस्तृत आयमा देखाइएको स्थगन कर सर्व/आय	-	-	(१३,६७,७०,६५८)	-	-	(१३,७३,५६,७०७)
इविवटीमा सिई देखाइएको स्थगन कर सर्व/आय	-	-	-	-	-	-

४.१६ अन्य संरपति

रकम रु.रा

विवरण	संग्रह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
विक्रीका लागि उपलब्ध	-	-	-	-
अन्य और बैंकिंग संरपतिहरु	-	-	-	-
भुक्तानी हुन वाँकी विल्स	-	-	-	-
उठन बाँकी आसारी	२,३४,१६,१२,१६९	९३,५०,२४,६४६	२,३१,७८,०९,८५५	९३,०२,०७,५२१
लिन वाँकी आरदानी	-	-	-	-
अग्रीम भुक्तानी तथा निक्षेप	१,८३,११,२१,२१८	४१,७८,९१,८३३	१,४५,९३,६६,७३८	३५,३७,९२,९०२
आचकर जरमा	-	-	-	-
स्थगन कर्मचारी खर्च	२,५८,६९,८०,४८२	१,६२,३१,७५,८४३	२,५८,६९,८०,४८२	१,६२,३१,७५,८४३
अन्य :	२५,६७,०६,१४२	६,३८,१०,८५२	२५,०५,३१,८१६	५,७८,११,८५९
जरमा	७,०१,६४,२०,८११	३,०३,९९,०३,१७४	६,६१,४६,९६,८९१	२,९६,४९,८७,८५६

४.१७ बैंक तथा वित्तीय संस्थाहरुलाई तिर्न बाँकी

रकम रु.रा

विवरण	संग्रह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
नगदी वजारबाट निक्षेप	-	-	-	-
अन्तर बैंक सापठी	१,१५,००,००,०००	८४,४७,४५,०१४	१,१५,००,००,०००	८१,९७,५०,०००
अन्य बैंक तथा वित्तीय संस्थाबाट निक्षेप	६,८५,३०,४३,३०६	३,४८,८९,६५,१२९	६,८५,३०,४३,३०६	३,४८,८९,६५,१२९
राफसाफ खाता	-	-	-	-
अन्य	-	-	-	-
जरमा	८,००,३०,४३,३०६	४,३३,३७,१०,१४४	८,००,३०,४३,३०६	४,३०,८७,१५,१२९

४.१८ नेपाल राष्ट्र बैंकलाई तिर्न बाँकी

रकम रु.रा

विवरण	संग्रह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
नेपाल राष्ट्र बैंकबाट प्राप्त पुनर्कर्जा	१५,९७,३५,०००	४,१८,३२,७६,२३५	१५,९७,३५,०००	४,१८,३२,७६,२३५
हाल साविकको तरलताको सुविधा	-	११,९०,००,००,०००	-	११,९०,००,००,०००
नेपाल राष्ट्र बैंकबाट लेन्डर अफ लास्ट रिसर्ट सुविधा	-	-	-	-
पुनः खरिद सरभौतामा विक्रि गरिएको सेवयुरिठिजहरु	-	-	-	-
नेपाल राष्ट्र बैंकलाई दिनु पर्ने अन्य बक्यौता	-	-	-	-
जरमा	१५,९७,३५,०००	१६,०८,३२,७६,२३५	१५,९७,३५,०००	१६,०८,३२,७६,२३५

४.१९ डेरिमेटिम वित्तीय उपकरण

रकम रु.रा

विवरण	संग्रह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
व्यापारको निर्मित				
व्याजदर स्वाप(Interest Rate Swap)	-	-	-	-
मुद्रा स्वाप (Currency Swap)	-	-	-	-
अग्रीम विनियम सरभौता	-	-	-	-
अन्य	-	-	-	-
जोखिम व्यवस्थापनको निर्मित				
व्याजदर स्वाप(Interest Rate Swap)	-	-	-	-
मुद्रा स्वाप (Currency Swap)	-	-	-	-
अग्रीम विनियम सरभौता	२,३०,८७,१९,२५२	१,५१,६६,५६,७१३	२,३०,८७,१९,२५२	१,५१,६६,५६,७१३
अन्य	-	-	-	-
जरमा	२,३०,८७,१९,२५२	१,५१,६६,५६,७१३	२,३०,८७,१९,२५२	१,५१,६६,५६,७१३

४.२० ग्राहकबाट निक्षेप

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
संस्थागत ग्राहक :				
आवधिक निक्षेप	७८,७७,११,७९,७२६	४०,४५,२९,७८,१०९	७८,८१,११,७९,७२६	४०,४५,२९,७८,१०९
माठेको बखत तिर्युपर्ने निक्षेप	१७,१३,७६,३५,८५६	१०,९९,२३,५५,४७८	१७,१७,६६,२५,७७९	१०,९९,२३,५५,४७८
चलती निक्षेप	१८,८६,४५,५६,८१३	१९,८१,८६,०८,०७८	१८,६७,२२,६४,३७५	१९,८१,८६,०८,०७८
अन्य	२,६६,८०,८१,३२२	१९,९०,३७,०५८	२,६६,८०,८१,३२२	२१,३२,२४,५९४
व्यक्तिगत ग्राहक :				
आवधिक निक्षेप	८७,२४,५१,३३,१२८	४४,०६,९८,८८,५६३	८७,२४,५१,३३,१२८	४४,०६,९८,८८,५६३
बचत निक्षेप	८१,५८,००,२०,२८७	६०,११,९०,९२,२८१	८१,५८,००,२०,२८७	६०,११,९०,९२,२८१
चलती निक्षेप	२,७५,६४,४८,३५९	८०,९२,१३,९०९	२,७५,६४,४८,३५९	८०,९२,१३,९०९
अन्य	१८,११,७२,९८३	२,१७,६८,२३,६६७	१८,११,७२,९८३	२,१७,६८,२३,६६७
जर्मा	२,८९,००,४२,२९,२७५	१,७८,६३,७९,९७,१४३	२,८९,०९,०९,२६,७६१	१,७८,६५,२१,८४,६७९

४.२०.१ ग्राहकबाट प्राप्त निक्षेपको मुद्रा बर्मोजिम विश्लेषण

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
नेपाली रुपैया				
भारतीय रुपैया	-	-	-	-
अमेरिकन डलर	२,४७,७५,७२,३११	६२,५९,००,८०९	२,४७,७५,७२,३११	६२,५९,००,८०९
ग्रेट ब्रिटेन पाउण्ड	५,२८,६२,७००	७,७९,६७५	५,२८,६२,७००	७,७९,६७५
यूरो	२७,२३,८८३	९५,००,५७०	२७,२३,८८३	९५,००,५७०
जापनिज येन	९५	९२	९५	९२
चीनीया युआन	१,३०,२७,८४१	-	१,३०,२७,८४१	-
अन्य	९,२३,०३,६६७	२,०८,९५,७२३	९,२३,०३,६६७	२,०८,९५,७२३
जर्मा	२,८९,००,४२,२९,२७५	१,७८,६३,७९,९७,१४३	२,८९,०९,०९,२६,७६१	१,७८,६५,२१,८४,६७९

४.२१ तिर्न बैंकि सापठी

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
स्वदेशी सापठी				
नेपाल सरकार	-	-	-	-
अन्य संस्था	-	-	-	-
अन्य	-	-	-	-
जर्मा	-	-	-	-
विदेशी सापठी				
विदेशी बैंक तथा वितीय संस्था	-	-	-	-
बहुपक्षिय विकास बैंकहरू	-	-	-	-
अन्य संस्था	६५,७५,००,०००	-	६५,७५,००,०००	-
जर्मा	६५,७५,००,०००	-	६५,७५,००,०००	-
जर्मा	६५,७५,००,०००	-	६५,७५,००,०००	-

४.२२ व्यवस्थाहरु

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
Redundancy को निरित व्यवस्था	-	-	-	-
पुनः संरचनाको निरित व्यवस्था	-	-	-	-
चलिरहेको कानुनी तथा कर मुकदमाको निरित व्यवस्था	-	-	-	-
अनरियस सरभौताको निरित व्यवस्था	-	-	-	-
अन्य	९,७६,७९,३३४	२,३३,२४,५५५	९,७६,७९,३३४	२,३३,२४,५५५
जर्ना	९,७६,७९,३३४	२,३३,२४,५५५	९,७६,७९,३३४	२,३३,२४,५५५

४.२२.१ व्यवस्थामा भएको उतार चालाव

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
श्रावण १, को गौजदात	२,३३,२४,५५५	२३,३२४,५५५	२,३३,२४,५५५	२,३३,२४,५५५
यस वर्षमा गरिएको व्यवस्था	७,४३,५४,७७९	-	७,४३,५४,७७९	-
यस वर्षमा प्रयोग गरिएको व्यवस्था	-	-	-	-
यस वर्षमा फिर्ता गरिएको व्यवस्था	-	-	-	-
सुविधा लिइएको छुट	-	-	-	-
आषाढ मसान्तको गौजदात	९,७६,७९,३३४	२,३३,२४,५५५	९,७६,७९,३३४	२,३३,२४,५५५

४.२३ अन्य दायित्व

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
परिभाषित कर्मचारी लाभ योजना सम्बन्धी दायित्व	१,८६,५६,७६,८५५	१,५८,७९,८३,४१४	१,८६,४२,६४,९९३	१,५८,५६,५९,०२८
दिर्कालिन सेवा विदा वापतको व्यवस्था	८२,०५,६७,७७०	४९,९३,४२,२५४	८२,०५,६७,७७०	४९,९३,४२,२५४
अल्पकालिन कर्मचारी लाभ	-	-	-	-
तिर्न वाँकी विल्स	८६,३३,३७२	४,६८,४६,६९९	८६,३३,३७२	४,६८,४६,६९९
साहृहरु	३०,६५,३५,८९२	८,४०,३७,७२३	३०,६५,३५,८९२	८,४०,३७,७२३
निक्षेपमा तिर्न वाँकी व्याज	१,६१,१७,२९३	१,५१,६९,१००	१,६१,१७,२९३	१,५१,६९,१००
सापटीमा तिर्न वाँकी व्याज	४,०५,२२,५२०	६,४७,३८,५०३	४,०५,२२,५२०	६,४७,३८,५०३
स्थगन अनुदान आयको दायित्व	११,६५,५७०	१५,३३,४१०	११,६५,५७०	१५,३३,४१०
तिर्न बाँकी लाभांश	२,२३,२५,५०५	-	२,२३,२५,५०५	-
वितीय लिज अन्तर्गत दायित्व	२,०६,७३,६७,३०३	१,३४,८४,५८,८०७	२,०२,१३,९९,६५५	१,३०,०६,८३,०८९
तिर्न वाँकी कर्मचारी वोनस	१९,०७,००,६१४	३०,५१,५३,७७०	१९,०७,००,६१४	३०,५१,५३,७७०
अन्य	३,७६,२७,५०,११६	३,५७,६२,३७,७७८	३,१७,५३,९५,०३२	३,४८,०१,५६,३४६
जर्ना	९,१०,२३,६२,८१०	७,५२,९५,०१,४५७	८,४६,७६,२८,२१६	७,३८,३३,१९,९२२

8.२३.१ निर्दिष्ट लाभ (Defined Benefit) दायित्वहरू

रकम रु.मा

विवरण	संग्रह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
अनफनडेड दायित्वको आजको मूल्य	१,८६,५६,७६,८५५	१,५८,७९,८३,४१४	१,८६,४२,६४,९९३	१,५८,५६,५९,०२८
फिनडे दायित्वको आजको मूल्य	२०,६५,८९,७५७	-	२०,१२,९१,२१०	-
कुल दायित्वको आजको मूल्य	२,०७,२२,६६,६१२	१,५८,७९,८३,४१४	२,०६,५५,५६,२०३	१,५८,५६,५९,०२८
सुविधा योजना सम्पत्तिको फेयर मूल्य	२०,६५,८९,७५७	-	२०,१२,९१,२१०	-
खुद दायित्वको आजको मूल्य	१,८६,५६,७६,८५५	१,५८,७९,८३,४१४	१,८६,४२,६४,९९३	१,५८,५६,५९,०२८
परिभाषित लाभ योजना सर्वबन्धित लेखांकित दायित्व	१,८६,५६,७६,८५५	१,५८,७९,८३,४१४	१,८६,४२,६४,९९३	१,५८,५६,५९,०२८

8.२३.२ योजना सम्पत्ति (Plan Assets)

रकम रु.मा

विवरण	संग्रह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
झिविठी सेक्युरिटीज	-	-	-	-
सरकारी वंड	-	-	-	-
बैंक निक्षेप	-	-	-	-
अन्य	२०,६५,८९,७५७	-	२०,१२,९१,२१०	-
जर्मा	२०,६५,८९,७५७	-	२०,१२,९१,२१०	-

8.२३.३ निर्दिष्ट लाभ दायित्वमा आजको मूल्यमा परिवर्तन

रकम रु.मा

विवरण	संग्रह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
श्रावण १ मा लाभ योजना दायित्व	१,८५,९८,८६,५३४	१,३६,५४,४४,९७९	१,८५,३४,९३,१५६	१,३६,५१,११,३५२
विमाणिक नोकसानी	(८,३१,३०,०३५)	(५,०६,७१,९५०)	(८,१७,०३,४६५)	(५,१०,७२,६१०)
योजनाबाट लाभ भुक्तानी	(४,६५,४७,२८८)	(२,५०,५४,४८४)	(४,६०,०९,४३४)	(२,५०,५४,४८४)
चालु सुविधा र्खर्च र व्याज	३४,२०,५७,४०१	२९,८२,६४,८६९	३३,९७,७५,९४६	२९,६६,७४,७७०
आषाढ अनितमको लाभ योजना दायित्व	२,०७,२२,६६,६१२	१,५८,७९,८३,४१४	२,०६,५५,५६,२०३	१,५८,५६,५९,०२८

8.२३.४ योजना सम्पत्तीको उचित मूल्य (Fair Value) मा हेरफेर

रकम रु.मा

विवरण	संग्रह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
श्रावण १ को योजना सम्पत्तीको उचित मूल्य (Fair Value)	८,५४,५२,१८३	-	८,१३,८३,२७०	-
योजनामा दिएको योगदान	१५,००,५८,२०५	-	१४,८२,२८,२०४	-
सालभर तिरिएको लाभ	(४,६५,४७,२८८)	-	(४,६०,०९,४३४)	-
विमाणिक नाफा (नोकसान)	१,७२,८०,२८०	-	१,७६,८९,१७०	-
योजना सम्पत्तीबाट अपेक्षित लाभ	३,४६,३७७	-	-	-
आषाढ मसान्तको योजना सम्पत्तीको उचित मूल्य (Fair Value)	२०,६५,८९,७५७	-	२०,१२,९१,२१०	-

8.२३.५ नाफा नोकसानमा देखाइएको रकम

रकम रु.मा

विवरण	संग्रह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
चालु सुविधा र्खर्च	२०,१०,६१,७१५	१८,२२,५३,२८५	१९,९३,१९,१४१	१८,०६,४०,३००
दायित्वमा व्याज	२१,७२,३६,२०९	११,६०,६२,८२८	२१,६६,९७,३२८	११,६०,३४,४७०
प्लान एसेटबाट अपेक्षित लाभ	(३,४६,३७७)	-	-	-
जर्मा	४१,७९,५१,५४७	२९,८३,१६,११३	४१,६०,१६,४६१	२९,६६,७४,७७०

४.२३.६ अन्य विस्तृत आयमा देखाइएको रकम

रकम रु.मा

विवरण	समूह	बैंक		
विवरण	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
विमाङ्किक नाफा /(नोकसान)	(१०,०४,१०,३१५)	(४,९१,१८,९०२)	(९,९३,९२,६३५)	(५,१०,७२,६१०)
जर्नला	(१०,०४,१०,३१५)	(४,९१,१८,९०२)	(९,९३,९२,६३५)	(५,१०,७२,६१०)

४.२३.७ विमाङ्कित अनुमानहरू

रकम रु.मा

विवरण	समूह	बैंक		
विवरण	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
वट्ठा दर	१०%	८.५०%	१०%	८.५०%
योजना सरपतिबाट अपेक्षित लाभ	१०%	०%	०%	०%
अविष्यमा हुने तलवमा वृद्धि	९%	९%	९%	९%
निकासी दर	५%	५%	५%	५%

४.२४ ऋणपत्र निष्काशन

रकम रु.मा

विवरण	समूह	बैंक		
विवरण	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
फेयर मेल्युलाई नाफा नोकसानमा लेखाङ्गन गर्ने	-	-	-	-
गरी निष्काशित गरिएको ऋणपत्र	७,८३,८९,५३,२४८	५,६३,७७,७३,०३९	७,८३,८९,५३,२४८	५,६३,७७,७३,०३९
परिशोधित मूल्यमा निष्काशित गरिएको ऋणपत्र	७,८३,८९,५३,२४८	५,६३,७७,७३,०३९	७,८३,८९,५३,२४८	५,६३,७७,७३,०३९
जर्नला	७,८३,८९,५३,२४८	५,६३,७७,७३,०३९	७,८३,८९,५३,२४८	५,६३,७७,७३,०३९

४.२५ सुरक्षण नरारिष्टको आवधिक दायित्व

रकम रु.मा

विवरण	समूह	बैंक		
विवरण	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
फिर्ता हुने अग्राधिकार शेयर	-	-	-	-
फिर्ता नहुने अग्राधिकार शेयर	-	-	-	-
अन्य	-	-	-	-
जर्नला	-	-	-	-

४.२६ शेयर पूँजी

रकम रु.मा

विवरण	समूह	बैंक		
विवरण	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
साधारण शेयर	२३,५४,२४,८९,८३२	१२,७०,८७,०४,१७५	२३,५४,२४,८९,८३२	१२,७०,८७,०४,१७५
परिवर्त्य अग्राधिकार शेयर	-	-	-	-
चुका नहुने (इरिडिनेवल) अग्राधिकार शेयर	-	-	-	-
परपिच्युअल ऋणपत्र	-	-	-	-
जर्नला	२३,५४,२४,८९,८३२	१२,७०,८७,०४,१७५	२३,५४,२४,८९,८३२	१२,७०,८७,०४,१७५

४.२६.१ साधारण शेयर

रकम रु.मा

विवरण	बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
अधिकृत पूँजी	२४,००,००,०००	१२,७०,८७,०४,१७५
२४,००,००,००० साधारण शेयर प्रति रु. १००		
जारी पूँजी	२३,५४,२४,८९,८३२	१२,७०,८७,०४,१७५
२३,५४,२४,८९,८३२ साधारण शेयर प्रति रु. १००		
चुक्ता पूँजी	२३,५४,२४,८९,८३२	१२,७०,८७,०४,१७५
२३,५४,२४,८९,८३२ साधारण शेयर प्रति रु. १००		
जर्मा	२३,५४,२४,८९,८३२	१२,७०,८७,०४,१७५

४.२६.२ साधारण शेयर स्वामित्व

रकम रु.मा

विवरण	बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
स्वदेशी स्वामित्व	९९.९६	२३,५३,३७,२३,०१७
नेपाल सरकार		९९.९४
“क” वर्गका इजाजतपत्रप्राप्त संस्थाहरु	२३,५३,३७,२३,०१७	१२,७०,०४,७२,४२४
अन्य इजाजतपत्रप्राप्त वित्तीय संस्थाहरु		
अन्य संगठित संस्थाहरु	१३.५८	३,११,७८,१३,०१९
सर्वसाधारण	८६.३८	२०,३३,५९,०९,९९८
अन्य		८१.३५
बैंकेशिक स्वामित्व	०.०४	८७,६६,८१४
जर्मा	१००	२३,५४,२४,८९,८३२
		१००
		१२,७०,८७,०४,१७५

४.२७ जटोडा तथा कोषहरु

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
साधारण जटोडा कोष	४,१३,२३,८३,०२४	२,७१,७८,१०,१४३	४,१२,३३,६९,२३३	२,७१,७८,१०,१४३
सठनी समिकरण कोष	२,७३,२५,९७७	१,२५,५३,७५०	२,७३,२५,९७७	१,२५,५३,७५०
संस्थागत सामाजिक उत्तरदायित्व कोष	१९,४२,४१०	९०,४४,५४०	१९,४२,४१०	९०,४४,५४०
पूँजी फिर्ता जटोडा कोष				
नियमनकारी कोष	५,६७,६१,५०,०५२	२,३४,०६,२९,२११	५,६७,६१,५०,०५२	२,३४,०६,२९,२११
लगानी समायोजन कोष	१,३७,६०,०००	२२,८०,०००	१,३७,६०,०००	२२,८०,०००
पूँजीगत जटोडा कोष				
समर्पित पूर्णरूप्याङ्कन कोष				
उपित मूल्य (Fair value) कोष	५२,३९,३४,३२८	६५,३६,७७,६५७	५२,३९,३४,३२८	६५,३६,७७,६५७
लागंश समिकरण कोष				
विमाङ्कित नाफा नोक्सान	(३७,९९,४२,३२४)	(३९,४४,२१,६५२)	(३७,८५,६१,५८४)	(३९,३०,५४,०५७)
विषेश जटोडा कोष				
अन्य कोष				
स्थगन कर कोष				
कर्तव्यारी तालिम कोष	५,९०,६५,४५२	६,३१,३०,९३४	५,८१,६१,९८०	६,३१,३०,९३४
जर्मा	१०,०५,४६,१८,९२१	५,४०,४७,०४,५८२	१०,०४,६०,८२,३९६	५,४०,६०,७२,१७८

