



**NIMB**  
नेपाल इन्वेष्टमेण्ट मेगा बैंक लि.  
NEPAL INVESTMENT MEGA BANK LTD.

३५ औं वार्षिक प्रतिवेदन  
आ. व. २०८१/२०८२ (F.Y. 2024/2025)



समृद्धिको पथमा सँगै अघि बढ्दै

**NIMB**

**LOCKER  
FACILITY**

# रास्तास् नुल्यावान वस्तु निर्धारकका साथ



**NIMB**

नेपाल इन्वेस्टमेन्ट मेगा बैंक लि.  
NEPAL INVESTMENT MEGA BANK LTD.

समृद्धिको पथमा सँगै अघि बढ्दै

## विषयसूची

सञ्चालक समिति (Board of Directors)	२
साधारण सभासम्बन्धी सूचना (Notice Related to AGM)	३
सभासम्बन्धी सामान्य जानकारी (General Information Related to AGM)	४
सञ्चालक समितिको प्रतिवेदन (Board of Director's Report)	९
अनुपालना अधिकृतको प्रतिवेदन (Compliance Officer's Report)	२९
लेखापरीक्षकको प्रतिवेदन (Auditor's Report)	३८
वासलात (Statement of Financial Position)	४५
नाफा नोक्सान हिसाब (Statement of Profit or Loss)	४६
अन्य विस्तृत आम्दानी (Statement of Other Comprehensive Income)	४७
इकिवटीमा भएको परिवर्तन सम्बन्धी विवरण (Statement of Changes in Equity)	४८
नगद प्रवाह विवरण (Statement of Cash Flow)	५२
वासलातसँग सम्बन्धित नोटहरू (Notes Related to SFP)	५३
उद्घोषण तथा अतिरिक्त विवरणहरू (Disclosure and Additional Information)	१११
लेखापरीक्षण पूर्व चौथो त्रैमासिक परिणाम (Unaudited Quarterly Result)	१५०
पाँच वर्षको वित्तीय सारांश (5 Years Financial Highlights)	१५२
वासल III उद्घोषण (Disclosure BASEL III)	१५४
धितोपत्र दर्ता तथा निष्काशन सम्बन्धी (Related with Securities Issuance)	१६०
प्रमुख वित्तीय सूचकहरू (Major Financial Highlights)	१६२
नेपाल राष्ट्र बैंकबाट दिइएको निर्देशन (NRB Approval Letter)	१६५
सहायक कम्पनी सम्बन्धी विवरणहरू (Financial Statements of Subsidiary)	१६७
व्यवस्थापन समूह (Management Team)	१८२

## सञ्चालक समिति



श्री पूर्णेश्वर बहादुर पाँडे

अध्यक्ष



श्री प्रज्ञन्य राजभण्डारी

सञ्चालक



श्री मदन कुमार आचार्य

सञ्चालक



श्री दिपंकर शाक्य उदय

सञ्चालक



श्री कवि कुमार टिवरेवाला

सञ्चालक



श्री शालिकराम बेलवासे

सञ्चालक



श्रीमती शोभा श्रेष्ठ

सञ्चालक

## ३९ ओं वार्षिक साधारण समाको सूचना

यस बैंकको मिति २०८२/०९/०८ मा बसेको सञ्चालक समितिको ६३० ओं बैठकको निर्णयअनुसार यस बैंकको ३९ ओं वार्षिक साधारण सभा निम्नलिखित मिति, समय तथा स्थानमा निम्न विषयहरु उपर छलफल तथा निर्णय गर्न बस्ने भएको हुँदा सम्पूर्ण शेयरधनी महानुभावहरुको उपस्थितिका लागि अनुरोध गर्दछु ।

### सभा हुने मिति, समय र स्थान :

मिति : बुधवार, पौष ३० गते, २०८२ साल (जनवरी १४, २०२६) ।  
 समय : बिहान ११.०० बजे ।  
 स्थान : एलिस रिसेप्शन, गैरिधारा काठमाण्डौ ।

### छलफलको विषय

#### क. सामान्य प्रस्ताव :

- आर्थिक वर्ष २०८१/०८२ को सञ्चालक समितिको प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
- लेखापरीक्षकको प्रतिवेदन सहितको आषाढ ३२, २०८२ मा समाप्त भएको वर्षको वासलात, तथा सोही मितिमा समाप्त भएको आ.व. २०८१/८२ को नाफा नोकसान हिसाब तथा नगद प्रवाह विवरण उपर छलफल गरी पारित गर्ने ।
- यस बैंकको सहायक कम्पनी “एनआइएमबि एस क्यापिटल लिमिटेड” र “एनआइएमबि स्टक मार्केट्स लिमिटेड” समेतको आ.व. २०८१/८२ को वित्तीय विवरण सहितको एकीकृत (Consolidated) वित्तीय विवरण स्वीकृत गर्ने ।
- कम्पनी ऐन, २०६३ को दफा १११ तथा बैंक तथा वित्तीय संस्था सम्बन्धि ऐन, २०७३ को दफा ६३ अनुसार आर्थिक वर्ष २०८२/८३ को लेखापरीक्षण गर्न लेखापरीक्षण समितिको सिफारिश मुताबिक लेखापरीक्षकको नियुक्ति गर्ने र निजको पारिश्रमिक तथा नियुक्तिको शर्त तोक्ने । (वर्तमान लेखापरीक्षक चार्टड एकाउण्टन्ट्स फर्म M/s PKF T R Upadhyay & Co. पुनः नियुक्त हुन सक्नुहुनेछ ।)

#### ख. विशेष प्रस्ताव

साधारण सभाको निर्णयमा नियमनकारी निकाय वा कार्यालयबाट कुनै भाषिक संशोधन वा फेरबदल गर्न कुनै निर्देशन वा सुभाव दिएमा सो मुताविक गर्न सञ्चालक समितिलाई पूर्ण अछितयारी दिने ।

#### ग. विविध ।

.....  
 सञ्चालक समितिको आज्ञाले,  
 कम्पनी सचिव

## सम्मानित सामान्य जानकारी

- १) बैंकको शेयरधनी दर्ता किताबमा नाम दर्ता भएका शेयरधनीहरूले आफै वा प्रतिनिधि मार्फत सभामा भाग लिन, छलफल गर्न र मतदान गर्न सक्नेछ । नाबालक शेयरधनीहरूको तर्फबाट नाबालकको संरक्षक वा निजले नियुक्त गरेको प्रतिनिधिले सभामा भाग लिन, छलफल गर्न र मतदान गर्न सक्नेछन् । शेयरधनीहरूको दर्ता किताबमा संरक्षकको रूपमा नाम लेखिएको व्यक्तिलाई मात्र संरक्षक मानिनेछ ।
- २) संयूक्तरूपमा एकजना भन्दा बढी व्यक्तिको नाममा शेयर लिएकोमा त्यस्तो साभेदारहरूद्वारा मनोनित गरिएको साभेदारले वा निजहरूले मनोनित गरेको प्रतिनिधिले र सो बमोजिम कुनै साभेदार मनोनित हुन नसकेकोमा शेयरधनीहरूको दर्ता किताबमा जसको नाम पहिले उल्लेख भएको छ, सोहि व्यक्तिले दिएको मत वा प्रतिनिधिपत्र मात्र सदर हुनेछ ।
- ३) सभामा भाग लिन, छलफल गर्न र मतदान गर्नको लागि प्रतिनिधि नियुक्त गर्न चाहने शेयरधनीले बैंकको अर्को कुनै शेयरधनीलाई मात्र प्रतिनिधि नियुक्त गर्न सक्नुहुनेछ ।
- ४) प्रतिनिधि नियुक्त हुने शेयरधनीले सभा सुरु हुनु भन्दा ७२ घण्टा अगावै प्रतिनिधिपत्र यस बैंकको शेयर रजिस्ट्रार एनआइएमबि एस क्यापिटल लि., लाजिम्पाट, काठमाण्डौमा बुझाई सक्नुपर्नेछ ।
- ५) प्रतिनिधि नियुक्त गरी सोको लागि प्रतिनिधिपत्र यस बैंकको शेयर रजिस्ट्रार एनआइएमबि एस क्यापिटल लि., लाजिम्पाट, काठमाण्डौमा बुझाई सकेपछि प्रतिनिधि बदर गरी अर्को प्रतिनिधि दिन चाहेमा सोको सूचना सभा सुरु हुन भन्दा ७२ घण्टा अगावै यस बैंकको शेयर रजिस्ट्रार एनआइएमबि एस क्यापिटल लि., लाजिम्पाट, काठमाण्डौमा दिनुपर्नेछ । नयाँ प्रतिनिधिको हकमा दफा ३ र ४ बमोजिम हुनेछ ।
- ६) एकै शेयरधनीले एक भन्दा बढी प्रतिनिधि नियुक्त गरेको अवस्थामा दफा ५ बमोजिम बदर गरिएकोमा बाहेक त्यस्तो सबै प्रतिनिधि बदर हुनेछ ।
- ७) प्रतिनिधि नियुक्त गर्ने शेयरधनीले कुनै कारणवश त्यस्तो प्रतिनिधि बदर गरी आफै सभामा उपस्थित भएमा निजले दिएको प्रतिनिधि स्वतः बदर भै शेयरधनी आफैले सभामा भाग लिन र मतदान गर्न पाउनेछ । तर प्रतिनिधि नियुक्त गर्ने शेयरधनी आफै सभामा उपस्थित हुनु अगावै निजले नियुक्त गरेको प्रतिनिधिले हाजिरी गरिसकेको भए शेयरधनी आफैले सभामा भाग लिन पाउने छैन ।
- ८) विविध शीर्षक अन्तर्गत प्रश्न गर्न चाहने शेयरधनीले आफूले प्रश्न गर्न चाहेको बिषय बारे सभा हुनुभन्दा ७ दिन अगावै बैंकको का.जि., का.म.न.पा., वडा नं.२ लाजिम्पाट स्थित कर्पोरेट कार्यालयमा जानकारी दिनुपर्नेछ । त्यसरी जानकारी नदिएको विषय उपर छलफल गर्न सकिने छैन ।
- ९) आफ्नो परिचय पत्र सहित बैंकले जारी गरेको प्रवेश-पत्र, वा शेयर प्रमाणपत्र वा बैंकको शेयर अभौतिकीकरण गरेको देखिने अभौतिकीकरण खाताको विवरण (DEMAT STATEMENT) प्रस्तूत गरेपछि मात्र सभामा भाग लिन पाइनेछ । मिति २०८२ पौष १८ गतेदेखि ३९ औं साधारणसभा नभएसम्म शेयर दाखिल खारेज दर्ता बन्द गरिनेछ । नेपाल स्टक एक्सचेज्ज लिमिटेडमा २०८२ पौष १७ गतेसम्म कारोबार भई मिति २०८२ पौष २४ गते भित्र यस बैंकको शेयर रजिस्ट्रार एनआइएमबि एस क्यापिटल लि., लाजिम्पाट, काठमाण्डौले प्राप्त गरेको नामसारीको लिखतका आधारमा शेयरधनी दर्ता किताबमा कायम शेयरधनीहरूले सभामा भाग लिन, छलफल गर्न र मतदान गर्न सक्नुहुनेछ ।