8.२८ संरभावित दायित्व तथा प्रतिवद्धता

रकम रु.मा

विवरण	समूह	बैंक		
विवरण	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
संरभावित दायित्व	६२,३४,३१,९८,३१६	३७,६४,१२,२५,२१५	६२,३४,३१,९८,३१६	३७,६४,१२,२५,२१५
वितरण नगरिष्को सुविधाहरु	३,५९,३५,३३,७२४	२,९९,००,८१,६२२	३,५९,३५,३३,७२४	२,९९,००,८१,६२२
पूँजी प्रतिवद्धता	-	-	-	-
लीज प्रतिवद्धता	-	-	-	-
मुद्दा मागिला	४१,६७,४१,३२८	२२,१४,५१,३५०	४१,६७,४१,३२८	२२,१४,५१,३५०
जरमा	६६,३५,३४,७३,३६९	४०,८५,२७,५८,१८७	६६,३५,३४,७३,३६९	४०,८५,२७,५८,१८७

8.२८.१ संरभावित दायित्व

रकम रु.मा

विवरण	समूह	बैंक		
विवरण	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
स्विकार्य र डकुमेन्ट्र ट्रेडिंग	४,५३,३८,०४,३७७	१२,२२,४५,४८,७२१	४,५३,३८,०४,३७७	१२,२२,४५,४८,७२१
संकलित विल्स	६७,६३,५६,२३४	४५,७८,६८,९८६	६७,६३,५६,२३४	४५,७८,६८,९८६
अग्रिम विनिमय सरभौता	२,३०,८७,१९,२५२	१,५१,६६,५६,७१३	२,३०,८७,१९,२५२	१,५१,६६,५६,७१३
जमानत	३९,१६,९६,५०,१७३	२३,४४,२१,५०,७९४	३९,१६,९६,५०,१७३	२३,४४,२१,५०,७९४
प्रत्याख्याति	-	-	-	-
अन्य प्रतिवद्धता	१५,६५,४६,६८,२८०	-	१५,६५,४६,६८,२८०	-
जरमा	६२,३४,३१,९८,३१६	३७,६४,१२,२५,२१५	६२,३४,३१,९८,३१६	३७,६४,१२,२५,२१५

8.२८.२ वितरण नगरिष्को सुविधाहरु

रकम रु.मा

विवरण	समूह	बैंक		
विवरण	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
प्रवाह नगरिष्को कर्ज	-	-	-	-
ओभरडाफ्टरको उपयोग नगरिष्को सिमा	३,५९,३५,३३,७२४	२,९९,००,८१,६२२	३,५९,३५,३३,७२४	२,९९,००,८१,६२२
ट्रेडिंग कार्डको उपयोग नगरिष्को सिमा	-	-	-	-
लेटर अफ ट्रेडिंगको उपयोग नगरिष्को सिमा	-	-	-	-
जमानतको उपयोग नगरिष्को सिमा	-	-	-	-
जरमा	३,५९,३५,३३,७२४	२,९९,००,८१,६२२	३,५९,३५,३३,७२४	२,९९,००,८१,६२२

8.२८.३ पूँजी प्रतिवद्धता

रकम रु.मा

विवरण	समूह	बैंक		
विवरण	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
सरपति तथा उपकरणको लाभि पूँजी प्रतिवद्धता	-	-	-	-
स्विकृत र सरभौता गरिष्को	-	-	-	-
स्विकृत तर सरभौता नगरिष्को	-	-	-	-
जरमा	-	-	-	-
अमूर्त सरपतिको लाभि पूँजी प्रतिवद्धता	-	-	-	-
स्विकृत र सरभौता गरिष्को	-	-	-	-
स्विकृत तर सरभौता नगरिष्को	-	-	-	-
जरमा	-	-	-	-
कुल जरमा	-	-	-	-

८.२८.४ लीज प्रतिवद्धता

रकम रु.मा

विवरण	समूह				बैंक
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	
संचालित लीज प्रतिवद्धता					
बैंक लिजी भएको खण्डमा रद्द गर्ने नसकिने लीज					
सरभाइताको घटिमा भविष्यगमा तिर्नु पर्ने न्यूनतम रकम					
एक वर्ष ननायेको	-	-	-	-	
एक वर्ष भन्दा बढी ५ वर्ष भन्दा कम	-	-	-	-	
५ वर्ष माथिको	-	-	-	-	
जर्मा	-	-	-	-	

वित लीज प्रतिवद्धता

बैंक लिजी भएको खण्डमा रद्द गर्ने नसकिने लीज

सरभाइताको घटिमा तिर्नु पर्ने न्यूनतम रकम

एक वर्ष ननायेको

एक वर्ष भन्दा बढी ५ वर्ष भन्दा कम

५ वर्ष माथिको

जर्मा

कूल जर्मा

८.२८.५ मुद्दा र मामिला

रकम रु.मा

विवरण	समूह				बैंक
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	
सरभावित आचकर दायित्व	४१,६७,४१,३२८	२२,१४,५१,३५०	४१,६७,४१,३२८	२२,१४,५१,३५०	
जर्मा	४१,६७,४१,३२८	२२,१४,५१,३५०	४१,६७,४१,३२८	२२,१४,५१,३५०	

एकीकृत नाफा नोव्सान विवरणको लाभि अनुसूचीहरु
२०८० आषाढ मसान्तसम्बन्धीय

४.२९ त्याज आरदानी

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
नगद तथा नगद समान	१०,३२,१३,६७८	६,१७,६१,८२५	४,८१,७८,७७९	२,७४,८४,३४८
नेपाल राष्ट्र बैंकमा रहेको गौजदात तथा लिनुपर्ने	-	-	-	-
बैंक तथा वित्तीय संस्थामा रहेको गौजदात	४,७६,८५१	३०,७०,७४३	४,७६,८५१	३०,७०,७४३
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापटी	३८,६५,४६,८०४	२९,८२,१७,००६	३८,६५,४६,८०४	२९,८२,१७,००६
ग्राहकहरुलाई दिएको कर्जा तथा सापटी	२५,९७,०२,२४,२०९	१४,२४,३२,७१,४११	२५,९७,०५,७३,४४९	१४,२४,३२,७१,४११
घितोपत्रमा लगानी	२,९५,२४,८६,८३५	२,०३,८०,७५,०६७	२,९५,२४,८६,८३५	२,०३,८०,७५,०६७
कर्मचारी कर्जा तथा सापटी	५१,७०,०१,६९१	३९,८५,२८,०८७	५१,७०,०१,६९१	३९,८५,२८,०८७
अन्य	२,४०,६१,६८६	२,१३,८६,०९९	१,७५,१६,८७८	२,१३,८६,०९९
जरना त्याज आरदानी	२९,९५,४०,११,७५५	१७,०६,४३,१०,१५७	२९,८९,२७,८१,२८७	१७,०३,००,३२,६८१

४.३० त्याज रखर्च

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
बैंक तथा वित्तीय संस्थालाई तिर्न वाँकी	(२६,३८,९४,४०९)	(४,८१,२६,५४४)	(२६,३८,९४,४०९)	(४,८७,५७,२६१)
नेपाल राष्ट्र बैंकलाई तिर्न वाँकी	(६६,४२,०७,९५५)	(६९,०९,५४,३८६)	(६६,४२,०७,९५५)	(६९,०९,५४,३८६)
ग्राहकबाट निक्षेप	(१८,०६,२६,८२,९९८)	(९,९४,७६,३१,९५६)	(१८,०६,६८,२७,५५५)	(९,९४,८६,६७,२६१)
ऋण सापटी	(८,९२,९५,९७२)	-	(८,८५,१३,७७९)	-
जारी गरीएको घितोपत्र	(६४,६३,२८,८३९)	(५२,८८,२७,६४४)	(६४,६३,२८,८३९)	(५२,८८,२७,६४४)
सहायक दायित्व	-	-	-	-
अन्य	(१०,२४,९३,५००)	(७,४२,३६,३३०)	(९,६५,६४,५७२)	(७,००,१२,८३६)
जरना त्याज रखर्च	(१९,८२,८८,२३,६७४)	(११,२९,०५,७६,८६०)	(१९,८२,६३,३७,१०९)	(११,२८,७२,१९,३८७)

४.३१ शुल्क र कमिशन आरदानी

रकम रु.मा

विवरण	समूह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
कर्जा व्यवस्थापन शुल्क	२७,१०,२९,३६४	२१,४७,९९,०९४	२७,१०,२९,३६४	२१,४७,९९,०९४
सेवा शुल्क	४६,८४,११,८८३	३८,४२,६०,९४८	४६,८८,६०,१२६	३८,४२,६०,९४८
सह - वित्तीयकरण शुल्क	-	-	-	-
प्रतिबद्धता शुल्क	-	-	-	-
डिडि/टिटि/स्विफ्ट शुल्क	१४,८१,९०,९५७	१२,८७,६२,५८०	१४,८१,९०,९५७	१२,८७,६२,५८०
क्रेडिट कार्ड / एस्टीएम जारी र नविकरण शुल्क	८,९७,२९,२७३	३,२१,१३,०७९	८,९७,२९,२७३	३,२१,१३,०७९
अप्रिम भुकानी तथा Swap शुल्क	१,२०,७९,४१७	९७,५९,८६६	१,२०,७९,४१७	९७,५९,८६६
लगानी बैंकिङ शुल्क	-	-	-	-
सम्पति व्यवस्थापन शुल्क	२,९२,४३,७५५	३,००,१७,१४२	-	-
ब्रोकेज शुल्क	-	-	-	-
रेमिटान्स शुल्क	७,४७,७२,११२	७,४६,२६,३०१	७,४७,७२,११२	७,४६,२६,३०१
प्रतिपत्र कमिशन	५,९२,४३,५३४	४,७३,६८,३९३	५,९२,४३,५३४	४,७३,६८,३९३
ज्यारेनिट सरक्तौता जारीमा कमिशन	२२,२७,४९,९६६	२१,५६,२०,२०१	२२,२७,४९,९६६	२१,५६,२०,२०१
शेयर प्रत्यामूलि जारीबाट कमिशन	७,०६,१६,८११	८,५६,८४,७४४	-	-
लकर बहाल कमिशन	१,६१,७३,०४५	१,३८,८३,७७७	१,६१,७३,०४५	१,३८,८३,७७७
अन्य	३१,३३,९३,९४२	२९,६४,४५,९५१	३१,५९,९६,०६७	२५,५६,८९,४३०
जरना शुल्क र कमिशन आरदानी	१,७७,५६,३४,०५९	१,५३,३३,४२,०७५	१,६७,८८,२३,८६२	१,३७,६८,८३,६६८

४.३२ शुल्क र कमिशन खर्च

रकम रु.मा

विवरण	संग्रह				बैंक
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	
पठीएम व्यवस्थापन शुल्क	(८,९२,४३१)	(५,२१,११९)	(८,९२,४३१)	(५,२१,११९)	
मिसा/मास्टर कार्ड शुल्क	-	-	-	-	
जमानत कमिशन	-	-	-	-	
ब्रॉकेज	-	-	-	-	
डिडि/ठिठि/सिवफट शुल्क	-	-	-	-	
रेमिटान्स शुल्क र कमिशन	(६,४८,०५,५१२)	(४,३३,०१,५००)	(६,४८,०५,५१२)	(४,३३,०१,५००)	
अन्य	(५,२५,४८,१४१)	(११,१३,४७,२८९)	(२,०५,३३,१३३)	(१,५५,१६,९१५)	
कुल शुल्क र कमिशन खर्च	(११,८२,४६,०८४)	(१५,५१,७०,७०८)	(८,६२,३१,०७७)	(५,९३,४०,३३४)	

४.३३ खुद व्यापारिक आय

रकम रु.मा

विवरण	संग्रह				बैंक
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	
व्यापारिक सम्पत्तिको उचित मूल्य (Fair Value) मा भएको परिवर्तन	५,१६,१५,९५६	(२९,९६,४७,७२६)	१,०९,७५,७८७	(८,७०,७०,९६५)	
व्यापारिक सम्पत्तिको बिक्रीमा भएको नाफा / (नोकसान)	१,८७,३३,१९९	२०,४७,५८१	२६,५००	२०,४७,५८१	
व्यापारिक सम्पत्तिबाट भएको व्याज आरदानी	-	-	-	-	
व्यापारिक सम्पत्तिबाट भएको लाभांश आरदानी	७३,०२,४२२	४७,९१,६००	-	८८,५७६	
विदेशी विनियमयको कारोबारबाट भएको नाफा / (नोकसान)	२७,०३,०२,९५६	३३,४४,०५,४०६	२७,०३,०२,९५६	३३,४४,०५,४०६	
अन्य	-	-	-	-	
खुद व्यापारिक आय	३४,७९,५४,५३४	४,१५,९६,८६१	२८,१३,०५,२४३	२४,९४,७०,५९८	

४.३४ अन्य संचालित आय

रकम रु.मा

विवरण	संग्रह				बैंक
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	
विदेशी विनियमयको पुनर्गूल्याङ्कन आरदानी	५१,००,२१८	१,२९,६८,८३३	५१,००,२१८	१,२९,६८,८३३	
धितोपत्र लगानी बिक्रिमा भएको नाफा / (नोकसान)	१,७७,२७,७८७	७९,०२,१७४	१,७७,२७,७८७	७९,०२,१७४	
लगानीको उचित मूल्य (Fair Value) मा भएको नाफा/ (नोकसान)	-	-	-	-	
झिविटी उपकरणमा भएको लाभांश	१४,५४,८३,७४४	३,०७,०८,०७७	१४,५४,८३,७४४	९,५७,५६,२२९	
सरपति र सामाजीको विक्रीमा हुने नाफा / (नोकसान)	(३०,५२,८३८)	(४,९४,१२०)	(३०,५२,८३८)	(८,२१,९१८)	
लगानी सम्पत्तिको विक्रीमा हुने नाफा / (नोकसान)	९४,२५,५९१	६७,६९,१५४	९४,२५,५९१	६७,६९,१५४	
संचालित लिज आरदानी	-	-	-	-	
सुन र चाँदीको विक्रिमा हुने नाफा / (नोकसान)	१३,८००	(३४,४४१)	१३,८००	(३४,४४१)	
अन्य	७,४७,३८,६५४	१५,३६,९२,७१३	४,१९,३२,६२८	१२,०६,५४,८०७	
जर्मा	२४,९४,३६,९५७	२१,१५,१२,३९०	२१,६६,३०,९३१	२४,३१,९४,७५८	

४.३५ कर्जा जोखिम व्यवस्था / फिर्ता तथा अन्य नोकसानी

रकम रु.रा

विवरण	संग्रह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
बैंक तथा वितीय संस्थालाई दिने कर्जा तथा सापठीमा व्यवस्था / (फिर्ती)	(१५,९२,५८,८७६)	-	(१५,९२,५८,८७६)	१५,४२,६४,८१६
ग्राहकलाई दिने कर्जा तथा सापठीमा व्यवस्था / (फिर्ती)	५,३६९,४२७,६७७	४३,०५,८३,६१६	५,३६९,४२७,६७७	२७,६३,१८,८००
वितीय लगानीमा व्यवस्था / (फिर्ती)				
बैंक तथा वितीय संस्थाको Placement मो व्यवस्था / (फिर्ती)				
सरपति र सामाजीमा व्यवस्था / (फिर्ती)				
स्थाती र अमौतिक सरपतिमा व्यवस्था / (फिर्ती)				
लगानी सरपतिमा व्यवस्था / (फिर्ती)				
जर्मा	५,२१,०१,६८,८०१	४३,०५,८३,६१६	५,२१,०१,६८,८०१	४३,०५,८३,६१६

४.३६ कर्मचारी खर्च

रकम रु.रा

विवरण	संग्रह		बैंक	
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
तलव	(१,०९,५५,१६,७५१)	(८५,२३,९२,४८५)	(१,०८,०२,६७,६७०)	(८४,०५,६७,१८०)
मता	(९२,४४,६०,२२५)	(७४,९८,४२,६६५)	(९१,६४,६२,३६०)	(७४,३४,५३,५३३)
उपदान	(३१,०२,६६,६९७)	(२९,८३,१६,११३)	(३०,८३,३१,६१९)	(२९,६६,७४,७७०)
संचय कोष	(१०,९४,८६,५२२)	(८,५१,८२,१६८)	(१०,७७,६१,६१४)	(८,३९,९९,६३७)
पोशाक	(३,५५,६७,८३२)	(३,४६,२५,२९१)	(३,४८,८९,३३२)	(३,४५,७१,२९१)
तालिम तथा विकास रस्ते	(५,३१,७०,३५६)	(१,९६,५०,५२६)	(५,२४,८९,५७६)	(१,८३,५९,९२६)
संचित विदा	(११,०२,११,६६४)	(१२,३५,६२,५४८)	(१०,७६,८४,८५०)	(१२,१३,४२,१४०)
औषधोपचार	(११,९९,७७,५६६)	(८,६३,३६,४१७)	(११,९९,७७,५६६)	(८,६३,३६,४१७)
वीमा	(४,९६,६६,१०३)	(३,८२,०६,३८२)	(४,८७,८७,६८१)	(३,७६,६९,५०२)
कर्मचारी प्रोत्साहन	-	-	-	-
नगदमा राफसाफ हुने शेयरमा आधारित खर्च	-	-	-	-
पेन्सन खर्च	-	-	-	-
NFRS अन्तर्गत वितीय खर्च	(३२,२७,५९,४९५)	(१०,७०,९३,९१४)	(३२,२७,५९,४९५)	(१०,७०,९३,९१४)
कर्मचारी संरचनित अन्य खर्चहरू	(३,३२,१६,९७१)	(२,९९,५२,७९९)	(३,०७,३०,९५९)	(२,७६,६९,७३२)
जर्मा	(३,१६,४३,०८,१८३)	(२,४२,५१,६१,३०६)	(३,१३,०३,४२,७२३)	(२,३९,७७,३८,०४२)
कर्मचारी वोजस	(१७,०६,६३,५९५)	(३०,५१,५३,७७०)	(१५,७५,४७,१०८)	(३०,५१,५३,७७०)
जर्मा	(३,३३,४९,७१,७७८)	(२,७३,०३,१५,०७६)	(३,२८,७८,८९,८३१)	(२,७०,२८,९१,८११)

8.36 अन्य संचालन खर्च

रकम रु.मा

विवरण	समूह			
	आषाढ मसान्त 20CO	आषाढ मसान्त 2009	आषाढ मसान्त 20CO	आषाढ मसान्त 2009
सञ्चालक बैठक भता	(७४,४२,०००)	(५३,५२,०००)	(५४,१८,०००)	(३७,७८,०००)
सञ्चालक सरबन्धी खर्च	(१४,०९,४६८)	(३,१७,७८२)	(१३,९४,९२१)	(३,१४,६५९)
लेखापरिक्षकको पारिश्रमिक खर्च	(१,०२,३७,८००)	(२२,७१,३००)	(९८,४२,३००)	(१९,२१,०००)
अन्य लेखापरिक्षण सरबन्धी खर्चहरु	(१,०७,३२,१२५)	(७६,४०,१२९)	(१,०७,३२,१२५)	(७६,४०,१२९)
व्यवसायिक र कानूनी खर्च	(५,४९,८५,६७४)	(९५,८२,४००)	(५,३४,९६,५११)	(३,३८,८०,३८०)
प्रशासनिक खर्च	(१,१७,४४,९०,८२१)	(८८,१९,११,०६७)	(१,१५,७२,६३,५१२)	(८६,०३,४१,२०५)
संचालित लिज खर्च	(२१,७०,०४२)	-	(१८,५४,८०८)	-
लगानी सम्पत्तिको संचालित खर्च	-	-	-	-
सामाजिक उत्तरदायित्व सरबन्धी खर्च	(२,६२,३०,३५९)	-	(२,०२,१०,०९९)	-
Onerous लीज व्यवस्था	-	-	-	-
अन्य खर्च	(२२,५३,८०,८००)	(१४,९९,०१,३३४)	(२२,३६,९४,१५७)	(१४,९९,००,३१४)
जर्मा	(१,५१,३०,७९,०९०)	(१,०५,६९,७६,०११)	(१,४८,८८,९६,४३२)	(१,०५,७७,७५,६८७)

8.36.1 प्रशासनिक खर्च

रकम रु.मा

विवरण	समूह			
	आषाढ मसान्त 20CO	आषाढ मसान्त 2009	आषाढ मसान्त 20CO	आषाढ मसान्त 2009
बटी, बिशुली र पानी	(८,१८,२९,९१०)	(६,४६,१९,८४५)	(८,०६,५४,३५९)	(६,४३,४०,५८८)
मर्मत तथा सरभार				
(क) भवन	(४९,९५,५२९)	(३३,४७,२४९)	(४९,९५,५२९)	(३३,४७,२४९)
(ख) सवारी साधन	(८८,४६,८११)	(६९,९३,१९८)	(८८,४६,८११)	(६९,९३,१९८)
(ग) कर्मचुरुर तथा सामानहरु	(२१,४१,१३१)	(१२,६८,६८०)	(२१,४१,१३१)	(१२,६८,६८०)
(घ) कार्यालय उपकरण र फर्निचर	(१,१६,४२,८८०)	(१,०४,४६,३३५)	(१,१६,४२,८८०)	(१,०१,४६,३३५)
(ङ) अन्य	(८,७७,९०,४१०)	(६,९८,७७,८९२)	(८,७२,४०,०१७)	(६,९४,९०,८२५)
बीमा	(२,८६,०९,३५४)	(२,२९,०४,२४४)	(२,८३,७२,२७४)	(२,२७,९५,७६३)
पोस्ट्ज, टेलेक्स, टेलिफोन, फ्याक्स	(८,२४,९६,२३५)	(७,००,६९,००२)	(८,२२,२४,६२०)	(६,९४,३८,१६४)
मसलन्द र छपाई	(५,९२,०७,२१९)	(४,५१,२८,६१२)	(५,८६,०५,४९४)	(४,३१,६१,८६०)
पत्रपत्रिका तथा पुस्तक	(९,४३,३४२)	(९,३४,६१०)	(९,१०,१७८)	(८,८२,४६७)
विज्ञापन	(२९,१८,१९,३२१)	(१९,९२,५४,३५३)	(२८,६३,४७,२५७)	(१९,५७,५९,९६४)
चन्दा	-	-	-	-
सुरक्षा खर्च	(२३,९९,०६,२३०)	(१९,११,४३,२५३)	(२३,९९,७२,४६५)	(१९,०४,३१,३५३)
कर्जा तथा निक्षेप च्यारेण्टी प्रिमियम	(८,५३,१०,१५३)	(५,८१,००,८३६)	(८,५३,१०,१५३)	(५,८१,००,८३६)
भ्रमण भता र खर्च	(१,५६,४०,२६९)	(६०,३१,१८५)	(१,५२,३५,३८७)	(५६,६०,११९)
मनोरञ्जन खर्च	(१०,६१,५८५)	(१४,८३,६१७)	(१०,६१,५८५)	(१४,८३,६१७)
वार्षिक तथा विशेष साधारण सभा सरबन्धी खर्च	(१४,६२,६१४)	(११,२५,७४०)	(११,३७,१३३)	(८,५२,१५७)
अन्य	(१७,०७,८८,२२८)	(१२,९४,८२,४१६)	(१६,३५,५५,८३१)	(११,५३,८६,४३१)
जर्मा	(१,१७,४४,९०,८२१)	(८८,१९,११,०६७)	(१,१५,७२,५३,५१२)	(८६,०३,४१,२०५)

8.37 हास कट्टी र परिशोधन

रकम रु.मा

विवरण	समूह			
	आषाढ मसान्त 20CO	आषाढ मसान्त 2009	आषाढ मसान्त 20CO	आषाढ मसान्त 2009
सम्पति तथा सामाग्रीमा हास कट्टी	(५८,४०,३५,४७१)	(४६,८३,९४,२५२)	(५७,४६,२४,३३१)	(४६,०७,७०,६१२)
लगानी सम्पत्तिमा हास कट्टी	-	(८,०२,९२३)	-	(८,०२,९२३)
अमूर्त सम्पत्तिको परिशोधन	(४,९८,५६,९६२)	(४,९०,७५,६७३)	(४,८५,४७,०९६)	(४,७९,६५,२२५)
जर्मा	(६३,३८,९२,४३३)	(५१,८२,७२,८४७)	(६२,३१,७१,४२६)	(५०,९५,३८,७६०)

८.३९ त्रैर संचालन आठदानी

रकम रु.मा

विवरण	समूह	बैंक		
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
अपलेखन गरिएको कर्जाको असुली	२,३१,७१,७९३	१,४३,७०,९५०	२,३१,७१,७९३	१,४३,७०,९५०
अन्य आठदानी	-	-	-	-
जरमा	२,३१,७१,७९३	१,४३,७०,९५०	२,३१,७१,७९३	१,४३,७०,९५०

८.४० त्रैर संचालन रख्च

रकम रु.मा

विवरण	समूह	बैंक		
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
कर्जा अपलेखन	(५३,०५,५४५)	(१०,८९,९०,४५८)	(५३,०५,५४५)	(१०,८९,९०,४५८)
अतिरिक्त (Redundancy) व्यवस्था	-	-	-	-
पुऱ: संरचना रख्च	-	-	-	-
अन्य रख्च	(१५,१८,२३,१०२)	(१,९५,६२,४३२)	(१५,१७,८८,९१९)	(१,१२,२८,६७४)
जरमा	(१५,७१,२८,६४७)	(१२,८५,५२,८८९)	(१५,७०,९४,४६३)	(१२,०२,१९,१३२)

८.४१ आयकर रख्च

रकम रु.मा

विवरण	समूह	बैंक		
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
चालु कर रख्च	-	-	-	-
यस आ.व.को	(१,२६,४३,३३,१८६)	(१,१०,४७,९७,३८७)	(१,२६,००,१३,४५७)	(१,०१,३३,७३,७७८)
पछिल्लो वर्षहरुको समायोजन	(८,८६,२४,०७२)	-	(८,९०,९७,७६६)	-
स्थगन कर रख्च	-	-	-	-
अल्पकालिन मिन्नताहरुको लेखाङ्कन	१८,३०,२२,०४५	२९,३६,५६,८९९	२९,१४,०६,२१३	१६,९०,०५,०१३
कर दरमा परिवर्तन	-	-	-	-
पहिला नदेखाइएको कर घाटा	-	-	-	-
जरमा आयकर रख्च	(१,१६,९९,३५,२१३)	(८१,११,४०,४८८)	(१,१३,७७,०५,०१०)	(८४,४३,६८,७६५)

८.४१.१ कर रख्च र लेखाङ्कन नापाको मिलान

रकम रु.मा

विवरण	समूह	बैंक		
	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९	आषाढ मसान्त २०८०	आषाढ मसान्त २०७९
कर अधिको नापा	१,५५,३८,९८,५९०	२,५५,४६,८४,४२६	१,४१,७३,२३,९७६	२,७४,६३,८३,९२७
कर ३० प्रतिशत दर	४६,६१,६१,५७७	८२,३९,१५,१७८	४२,५३,७७,१९३	८२,३९,१५,१७८
जोइने : करको निरित घटाउन नमिल्ने रख्चहरुको	१,९१,१९,५५,७९३	-	१,९१,१९,५५,७९३	-
करमा पर्ने असर	-	-	-	-
घटाउने : आयकर छुट हुने आठदानीमा पर्ने करको असर	१,०७,७३,१९,५२९	२,८७,२६,८६९	१,०७,७३,१९,५२९	२,८७,२६,८६९
घटाउने : अन्यमा पर्ने करको असर	(३,६४,७२,६५५)	१,५९,५२,१७९	-	४,९१,८०,४५६
जोइने : अधिल्लो वर्षहरुको कर रख्च	८,८६,२४,०७२	-	८,९०,९७,७६६	-
जोइने स्थगन कर	(१८,३०,२२,०४५)	-	(२१,१४,०६,२१३)	-
जरमा आयकर रख्च	(१,१६,९९,३५,२१३)	(८१,११,४०,४८८)	(१,१३,७७,०५,०१०)	(८४,४३,६८,७६५)
प्रभावकारी कर दर	७५,२९%	३१,७५%	८०,२४%	३०,७४%

Statement of Distributable Profit or Loss

For the Year ended 31 Ashadh 2080 (16 July 2023)

(As per NRB Regulations)

Amount in NPR

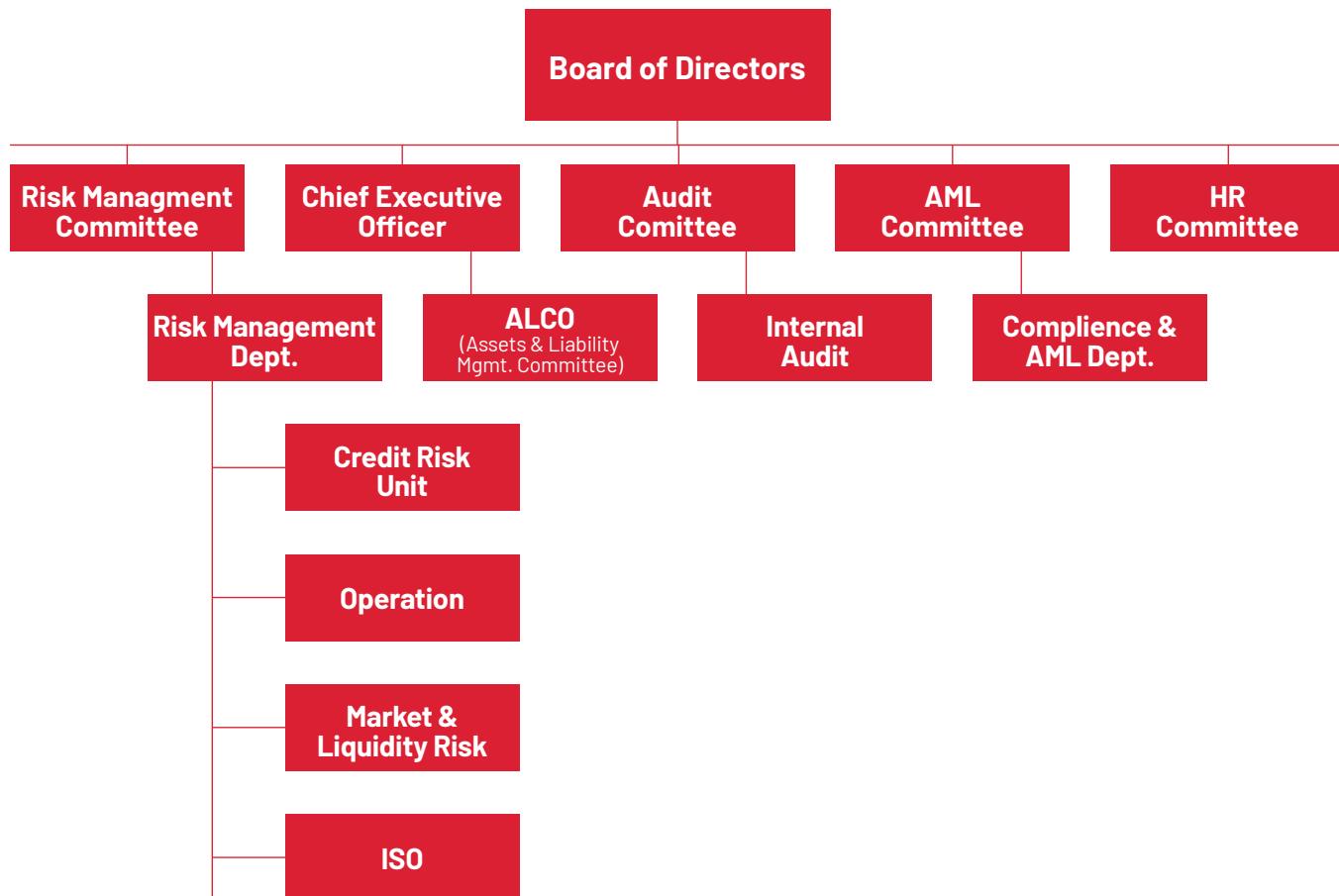
PARTICULARS	BANK	
	2080 ASHADH 31	2079 ASHADH 32
Net Profit or (Loss) as per statement of profit or loss	280,218,966	1,902,015,162
Net profit / (loss) as per statement of profit or loss		
Less: appropriations (-) / contributions (+):		
a. General reserve	(56,043,793)	(380,403,032)
b. Foreign exchange fluctuation fund	(1,275,055)	(3,242,208)
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(2,802,190)	(19,020,152)
e. Employees' training fund	-	(34,920,505)
f. Investment adjustment reserves	(1,480,000)	(380,000)
g. Others	25,179,054	37,973,452
Profit or (loss) before regulatory adjustment	243,796,982	1,502,022,716
Regulatory adjustment :		
a. Interest receivable (-)/ previous accrued interest received (+)	(520,190,195)	(482,915,938)
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 (+)	19,563,908	(69,125,672)
e. Deferred tax assets recognised (-)/ reversal (+)	(222,568,241)	(31,648,243)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/ reversal (+)	-	-
h. Actuarial loss recognised (-)/ reversal (+)	(92,665,834)	35,750,827
i. Other (+/-)	34,125,064	-
Net Profit for the year end 31 Ashadh 2080 available for distribution	(537,938,317)	954,083,690
Opening Retained Earnings as on Shrawan 1, 2079	1,032,973,992	1,512,202,803
Adjustment (+/-) : Transfer from acquired Century Commercial Bank	(1,643,465,228)	-
Prior Tax on Bargain Purchase/Capital Reserve/FPO	(71,249,914)	-
Distributions:		
Bonus Share Issued	(826,065,771)	(1,361,646,876)
Cash Dividend Issued	(190,630,563)	(71,665,625)
Total Distributable Profit or (Loss) as on year end date	(2,236,375,800)	1,032,973,992
Annualised Distributable Profit/Loss per Share	-	8.13

5. Disclosures & Additional Information

5.1 Risk management

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

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



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

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

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

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

NPR. in '000

PARTICULARS	MANUFACTURING	BANKS, FINANCIAL AND SERVICES	AGRICULTURE, TOURISM & TRADING	CONSTRUCTION	OTHERS	BUSINESS TOTAL
Loans & Advances - Mid July 2023	35,944	30,922	65,890	10,404	98,943	242,104
Loans & Advances - Mid July 2022	19,367	21,409	48,437	5,569	55,623	150,405

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

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

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

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

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

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

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

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

5.2 Capital Management

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

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

As per ICAAP Policy, 2015, amended in 2017, tolerable risk appetite of the Bank shall be as follows:

NPR. in '000

RISK CATEGORY	ECONOMIC CAPITAL ALLOCATION	RISK APPETITE LEVEL		
		LOW	MEDIUM	HIGH
Credit Risk	80.00% to 82.00%	✓		
Operation Risk	4.00% to 4.20%		✓	
Market Risk	0.20% to 0.35%		✓	
Supervisory Adjustments	4.00% to 4.25%		✓	
Other Risk	0.05% to 0.10%			✓

Standard Risk appetite under Credit Risk, Operation Risk, Market Risk, supervisory adjustment and Other Risk are set at 80%, 4.00%, 0.20%, 4% and 0.05% of total capital fund respectively. Meanwhile, Maximum tolerable risk under Credit Risk, Operation Risk, Market Risk, supervisory adjustment and Other Risk are set at 82%, 4.20%, 0.35%, 4.25% and 0.10% total capital fund respectively.

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

1. Capital Structure and Capital Adequacy

1.1 Tier I Capital and breakdown of its Components

SN	PARTICULAR	NPR IN MIO
A.	Paid Up Equity Share Capital	23,542.49
B.	Share Premium	
C.	Statutory General Reserves	4,123.37
D.	Retained Earnings	(2,236.38)
E.	Unaudited current year cumulative profit	
F.	Other Reserves	
	Sub-total	
G.	Less: Fictitious Assets	
H.	Less: Investment in subsidiaries	795.73
I.	Less: Investment in equity of institutions in excess of limits	71.34
Total Tier I Capital		24,562.42

1.2 Tier II Capital and breakdown of its Components

SN	PARTICULAR	NPR IN MIO
a.	General loan loss provision	3,802.15
b.	Exchange Equalization Reserve	27.33
c.	Investment Adjustment Reserve	13.76
d.	Debtenture	7,838.95
Total Tier II Capital		11,682.19

1.3 Deduction from Tier I Capital

SN	PARTICULAR	NPR IN MIO
a	Fictitious Assets	
b	Investment in subsidiaries	795.73
c	Investment in equity of institutions in excess of limits	71.34
Total		867.06

1.4 Qualifying Capital

SN	PARTICULAR	NPR IN MIO
a	Core Capital (Tier I)	24,562.42
b	Supplementary Capital (Tier II)	11,682.19
Total Capital Fund (Tier I and Tier II)		36,244.61

2. Risk Exposures

2.1 Risk weighted Exposures under each categories of Credit Risk:

SN	PARTICULAR	NPR IN MIO
a.	Claims on government and central bank	
b.	Claims on other official entities	
c.	Claims on banks	2,612.49
d.	Claims on corporate and securities firms	144,148.02
e.	Claims on regulatory retail Portfolio	19,932.88
f.	Claims secured by residential properties	9,442.41
g.	Claims secured by commercial real estate	2,562.88
h.	Past due claims	18,011.18
i.	High risk claims	32,150.32
j.	Other Assets	20,714.34
k.	Off Balance - sheet items	31,129.93
Total Risk Weighted Exposures		280,704.45

2.2 Total Risk Weighted Exposure

SN	PARTICULAR	NPR IN MIO
a	Risk Weighted Exposure for Credit Risk	280,704.45
b	Risk Weighted Exposure for Operational Risk	9,563.70
c	Risk Weighted Exposure for Market Risk	487.55
	Adjustments under Pillar-II	
	Add: 4% of the Gross Revenue for operational risk	2,924.16
	Add:1% of the total deposit due to insufficient Liquid Assets(6.4a 6)	-
	Add: 4% of Overall Risk Weighted Exposure as per Supervisory Adjustment	11,630.23
Total Risk Weighted Exposures		305,310.09

2.3 Capital Adequacy Calculation Table

SN	PARTICULAR	NPR IN MIO
a	Risk Weighted Exposure for Credit Risk	280,704.45
b	Risk Weighted Exposure for Operational Risk	9,563.70
c	Risk Weighted Exposure for Market Risk	487.55
	Adjustments under Pillar-II	
	Add: 4% of the Gross Revenue for operational risk	2,924.16
	Add:1% of the total deposit due to insufficient Liquid Assets(6.4a 6)	-
	Add: 4% of the Risk Weighted Exposure as per Supervisory Adjustment	11,630.23
Total Risk Weighted Exposure		305,310.09
	Total Core Capital to Total Risk Weighted Exposure	8.05%
	Total Capital Fund to Total Risk Weighted Exposure	11.87%

3. Non-Performing Assets

Statement of Non-Performing Assets

3.1 Gross and Net

SN	PARTICULAR	AMOUNT (NPR IN '000)	PROVISION (NPR IN '000)	NET NPA(NPR IN '000)
a.	Sub-standard	4,534,685	1,133,671	3,401,014
b.	Doubtful	4,041,698	2,020,849	2,020,849
c.	Loss	3,486,775	3,486,775	-
Total		12,063,158	6,641,295	5,421,863

3.2 Non-Performing Assets Ratios

SN	PARTICULAR	NPR IN MIO
a.	Gross NPA to Gross Loan & Advances	4.98%
b.	Net NPA to Net Advances	2.37%

3.3 Movement of Non-Performing Assets

SN	PARTICULAR	THIS YEAR (NPR IN '000)	PREVIOUS YEAR (NPR IN '000)	MOVEMENT (NPR IN '000)
a.	Sub-standard	4,534,685	683,873	3,850,812
b.	Doubtful	4,041,698	766,305	3,275,393
c.	Loss	3,486,775	1,139,827	2,346,948
Total		12,063,158	2,590,005	9,473,153

3.4 Write off of loans and Interest

SN	PARTICULAR	NPR IN MIO
a.	Write off Loans during the Year	5,306
b.	Write off Interest during the Year	2,414

3.5 Movement of Loan Loss Provision and Interest Suspense

SN	PARTICULAR	THIS YEAR (NPR IN '000)	PREVIOUS YEAR (NPR IN '000)	MOVEMENT (NPR IN '000)
a.	Loan Loss Provision	12,949,697	4,099,001	9,101,890
b.	Interest Suspense	1,283,565	1,120,250	163,315

5.3 Operating Segment Information

1. Bank has identified its four segments (Treasury & Remittance, ADC, Trade operations and Banking) based on the business activities.