१०) सभाको दिन सभा शुरु हुनुभन्दा पहिले नै उपस्थित भई दिनुहुन हार्दिक अनुरोध छ । साथै शेयरधनी महानुभावहरुको सुविधाको लागि सभा हुने दिन बिहान ९.३० बजेदेखि हाजिर पुस्तिका खुल्ला रहनेछ ।

### **द्रष्टव्यः**

साधारण सभा सम्बन्धि सूचना तथा छलफलको विषयसूची सहितको बैंकको वार्षिक प्रतिवेदन शेयरधनी महानुभावहरुको उपलब्ध ठेगानामा पठाउनुको अलावा बैंकको वेबसाईट [www.nimb.com.np](http://www.nimb.com.np) मा राखिएको हुँदा त्यहाँबाट समेत हेर्न सकिने व्यहोरा जानकारी गराउंदछौं । साथै बैंकको का.जि., का.म.न.पा., वडा नं.२ लाजिम्पाट स्थित कर्पोरेट कार्यालय, का.जि., का.म.न.पा., वडा नं.१ दरवारमार्ग स्थित केन्द्रिय कार्यालय तथा यस बैंकको शेयर रजिस्ट्रार एनआइएमबि एस क्यापिटल लिमिटेड, लाजिम्पाट, काठमाण्डौबाट समेत साधारण सभा सम्बन्धि सूचना तथा छलफलको विषयसूची सहितको बैंकको वार्षिक प्रतिवेदन लिन सकिने व्यहोरा अनुरोध गर्दछौ । साथै प्रतिनिधि नियुक्त गर्ने बैंकको प्रोक्सी फाराम बैंकको वेबसाईट [www.nimb.com.np](http://www.nimb.com.np) बाट पनि डाउनलोड गर्न सकिनेछ ।



## प्रोक्सी फाराम

श्री सञ्चालक समिति,  
नेपाल इन्भेष्टमेण्ट मेगा बैंक लि.  
दरबारमार्ग, काठमाण्डौ ।

पो.ब.नं. ३४१२

विषय: प्रतिनिधि (प्रोक्सी) नियुक्त गरेको बारे ।

.....जिल्ला .....म.न.पा./ उ.म.न.पा./ न.पा /गा.पा.  
(साविक.....) वडा नं.....बस्ने म/हामी .....  
ले त्यस बैंकको शेयरधनीको हैसियतले मिति २०८२ साल..... माहिना..... गतेका दिन हुने ३९ औं बार्षिक साधारणसभामा  
म /हामी स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा मेरो/हाम्रो तर्फबाट  
भाग लिन तथा मतदान गर्नको लागि..... जिल्ला.....म.न.पा./  
उ.म.न.पा./न.पा./गा.उँपालिका (साविक.....) वडा नं.....बस्ने त्यस  
बैंकका शेयरधनी श्री .....लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको  
छु/पठाएका छौं ।

निवेदक,

प्रतिनिधि नियुक्त भएको व्यक्तिको नामः  
हस्ताक्षरको नमूना:

दस्तखतः .....  
नामः .....  
ठेगाना: .....  
शेयर प्रमाणपत्र नम्बरः .....  
हितग्राहि (डिम्याट) खाता नं.: .....  
शेयरधनी (क्रम संख्या) नं.: .....  
शेयर संख्या: .....