2. The segmental information about Profit/ Loss, Assets & Liabilities etc. are presented below:

PARTICULARS	NPR in '000'				
	TREASURY & REMITTANCE	ADC (CARD & INTERNET BANKING)	TRADE OPERATIONS	BANKING	TOTAL
(a) Revenue from external customers	3,556,609	470,749	648,576	27,416,780	32,092,713
(b) Intersegment revenues	(524,443)	(87,986)	191,033	421,396	-
(c) Net Revenue	3,032,166	382,762	839,609	27,838,175	32,092,713
(d) Interest Revenue	-	-	-	-	-
(e) Interest Expense	-	-	-	-	-
(f) Net interest revenue(b)	-	-	-	-	-
(g) Depreciation and Amortization	-	-	-	-	-
(h) segment expenses	1,814,248	227,978	17,072	28,615,492	30,674,789
(i) Segment profit/(loss)	1,217,919	154,784	822,537	(777,316)	1,417,924
(j) Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-
(k) Other material non-cash items:	-	-	-	-	-
(l) Impairment of assets	-	-	-	5,210,169	5,210,169
(m) Segment assets	106,150,759	1,284,983	150,043	240,390,597	347,976,382
(n) Segment liabilities (Excluding equity)	12,095,227	185,153	2,537,959	301,805,846	316,624,185

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

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

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

Revenue	NPR in '000'
Total revenue for Reportable Segments	32,092,713
Other Revenues	-
Elimination of intersegment revenues	-

Profit or loss	NPR in '000'
Total profit or loss for Reportable Segments	1,417,924
Other Profit or Loss	-
Elimination of intersegment profit	-
Unallocated amounts:	-
Bank's Profit	1,417,924

Assets	NPR in '000'
Total assets for Reportable Segments	347,976,382
Other Assets	-
Unallocated Amounts	-
Bank's Assets	347,976,382

Liabilities	NPR in '000'
Total liabilities for reportable segments	316,624,185
Other Liabilities	-
Unallocated Amounts	-
Bank's Liabilities	316,624,185

5. Information about products and services:

Revenue from each type of products and services:

	NPR in '000'
Treasury & Remittance	3,556,609
Alternate Delivery Channel	470,749
Central Trade Operations	648,576
Banking	27,416,780
Total	32,092,713

6. Information about geographical areas:

Revenue from each geographical area:

	NPR in '000'
a. Domestic	32,092,713
Province 1	2,072,036
Madhesh Province	1,680,747
Bagmati Province	22,947,839
Gandaki Province	1,825,155
Lumbini Province	2,620,082
Karnali Province	197,979
Sudur Paschimanchal Province	748,874
b. Foreign	-
Total	32,092,713

7. Information about major customers:

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

5.4 Share options and share based payment

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

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

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

5.5 Contingent liabilities and commitment

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

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

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

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

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

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

5.6 Related Parties Disclosures

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

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

Parent and Ultimate Controlling Party:

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

Transactions with Key Management Personnel (KMPs):

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

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

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

COMPENSATION TO BOARD OF DIRECTORS:	CURRENT YEAR	PREVIOUS YEAR
Meeting Fees Paid	5,418	3,778
Telephone/ Internet/ Newspaper Expenses Paid	684	852
Total	6,102	4,630

COMPENSATION TO CEO:	CURRENT YEAR	PREVIOUS YEAR
Short term employee benefits	32,712	30,706
Employee Bonus	6,454	5,694
Festival Allowance and payment against annual leave	4,567	4,323
Post-employment benefits	-	-
Other long-term benefits	-	-
Termination benefits	-	-
Share-based Payment	-	-
Total	43,733	40,320

COMPENSATION TO OTHER KMPS:	CURRENT YEAR	PREVIOUS YEAR
Short term employee benefits	38,715	30,706
Employee Bonus	4,213	5,816
Festival Allowance and payment against annual leave	2,288	3,585
Post-employment benefits	-	-
Other long-term benefits	-	-
Termination benefits	-	-
Share-based Payment	-	-
Total	45,217	40,107
Grand Total	88,950	80,427

Transaction with subsidiary M/s Prabhu Capital Ltd.

	CURRENT YEAR	PREVIOUS YEAR
Interest Expenses	4,145	1,035
Deposit Held	78,990	14,183
RTS Fees and Operational Support Expenses	1,512	1,500
Rent Income	-	1,267
Dividend Income	43,605	65,048

Transaction with subsidiary M/s Prabhu Stock Market Ltd.

	CURRENT YEAR	PREVIOUS YEAR
Deposit Held	7,706	5

Transaction with Smart Choice Technology Ltd.

	CURRENT YEAR	PREVIOUS YEAR
SCT Switch Charge (incl. annual subscription)	420.36	1,263
Cards Purchased	-	8,193
ATM card Transaction Expenses	27,186	29,401

5.7 Merger and acquisition

Prabhu Bank Ltd has acquired Century Commercial Bank Ltd a "A Class Financial Institution" at the share swap ratio of 1:1. Accordingly the bank has issued 100,077,199 shares to the shareholders of CCBL and the joint transaction started from January 10, 2023 in the name of Prabhu Bank Ltd. For calculation of Goodwill or Gain/Loss on Bargain Purchase on this acquisition, NFRS 3 – Business Combination has been applied.

As per Para 32 of NFRS 3, "The acquirer shall recognize goodwill as of the acquisition date measure as excess of (a) or (b) below:

(a) The aggregate of :

- i. The consideration transferred measured in accordance with this NFRS, which generally requires acquisition date fair value,
- ii. The amount of any non controlling interest in the acquiree measured in accordance with this NFRS and
- iii. In a business combination achieved in stages, the acquisition date fair value of acquirees previously held equity interest in the acquiree.

(b) The net of the acquisition date amount of the identifiable assets acquired and the liability assumed measured in accordance with this NFRS.

Accordingly, as per the standard Goodwill has been recognized for the excess of the value derived as per (a) or (b).

CALCULATION OF GOODWILL ON BUSINESS COMBINATION	AMOUNT (NPR)
Purchase consideration paid to the shareholder of CCBL (a)	12,212,151,014
Business Value (Net Assets) of CCBL transferred (b)	11,988,665,620
Value of Goodwill (a-b)	223,485,395

5.8 Additional disclosures of non-consolidated entities

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

5.9 Events after reporting date

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

Adjusting events after reporting period

The Bank has also availed the provision as provided by NRB directive that allows Banks to consider interest recovery made till 15th Shrawan 2080 while calculating amount to be transferred to regulatory reserve on account of interest income recognized on accrual basis but not realized till 31st Ashadh, 2080. Further tax paid on Bargain Purchase Gain/FPO after the reporting period amounting NPR 71,249,914 has been adjusted through retained earnings.

Non-adjusting events after reporting period

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

5.10 Grant Received from Sakshyam:

As per agreement with Sakshyam, NPR 5,074 thousand received as Capital Grant during the Fiscal Year 2016/17 against acquisition of Fixed Assets; which had been booked as "Deferred Grant Income" under Other Liabilities. Amortization of NPR 368 thousand has been booked as deferred grant income in the current year.

Deferred Grant Income shall be proportionately recognized as income in Income Statement according to the depreciation policy for the concerned Fixed Assets.

5.11 Summary of concentration of exposure:

NPR in '000'

PARTICULARS	LOANS AND ADVANCES	DEPOSITS AND BORROWINGS
Total Amount as on 16 July 2023	242,103,516	305,750,158
Core Capital (last quarter)	27,469,456	27,469,456
Highest Exposure to a Single Unit (including non-funded)	5,063,108	8,470,964
Concentration of exposure to a single unit (of Core Capital)	18.43%	
Concentration of deposit from a single unit (of Total Deposit)		2.86%

5.12 Weighted Average Interest Spread:

The weighted average interest spread rate is calculated considering interest income on loan on cash basis and investment in all securities.

Rate (%)

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Average Rate of return from Advances	12.65	10.80
Average cost of Deposits	7.79	6.48
Net Interest Spread	4.86	4.32

5.13 Loan Write-off Details:

Following is the list of loan written off during the current year:

NPR in '000'

SN.	NAME	LOAN WRITE OFF AMOUNT (NPR)
1	Dilli Bahadur Ghimir	254.64
2	Anup Traders	310.01
3	Gaurab Pariyar	70.21
4	Januka Bhandari	513.18
5	Khagendra Angdembu	94.64
6	Omni International	463.50
7	Rajesh Sah Rauniyar	227.48
8	Rima Rana	165.03
9	Santosh Gautam	577.43
10	Satyakali Enterprises	2,629,.39
Total		5,305.54

5.14 Written off Loan Recovered:

NPR 23,171,793 was recovered from written-off loan during the year. Details as follows:

NPR in '000'

SN.	RECOVERY AMOUNT (NPR)	RECOVERY DATE
1	689.88	05 Shrawan 2079
2	22,136.90	30 Kartik 2079
3	345.00	15 Falgun 2079
Total		23,171.79

5.15 Classification of Loans and Advances and Provisioning

NPR in Million

PARTICULARS	LOANS & ADVANCES						BILLS PURCHASED/DISCOUNTED				PREVIOUS YEAR
	DOMESTIC		DEPRIVED SECTOR		OTHER	FOREIGN	TOTAL	DOMESTIC	FOREIGN	TOTAL	
	INSURED	UNINSURED									
1. Performing Loan and Advances	1	2	3	4	5=1+2+3+4	6	7	8=6+7	9=5+8		
1.1 Pass Loan	-	11,996	217,977	64	230,037	-	-	-	230,037	239,245	
1.1.1 Pass Loan (other than Restructured / Rescheduled Covid Related)	-	11,899	196,025	64	207,987	-	-	-	207,987	217,340	
1.1.2 Pass Loan (Restructured/Rescheduled Covid Related)	-	-	-	-	-	-	-	-	-	-	
1.2 Watch List	-	97	21,953	-	22,049	-	-	-	22,049	21,905	
2. Non-Performing Loan and Advances	-	329	11,738	-	12,067	-	-	-	12,067	4,790	
2.1 Restructured / Rescheduled	-	-	4	4	4	-	-	-	4	208	
2.2 Sub-standard	49	4,485	-	-	4,535	-	-	-	4,535	1,222	
2.3 Doubtful	76	3,966	-	-	4,042	-	-	-	4,042	1,124	
2.4 Loss	204	3,283	-	-	3,487	-	-	-	3,487	2,235	
3. Total Loan and Advances (1+2)	-	12,325	229,715	64	242,104	-	-	-	242,104	244,035	
4. Total Loan Loss Provision	-	414	12,535	1	12,950	-	-	-	12,950	7,740	
4.1 Pass	155	2,612	-	1	2,768	-	-	-	2,768	2,972	
4.2 Watch List	5	1,098	-	-	1,102	-	-	-	1,102	1,648	
4.3 Restructured / Rescheduled	-	-	0	-	0	-	-	-	0	26	
4.3.1 Restructured / Rescheduled Covid Related	-	-	-	-	-	-	-	-	-	-	
4.3.2 Restructured / Rescheduled Others	-	-	0	-	0	-	-	-	0	26	
4.4 Sub-standard	12	1,121	-	-	1,134	-	-	-	1,134	301	
4.5 Doubtful	38	1,983	-	-	2,021	-	-	-	2,021	559	
4.6 Loss	204	3,283	-	-	3,487	-	-	-	3,487	2,233	
4.7 Additional	-	2,438	-	-	2,438	-	-	-	2,438	-	
4.8 SOL exceed	-	-	-	-	-	-	-	-	-	-	
4.9 PGE & Third party collateral	-	-	-	-	-	-	-	-	-	-	
5. Total Provision Upto Previous Year	-	110	7,627	2	7,740	-	-	-	7,740	-	
5.1 Pass	-	102	2,868	2	2,972	-	-	-	2,972	-	
5.2 Watch List	0	1,648	-	-	1,648	-	-	-	1,648	-	
5.3 Restructured / Rescheduled	-	-	26	-	26	-	-	-	26	-	
5.3.1 Restructured / Rescheduled Covid Related	-	-	-	-	-	-	-	-	-	-	
5.3.2 Restructured / Rescheduled Others	-	-	-	-	-	-	-	-	-	-	
5.4 Sub-standard	3	298	-	26	26	-	-	-	301	-	
5.5 Doubtful	1	558	-	-	559	-	-	-	559	-	
5.6 Loss	4	2,229	-	-	2,233	-	-	-	2,233	-	
5.7 Additional	-	-	-	-	-	-	-	-	-	-	
5.8 SOL exceed	-	-	-	-	-	-	-	-	-	-	
5.9 PGE & Third party collateral	-	-	-	-	-	-	-	-	-	-	
6. Provision Write Back of this Year	-	303	4,908	(1)	5,210	-	-	-	-	-	
7. Additional Provision for this Year	-	303	4,908	(1)	5,210	-	-	-	-	5,210	
8. Addition/Write back of Provision	-	414	12,535	1	12,950	-	-	-	12,950	-	
9. Total Loan Loss Provision (5+6+7)	-	11,911	27,180	63	229,154	-	-	-	-	229,154	236,296
Net Loan (3-4)	-	11,911	27,180	63	229,154	-	-	-	-	229,154	236,296

5.16 Disclosure on Impact on Covid Related Relaxations and Others

PARTICULARS	AS OF ASHAD 2080	
	NO OF CUSTOMERS	NPR IN '000
Accrued Interest Received after Ashadh end 2080 till Shrawan 15, 2080	4,782	748,812
Additional 0.3% Loan Loss Provision created on Pass Loan Portfolio	-	-
Extension of moratorium period of loan provided to Industry or Project under construction	-	-
Restructured/Rescheduled Loan with 5% Loan Loss Provision	93	2,419,766
Enhancement of Working Capital Loan by 20% to COVID affected borrowers	26	160,079
Enhancement of Term Loan by 10% to COVID affected borrowers	3	1,208
Expiry Date of Additional 20% Working Capital Loan (COVID Loan) extended for up to 1 year with 5% provisioning	-	-
Expiry Date of Additional 10% Term Loan (COVID Loan) extended for up to 1 year with 5% provisioning	-	-
Time Extension provided for repayment of Principal and Interest for up to two years as per clause 41 of NRB Directives 2	267	1,300,611

PARTICULARS	NO OF CUSTOMERS	NPR IN '000
Refinance Loan	1	100,000
Business Continuity Loan	6	59,735

PARTICULARS	NO OF CUSTOMERS	NPR IN '000
Subsidized Loan	6,656	6,563,323

5.17 Reclassification of comparative information has been done where necessary.

PRINCIPAL INDICATORS

Minimum 5 years Indicators

NPR in '000

PARTICULARS	INDICATORS	F.Y	F.Y	F.Y	F.Y	F.Y
		2075/76	2076/77	2077/78	2078/79	2079/80
1. Net Profit/Gross Income	Percent	31.77	20.11	11.70	10.06	0.87
2. Earnings Per Share	NPR	21.03	11.58	13.54	14.97	1.19
3. Market Value Per Share	NPR	266	221	457	207	160
4. Price Earning Ratio	Ratio	12.65	19.09	30.13	13.83	134.42
5. Dividend (including bonus) on Share Capital	Percent	16.84	10.53	12.63	8.00	-
6. Cash Dividend on Share Capital	Percent	0.84	0.53	0.63	1.50	-
7. Interest Income/Loans and Advances	Percent	11.60	11.04	9.05	11.71	12.77
8. Staff Expenses/Total Operating Expenses	Percent	56.68	60.02	62.81	63.66	60.94
9. Interest Expenses/Total Deposits and Borrowings	Percent	6.04	5.31	4.62	6.32	6.84
10. Exchange Gain/Total Income	Percent	6.54	6.62	2.58	1.84	0.86
11. Staff Bonus/Total Staff Expenses	Percent	13.43	9.08	10.88	11.29	4.79
12. Net Profit /Loan and Advances	Percent	1.92	1.12	1.21	1.31	0.12
13. Net Profit / Total Assets	Ratio	1.29	0.71	0.80	0.82	0.08
14. Total Credit/Deposits	Percent	87.94	78.26	83.95	81.38	81.00
15. Total Operating Expenses/Total Assets	Percent	2.24	2.15	1.85	1.82	1.55
16. Capital Adequacy (On Risk Weighted Assets)						
a.Core Capital	Percent	10.22	9.37	8.55	8.53	8.05
b. Supplementary Capital	Percent	0.94	1.81	4.53	4.33	3.82
c. Total Capital Fund	Percent	11.16	11.18	13.08	12.86	11.87
17. Liquidity (CRR)	Percent	4.39	11.20	4.26	3.67	3.66
18. Gross Non-Performing Credit/Total Credit	Ratio	3.76	3.15	1.68	1.86	4.98
19. Weighted Average Interest Rate Spread	Percent	4.70	3.57	3.65	4.32	4.86
20. Book Net Worth	NPR'000	14,320,667	15,387,770	17,111,273	19,147,750	31,352,196
21. Number of Shares	Number	88,926,747	103,155,066	113,470,573	127,087,042	235,424,898
22. Number of Staff	Number	2061	2331	2424	2423	3439
23. Return on Equity	Percent	12.45	7.76	10.06	9.93	0.89
24. Book Value Per share	NPR	161.04	149.17	150.80	150.67	133.17
25. CD Ratio	Ratio	76.62	67.11	73.30	78.35	80.39
26. Net Liquid Asset Ratio	Ratio	28.08	31.72	27.77	26.66	27.14
27. Base Rate	Percent	9.36	8.32	6.88	9.24	10.16

Capital Adequacy Table

Ashadh end 2080

(Rs. in million)

1.1 RISK WEIGHTED EXPOSURES	CURRENT YEAR	PREVIOUS YEAR
a Risk Weighted Exposure for Credit Risk	280,704.45	167,299.26
b Risk Weighted Exposure for Operational Risk	9,563.70	8,542.89
c Risk Weighted Exposure for Market Risk	487.55	315.47
Total Risk Weighted Exposures (Before adjustments of Pillar II)	290,755.70	176,157.62
Adjustments under Pillar II		
SRP 6.4a(5) Adjustment as per SRP 6.4a(5)	-	-
SRP 6.4a(6) Adjustment as per SRP 6.4a(6)	-	-
SRP 6.4a(7) Adjustment as per SRP 6.4a(7)	2,924.16	2,504.47
SRP 6.4a(9) Adjustment as per SRP 6.4a(9)	11,630.23	7,056.30
SRP 6.4a(10) Adjustment as per SRP 6.4a(10)	-	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	305,310.09	185,708.39

1.2 CAPITAL	CURRENT YEAR	PREVIOUS YEAR
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]	24,562.42	15,839.09
Common Equity Tier 1(CET 1)	24,562.42	15,839.09
a Paid up Equity Share Capital	23,542.49	12,708.70
b Equity Share Premium	-	-
c Proposed Bonus Equity Shares	-	-
d Statutory General Reserves	4,123.37	2,717.81
e Retained Earnings	-2,236.38	1,032.97
f Unaudited current year cumulative profit/(loss)	-	-
g Capital Redemption Reserve	-	-
h Capital Adjustment Reserve	-	-
i Debenture Redemption Reserve	-	-
j Dividend Equalization Reserves	-	-
K Bargain Purchase Gain	-	-
I 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	795.73	524.23
r Less: Investment in equity of institutions in excess of limits	71.34	96.16
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	-	-
Adjustments under Pillar II		
SRP 6.4a(1) Less: Shortfall in Provision(6.4 a 1)	-	-
SRP 6.4a(2) Less: Loans and Facilities extended to related parties and restricted lending	-	-
Additional Tier 1(AT 1)		
a Perpetual Non Cumulative Preference Share Capital	-	-
b Perpetual Debt Instruments	-	-
c Stock Premium	-	-

(B) Supplementary Capital (Tier 2)	11,682.19	8,040
a Cumulative and/or Redeemable Preference Share	-	-
b Subordinated Term Debt	7,838.95	5,637.77
c Hybrid Capital Instruments	-	-
d Stock Premium	-	-
e General LLP (only 1.25% of RWE =Rs 3508.81 million is eligible for Tier 2 Capital)	3,802.15	2,387.08
f Exchange Equalization Reserve	27.33	12.55
g Investment Adjustment Reserve	13.76	2.28
h Assets Revaluation Reserve	-	-
i Other Reserves	-	-
Total Capital Fund (Tier I and Tier II)	36,244.61	23,878.77

1.3 CAPITAL ADEQUACY RATIOS	CURRENT YEAR	PREVIOUS YEAR
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	8.05%	8.53%
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	8.05%	8.53%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	11.87%	12.86%