शेयर प्रमाणपत्र नम्बरः  
हितग्राहि (डिम्याट) खाता नं.:  
मिति :-

(द्रष्टव्यः यो प्रतिनिधि (प्रोक्सी) फारम सभा सुरु हुनुभन्दा ७२ घण्टा अगावै का.जि., का.म.न.पा., वडा नं. २ लाजिम्पाट,  
काठमाण्डौ स्थित यस बैंकको शेयर रजिस्ट्रार एनआइएमबि एस क्यापिटल लिमिटेडमा पेश गरिसक्नु पर्नेछ । )

X



### प्रवेश-पत्र

शेयरधनीको नाम : .....  
शेयरधनी (क्रम संख्या) नं. : .....  
शेयर संख्या : .....  
हितग्राहि (डिम्याट) खाता नं. : .....  
शेयरधनीको सही : .....

आधिकारीक दस्तखत  
(कम्पनी सचिव)

३९ औं बार्षिक साधारणसभामा उपस्थित हुन जारी गरिएको प्रवेश-पत्र ।  
द्रष्टव्य :

१. शेयरधनी आफैले खाली कोठाहरू भर्नुहोला ।
२. सभाकक्षमा प्रवेश गर्न यो प्रवेश-पत्र प्रस्तुत गर्नु अनिवार्य छ ।



## ३९ औं वार्षिक साधारण सभामा

### अध्यक्षज्यूद्वारा प्रस्तुत सञ्चालक समितिको प्रतिवेदन

(आर्थिक वर्ष २०८१/८२)

आदरणीय शेयरधनीमहानुभावहरु,

यस नेपाल इन्वेस्टमेण्ट मेगा बैंक लिमिटेड (NIMB) को ३९ औं वार्षिक साधारण सभामा शेयरधनी महानुभावहरुलाई स्वागत गर्न पाउँदा हामीलाई अत्यन्त खुसी लागेको छ ।

विगत तीन दशकभन्दा लामो बैंकिङ्ग यात्रामा निरन्तर रूपले साथ दिइ यहाँहरुबाट हामीलाई प्राप्त असीम विश्वास र आत्मीय सहयोगका लागि बैंक परिवार यहाँहरु प्रति हार्दिक आभार एवं कृतज्ञता व्यक्त गर्दछ । आगामी दिनहरुमा समेत यहाँहरुको साथ निरन्तर रूपमा प्राप्त हुनेछ भन्ने हामीले विश्वास लिएका छौं ।

अब म यहाँहरु समक्ष आर्थिक वर्ष २०८१/८२ को बैंकका गतिविधिहरु, वासलात तथा नाफा नोक्सान हिसाब सहितका अन्य वित्तीय विवरण प्रस्तुत गर्दछु ।

#### १. विगत वर्ष (आर्थिक वर्ष २०८१/८२) को बैंकको कारोबारको सिंहावलोकनः

विगत केही वर्षयता आर्थिक तथा वित्तीय क्षेत्रमा देखा परिरहेको शिथिलताले आर्थिक वर्ष २०८१/८२ मा पनि निरन्तरता पायो । समीक्षा वर्षमा विदेशी विनियम सञ्चितिमा भएको वृद्धिका कारण मुलुकको बाह्य क्षेत्र सबल देखिए पनि अर्थतन्त्रको आन्तरिक पक्ष भने निकै चुनौतीपूर्ण रह्यो । विशेषगरी, आन्तरिक मागमा आएको संकुचन, सरकारी राजस्व परिचालनमा देखिएको दबाव, पुँजीगत खर्चको न्यूनता तथा बजारमा व्याप्त निराशाजनक वातावरणले समग्र आर्थिक गतिविधि सुस्त रह्यो । यसको प्रत्यक्ष असर बैंकिङ्ग क्षेत्रको व्यवसाय विस्तार तथा कर्जा असुलीमा देखियो । एकातिर, बजारमा यथोष्ट तरलता रहँदा निक्षेप तथा कर्जाको ब्याजदर निरन्तर घट्टौ न्यून स्तरमा भरेको छ, जसले व्यवसायीहरुलाई केही हदसम्म राहत प्रदान गयो । तर, अकोर्तिर ब्याजदरमा आएको उल्लेख्य गिरावटले समेत कर्जाको मागलाई प्रोत्साहित गर्न सकेन । परिणामस्वरूप, लगानीयोग्य पुँजीको प्रभावकारी परिचालन गर्न बैंक तथा वित्तीय संस्थाहरुलाई निकै कठिनाई भोग्नु पर्यो । आर्थिक शिथिलताको प्रभावस्वरूप बैंकहरुको निष्क्रिय कर्जा अनुपात र गैर-बैंकिङ्ग सम्पत्तिमा समेत उल्लेखनीय वृद्धि हुन गयो । निष्क्रिय कर्जामा आएको तीव्र वृद्धिसँगै सकार गरिएका गैर-बैंकिङ्ग सम्पत्तिहरुको बिक्री-वितरणमा समेत देखिएको कठिनाइका कारण बैंकहरुको पुँजीकोष संकुचित हुन थालेको छ । यी समग्र परिस्थितिले आगामी दिनमा बैंकिङ्ग व्यवसाय व्यवस्थापन निश्चय पनि चुनौतीपूर्ण रहने देखिन्छ । तथापि, यस्ता जटिलताहरुको सामना गर्दै सबल र सुभबुभपूर्ण रणनीतिका साथ बैंकलाई अधि बढाउन बैंक व्यवस्थापन पूर्ण रूपमा प्रतिबद्ध रहेको विश्वास यहाँहरुमाझ दिलाउन चाहन्छ ।

यस परिप्रेक्ष्यमा समीक्षा आर्थिक वर्षमा यस बैंकको वासलातर्फ कूल सम्पत्ति रु. ७१ अर्ब ३६ करोड अर्थात १४.५२ प्रतिशतले वृद्धि भई रु. ५ खर्ब ६३ अर्ब पुगेको छ । अधिल्लो वर्ष कूल सम्पत्ति रु. ४ खर्ब ९२ अर्ब थियो । बैंकले समीक्षा अवधिमा रु. ६९ अर्ब ४८ करोड निक्षेप वृद्धि गरेको छ, जुन अधिल्लो वर्षको कूल निक्षेप रु. ४ खर्ब ७ अर्ब को तुलनामा १७.०८ प्रतिशतले वृद्धि भई रु. ४ खर्ब ७६ अर्ब पुगेको छ । त्यसैगरी, खुद कर्जा तथा सापटी करिब रु. २० अर्ब ८४ करोड ले वृद्धि भई २०८२ आषाढ मसान्तमा रु. ३ खर्ब ३९ अर्ब कायम भएको छ, जुन अधिल्लो वर्ष रु. ३ खर्ब १८ अर्ब थियो । त्यस्तै, लगानीतर्फ अधिल्लो वर्षको तुलनामा रु. ३५ अर्ब ८७ करोड अर्थात ३३.६६ प्रतिशतले वृद्धि भई रु. १ खर्ब ४२ अर्ब पुगेको छ, जुन गत वर्ष १ खर्ब ७ अर्ब थियो । यद्यपि, देशमा कोरोना महामारीपछि सुरु भएको आर्थिक मन्दी, त्यसपछिका राजनीतिक अस्थिरता, लगानीमैत्री वातावरणको अभाव तथा उत्पादन र व्यापार सुस्त हुदौं त्यसको

प्रत्यक्ष असर स्वरूप ऋणीहरूका आय र भुक्तानी क्षमतामा हास आउदाँ बैंकको कर्जा लगानीमा थप चुनौती थपिएको छ । विशेषगरी ग्रामीण क्षेत्र, कृषि र साना तथा मझौला उद्यमजस्ता प्राथमिकता प्राप्त क्षेत्रमा परेको आर्थिक दबाव, घरजग्गा कारोबारको सुस्ततार र आन्तरिक उपभोगमा आएको कमीले गर्दा बैंकको निष्क्रिय कर्जा (NPA) दर ६.३५ प्रतिशत पुगेको छ भने गैर-बैंकिङ सम्पत्ति (NBA) रु. ३ अर्ब ६८ करोड पुगेको छ (अधिल्लो वर्ष रु. ३ अर्ब १ करोड थियो) । यी चुनौतीपूर्ण परिस्थितिहरूका बाबजुद, बैंकले नियामक नीतिको दायराभित्र रही कर्जा असुली प्रक्रियालाई थप प्रभावकारी बनाउँदै निष्क्रिय कर्जालाई नियन्त्रित सिमाभित्र ल्याउन निरन्तर प्रयास गरिरहेको छ ।

नाफा नोक्सान हिसाब तर्फ अधिल्लो आर्थिक वर्ष २०८०/८१ मा रु. १५ अर्ब १२ करोड रहेको खुद ब्याज आम्दानी यस आर्थिक वर्ष २०८१/८२ मा रु. ९१ करोड अर्थात् ६.०५ प्रतिशतले कमी आई रु. १४ अर्ब २० करोड कायम भएको छ । विशेष गरी घरजग्गा (रियल स्टेट), उत्पादनमूलक तथा उपभोग्य क्षेत्रमा देखिएको आर्थिक सुस्तताले कर्जाको मागमा कमी आउनु, बजारमा अधिक तरलताका कारण कर्जा-निष्केप अनुपात (CD Ratio) घट्नु र निष्केप तथा कर्जाको ब्याजदर अन्तर (Spread) साँधुरिनुले खुद ब्याज आम्दानी प्रभावित भएको हो । यद्यपि, बैंकले गैर-ब्याज आम्दानी (Non-Interest Income) तर्फ भने उल्लेखनीय प्रगति हासिल गरेको छ । अधिल्लो आर्थिक वर्षमा रु. १ अर्ब ७८ करोड रहेको खुद शुल्क तथा कमिशन आम्दानी यस आर्थिक वर्षमा रु. ४३ करोड अर्थात् २३.९२ प्रतिशतले वृद्धि भई रु. २ अर्ब २० करोड पुगेको छ । त्यसैगरी, विदेशी मुद्रा सटही आम्दानी (net trading gain) रु. २९ करोड ६५ लाख अर्थात् ६३.१५ प्रतिशतले बढेर रु. ७६ करोड ६१ लाख पुगेको छ । अधिल्लो आर्थिक वर्षमा यो आम्दानी रु. ४६ करोड ९५ लाख थियो । त्यस्तै, अन्य सञ्चालन आम्दानी पनि रु. ७ करोड २५ लाख अर्थात् १७.७६ प्रतिशतले बढेर रु. ४८ करोड ५ लाख पुगेको छ । अधिल्लो आर्थिक वर्षमा यो आम्दानी रु. ४० करोड ८१ लाख थियो ।