Risk Weighted Exposure for Credit Risk

Ashadh end 2080

NPR in Million

A. BALANCE SHEET EXPOSURES	BOOK VALUE A	SPECIFIC PROVISION B	ELIGIBLE CRM C	NET VALUE D=A-B-C	RISK WEIGHT E	RISK WEIGHTED EXPOSURES F=DxE
Cash Balance	6,353.06	-	-	6,353.06	0%	-
Balance With Nepal Rastra Bank	10,290.48	-	-	10,290.48	0%	-
Gold	4.34	-	-	4.34	0%	-
Investment in Nepalese Government Securities	52,690.23	-	-	52,690.23	0%	-
All Claims on Government of Nepal	250.86	-	-	250.86	0%	-
Investment in Nepal Rastra Bank securities	12,454.84	-	-	12,454.84	0%	-
All claims on Nepal Rastra Bank	378.75	-	-	378.75	0%	-
Claims on Foreign Government and Central Bank (ECA 0-1)	-	-	-	-	-	-
Claims on Foreign Government and Central Bank (ECA -2)	-	-	-	-	-	-
Claims on Foreign Government and Central Bank (ECA -3)	-	-	-	-	-	-
Claims on Foreign Government and Central Bank (ECA -4-6)	-	-	-	-	-	-
Claims on Foreign Government and Central Bank (ECA -7)	-	-	-	-	-	-
Claims on BIS, IMF, ECB, ECA and MDGs recognized by the framework	-	-	-	-	-	-
Claims on Other Multilateral Development Banks	-	-	-	-	-	-
Claims on Domestic Public Sector Entities	-	-	-	-	-	-
Claims on Public Sector Entity (ECA 0-1)	-	-	-	-	-	-
Claims on Public Sector Entity (ECA 2)	-	-	-	-	-	-
Claims on Public Sector Entity (ECA 3-6)	-	-	-	-	-	-
Claims on Public Sector Entity (ECA 7)	-	-	-	-	-	-
Claims on domestic banks that meet capital adequacy requirements	8,983.83	-	-	8,983.83	20%	1,798.77
Claims on domestic banks that do not meet capital adequacy requirements	-	-	-	-	-	-
Claims on foreign bank (ECA Rating 0-1)	1,143.87	-	-	1,143.87	20%	228.77
Claims on foreign bank (ECA Rating 2)	721.76	-	-	721.76	50%	360.88
Claims on foreign bank (ECA Rating 3-6)	-	-	-	-	-	-
Claims on foreign bank (ECA Rating 7)	-	-	-	-	-	-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement	1,120.36	-	-	1,120.36	20%	224.07
" Claims on Domestic Corporates (Credit rating score equivalent to AAA)"	-	-	-	-	-	-
" Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)"	5,572.87	-	-	5,572.87	80%	4,458.30
" Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)"	-	-	-	-	-	-
" Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)"	-	-	-	-	-	-
" Claims on Domestic Corporates (Unrated)"	139,793.77	-	-	139,689.72	100%	139,689.72
Claims on Foreign Corporates (ECA 0-1)	-	-	-	-	-	-
Claims on Foreign Corporates (ECA 2)	-	-	-	-	-	-
Claims on Foreign Corporates (ECA 3-6)	-	-	-	-	-	-
Claims on Foreign Corporates (ECA 7)	-	-	-	-	-	-
Regulatory Retail Portfolio (Not Overdue)	28,113.84	-	-	15,366.67	26,577.17	75%
Claims fulfilling all criterion of regularity retail except granularity	-	-	-	-	-	-
Claims secured by residential properties	14,949.81	-	-	14,949.81	-	-
Claims not fully secured by residential properties	-	-	-	-	-	-
Claims secured by residential properties (Overdue)	-	-	-	-	-	-
Claims secured by Commercial real estate	2,562.88	-	-	2,562.88	100%	2,562.88
Past due claims (except for claims secured by residential properties)	20,983.50	8,352.45	23.60	12,007.45	150%	18,011.18
High Risk claims	20,523.37	-	-	20,032.69	150%	30,049.04
Lending against securities (bonds)	-	-	-	-	-	-
Lending against Shares (upto Re 2.5 Million)	339.29	-	-	339.29	100%	339.29
Trust Receipt Loans for Trading Firms	1,468.33	-	-	1,468.33	120%	1,761.99
Investments in equity and other capital instruments of institutions listed in stock exchange	3,826.16	-	-	3,826.16	100%	3,826.16
Investments in equity and other capital instruments of institutions not listed in the stock exchange	588.75	-	-	588.75	150%	884.63
Staff loan secured by residential property	8,463.08	-	-	8,463.08	50%	4,231.54
Interest Receivable/claim on government securities	549.70	-	-	549.70	0%	-
Cash in transit and other cash items in the process of collection	-	-	-	-	20%	-
Other Assets (as per attachment)	17,479.80	5,707.79	-	11,772.01	100%	11,772.01
TOTAL (A)	360,227.21	14,787.36	2,161.00	343,278.36	24,957.42	24,957.42

B. OFF BALANCE SHEET EXPOSURES	BOOK VALUE A	SPECIFIC PROVISION B	ELIGIBLE CRM C	NET VALUE D=A-B-C	RISK WEIGHT E	RISK WEIGHTED EXPOSURES F=D*E
Revocable Commitments	-	-	-	-	0%	-
Bills Under Exchange Contract	676.36	-	-	676.36	0%	-
Forward Exchange Contract Liabilities	2,308.72	-	-	2,308.72	10%	230.87
LC Commitments With Original Maturity Upto 6 months domestic counterparty	15,468.75	-	522.09	14,947.66	20%	2,989.53
Foreign counterparty (ECA Rating 1-1)	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	100%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	150%	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	50%	-
LC Commitments With Original Maturity Over 6 months domestic counterparty	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	100%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	150%	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	40%	11,603.63
Bid Bond, Performance Bond and Counter guarantee domestic counterparty	29,915.60	-	906.51	28,009.08	20%	-
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	100%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	150%	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	50%	-
Underwriting commitments	-	-	-	-	100%	-
Lending of Banks Securities or Posting of Securities as collateral	-	-	-	-	100%	-
Repurchase Agreements, Assets sale with recourse	9,254.05	-	73.59	9,180.46	100%	9,180.46
Advance Payment Guarantee	-	-	-	-	100%	-
Financial Guarantee	-	-	-	-	100%	-
Acceptances and Endorsements	4,533.80	-	256.61	4,277.20	100%	4,277.20
Unpaid portion of Party paid shares and Securities	-	-	-	-	100%	-
Irrevocable Credit commitments (short term)	3,583.53	-	-	3,583.53	20%	718.71
Irrevocable Credit commitments (long term)	3,899.22	-	-	3,899.22	50%	1,949.61
* Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement ^a	-	-	-	-	20%	-
Other Contingent Liabilities	184.92	-	-	184.92	100%	184.92
Unpaid Guarantee Claims	-	-	-	-	200%	-
TOTAL (B)	69,825.96	4,30,051.16	14,787.36	1,758.81	68,087.15	280,704.45
Adjustments under Pillar II	-	-	-	-	-	-
SRP 6-(a)(3) - Add 10% of the banks & facilities in excess of Single Obligor Limits to RWE	-	-	-	-	-	-
SRP 6-(a)(4) - Add 1% of the contract (sale) value in case of the sale of credit with recourse to RWE	-	-	-	-	-	-
Total RWE for Credit Risk before Adjustment (A)+(B)	4,30,051.16	14,787.36	3,919.80	411,346.01	411,346.01	280,704.45

Risk Weighted Exposure for Operational Risk

Ashadh end 2080

NPR in Million

S.N.	PARTICULARS	FISCAL YEAR		
		2076/077	2077/078	2078/079
1	Net Interest Income	4,645.81	5,022.20	6,180.29
2	Commission and Discount Income	925.05	1,141.65	1,376.88
3	Other Operating Income	73.56	289.45	223.92
4	Exchange Fluctuation Income	360.74	567.23	249.47
5	Addition/Deduction in Interest Suspense during the period	107.60	(133.22)	11.61
6	Gross income (a)	6,112.75	6,887.30	8,042.18
7	Alfa(b)	15%	15%	15%
8	Fixed Percentage of Gross Income [c=(a×b)]	916.91	1,033.10	1,206.33
9	Capital Requirement for operational risk(d)(average of c)	1,052.11	-	-
10	Risk Weight (reciprocal of capital requirement of 11%) in times (e)	9.09	-	-
11	Equivalent Risk Weight Exposure [f=(d×e)]	9,563.70	-	-

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

1	Total Credit and Investment (net of Specific Provision) of releted month	-
2	Capital Requirement for Operational Risk (5% of net credit and investment)	-
3	Risk Weight (reciprocal of capital requirement of 11%) in times	9.09
4	Equivalent Risk Weight Exposure (g)	-
5	Equivalent Risk Weight Exposure [h=f+g]	9,563.70

Risk Weighted Exposure for Market Risk

Ashadh end 2080

Rs. (In full figure)

S.NO.	CURRENCY	OPEN POSITION (FCY)	EXCHANGE RATE	OPEN POSITION (NPR)	RELEVANT OPEN POSITION
1	INR	(426,248,348.84)	1.60	(681,997,358)	681,997,358
2	USD	1,910,414.36	131.45	251,123,968	251,123,968
3	GBP	(9,939.37)	163.75	(1,627,572)	1,627,572
4	EUR	59,689.20	142.60	8,511,680	8,511,680
5	THB	55,866.03	3.87	216,202	216,202
6	CHF	63,041.70	146.38	9,228,044	9,228,044
7	AUD	226,455.81	87.36	19,783,179	19,783,179
8	CAD	42,213.16	97.03	4,095,943	4,095,943
9	SGD	39,412.98	98.22	3,871,142	3,871,142
10	JPY	4,864,455.67	0.97	4,718,522	4,718,522
11	HKD	235,016.36	16.76	3,938,874	3,938,874
12	DKK	40,145.08	19.16	769,180	769,180
13	SEK	19,438.78	12.67	246,289	246,289
14	SAR	407,771.26	35.05	14,292,383	14,292,383
15	QAR	847,607.12	36.08	30,581,665	30,581,665
16	AED	683,265.76	35.80	24,460,914	24,460,914
17	MYR	43,459.89	29.36	1,275,982	1,275,982
18	KRW	1,253,491.20	0.10	125,349	125,349
19	CNY	754.14	18.89	14,246	14,246
20	KWD	30,880.02	348.72	10,768,479	10,768,479
21	BHD	2,520.10	428.32	1,079,407	1,079,407
(a) Total Open Position				(294,523,481)	1,072,726,379
(b) Fixed Percentage					5%
(c) Capital Charge for Market Risk (=a×b)					53,636,319
(d) Risk Weight (reciprocal of capital requirement of 11%) in times					9.09
(e) Equivalent Risk Weight Exposure (=c×d)					487,554,139

Prabhu Bank Ltd.

Comparison between Unaudited and Audited Statement of Financial Position

As on 4th Quarter ended of FY 2079/80

ASSETS	UNAUDITED	AUDITED	VARIANCE	VARIANCE %	REASON FOR VARIANCE
Cash and cash equivalent	10,033,289	10,033,578	289	0.00%	Reclassification
Due from Nepal Rastra Bank	10,670,235	10,670,235	-	0.00%	
Placement with Bank and Financial Institutions	-	-	-	0.00%	
Derivative Financial Instruments	2,304,452	2,304,452	-	0.00%	
Other Trading Assets	193,252	193,252	-	0.00%	
Loan and advances to B/FIs	6,975,487	6,975,487	-	0.00%	
Loan and advances to Customers	238,210,516	234,154,895	(4,055,620)	-1.70%	Loan Loss Provision Adjustment & Net off of Interest Susp.
Investment Securities	68,924,230	69,573,745	649,515	0.94%	Reclassification & Revaluation of Investment through OCI
Current Tax Assets	85,234	130,015	44,781	52.54%	Due to change in Profit and Income Tax
Investment in Subsidiaries	795,729	795,729	-	0.00%	
Investment in Associates	27,500	27,500	-	0.00%	
Investment Property	445,246	445,352	106	0.02%	Adjustment
Property & Equipment	4,819,319	4,875,635	56,315	1.17%	ROU Assets and change in method of depreciation effective from beginning of the FY 2079/80
Goodwill and Intangible Assets	182,098	357,557	175,459	96.35%	Goodwill Recognition as per NFRS 3 and change in amortization of software
Deferred Tax Assets	758,101	824,252	66,151	8.73%	Recalculation
Other Assets	7,251,280	6,614,697	(636,583)	-8.78%	Reclassification & Adjustments after year end
Total Assets	351,675,969	347,976,382	(3,699,588)	-1.05%	-
Liabilities					
Due to Bank and Financial Institutions	8,003,043	8,003,043	-	0.00%	
Due to Nepal Rastra Bank	159,735	159,735	-	0.00%	
Derivative Financial Instruments	2,308,719	2,308,719	-	0.00%	
Deposit from customer	289,090,927	289,090,927	0	0.00%	
Borrowings	657,500	657,500	-	0.00%	
Current Tax Liabilities	-	-	-	0.00%	
Provisions	97,679	97,679	-	0.00%	
Deferred Tax Liabilities	-	-	-	0.00%	
Other Liabilities	9,794,390	8,467,628	(1,326,762)	-13.55%	Change in Employee Bonus Provision and other adjustment after year end
Debt Securities Issued	7,838,953	7,838,953	-	0.00%	
Subordinated Liabilities	-	-	-	0.00%	
Total Liabilities	317,950,947	316,624,185	(1,326,762)	-0.42%	-
Equity					
Share Capital	23,542,490	23,542,490	-	0.00%	
Share Premium	-	-	-	0.00%	
Retained Earnings	161,656	(2,236,376)	(2,398,031)	-1483.42%	Change in Profit and Regulatory Reserve
Reserves	10,020,877	10,046,082	25,205	0.25%	Change in Profit & Merger/Acquisition Reserve
Total Equity Attributable to equity holders	33,725,023	31,352,196	(2,372,826)	-7.04%	-
Non-controlling interest					
Total Equity	33,725,023	31,352,196	(2,372,826)	-7.04%	-
Total Liabilities and equity	351,675,969	347,976,382	(3,699,588)	-7.45%	-

Comparison between Unaudited and Audited Statement of Profit or Loss

As on 4th Quarter ended of FY 2079/80

	UNAUDITED	AUDITED	VARIANCE	VARIANCE %	REASON FOR VARIANCE
Interest income	30,039,673	29,892,781	(146,892)	-0.49%	Interest suspended as per interest recognition guideline & Oth. Adjustment
Interest Expenses	(19,781,757)	(19,826,337)	(44,580)	0.23%	Interest Exp. On Lease Liability adjusted
Net Interest income	10,257,917	10,066,444	(191,472)	-1.87%	
Fees and commission income	1,678,824	1,678,824	-	0.00%	
Fees and commission expenses	(139,728)	(86,231)	53,497	-38.29%	Reclassification
Net Fees and commission income	1,539,096	1,592,593	53,497	3.48%	
Net Interest, fee and commission income	11,797,013	11,659,037	(137,976)	-1.17%	
Net trading income	281,259	281,305	46	0.02%	Reclassification
Other operating income	214,562	216,631	2,069	0.96%	Reclassification & Adjustment
Total operating income	12,292,833	12,156,973	(135,860)	-1.11%	
Impairment (charge)/ reversal for loans and other losses	(2,438,114)	(5,210,169)	(2,772,055)	113.70%	Loan Loss Provision Adjustment
Net operating income	9,854,720	6,946,804	(2,907,916)	-29.51%	
Operating expense					
Personnel expenses	(3,582,985)	(3,287,890)	295,095	-8.24%	Due to change in DBO obligations as per Actuary's report and Employee Bonus
Other operating expense	(1,494,972)	(1,483,896)	11,076	-0.74%	Reclassification and adjustment of expense as per NFRS 16
Depreciation & Amortisation	(569,057)	(623,171)	(54,114)	9.51%	Adjustment of Depreciation on RoUA as per NFRS 16 and change in method of depreciation
Operating profit	4,207,705	1,551,847	(2,655,859)	-63.12%	
Non operating income	23,172	23,172	-	0.00%	
Non operating expenses	(157,094)	(157,094)	-	0.00%	
Profit before income tax	4,073,783	1,417,924	(2,655,859)	-65.19%	
Income tax expense					
Current tax	(1,393,892)	(1,349,111)	44,781	-3.21%	Change in profit
Deferred tax	145,359	211,406	66,047	45.44%	Change in profit
Profit/(loss) for the period	2,825,249	280,219	(2,545,030)	-90.08%	

P.L.R.G. Associates

Chartered Accountants

INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF PRABHU BANK LIMITED (ERSTWHILE ACQUIRED CENTURY COMMERCIAL BANK LIMITED)

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying consolidated financial statements of Century Commercial Bank Ltd. (hereinafter referred to as "the Bank") and its subsidiaries (collectively referred to as "the Group"), which comprise consolidated statement of financial position as at Poush 25, 2079 (January 09, 2023), consolidated statement of profit or loss, consolidated statement of other comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the year then ended and a summary of significant accounting policies and notes to the consolidated financial statements.

In our opinion, accompanying consolidated financial statements give a true and fair view of the consolidated financial position of the Group as at Poush 25, 2079, its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRSs).

Basis for Opinion

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

Emphasis of Matter

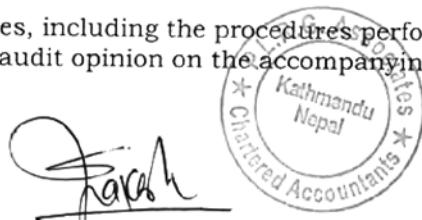
We draw attention to the attached Notes to financial statements 2.4.1. Going Concern that 12th Annual General Meeting of the Bank has approved the final agreement in relation to acquisition of the Bank by Prabhu Bank Limited and swap ratio as per Due Diligence Audit Report. The joint operation with Prabhu Bank Limited started from 26th Poush, 2079 as approved by Nepal Rastra Bank who granted the final approval for the acquisition on 19th Poush, 2079. Financial statements have been prepared assuming the Bank's going concern will cease to be in existence after 25th of Poush, 2079. The purchase consideration is based on the swap ratio of 1:1 which has been approved by the 12th AGM of the Bank.

Our opinion on the financial statements and our report on Other Legal and Regulatory Requirements, is not modified in respect of the above.

Key Audit Matters

Key audit matters are matters based on our judgment, are of most significance in the audit of the financial statements of the current period, which were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon. We do not provide separate opinion on these matters. In addition to the matters described in the Basis for Opinion section, we have determined the matters described below as the key audit matters to be communicated in our report.

The results of our audit procedures, including the procedures performed to address the matters below, provides the basis for our audit opinion on the accompanying financial statements.



Page 1 of 5

Following are the Key Audit Matters:

S.N.	Key Audit Matters	How The Matters Were Addressed In Our Audit
1.	Interest Income Ref. Note no. 4.29 and accounting policies to the financial statements. <p>The Bank has a total interest income of Rs. 6,350,370,395.00 including Rs. 5,668,561,471.00 on loans and advances to customers. Interest income has been recognized on accrual basis as per the interest recognition guidelines of Nepal Rastra Bank/ NFRS. Interest has not been recognized on accrual basis in case of non-performing loans.</p> <p>Due to limitation of lack of system capability for accruing interest income as per the prescribed norms, review of fair value of the collateral on regular basis, manual intervention might be required. As this may have effect on the recognition of the interest income by the Bank, we have considered it as a key audit matter.</p>	<p>We applied following procedures in respect of verification of interest income:</p> <ul style="list-style-type: none"> ➤ Understanding of the core banking software of the Bank how interest rate on loans and advances has been implemented in system. ➤ Whether interest income on advances is automatically generated in the CBS system. ➤ Review of accrual and recognition interest income whether relevant NFRS and the NRB norms have been followed by the Bank for the same. ➤ Review and verify the transactions relating to manual debit or credit of interest in the system. ➤ Understanding as to how the Bank's management monitors their business, analyze its credit portfolio and the interest income thereon. ➤ Review whether the legal remedies against defaulting borrowers are not adversely affected. <p>Accounting policies and recognition of interest income has been considered acceptable.</p>
2.	Investment Securities Valuation Ref. Note no. 4.8 and accounting policies to the financial statements. <p>The Bank has total investment securities of Rs. 14,035,603,913.00 as at Poush 25, 2079 classified into different categories as Investment securities measured at amortized cost and Investment in equity measured at fair value through other comprehensive income, which in aggregate represent 11.50 % of the total assets of the Bank.</p> <p>Classification of investment into different categories as Investment securities measured at amortized cost and Investment in equity measured at fair value through other comprehensive income warrant management judgement and it impacts on valuation of investment securities and impairment allowance.</p>	<p>We applied following procedures in respect of Investment verification:</p> <ul style="list-style-type: none"> ➤ Review of accounting policies adopted by the Bank based on Nepal Financial Reporting Standards and the Directives issued by NRB and compliance of the same. ➤ Evaluation of management's assessment to categorize investments classified into different categories as Investment securities measured at amortized cost and Investment in equity measured at fair value through other comprehensive income. ➤ Verification of valuation of investment on sampling basis in reference to its cost and quoted market price as the case may be. ➤ Verification of impairment allowance provided for different investments in commensurate with NFRSs and NRB Directives.



	<p>Due to the percentage of volume over total assets and the requirement of management judgment for measurement of impairment allowance, considered this as key audit matter.</p>	<p>Accounting policies, classification, valuation and impairment allowances for the investments are considered acceptable.</p>
3.	Loan Loss Provision Ref. Note no. 4.7 and accounting policies to the financial statements.	
	<p>The Bank's advances to the customers represent 75.47% of its total assets at the end of the year under review and are stated at Rs. 92.078 billion which is net of provision of Rs. 3.61 billion. The provision against advances was identified as a key audit matter as it involves a considerable degree of management judgment and compliance with Directives and Circulars issued by Nepal Rastra Bank.</p>	<p>We applied following procedures in respect of verification of loan loss provision:</p> <ul style="list-style-type: none"> ➤ Review of borrower's files, which includes evaluation of borrowers' repayment behavior, assessment of financial strength based on the available financial statements, adequacy of security/collateral, obtainment of required legal documents, CIC reports, and compliance with prudential regulations. ➤ Business sites visit of the borrowers on sampling basis. ➤ Review of IT system to provide loan loss provision based on overdue payments. ➤ On sampling basis, verification of accuracy of provision against non-performing loan calculated by the IT system and manual calculation on sampling basis. ➤ Evaluation of appropriateness of subjective judgement made by the management for performing loans' borrowers. ➤ Review of Board's evaluation and decisions on loans. <p>Based on the above audit procedures performed, loan loss provision made by the Bank is considered acceptable.</p>
4.	Information Technology	
	<p>Considering the nature, complexity and volume of business and transactions, the Bank has used different system including core banking system and management information system (MIS) based on information technology. Transactions of the Bank have been electronically carried out and its data and information of the Bank has been digitally stored. It has to ensure strong internal control relating to IT and MIS. Various reports including the financial statements are highly dependent on such digitally stored data and other related system.</p>	<p>We applied following procedures in respect of information technology:</p> <ul style="list-style-type: none"> ➤ Review of control relating to the information system of the Bank whether it is as required by the relevant NRB guidelines. ➤ Understanding controls over input, processing and output of the existing IT system. ➤ Review of accuracy and correctness of information/ reports generated by the relevant system on sampling basis. ➤ Review of report of Information System Audit and implementation status of recommendations thereon.