बैंकले आ.व. २०८१/८२ मा कर्जा नोक्सानी तर्फ रु. ४ अर्ब ३८ करोड थप व्यवस्था कायम गरेको छ भने गैर सञ्चालन खर्च अन्तर्गत रु. ५६ करोड ८५ लाख कर्जा अपलेखन गरेको छ । अधिल्लो आर्थिक वर्षमा कर्जा नोक्सानी व्यवस्थाका लागि रु. ५ अर्ब ११ करोड छुट्ट्याएको थियो भने रु. ७३ करोड २१ लाख कर्जा अपलेखन भएको थियो ।

गत आर्थिक वर्षमा बैंकको कर्मचारी खर्च रु. ३ अर्ब ७७ करोड बाट ६.०४ प्रतिशतले वृद्धि भई रु. ३ अर्ब ९९ करोड पुगेको छ भने सञ्चालन खर्चमा (हास कर्दृ सहित) १.९९ प्रतिशत भिन्नो वृद्धि भई रु. २ अर्ब ५५ करोड कायम भएको छ । अधिल्लो आर्थिक वर्षमा यो खर्च रु. २ अर्ब ५० करोड थियो । बैंकले सञ्चालन खर्चमा मितव्ययिता अपनाई निर्धारित लक्ष्य प्राप्त गर्ने रणनीति अवलम्बन गरेको छ ।

फलस्वरूप बैंकको सञ्चालन मुनाफा रु. ३३ करोड ८६ लाख अर्थात् ५.३० प्रतिशतले बढेर रु. ६ अर्ब ७३ करोड पुगेको छ । अधिल्लो आर्थिक वर्षमा भने यो मुनाफा रु. ६ अर्ब ३९ करोड थियो । समग्रमा बैंकको खुद मुनाफा रु. २२ करोड ३४ लाख अर्थात् ५.४४ प्रतिशतले बढेर रु. ४ अर्ब ३३ करोड भएको छ । गत वर्ष बैंकको खुद मुनाफा रु. ४ अर्ब ११ करोड रहेको थियो ।

बैंकको वितरणयोग्य मुनाफातर्फ समीक्षा वर्षको मुनाफा रु. ४ अर्ब ३३ करोड रहेकोमा, सो मुनाफाबाट वैधानिक तथा नियमनकारी प्रावधान बमोजिम विभिन्न कोषहरूमा रकम विनियोजन तथा समायोजन गरिएको छ । यस क्रममा साधारण वैधानिक जगेडा कोष बापत रु. ८७.५४ करोड, सटही समिकरण कोष बापत रु. १.४८ करोड, संस्थागत सामाजिक उत्तरदायित्व कोष बापत रु. ४.३३ करोड, कर्मचारी अभिवृद्धि कोष बापत रु. ४.१४ करोड, पूँजी फिर्ता जगेडा कोष बापत रु. १ अर्ब ५२ करोड, कर्जा तथा सापटमा असुल गर्न बाँकी ब्याज बक्यौता व्यवस्था फिर्ता बापत रु. २ अर्ब ३६ करोड, गैर-बैंकिङ सम्पत्ति व्यवस्था फिर्ता बापत रु. ६.७ करोड, स्थगन कर सम्पत्ति (सञ्चित मुनाफासँग सम्बन्धित) थप व्यवस्था बापत रु. ९७.८० करोड, र अन्य कोषहरू (विमाङ्गी नोक्सानी, ब्याज पूँजीकरण, अवास्तविक लाभ, तथा फेयर मूल्य कोष र CSR कोषबाट फिर्ता सहित) बापत रु. ५.२० करोड थप समायोजन गरिएको छ । नेपाल राष्ट्र बैंकको निर्देशन अनुरूप

यी सम्पूर्ण विनियोजन तथा समायोजन पश्चात आर्थिक वर्ष २०८१/८२ को खुद वितरणयोग्य मुनाफा रु. ३ अर्ब २४ करोड कायम हुन आएको छ। उक्त मुनाफाबाट गत वर्षसम्मको सञ्चित नोक्सानी रु. ५ अर्ब ६९ करोड कट्टा गर्दा, समीक्षा वर्षको अन्त्यमा बैंकको कुल वितरणयोग्य मुनाफा रु. २ अर्ब ४६ करोड ऋणात्मक रहन गएको छ। यद्यपि, यो ऋणात्मक आँकडा अधिल्लो वर्षको तुलनामा ५६.८८ प्रतिशतले कम हो।

बैंकको पूँजी पर्याप्तता अनुपात सन्तोषजनक स्तरमा कायम रहेको छ। बासल तीन (Basel III) अनुसार न्यूनतम प्राथमिक पूँजी (Tier I) ८.५० प्रतिशत आवश्यक भएपनि हाल सो अनुपात १०.४३ प्रतिशत कायम रहेको छ। त्यस्तैगरी, कूल पूँजी कोष अनुपात न्यूनतम ११.०० प्रतिशत तोकिएकोमा बैंकको कूल पूँजी कोष १३.१४ प्रतिशत रहेको छ। त्यसैगरी, बैंकको कर्जा निक्षेप अनुपात (Credit-Deposit Ratio - CD Ratio) पनि सहजस्तरमा नै कायम रहेको छ। नेपाल राष्ट्र बैंकको निर्देशानुसार कर्जा निक्षेप अनुपात (कूल निक्षेप तथा ऋणपत्र) ९० प्रतिशतभन्दा बढी नहुने गरी कायम गर्नुपर्ने व्यवस्था भएकोमा बैंकको यो अनुपात ७४.४४ प्रतिशतमा कायम रहेको छ।

समीक्षा अवधिमा बैंकले हासिल गरेको कार्यसम्पादनको भलक तल उल्लेख गरिए अनुसार छ :

रु. अर्बामा

क्र.सं.	विवरण	आर्थिक वर्ष २०८१/८२	आर्थिक वर्ष २०८०/८१	बृद्धि / (घटी)	बृद्धि / (घटी) प्रतिशत
१	कूल सम्पत्ति (Total Assets)	५६२.९९	४९१.५४	७१.३६	१४.५२%
२	कूल निक्षेप (Total Deposits)	४७६.२९	४०६.८१	६९.४८	१७.०८%
३	खुद कूल कर्जा-सापट (Net Loans & Advances)	३३८.५६	३१७.७२	२०.८४	६.५६%
४	कूल लगानी (Total Investments)	१४२.२४	१०६.५५	३५.८७	३३.६६%
५	खुद मुनाफा (Net Profit)	४.३३	४.११	०.२२	५.४४%
६	निष्क्रिय कर्जा (NPA) (प्रतिशतमा)	६.३५%	४.९१%	-	१.४४%
७	पूँजी पर्याप्तता (Capital Adequacy Ratio) अनुपात (प्रतिशतमा)	१३.१४%	१२.९७%	-	०.१७%
८	कर्जा निक्षेप (Credit to Deposit Ratio) अनुपात	७४.४४%	७९.२२%	-	(४.७८%)
९	कूल ग्राहक (Total Customers) संख्या (अंकमा)	३,४९०,२७३	३,२९२,६६२	१९७,६११	६.००%
१०	निक्षेपमा बजार अंश (Deposit Market Share) (प्रतिशतमा)	७.२८%	७.०७%	-	०.२१%
११	कर्जामा बजार अंश (Credit Market Share) (प्रतिशतमा)	७.१९%	७.२०%	-	(०.०१%)
१२	कूल कर्मचारी संख्या (Total No. of Staffs)	३,०३७	३,१३२	(९५)	(३.०३%)
१३	शाखा संख्या (No. of Branches)	२७५	२७२	३	१.१०%
१४	एक्स्टेन्सन काउण्टर संख्या (No. Ext. Counters)	६५	६५	०	०.००%
१५	ए.टि. एम. संख्या (No. ATMs)	२६५	२६६	(१)	(०.३८%)

२. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सो असर :

अन्तर्राष्ट्रिय मुद्रा कोषले सार्वजनिक गरेको विश्व आर्थिक परिदृश्य (World Economic Outlook) को अक्टोबर, २०२५ अंक अनुसार विश्व अर्थतन्त्रलाई एक निरन्तर परिवर्तनशील अवस्थामा चित्रण गरेको छ, जहाँ वृद्धि स्थिर देखिए पनि यसको गति क्रमिक रूपमा सुस्त हुँदै गएको छ । यस प्रतिवेदनले विश्व आर्थिक वृद्धिदर सन् २०२४ को ३.३ प्रतिशतबाट घटेर सन् २०२५ मा ३.२ प्रतिशत र सन् २०२६ मा ३.१ प्रतिशतमा सीमित हुने प्रक्षेपण गरेको छ । लचिलो श्रम बजार र विश्वव्यापी मुद्रास्फीतिमा आएको सुधारले यो वृद्धिलाई टेवा दिएको छ । यद्यपि, अमेरिका जस्ता केही क्षेत्रहरूमा मूल मुद्रास्फीति (Core Inflation) चाप अझै कायमै रहेको देखिन्छ । विकसित अर्थतन्त्रहरू समग्रमा सन् २०२५ र सन् २०२६ मा १.६ प्रतिशतको सामान्य दरले वृद्धि हुने अनुमान छ जुन सन् २०२४ को १.८ प्रतिशतको तुलनामा कम हो । त्यस्तै, उदयमान तथा विकासोन्मुख अर्थतन्त्रहरूमा आर्थिक वृद्धिदर सन् २०२४ मा ४.३ प्रतिशतबाट सन् २०२५ मा ४.२ प्रतिशत र सन् २०२६ मा ४.० प्रतिशतमा क्रमशः कम हुने प्रक्षेपण गरिएको छ ।