	We have considered this as a key audit matter as any lapses in the control system including input, processing and output or any wrong extractions of data may result in the wrong reporting of the data to the management, shareholders and regulators.	Based on the above audit procedures performed, control over the information technology prevailing in the Bank has been considered adequate.
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Other Matters

We did not audit the financial statements and other financial information of the subsidiary, Century Capital Markets Ltd. Financial statements of Century Capital Markets Ltd. (subsidiary) and other financial information have been certified and provided to us by the management of the Bank and our opinion on the financial statements in so far as it relates to the accounts and disclosures included in respect of the subsidiary are based solely on the representations and disclosures provided by the management of the Bank.

Responsibilities of the Management and Those charged with Governance for the consolidated Financial Statements

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

In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing as applicable matters related to going concern. As per Notes to financial statements 2.4.1 Going Concern, the 12th Annual General Meeting of the Bank has approved the final agreement in relation to acquisition of the Bank by Prabhu Bank Limited. The joint operation with Prabhu Bank Limited commenced from 26th Poush, 2079 as approved by Nepal Rastra Bank. Financial Statements have been prepared assuming the Bank's going concern will cease to be in existence after 25th Poush, 2079.

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

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

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As 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 consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.



- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- As per Notes to financial statements 2.4.1 Going Concern, the 12th Annual General Meeting of the Bank has approved the final agreement in relation to acquisition of the Bank by Prabhu Bank Limited. The joint operation with Prabhu Bank Limited commenced from 26th Poush, 2079 as approved by Nepal Rastra Bank. Financial Statements have been prepared assuming Bank's going concern will cease to be in existence after 25th Poush, 2079.

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

Report on Other Legal and Regulatory Requirements

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

- I. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of audit.
- II. Accounts and records of the Bank have been maintained as required by law.
- III. Financial statements are in agreement with the books of account maintained by the Bank.
- IV. Capital fund, risk bearing fund and the provision for possible impairment of assets of the Bank are adequate as per the Directives issued by Nepal Rastra Bank.
- V. In our opinion and to the best of our information and according to the explanations given to us, the Board of Directors, the representative or any employee of the Bank has not acted contrary to the provision of law relating to accounts nor caused direct loss or damage to the Bank deliberately or acted in a manner that would jeopardize the interest and security of the Bank.
- VI. Operations of the Bank are within its jurisdiction.
- VII. The Bank has not acted in a manner to jeopardize the interest and security of the depositors and investors.
- VIII. The Bank has a centralized core accounting system and details received from branches of the Bank though the statements are independently not audited, were adequate for our audit, and
- IX. We have not come across any fraudulence in the accounts, so far as it appeared from our examination of the books of account.



Prakash Lamsal, FCA
Managing Partner

P.L.R.G. Associates
Chartered Accountants
UDIN No. 230714CA001543lDv8

Date: 14th July 2023

Place: Putalisadak, Kathmandu

Century Commercial Bank Limited

Consolidated Statement of Financial Position

As on 25 Poush 2079 (As at 09 January 2023)

Amount in NPR

PARTICULARS	NOTE	GROUP		BANK	
		AS AT 09 JANUARY 2023	AS AT 16 JULY 2022	AS AT 09 JANUARY 2023	AS AT 16 JULY 2022
Assets					
Cash and Cash Equivalents	4.1	4,231,169,764	7,922,590,927	4,230,239,511	7,922,304,866
Due from Nepal Rastra Bank	4.2	3,513,534,961	4,375,875,733	3,513,534,961	4,375,875,733
Placement with Bank and Financial Institutions	4.3	216,002,863	10,000,000	199,002,863	-
Derivative Financial Instruments	4.4	-	-	-	-
Other Trading Assets	4.5	38,196,748	31,548,334	-	-
Loans and Advances to BFIs	4.6	2,276,617,023	2,123,811,234	2,276,617,023	2,123,811,234
Loans and Advances to Customers	4.7	92,078,415,038	88,281,193,991	92,078,415,038	88,281,193,991
Investment Securities	4.8	14,130,481,913	14,044,016,539	14,035,603,913	13,946,969,261
Current Tax Assets	4.9	124,006,489	199,378,355	123,431,106	202,849,908
Investment in Subsidiaries	4.10	-	-	171,500,000	171,500,000
Investment in Associates	4.11	47,614,979	47,614,979	27,500,000	27,500,000
Investment Property	4.12	17,655,945	17,655,945	17,655,945	17,655,945
Property and Equipment	4.13	1,594,710,449	1,514,177,003	1,591,075,737	1,510,051,935
Goodwill and Intangible Assets	4.14	12,389,716	11,903,386	11,336,628	10,742,462
Deferred Tax Assets	4.15	146,088,745	125,912,782	142,698,701	120,344,968
Other Assets	4.16	3,586,846,830	2,134,490,093	3,581,291,377	2,129,875,082
Total Assets		122,013,731,462	120,840,169,301	121,999,902,803	120,840,675,385
Liabilities					
Due to Bank and Financial Institutions	4.17	2,566,496,895	3,199,067,689	2,566,496,895	3,199,067,689
Due to Nepal Rastra Bank	4.18	673,163,000	2,910,282,857	673,163,000	2,910,282,857
Derivative Financial Instruments	4.19	-	-	-	-
Deposits from Customers	4.20	92,224,108,537	97,857,228,771	92,564,459,074	98,202,925,577
Borrowings	4.21	8,376,000,000	-	8,376,000,000	-
Current Tax Liabilities	4.9	-	-	-	-
Provisions	4.22	88,661,003	84,861,003	88,661,003	84,861,003
Deferred Tax Liabilities	4.15	-	-	-	-
Other Liabilities	4.23	3,831,076,081	2,676,322,115	3,542,457,211	2,386,309,610
Debt Securities Issued	4.24	2,200,000,000	2,200,000,000	2,200,000,000	2,200,000,000
Subordinated Liabilities	4.25	-	-	-	-
Total Liabilities		109,959,505,516	108,927,762,436	110,011,237,183	108,983,446,737
Equity					
Share Capital	4.26	10,007,719,886	9,553,909,199	10,007,719,886	9,553,909,199
Share Premium		-	-	-	-
Retained Earnings		(1,611,741,652)	535,521,539	(1,643,465,228)	511,651,363
Reserves	4.27	3,627,378,975	1,793,586,841	3,624,410,962	1,791,668,087
Total Equity Attributable to Equity Holders		12,023,357,208	11,883,017,579	11,988,665,620	11,857,228,649
Non Controlling Interest		30,868,737	29,389,287	-	-
Total Equity		12,054,225,945	11,912,406,865	11,988,665,620	11,857,228,649
Total Liabilities and Equity		122,013,731,462	120,840,169,301	121,999,902,803	120,840,675,385
Contingent Liabilities and Commitments	4.28	28,588,056,712	18,208,111,244	28,588,056,712	18,208,111,244
Net Assets Value per share		120.14	124.38	119.79	124.11

Rabindra Subedi

Manager - Finance

Lekh Bahadur Pun

CFO

Manoj Neupane

Senior DCEO

Ashok Sherchan

CEO

Prof.Dr. Geeta Pradhan

Director

Avishek Bajracharya

Director

Rameshwor Sapkota

Director

Shankar Prasad Kalikota

Director

Ramesh Singh Khadka

Director

Lila Prakash Sitala

Chairman

As per our report of even date.

Prakash Lamsal, FCA

Partner

P.L.R.G. Associates

Chartered Accountants

Date: 12 July 2023

Place: Kathmandu

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Century Commercial Bank Limited

Consolidated Statement of Profit or Loss

For the period from 01 Shrawan to 25 Poush 2079

Amount in NPR

PARTICULARS	NOTE	GROUP		BANK	
		PERIOD ENDED 09 JANUARY 2023	YEAR ENDED 16 JULY 2022	PERIOD ENDED 09 JANUARY 2023	YEAR ENDED 16 JULY 2022
Interest Income	4.29	6,358,035,903	10,148,514,208	6,350,370,395	10,140,059,340
Interest Expense	4.30	4,346,214,240	6,935,446,592	4,356,052,209	6,950,467,311
Net Interest Income		2,011,821,663	3,213,067,617	1,994,318,186	3,189,592,028
Fee and Commission Income	4.31	195,789,913	527,799,023	194,286,055	516,933,143
Fee and Commission Expense	4.32	33,049,497	58,830,027	31,996,444	57,978,171
Net Fee and Commission Income		162,740,416	468,968,995	162,289,611	458,954,973
Net Interest, Fee and Commission Income		2,174,562,079	3,682,036,612	2,156,607,796	3,648,547,001
Net Trading Income	4.33	19,699,253	99,785,308	14,675,273	111,510,768
Other Operating Income	4.34	34,703,780	102,638,785	34,703,780	102,638,785
Total Operating Income		2,228,965,112	3,884,460,705	2,205,986,849	3,862,696,554
Impairment (Charge)/ Reversal for Loans and Other Losses	4.35	(809,379,129)	(440,973,279)	(809,379,129)	(440,973,279)
Net Operating Income		1,419,585,983	3,443,487,426	1,396,607,720	3,421,723,275
Operating Expense					
Personnel Expenses	4.36	689,086,610	1,211,028,732	685,898,990	1,203,687,201
Other Operating Expenses	4.37	246,806,634	467,004,540	244,839,562	463,427,849
Depreciation & Amortisation	4.38	173,298,704	315,746,649	172,557,947	314,288,773
Operating Profit		310,394,035	1,449,707,505	293,311,222	1,440,319,453
Non Operating Income	4.39	32,289,161	95,961,544	33,965,633	89,784,081
Non Operating Expense	4.40	31,652,338	69,017,422	31,652,338	69,017,422
Profit Before Income Tax		311,030,858	1,476,651,626	295,624,517	1,461,086,111
Income Tax Expense	4.41				
Current Tax		134,982,603	498,289,532	132,136,141	490,411,862
Deferred Tax		(11,019,854)	(50,958,195)	(13,197,624)	(45,996,940)
Profit for the Period		187,068,109	1,029,320,290	176,686,000	1,016,671,190
Profit Attributable to:					
Equity-holders of the Bank		185,588,658	1,028,753,949	176,686,000	1,016,671,190
Non-Controlling Interest		1,479,450	566,340	-	-
Profit for the Period		187,068,109	1,029,320,290	176,686,000	1,016,671,190
Earnings per Share					
Basic Earnings per Share		3.85	10.77	3.64	10.64
Diluted Earnings per Share		3.85	10.77	3.64	10.64

Rabindra Subedi

Manager - Finance

Lekh Bahadur Pun

CFO

Manoj Neupane

Senior DCEO

Ashok Sherchan

CEO

Prof.Dr. Geeta Pradhan

Director

Avishek Bajracharya

Director

Rameshwor Sapkota

Director

Shankar Prasad Kalikota

Director

Ramesh Singh Khadka

Director

Lila Prakash Sitaula

Chairman

As per our report of even date.

Prakash Lamsal, FCA

Partner

P.L.R.G. Associates

Chartered Accountants

Date: 12 July 2023

Place: Kathmandu

Century Commercial Bank Limited

Consolidated Statement of other Comprehensive Income

For the period from 01 Shrawan to 25 Poush 2079

Amount in NPR

PARTICULARS	NOTE	GROUP		BANK	
		PERIOD ENDED 09 JANUARY 2023	YEAR ENDED 16 JULY 2022	PERIOD ENDED 09 JANUARY 2023	YEAR ENDED 16 JULY 2022
Profit for the year		187,068,109	1,029,320,290	176,686,000	1,016,671,190
Other Comprehensive Income, Net of Income Tax					
a) Items that will not be reclassified to profit or loss					
Gains/(losses) from investment in equity instruments measured at fair value		(30,520,365)	115,213,712	(30,520,365)	(66,247,290)
Gains/(losses) on revaluation		-	-	-	-
Actuarial gains/(losses) on defined benefit plans		-	(29,787,296)	-	4,830,882
Income tax relating to above items		9,156,110	(25,627,925)	9,156,110	18,424,922
Net other comprehensive income that will not be reclassified to profit or loss		(21,364,256)	59,798,491	(21,364,256)	(42,991,486)
b) Items that are or may be reclassified to profit or loss					
Gains/(losses) on cash flow hedge		-	-	-	-
Exchange gains/(losses)(arising from translating financial assets of foreign operation)		-	-	-	-
Income tax relating to above items		-	-	-	-
Reclassify to profit or loss		-	-	-	-
Net other comprehensive income that are or may be reclassified to profit or loss		-	-	-	-
c) Share of other comprehensive income of associate accounted as per equity method		-	-	-	-
Other Comprehensive Income for the year, Net of Income Tax		(21,364,256)	59,798,491	(21,364,256)	(42,991,486)
Total Comprehensive Income for the Period		165,703,853	1,089,118,781	155,321,744	973,679,704
Total Comprehensive Income attributable to:					
Equity-Holders of the Bank		712,162,803	712,162,803	155,321,744	973,679,704
Non-Controlling Interest		2,095,294	2,095,294	-	-
Total Comprehensive Income for the Period		165,703,853	1,089,118,781	155,321,744	973,679,704

Rabindra Subedi
Manager - Finance

Lekh Bahadur Pun
CFO

Manoj Neupane
Senior DCEO

Ashok Sherchan
CEO

Prof.Dr. Geeta Pradhan
Director

Avishek Bajracharya
Director

Rameshwor Sapkota
Director

Shankar Prasad Kalikota
Director

Ramesh Shingh Khadka
Director

Lila Prakash Sitala
Chairman

As per our report of even date.

Prakash Lamsal, FCA

Partner

P.L.R.G. Associates

Chartered Accountants

Date: 12 July 2023
Place: Kathmandu

Century Commercial Bank Limited

Statement of Changes in Equity

For the period from 01 Shrawan to 25 Poush 2079

Amount in NPR

PARTICULARS	ATTRIBUTABLE TO EQUITY-HOLDERS OF THE BANK						OTHER RESERVE	RETAINED EARNING	REVALUATION RESERVE	GENERAL RESERVE	SHARE PREMIUM	SHARE CAPITAL	GROUP				
	EXCHANGE EQUALISATION	REGULATORY RESERVE	FAIR VALUE RESERVE	REVALUATION RESERVE	NON-CONTROLLING INTEREST	TOTAL EQUITY											
Balance at Shrawan 01/2078	9,034,429,503	-	1,112,630,097	12,970,353	219,058,682	33,612,295	-	57,450,1246	(51,674,140)	10,935,528,036	30,604,196	10,966,132,232	-				
Adjustment/Restatement																	
Adjusted/Restated Balance as at Shrawan 01/2078	9,034,429,503	-	112,630,097	2,970,353	219,058,682	33,612,295	-							10,935,528,036	30,604,196		
Comprehensive Income for the year															10,935,528,036	30,604,196	
Profit for the year															10,287,53,949	568,340	
Other Comprehensive Income, Net of Tax															10,287,53,949	568,340	
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	-	-	-	(46,373,103)	-	(46,373,103)	-	-		(46,373,103)		
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	3,381,617	-	3,381,617	-	-		3,381,617		
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Total Comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Transfer to Reserves during the year	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Transfer from Reserves during the year	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Transfers with Owners, directly recognized in Equity	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Share issued on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Dividend to Equity-Holders	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Bonus Shares Issued	519,479,636	-	-	-	-	-	-	-	(519,479,636)	-	(519,479,636)	-	-		(519,479,636)	-	
Cash Dividend Paid	-	-	-	-	-	-	-	-	(36,059,787)	-	(36,059,787)	-	-		(36,059,787)	(1,781,250)	
Other: Acquisition of BFIs	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Alpine Development Bank	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Setti Finance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-		(74,128)		
Adjustments during the year	-	-	-	-	-	-	-	-	-	-	-	-	-		(139,002)	-	
Share Premium	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Total Contributions by and Distributions	9,553,909,200	-	1,316,004,078	2,970,353	22,235,671	12,760,808	-								53,521,539	(44,788,322)	
Balance at As at 31/2079	9,553,909,200	-	1,316,004,078	12,970,353	52,235,671	(12,760,808)	-								53,521,539	(44,788,322)	
Balance at Shrawan 01/2079	-	-	-	-	-	-	-	-	-	-	-	-	-		53,521,539	(44,788,322)	
Adjustment/Restatement	-	-	-	-	-	-	-	-	-	-	-	-	-		53,521,539	(44,788,322)	
Adjusted/Restated Balance as at Shrawan 01/2079	-	-	-	-	-	-	-	-	-	-	-	-	-		53,521,539	(44,788,322)	
Comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Other Comprehensive Income, Net of Tax	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	-		(21,354,256)	(21,354,256)	
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Total Comprehensive Income for the year															164,224,402	1,479,450	
Transfer to Reserves during the year	-	-	-	-	-	-	-	-	(21,354,256)	-	(1,833,192,134)	0	0		0	0	
Transfer from Reserves during the year	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Transfers with Owners, directly recognized in Equity	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Share Issued	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Dividend to Equity-Holders	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Bonus Shares Issued	453,810,687	-	-	-	-	-	-	-	-	-	(453,810,687)	(23,884,773)	-		(23,884,773)	-	
Cash Dividend Paid	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Other: Acquisition of BFIs	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Alpine Development Bank	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Setti Finance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Adjustments during the year																	
Prior period adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
Total Contributions by and Distributions	10,007,718,887	-	1,352,379,488	13,497,172	2,350,300,148	(34,125,064)	-								(1,617,741,652)	(34,598,640)	
Balance at Poush 25/2079																	12,024,431,340
																	30,868,737
																	12,024,431,340

Century Commercial Bank Limited

Statement of Changes in Equity

For the period from 01 Shrawan to 25 Poush 2079

PARTICULARS	BANK										TOTAL EQUITY
	SHARE CAPITAL	SHARE PREMIUM	GENERAL RESERVE	EXCHANGE EQUALISATION	REGULATORY RESERVE	FAIR VALUE RESERVE	REVALUATION RESERVE	RETAINED EARNING	OTHER RESERVE	TOTAL CONTROLLING INTEREST	
ATTRIBUTABLE TO EQUITY-HOLDERS OF THE BANK											
Balance at Shrawan 01/2078	9,034,429,563	-	1,110,843,869	12,970,353	219,056,682	33,612,295	-	551,796,469	(51,821,178)	10,910,889,982	10,910,889,982
Adjustment/Restatement	9,034,429,563	-	1,110,843,869	12,970,353	219,056,682	33,612,295	-	551,796,469	(51,821,178)	10,910,889,982	-
Comprehensive Income for the year											
Profit for the year	-	-	-	-	-	-	-	1016,671,190	-	1016,671,190	-
Other Comprehensive Income, Net of Tax	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	-	(46,373,103)	-	(46,373,103)	(46,373,103)	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year											
Transfer to Reserves during the year	-	203,334,238	-	-	303,776,990	(46,373,103)	-	-	973,679,704	(46,004,077)	973,679,704
Transfer from Reserves during the year	-	-	-	-	-	-	-	-	6,865,552	-	-
Transactions with Owners, directly recognized in Equity	-	-	-	-	-	-	-	-	-	-	-
Share Issued	-	-	-	-	-	-	-	-	-	-	-
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-
Dividend to Equity-Holders	-	-	-	-	-	-	-	-	-	-	-
Bonus Shares Issued	519,479,686	-	-	-	-	-	-	(51,479,686)	-	-	-
Cash Dividend Paid	-	-	-	-	-	-	-	(2,734,037)	(2,734,037)	(2,734,037)	(2,734,037)
Other: Acquisition of BFIs	-	-	-	-	-	-	-	-	-	-	-
Alpine Development Bank	-	-	-	-	-	-	-	-	-	-	-
Setti Finance, Ltd.	-	-	-	-	-	-	-	-	-	-	-
Adjustments during the year	-	-	-	-	-	-	-	-	-	-	-
Prior period adjustments	-	-	-	-	-	-	-	-	-	-	-
Total Contributions by and Distributions											
Balance at 32/2078	9,553,909,199	-	1,314,778,097	12,970,353	522,235,671	(12,780,908)	-	51,651,363	(44,955,226)	11,857,228,649	-
Balance at Shrawan 01/2079	9,553,909,199	-	1,314,778,097	12,970,353	522,235,671	(12,780,908)	-	51,651,363	(44,955,226)	11,857,228,649	11,857,228,649
Adjustment/Restatement	-	-	-	-	-	-	-	-	-	-	-
Adjusted/Restated Balance as at Shrawan 01/2079											
Profit for the year	-	-	-	-	-	-	-	176,686,000	-	176,686,000	-
Other Comprehensive Income, Net of Tax	-	-	-	-	-	-	-	(21,364,256)	-	(21,364,256)	(21,364,256)
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year											
Transfer to Reserves during the year	-	-	-	-	-	-	-	(1,832,742,875)	10,178,635	-	-
Transactions with Owners, directly recognized in Equity	-	-	-	-	-	-	-	-	-	-	-
Share Issued	-	-	-	-	-	-	-	-	-	-	-
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-
Dividend to Equity-Holders	-	-	-	-	-	-	-	(45,380,687)	-	-	-
Bonus Shares Issued	453,810,687	-	-	-	-	-	-	(2,884,773)	(2,884,773)	(2,884,773)	(2,884,773)
Cash Dividend Paid	-	-	-	-	-	-	-	-	-	-	-
Other: Acquisition of BFIs											
Alpine Development Bank	-	-	-	-	-	-	-	-	-	-	-
Setti Finance, Ltd.	-	-	-	-	-	-	-	-	-	-	-
Adjustments during the year	-	-	-	-	-	-	-	-	-	-	-
Total Contributions by and Distributions											
Balance at Poush 25/2079	10,007,719,886	-	1,345,55,297	13,497,772	2,350,300,148	(34,125,64)	-	(164,3,465,228)	(34,776,591)	11,988,665,621	-

Century Commercial Bank Limited Consolidated Statement of Cash Flows

For the period from 01 Shrawan to 25 Poush 2079

Amount in NPR

PARTICULARS	GROUP		BANK	
	PERIOD ENDED 09 JANUARY 2023	YEAR ENDED 16 JULY 2022	PERIOD ENDED 09 JANUARY 2023	YEAR ENDED 16 JULY 2022
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest Received	3,481,774,927	9,287,857,486	3,474,109,419	9,279,402,617
Fee and Other Income Received	175,335,906	563,635,613	173,832,048	552,769,734
Dividend Received				
Receipts from Other Operating Activities	74,792,121	243,385,595	71,444,613	248,933,592
Interest Paid	(4,312,038,897)	(6,930,616,615)	(4,321,876,867)	(6,945,637,334)
Commissions and Fees Paid	(33,049,497)	(58,830,027)	(31,996,444)	(57,978,171)
Cash Payment to Employees	(718,017,077)	(879,029,949)	(714,063,820)	(870,936,920)
Other Expenses Paid	(278,533,105)	(472,315,960)	(276,491,900)	(468,665,137)
Operating Cash Flows before Changes in Operating Assets and Liabilities	(1,609,735,622)	1,754,086,143	(1,625,042,951)	1,737,888,381
(Increase) Decrease in Operating Assets				
Due from Nepal Rastra Bank	862,340,772	5,906,972,603	862,340,772	5,906,972,603
Placement with Banks and Financial Institutions	(206,002,863)	927,302,267	(199,002,863)	837,302,267
Other Trading Assets	(6,648,414)	79,910,879	-	70,487,403
Loans and Advances to BFIs	(152,805,789)	103,454,284	(152,805,789)	103,454,284
Loans and Advances to Customers	(4,606,600,175)	(10,709,538,747)	(4,606,600,175)	(10,709,538,747)
Other Assets	1,125,285,178	(283,951,645)	1,126,225,621	(281,139,029)
Increase (Decrease) in Operating Liabilities				
Due to Banks and Financial Institutions	(632,570,794)	(301,144,171)	(632,570,794)	(301,144,171)
Due to Nepal Rastra Bank	(2,237,119,857)	915,485,054	(2,237,119,857)	915,485,054
Deposit from Customers	(5,633,120,235)	4,562,775,681	(5,638,466,503)	4,706,298,052
Borrowings	8,376,000,000	-	8,376,000,000	-
Other Liabilities	1,276,496,306	584,761,602	1,277,050,173	478,635,302
Net Cash Flow from Operating Activities before Tax Paid	(3,444,481,493)	3,540,113,950	(3,449,992,368)	3,464,701,398
Income Tax Paid	(59,610,738)	(440,015,896)	(52,717,339)	(434,976,284)
Net Cash Flow from Operating Activities	(3,504,092,231)	3,100,098,054	(3,502,709,707)	3,029,725,114
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of Investment Securities	(116,985,739)	(1,714,373,210)	(119,155,017)	(1,654,044,863)
Receipts from Sale of Investment Securities				
Purchase of Property and Equipment	(251,254,580)	(1,186,382,503)	(251,185,645)	(1,186,028,109)
Receipts from Sale of Property and Equipment	-	-	-	-
Purchase of Intangible Assets	(2,940,763)	(3,951,179)	(2,867,135)	(3,361,750)
Purchase of Investment Properties	-	-	-	-
Receipts from Sale of Investment Properties	-	-	-	-
Interest Received	230,135,327	457,062,257	230,135,327	457,062,257
Dividend Received	9,669,662	48,411,143	9,669,662	48,411,143
Net Cash Used in Investing Activities	(131,376,093)	(2,399,233,491)	(133,402,808)	(2,337,961,321)
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipts from Issue of Debt Securities	-	2,200,000,000	-	2,200,000,000
Repayments of Debt Securities	-	-	-	-
Receipts from Issue of Subordinated Liabilities	-	-	-	-
Repayments of Subordinated Liabilities	-	-	-	-
Receipt from Issue of Shares	-	-	-	-
Dividends Paid	(23,884,773)	(39,841,037)	(23,884,773)	(27,341,037)
Interest Paid	(34,175,342)	(4,829,977)	(34,175,342)	(4,829,977)
Other Receipts/Payments	-	(139,002)	-	-
Net Cash from Financing Activities	(58,060,115)	2,155,189,984	(58,060,115)	2,167,828,986
Net Increase (Decrease) in Cash and Cash Equivalents	(3,693,528,439)	2,856,054,547	(3,694,172,630)	2,859,592,780
Cash and Cash Equivalents at Shrawan 01, 2079	7,922,590,927	5,066,556,039	7,922,304,866	5,062,731,746
Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	2,107,276	(19,660)	2,107,276	(19,660)
Cash and Cash Equivalents at Poush 25, 2079	4,231,169,764	7,922,590,927	4,230,239,511	7,922,304,866

As per our report of even date.

Rabindra Subedi Manager - Finance	Lekh Bahadur Pun CFO	Manoj Neupane Senior DCEO	Ashok Sherchan CEO
Prof.Dr. Geeta Pradhan Director	Avishek Bajracharya Director	Rameshwor Sapkota Director	Shankar Prasad Kalikota Director
Ramesh Singh Khadka Director	Lila Prakash Sitala Chairman		Prakash Lamsal, FCA Partner P.L.R.G. Associates Chartered Accountants
Date: 12 July 2023 Place: Kathmandu			

ACHARYA SUMAN ASSOCIATES

CHARTERED ACCOUNTANTS

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

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Prabhu Capital Limited, which comprise the statement of financial position as at 31 Ashad, 2080, and the statement of profit or loss, the statement of Other Comprehensive Income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at 31 Ashad, 2080, and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standard (NFRS).

Basis of Opinion

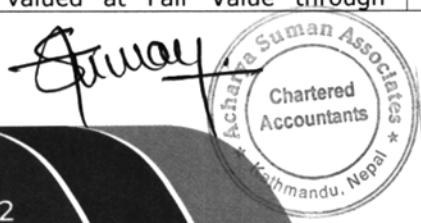
We conducted our audit in accordance with Nepal Standard on Auditing (NSAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company in accordance with the ICAN's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

Key Audit Matters

Key Audit Matters are those matters that, in our professional judgement, were of most significance in our audit of Financial Statements of current period. These matters were addressed in the context of our audit of the Financial Statement as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

We have determined the matters described below to be the key audit matters to be communicated in our report.

S.N.	Key Audit Matters	Auditor's Response
a)	Investment Valuation and Impairment Investment of the company comprises of quoted and unquoted ordinary shares of various companies, government bonds, fixed deposits in various banks and financial institutions, debentures. The valuation of the aforementioned securities has been done in compliance with NFRS 9. The investment in the equity share, government bonds, fixed deposits, debenture and preference shares have been valued at Fair Value through	We tested the design implementation and operating effectiveness of key controls over valuation process of investments. Test of details for actively traded equity shares are performed by us to determine the correctness of valuation of shares and recognition of profit/loss on transaction.



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Kathmandu, Nepal

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

Other Information

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

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

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

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

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



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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

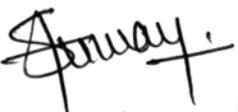
Report on Other Legal and Regulatory Requirements

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

- a) We have obtained all the information and explanations, which, to the best of our knowledge and belief, were necessary for the purpose of our audit;
- b) The financial statements which include statement of financial position as at Ashad 31, 2080, the statement of profit or loss, statement of other comprehensive income, statement of cash flows, statement of changes in equity for the year then ended, a summary of significant accounting policies and notes to the



- financial statements are in agreement with the books of accounts maintained by the company and proper books of account as required by the law have been kept.
- c) We did not come across cases of accounting related fraud and the cases where the board of directors or any director or any office bearer of the company has acted contrary to the provisions of law or caused loss or damage to the company or committed any misappropriation of its funds.
- d) We did not come across any fraudulent cases causing fundamental effect relating to accounts of the Company.


CA. Suman Acharya
Acharya Suman Associates,*
Chartered Accountants



The logo is circular with the text "Acharya Suman Associates" at the top and "Chartered Accountants" in the center. At the bottom, it says "Kathmandu, Nepal".

Place: Kathmandu
Date: 2080.05.25
UDIN: 230913CA00872gACV0

Prabhu Capital Limited
Statement of Financial Position

As on 31 Ashad 2080

Amount in NPR

	NOTE	ASHAD 2080	ASHAD 2079
Assets			
Cash and Cash Equivalents	4.1	68,389,181	268,434,308
Financial Investments - FVT PL	4.2	462,669,303	532,135,783
Financial Investments - FVT OCI	4.3	276,261,100	226,261,100
Financial Investments - Amortized Cost	4.4	630,000,000	82,500,000
Other Financial Assets	4.5	395,556,794	83,294,191
Other Assets	4.6	6,167,128	1,760,614
Property & Equipment	4.7	57,487,694	63,075,082
Intangible Assets	4.8	29,634,186	27,568,525
Current Tax Assets	4.9	15,290,066	-
Deferred Tax Assets	4.10	20,442,086	38,097,773
Total Assets		1,961,897,538	1,323,127,376
Liabilities			
Due to Public	4.11	382,186,440	89,971,928
Other Financial Liabilities	4.12	273,746,995	88,782,152
Current Tax Liabilities	4.9	-	51,498,679
Deferred Tax Liabilities	4.10	-	-
Other Provisions	4.13	14,767,259	2,528,056
Total Liabilities		670,700,694	232,780,815
Equity			
Share Capital	4.14	1,200,000,000	1,000,000,000
Share Premium		-	-
Reserves & Surplus	4.15	91,196,844	90,346,560
Total Equity		1,291,196,844	1,090,346,560
Total Liabilities and Equity		1,961,897,538	1,323,127,376

As per our report of even date,

LP Bhanu Sharma

Chairman

Bhupindra Khattri

Director

Rabindra Dhakal

Director

Tribhuban Dhar Tuladhar

Director

Dr. Bharat Singh Thapa

Independent Director

Naresh Jung Thapa

Independent Director

Anesh Shrestha

Chief Financial Officer

Aasis Gauchan

Chief Executive Officer

CA Suman Acharya

Acharya Suman Associates,
Chartered Accountants

Date: 11 Sep 2023

Place: Kathmandu

Prabhu Capital Limited
Statement of Profit or Loss

As on 31 Ashad 2080

Amount in NPR

	NOTE	ASHAD 2080	ASHAD 2079
Income			
Income from Merchant Banking Activities	4.16	72,498,035	136,091,473
Income from Mutual Fund operations	4.17	27,362,530	21,866,934
Interest Income	4.18	46,690,625	26,256,304
Other Income	4.19	39,461,128	39,335,416
Net gain/(loss) on financial investments- FVT PL	4.20	59,346,869	(212,576,760)
Total Income		245,359,187	10,973,367
Expenses			
HR Expenses	4.21	(47,081,947)	(27,126,740)
Interest Expenses	4.22	(6,980,361)	(4,392,777)
Depreciation on Property and Equipment	4.23	(9,411,140)	(7,623,640)
Amortization of Intangible Assets	4.23	(1,309,866)	(1,110,447)
Operational Expenses	4.24	(35,065,376)	(70,899,885)
Administrative Expenses	4.25	(27,462,115)	(27,159,028)
Total Expenses		(127,310,806)	(138,312,516)
Profit Before Tax from Continuing Operations		118,048,382	(127,339,149)
Income Tax (Expense)/ Income	4.26	(27,910,474)	35,934,745
Net Profit For the Year		90,137,908	(91,404,404)

Prabhu Capital Limited
Statement of other Comprehensive Income

For the year 1 Shrawan 2079 to 31 Ashad 2080

Amount in NPR

	ASHAD 2080	ASHAD 2079
Profit for the year	90,137,908	(91,404,404)
Gain/(Loss) on remeasurement of Financial Assets		
Actuarial Gain/(loss) on Defined Benefit Plan	1,017,680	(1,953,708)
Other Comprehensive Income / (Loss) before tax	1,017,680	(1,953,708)
Income tax income / (expense) on OCI items	(305,304)	586,112
Other Comprehensive Income / (Loss) net of tax	712,376	(1,367,596)
Total Comprehensive Income for the year	90,850,284	(92,772,000)

As per our report of even date,

LP Bhanu Sharma
Chairman

Bhupindra Khattri
Director

Rabindra Dhakal
Director

Tribhuban Dhar Tuladhar
Director

Dr. Bharat Singh Thapa
Independent Director

Naresh Jung Thapa
Independent Director

Anesh Shrestha
Chief Financial Officer

Aasis Gauchan
Chief Executive Officer

CA Suman Acharya
Acharya Suman Associates,
Chartered Accountants

Date: 11 Sep 2023
Place: Kathmandu

Prabhu Capital

Statement of Changes in Equity

For the year 1 Shrawan 2079 to 31 Ashad 2080

	SHARE CAPITAL	RETAINED EARNINGS	GENERAL RESERVE	OTHER RESERVES	CSR RESERVE	TOTAL SHAREHOLDERS' FUNDS
Balance as at 31 Ashad 2078	817,070,400	457,484,212	48,847,060	(48,847,060)	4,328,506	1,327,004,658
Issue of Share Capital	182,929,600	(134,082,540)	(48,847,060)	-	-	-
Dividend Declared & Paid	-	(143,886,097)	-	-	-	(143,886,097)
CSR Reserve Created	-	-	-	-	-	-
CSR Expenses Done During The Year	-	4,328,506	-	-	(4,328,506)	-
Transfer to General Reserve	-	-	-	-	-	-
Net profit/(loss) for the year	-	(91,404,404)	-	(1,367,596)	-	(92,772,000)
Tax Component on OCI item	-	-	-	-	-	-
Transfers during the year	-	-	-	-	-	-
Balance as at 32 Ashad 2079	1,000,000,000	92,439,676	-	(2,093,116)	-	1,090,346,560
Issue of Share Capital	200,000,000	-	-	-	-	200,000,000
Dividend Declared & Paid	-	(90,000,000)	-	-	-	(90,000,000)
CSR Reserve Created	-	(901,379)	-	901,379	-	-
CSR Expenses Done During The Year	-	901,379	-	(901,379)	-	-
Transfer to General Reserve	-	(9,013,791)	9,013,791	-	-	-
Net profit for the year	-	90,137,908	-	712,376	-	90,850,284
Tax Component on OCI item	-	-	-	-	-	-
Transfers during the year	-	-	-	-	-	-
Balance as at 31 Ashad 2080	1,200,000,000	83,563,793	9,013,791	(1,380,740)	-	1,291,196,844

Notes 1-5 form integral part of Financial Statement

LP Bhanu Sharma
Chairman
Director

Tribhuban Dhar Tuladhar
Independent Director

Bhupindra Khattri
Director

Dr. Bharat Singh Thapa
Independent Director

Rabindra Dhakal
Director

Naresh Jung Thapa
Independent Director

As per our report of even date,

Anesh Shrestha
Chief Financial Officer

Aasis Gauchan
Chief Executive Officer

CA Suman Acharya
Acharya Suman Associates,
Chartered Accountants

As per our report of even date,

Date: 11 Sep 2023
Place: Kathmandu

Prabhu Capital Limited Statement of Cash Flows

For the year 1 Shrawan 2079 to 31 Ashad 2080

Amount in NPR

	ASHAD 2080	ASHAD 2079
(a) Cash Flow from Operating Activities	208,449,874	79,410,444
1. Cash Received from Income	204,719,018	35,646,990
1.1 Income from Merchant Banking Operation	72,498,035	136,091,473
1.2 Income from Mutual Fund Operation	27,362,530	21,866,934
1.3 Interest Income	46,690,625	26,256,304
1.4 Other Income	58,167,827	(148,567,721)
2. Cash Payment	(124,742,482)	(90,787,786)
2.1. Personnel Expenses	(32,947,780)	(29,080,448)
2.2. Operational Expenses	(35,065,376)	(70,899,885)
2.2. Other Operating Expenses	(27,462,115)	(27,159,028)
2.3. Interest Expenses	(1,051,433)	(169,283)
2. 4. Income Tax (Expense)/Income	(28,215,778)	36,520,857
Cash Flow before changes in Working Capital	79,976,536	(55,140,796)
(Increase)/Decrease in Current Assets	(126,465,558)	488,427,388
1. (Increase)/Decrease in Financial Investments- FVT PL	229,860,320	592,028,549
2. (Increase)/Decrease in Financial Investments - FVT OCI	(50,000,000)	(50,000,000)
3. (Increase)/Decrease in Other Financial Assets	(317,180,410)	(27,862,959)
4. (Increase)/Decrease in Other Assets	10,854,532	(25,738,203)
Increase/(Decrease) in Current Liabilities	254,938,896	(353,876,148)
1. Increase/(Decrease) in Public Dues	292,206,032	3,522,020
2. Increase/(Decrease) in Other Financial Liabilities	15,108,828	(246,356,640)
3. Increase/(Decrease) in Other Tax Liabilities	(51,498,679)	51,498,679
4. Increase/(Decrease) in Deferred Tax Liabilities	-	(87,140,225)
5. Increase/(Decrease) in Other Provision	(877,285)	(75,399,983)
(b) Cash Flow from Investment Activities	(504,616,634)	167,740,382
1. (Increase)/Decrease in HTM Investment	(502,500,000)	235,000,000
2. Purchase of Fixed Assets	(2,116,634)	(68,627,332)
3. Proceeds from sale of Fixed Assets	-	1,367,714
(c) Cash Flow from Financing Activities	76,252,325	(118,891,083)
1. Increase/(Decrease) in Share Capital	-	-
2. Share Premium	-	-
3. Payment of Dividend	(90,000,000)	(143,886,097)
4. Borrowing	166,252,325	24,995,014
(d) Net increase/(decrease) in cash and cash equivalents	(219,914,435)	128,259,742
(e) Cash and cash equivalents at the beginning of the year	268,434,308	140,174,566
(f) Cash and Cash Equivalents from CCML	19,869,308	-
(G) Cash and cash equivalents at the end of the year	68,389,181	268,434,308

As per our report of even date,

LP Bhanu Sharma
Chairman

Bhupindra Khattri
Director

Rabindra Dhakal
Director

Tribhuban Dhar Tuladhar
Director

Dr. Bharat Singh Thapa
Independent Director

Naresh Jung Thapa
Independent Director

Anesh Shrestha
Chief Financial Officer

Aasis Gauchan
Chief Executive Officer

CA Suman Acharya
Acharya Suman Associates,
Chartered Accountants

Date: 11 Sep 2023
Place: Kathmandu

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

Opinion

We have audited the accompanying financial statements of M/s Prabhu Stock Market Limited, which comprise Statement of Financial Position as at Ashad 31, 2080 (July 16, 2023), Statement of Profit or Loss, Statement of Cash Flows and Statement of Changes in Equity, for the year then ended, and the Significant Accounting Policies and explanatory information dealt with by this report.

In our opinion, the accompanying financial statements read together with Significant Accounting Policies and Notes to the Accounts, present fairly, in all material respects, the financial position of the Company as on Ashad 31, 2080 (July 16, 2023), its financial performance and its cash flows for the year then ended in accordance with Nepal Accounting Standards.

Basis for Opinion

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

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

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Generally Accepted Accounting Principles, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

Auditors' Responsibility for the Audit of the Financial Statements

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



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

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

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

Report on Other Legal and Regulatory Requirements

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

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


P.K. Swarnkar, FCA
Partner

For: B.K. Agrawal & Co.
Chartered Accountants
UDIN: 231016CA00103joD7r



Kathmandu
Date: 2080.06.29

**Prabhu Stock Market Limited
Statement of Financial Position**

As on Ashad 31, 2080 (July 16, 2023)

Amount in NPR

PARTICULARS	SCHEDULES	AS ON	
		ASHAD 31, 2080 (JULY 16, 2023)(NRS)	ASHAD 32, 2079 (JULY 16, 2022)(NRS)

Assets:**Non Current Assets:**

Fixed Assets:

Gross Block	-	-
Less: Accumulated Depreciation	-	-
Net Block	-	-
Investments	1 187,000,000.00	114,500,000.00
Total Non-Current Assets	187,000,000.00	114,500,000.00

Current Assets:

Sundry Debtors	-	-
Cash & Bank Balances	2 44,070,322.60	4,655,453.94
Advances & Deposits	3 4,475,045.99	1,817,465.97
Total Current Assets	48,545,368.59	6,472,919.91
Total Assets	235,545,368.59	120,972,919.91

Equity & Liabilities:**Equity:**

Shareholders' Fund:		
Share Capital	4 200,000,000.00	100,000,000.00

Reserves & Surplus:		
Profit or Loss Statement Balance	5 30,273,238.59	18,232,552.60
Total Equity	230,273,238.59	118,232,552.60

Liabilities:

Current Liabilities:		
Trade, Other Payable and Provision	6 5,272,130.00	2,740,367.31
	5,272,130.00	2,740,367.31

Total Equity & Liabilities	235,545,368.59	120,972,919.91
Significant Accounting Policies &	10	
Notes to the Accounts		

For & on behalf of the Board

As per our attached report of even date

Chief Executive Officer

Chairman

P.K. Swarnkar, FCA

Partner

Director

Director

B.K. Agrawal & Co.

Chartered Accountants

Date: 2080/06/29

Place: Kathmandu

Prabhu Stock Market Limited Statement of Profit or Loss

For the year ended Ashad 31, 2080 (July 16, 2023)

Amount in NPR

PARTICULARS	SCHEDULES	AS ON	
		ASHAD 31, 2080 (JULY 16, 2023)(NRS)	ASHAD 32, 2079 (JULY 16, 2022)(NRS)
Revenue from Operations:			
Income from Services		-	-
Other Income	7	19,033,642.49	9,056,477.71
Total Revenue		19,033,642.49	9,056,477.71
Less: Expenditure			
Cost of Service		-	-
Administrative Expenses	8	1,766,026.50	34,920.00
Total Expenditure		1,766,026.50	34,920.00
Profit/(Loss) before tax for the year		17,267,615.99	9,021,557.71
Less:			
Income Tax		5,226,930.00	2,706,467.31
Deferred Tax		-	-
Net Profit / (Loss) after Tax		12,040,685.99	6,315,090.40
Significant Accounting Policies &	10		
Notes to the Accounts			

Prabhu Stock Market Limited Statement Of Changes In Equity

For the year ended Ashad 31, 2080 (July 16, 2023)

Amount in NPR

PARTICULARS	SHARE CAPITAL	SHARE PREMIUM	PROFIT OR LOSS ACCOUNT	OTHER RESERVES	NET WORTH
Opening Balance	100,000,000.00	-	18,232,552.60	-	118,232,552.60
Prior Period Items	-	-	-	-	-
Change in Accounting Policies	-	-	-	-	-
Restated Balance as at	100,000,000.00	-	18,232,552.60	-	118,232,552.60
Ashad 32, 2079					
Surplus on revaluation of Properties	-	-	-	-	-
Net profit for the period(After Tax)	-	-	12,040,685.99	-	12,040,685.99
Transfer to Other Reserve & Surplus	-	-	-	-	-
Dividend Distribution	-	-	-	-	-
Issued & Paid Up Share Capital	100,000,000.00	-	-	-	100,000,000.00
Balance as at Ashad 31, 2080	200,000,000.00	-	30,273,238.59	-	230,273,238.59

For & on behalf of the Board

As per our attached report of even date

Chief Executive Officer

Chairman

P.K. Swarnkar, FCA

Partner

Director

Director

B.K. Agrawal & Co.

Chartered Accountants

Date: 2080/06/29

Place: Kathmandu

Prabhu Stock Market Limited
Statement of Cash Flows

For the year ended Ashad 31, 2080 (July 16, 2023)

Amount in NPR

PARTICULARS	SCHEDULES	AS ON	AS ON
		ASHAD 31, 2080 (JULY 16, 2023)(NRS)	ASHAD 32, 2079 (JULY 16, 2022)(NRS)
A. Cash Flow From Operating Activities:			
Net Profit/(Loss) for the Year		12,040,685.99	6,315,090.40
Adjustment for :			
Add: Provision for Tax		5,226,930.00	2,706,467.31
Add: Depreciation		-	-
Add: Interest Expenses		-	-
Cash Flow before changes in W/C		17,267,615.99	9,021,557.71
Changes in Working Capital			
Decrease/(Increase) in Sundry Debtors		-	-
Decrease/(Increase) in Advances & Deposits		(2,657,580.02)	576,446.23
Sundry Creditors & Other Payables		(2,695,167.31)	(1,878,783.00)
Net Cash Flow From Operation		11,914,868.66	7,719,220.94
Less: Interest Paid		-	-
Net Cash Flow From Operating Activities		11,914,868.66	7,719,220.94
B. Cash Flow From Investing Activities:			
Purchase of Investments		(72,500,000.00)	(12,500,000.00)
Net Cash Flow From Investing Activities		(72,500,000.00)	(12,500,000.00)
C. Cash Flow From Financing Activities:			
Increase/(Decrease) in Capital		100,000,000.00	-
Net Cash Flow From Financing Activities		100,000,000.00	-
Total Cash Flow from All Activities (A+B+C)		39,414,868.66	(4,780,779.06)
Opening Cash & Bank Balances		4,655,453.94	9,436,233.00
Closing Cash & Bank Balances		44,070,322.60	4,655,453.94

For & on behalf of the Board

As per our attached report of even date

Chief Executive Officer	Chairman	P.K. Swarnkar, FCA
Director	Director	Partner B.K. Agrawal & Co. Chartered Accountants
Date: 2080/06/29		

Place: Kathmandu



नेपाल राष्ट्र बैंक

बैंक सुपरिवेक्षण विभाग



प.सं: बै.सु.वि./अफसाइट/१५८/२०८०/०८९

दरबारमार्ग, काठमाडौं।
फोन नं.: ४४९९८०५७
फैक्स नं.: ४४९०९५९
Site: www.nrb.org.np
Email: bsd@nrb.org.np
पोस्ट बक्स:७३

मिति : २०८०/११/१७

प्रभु बैंक लिमिटेड,
बबरमहल, काठमाडौं

विषय: वित्तीय विवरण प्रकाशन सम्बन्धमा।

महाशय,

त्यस बैंकबाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातका आधारमा यस बैंकद्वारा जारी गरिएको एकीकृत निर्देशन नं. ४/०८० को बुँदा नं.१(भ) मा भएको व्यवस्था बमोजिम आ.व. २०७९/८० को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु।

- लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरु पूर्ण रूपले सुधार गर्न तथा त्यस्ता कैफियतहरु पुनः दोहोरिन नदिने व्यवस्था मिलाउनहुन।
- यस बैंकबाट जारी एकीकृत निर्देशन नं २ तथा स्थलगत निरीक्षणको प्रतिवेदनमा दिइएको निर्देशन बमोजिम कर्जा वर्गीकरण गरी कर्जा नोक्सानी व्यवस्था कायम गर्नहुन।
- यस बैंकबाट जारी एकीकृत निर्देशन नं. १६ बुँदा नं. ५ कोबमोजिम डिवेन्चर/अन्य ऋण उपकरण जारी गर्ने बैंक तथा वित्तीय संस्थाले निष्काशन गरिएको आर्थिक वर्ष र भुक्तानी हुने आर्थिक वर्ष बाहेका प्रत्येक वर्ष वार्षिक मुनाफाबाट समानुपातिक आधारमा रकम भुक्तानी कोष (Capital Redemption Reserve) अनिवार्य रूपमा राख्नु पर्ने व्यवस्था भएकोमा यस आ.व. मा बैंकले जारी गरेको कुल रु. ७,८५०,०००,०००००० डिवेन्चर वापत राख्नुपर्ने रु. १,०५१,८८४,९२०६३ बराबरको रकम Capital Redemption Reserve मा रकमान्तर नगरेकोले आ.व. २०८०/८९ मा सो रकम थप गरी रकमान्तर गर्नुहुन।

उपरोक्त निर्देशनहरुलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुटै पानामा प्रकाशित गर्नुहुन।

भवदीय,

(रोशन दाहाल)
सहायक निर्देशक

बोधार्थ

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

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

१. निर्देशन बमोजिम लेखापरिक्षण प्रतिवेदनमा उल्लेख गरिएका कौफिचतहरु क्रमशः सुधार गर्दै लाग्ने तथा त्यस्ता कौफिचतहरु दोहोरिन नदिन आवश्यक त्यवस्था मिलाइने छ ।
२. निर्देशन बमोजिम गरिने छ ।
३. निर्देशन बमोजिम गरिने छ ।

शाखा कार्यालय संरबन्धी विवरण

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वित्मोड	०२३-५९०२४४
धरान	०२५ ५३८४०९
इटहरी	०२५-५८३१२५
पथरी	०२१-५५५८४२/४३
बेलबारी	०२१-५४६४१४
काकरभिता	०२३-५६६८८१/५६६९७८
भोजपुर	०२९-४२०७६४
इनरखवा	०२५-५५६१९९१/९९२
इलाम	०२७-५२०५१२
फिटिम	०२४-५२३११४
हतुवागढी	०२९-४१२०८५
तिनपैजी	०२१-५२२६९५
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गाइघाठ	०२५-४२०९९७
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सल्लेरी	०३८-५२०४३३
ओसलदुङ्गा	०३७-५२०६४९
लामिङ्डांगा	०१-६२२७३८०
ग्रामथान	०२१-४०२०७८
हलेसी	०३६-४१००८९
रङ्गेली	०२१-५८०३५२/५३
मुरका	०२५-५६२७०२/०३/०४
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बानेपा	०११-६६०९४६
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ठिमी	०१-५०९३१२२
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ठेकु	०१-४२५०८०६
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चाबहिल	०१-४५६८०३१/४५८४७८८
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ज्ञानेश्वर	०१-४५२५३७७/४५२५२७७
थानकोठ	०१-४३१३२२८
कीर्तिपुर	०१-४३३३१९०
बालकोठ	०१-६६३३६१३०
साँखु	०१-४४५०९६२
हुँगेधारा	०१-४८८१५४०/०१-४८८१५४१
पर्सा	०५६-५८३३३०५/०६/०८
बलसु	०१-५१८७०९८
इमाडोल	०१-५२०२३३५/३६
चापागाउँ	०१-५२६५६९३
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धर्मस्थली	०१-४०२५८८१/८८६
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कुरिन्टार	०६५-४१०१२०/२१
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लाङ्टाङ	०१-६९२४०३०
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पनौति	०११-४४०५२६
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जिरी	०४९-४००००९९
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भंडारा	०५६-५५०१०३
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चौधडा	०५७-५३०२७४
बज्रबाराही	०१-६२२७४८०
नालहुम	०१६-६८०२०१
पतिहानी	०५६-४०१०६०
दोलालघाट	०११-४९८०९९
हातिसुँडे	०५७-४१९५२८/५२९
पटमपुर	०५६-४१३१०९
मिमफेदी	०५७-४१००७१
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सुकुलढोका	०१-६६१२६०९/६६१३३४३
टोखा	०१-५११०४१८
बालाजु	०१-५१०७३४०/३४१/३४२
गौशीघाट	०१-४११४९४४
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मिमसेनगोला	०१-४४९७५५३
माकलबारी	०१-५१३४२६४/६५
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गणकी प्रदेश अन्तरगतका शाखा कार्यालयहरु

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कावासोती	०७८-५४१०३२
जोमसोम	०६९-४४०००५
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जोरखा	०६४-४२१४०६
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બુઠવલ	૦૭૧-૫૪૩૪૨૮	રૂકુન	૦૮૮-૪૧૩૦૫૪
નૈપાલગઢ	૦૮૧-૫૨૭૬૦૧	શાન્દિતપુર	૦૭૯-૪૨૦૦૨૫/૨૬
માનિગ્રામ	૦૭૧-૫૬૨૩૭૫	બિજયનગર	૧૮૫૭૦૩૯૭૨૭
ગુલરિયા	૦૮૪-૪૨૧૧૭૧/૭૨	લમહી	૦૮૨-૫૪૦૮૮૧
મૈરહવા	૦૭૧-૫૨૭૩૨૩	ચંદ્રાંથ	૦૭૬-૫૪૦૫૬૦
સ્વેરેની	૦૭૧-૫૭૭૫૩૩	તૌલિહવા	૦૭૬-૫૬૦૭૩૭/૩૮
પાલ્પા	૦૭૫-૫૨૨૭૩૧	ધાકદહી	૪૧૧૦૮૧/૮૨
અમરાયથ	૦૭૧-૫૪૧૧૭૧	લિવાડ	૦૮૬-૪૪૦૩૧૧
તુલસીપુર	૦૮૨-૫૨૧૬૨૮	અમુવા	૦૭૧-૫૦૧૧૦૧/૧૦૨
ઘોરાતી	૦૮૨-૫૬૩૧૮૬	માન્ઝગાવા	૦૭૧-૪૦૧૦૩૦
બંદ્યાટ	૦૭૮-૫૮૦૭૬૦	બેલાટારી	૦૭૮-૪૧૯૦૮૧
ગોપીગઢ	૦૭૮-૪૦૦૦૧૫	બાંસગઢી	૦૮૪-૪૦૦૧૮૩
પરાસી	૦૭૮-૫૨૦૦૭૭	મુસિકાસથાન	૧૭૦૧૦૧૩૨૨૧
સાન્ધિખર્ક	૦૭૭-૪૨૦૨૯૧	છેત્રકોટ	૦૧-૬૨૨૭૪૮૧
કોહલપુર	૦૮૧-૫૪૨૦૩૮	માલારાની	૦૧-૬૨૨૭૪૮૫
તમધાસ	૦૭૯-૫૨૦૫૫૨	જિતપુર	૦૭૬-૫૫૦૩૫૭
લુણિબની	૦૭૧-૫૮૦૨૯૪	મુર્ગિયા	૦૭૧-૪૪૦૪૬૬
રાનીબાસ	૦૭૯-૪૧૦૦૫૭		

કણાલી પ્રદેશ અન્તરગતકા શાખા કાર્યાલયહનુ

દૈલેખ	૦૮૧-૪૨૦૫૭૦/૫૭૧	જુર્મલા	૦૮૭-૫૨૦૭૦૫
સુર્ખેત	૦૮૩-૫૨૪૩૨૬	શ્રીનગર	૦૮૮-૪૦૦૨૧૪/૨૧૫
મગાવતીમાઈ	૧૭૦૧૦૧૩૨૨૫	આઠબિસકોટ	૧૭૦૧૦૧૩૨૩૦
ગુર્ણાંસ	૦૮૧-૬૧૪૪૪૩	છિન્ખેત	૧૭૦૧૦૧૩૨૩૨
ખાપુનાથ	૧૮૩-૬૬૦૧૦૧	મુલાંગઠા	૧૭૦૧૦૧૩૨૩૩
સે-ફોટસુણ્ડો	૧૮૪૧૨૦૭૮૬૮		

સુતુરપરિવન પ્રદેશ અન્તરગતકા શાખા કાર્યાલયહનુ

મહેન્દ્રનગર	૦૪૪-૫૫૬૦૭૫	સાફેબગાર	૦૯૭-૬૨૫૨૩૨
ધનગઢી	૦૯૧-૪૧૬૨૭૦/૭૧	પુનર્બાસ	૦૯૯-૪૨૦૦૩૯
અછામ	૧૮૪૩૧૫૨૨૮૪	માર્તડી	૦૯૭-૫૪૧૨૭૪
બૌનિયા	૦૯૧-૪૦૪૧૨૩	સતી	૦૮૧-૬૧૪૯૮
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ટીકાપુર	૦૯૧-૫૬૦૬૭૫	બડિકોદાર	૦૧-૬૨૨૬૫૪૮
મહલારી	૦૯૧-૫૪૦૨૯૪	લરિક	૦૯૧-૫૯૦૩૬૫/૬૬

एकस्टेन्सन काउन्टर संबंधी विवरण

कोशी प्रदेश अन्तरगतका एकस्टेन्सन काउन्टरहरु

सिडिओ कार्यालय,	९८०४३६७५५९	दमक मालपोत काउन्टर	९८४२५७१७२४
विराटनगर एकस्टेन्सन		केन्द्रीय प्रविधि	९८४२३४६३२८
काउन्टर		वयामपस, धरान	
कोशी अस्पताल बिराटनगर	९८४२२४१८५६	उदयपुर मालपोत कार्यालय	९८४२८४५२४९
महेन्द्र मोरड आदर्श	९८४२२५२८९२	इलाम मालपोत कार्यालय	९८०८४९०१९४
बहुमुखी प्यार्मपस काउन्टर		इलाम DAO कार्यालय	९८६१४७७९२९
पूर्विंचल व्यान्सर अस्पताल	९८४२६७२९३०	सुनसरी कस्टम काउन्टर	९८०७३९९५८८
एकस्टेन्सन काउन्टर		विराटनगर चातायात	९८४२३३३४९३
चन्द्रगढी एकस्टेन्सन	९८६७५६४७२०	एकस्टेन्सन काउन्टर	
काउन्टर (सिडिओ)		उल्लाबारी एकस्टेन्सन	९८४२१७२०४७
भद्रपुर भन्सार	९८६२६५७६४६	काउन्टर एम्बिएम व्यामपस	
IRD दमक	९८१६९०६१९५१	रङ्गेली छलआरओ मालपोत	९८२७०२८९३१
	९८६२६७५५५१	एकस्टेन्सन काउन्टर	

मध्येश प्रदेश अन्तरगतका एकस्टेन्सन काउन्टरहरु

बर्दिबास मालपोत कार्यालय	९८४७२७७९७९	जनकपुर	९८४४११२१६९
DAO काउन्टर पसी	९८१२२१२२६३	एकस्टेन्सन काउन्टर	
अमलेखगञ्ज काउन्टर	९८०२०७२९००	थाडी भन्सार	९८१०३९५७४७
गरुडा मालपोत कार्यालय	९८४५३७४२७५	सल्तानी मलङ्गवा भन्सार	९८४४१२२५७२
जौर कस्टम काउन्टर	९८६६९५३१२१	राजबिराज	९८६२९६५६०८
गौलापुर मालपोत कार्यालय	९८४७२८८८७६	मालपोत काउन्टर	
जलेश्वर भन्सार	९८४४०५६८९५	राजबिराज भन्सार तिलाठी	९८१६२८४९०५
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जटही भन्सार, जनकपुर	९८४२९०१४१४	सिराहा एकस्टेन्सन	९८२५७३६९१६
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व्यामपस काउन्टर			

बागमती प्रदेश अन्तरगतका एकस्टेन्सन काउन्टरहरु

चौंगुनारायण	९८४१४८९०७२	जोरपाटी IRD काउन्टर	९८६०६७०३३५
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भरतपुर एकस्टेन्सन	९८४७७९०३८९	फलफूल बजार	
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हथिया	९८४५२८८५७२		९८५११६५७५६
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एकस्टेन्सन काउन्टर		मनमैजु मालपोत	९८४१४६५३३३

बुढानिलकण्ठ वडा नं ११ काउन्टर (कपन)	९८४८०१३३३१
बुढानिलकण्ठ वडा नं १२ काउन्टर (कपन)	९८४१३०७९४९
सिंधुली मालपोत काउन्टर	९८५४०४१२३१
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एकस्टेन्सन काउन्टर	टेक्कु एकस्टेन्सन काउन्टर	९८६३२२३८६७
गुठी संस्थान	ठोखा मालपोत	९८४७६७६८५८
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गणकी प्रदेश अन्तरगतका एकस्टेन्सन काउन्टरहरु

मातृशिशु मितेरी अस्पताल	९८०६६३९२२४
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गणकी मोडिकल व्यापार	९८६४४२३५३३	
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लुम्बिनी प्रदेश अन्तरगतका एकस्टेन्सन काउन्टरहरु

रुपन्देही एकस्टेन्सन	९८५७०२४८८९
काउन्टर (DAO)	
गुलेरिया मालपोत	९८४१४८२५२२१
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परासी मालपोत कार्यालय	९८४७२९७८३२
महेशपुर भनसार कार्यालय	९८४७२०८२३१
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कर्णाली प्रदेश अन्तरगतका एकस्टेन्सन काउन्टरहरु

(DAO) एकस्टेन्सन	९८१९५६३८११
काउन्टर, सुर्खेत	

सुदूरपश्चिम प्रदेश अन्तरगतका एकस्टेन्सन काउन्टरहरु

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बैंकले आ.व. २०७९/०८० मा गरेका वित्तीय साक्षरता, डिजिटल बैंकिङ तथा
ग्राहक सचेतना अभियान सञ्चालनका क्षेत्री छलकहरु



NOTES

NOTES

Management Team

व्यवस्थापन समूह



श्री अशोक शेरचन
प्रमुख कार्यकारी अधिकृत



श्री मनोज नथौपाने
वरिष्ठ नायब प्रमुख कार्यकारी अधिकृत



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श्री निरज लम्चाल
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श्री लेख बहादुर पुन
प्रमुख वित अधिकृत



श्री रिवास श्रेष्ठ
प्रमुख कर्जा अधिकृत



श्री सुजेन शाक्य
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