समग्रमा सूचकहरू स्थिर देखिए पनि, विश्व अर्थतन्त्रमा नकारात्मक जोखिमहरू प्रबल देखिन्छन् । बढ्दो संरक्षणवादले विश्वव्यापी वृद्धिलाई घटाउन सक्ने जोखिम छ भने यसका साथै, उच्च ऋण भएका राष्ट्रहरूमा वित्तीय दबाव, प्रविधि क्षेत्रको सेयर बजारमा हुन सक्ने तीव्र गिरावट, भू-राजनीतिक तनाव, र जलवायुजन्य घटनाहरू प्रमुख चुनौती हुन् । यी चुनौतीहरूलाई सम्बोधन गर्न खर्च कटौती तथा राजस्व सुधारमार्फत वित्तीय अनुशासन कायम गर्ने, केन्द्रीय बैंकहरूको स्वायत्तता कायम राख्दै क्रमशः मौद्रिक सहजीकरण गर्ने, श्रम बजार, हारित ऊर्जा र डिजिटल पूर्वाधारमा संरचनागत सुधार गर्ने र व्यापारिक विखण्डनलाई रोक्न कूटनीतिक पहलहरू अगाडि बढाउने उपायहरू अवलम्बन गनुपर्ने देखिन्छ ।

अन्तर्राष्ट्रिय बजारमा २०८१ आषाढ मसान्तमा प्रति ब्यारल अमेरिकी डलर ८६.४२ रहेको कच्चा पेट्रोलियम (Crude Oil Brent) को मूल्य २०८२ आषाढ मसान्तमा १९.३८ प्रतिशतले कमी आई अमेरिकी डलर ६९.६७ कायम भएको छ । त्यसैगरी, अन्तर्राष्ट्रिय बजारमा २०८१ आषाढ मसान्तमा प्रति आउन्स सुनको मूल्य अमेरिकी डलर २४२१.२५ रहेकोमा २०८२ आषाढ मसान्तमा ३७.२८ प्रतिशतले वृद्धि भई अमेरिकी डलर ३३२३.८० पुगेको छ । २०८१ आषाढ मसान्तको तुलनामा २०८२ आषाढ मसान्तमा अमेरिकी डलरसँग नेपाली रुपैयाँ २.६६ प्रतिशतले अवमूल्यन भएको छ । २०८२ आषाढ मसान्तमा अमेरिकी डलर एकको खरिद विनिमय दर रु. १३७ पुगेको छ । २०८१ आषाढ मसान्तमा उक्त विनिमय दर रु. १३३.३६ रहेको थियो ।

विश्व अर्थतन्त्रको वृद्धिदर समग्रमा स्थिर रहेको सङ्केत देखिए पनि भू-राजनीतिक अनिश्चितता कायमै छ । यस्तो अवस्थामा, नेपालको बाह्य क्षेत्रको सबलता र घट्दो ब्याजदर सकारात्मक पक्ष हुन । तथापि, कमजोर आन्तरिक माग र लगानीकर्ताको खस्किएको मनोबल हाम्रो अर्थतन्त्रको मुख्य चुनौती बनेको छ । बाह्य सूचकको सकारात्मकताले मात्र अर्थतन्त्र पुनरुत्थानतर्फ नजाने स्पष्ट छ । तसर्थ, साँचो अर्थमा आर्थिक गतिशीलता ल्याउन र उपल्लो दरको वृद्धि हासिल गर्न स्पष्ट रणनीति आवश्यक छ । यसका लागि लगानीको वातावरण सुधार्ने, निर्यात क्षमता बढाउने, शासकीय सुधार सुनिश्चित गर्ने र उद्यमशीलतालाई प्रोत्साहन गर्ने एकीकृत नीति तत्काल कार्यान्वयन गर्नुको विकल्प छैन ।

राष्ट्रिय तथ्याङ्क कार्यालयको प्रक्षेपण अनुसार आर्थिक वर्ष २०८१/८२ मा नेपालको आर्थिक वृद्धिदर ४.६१ प्रतिशत पुगे देखिएको छ, जुन गत वर्षको ३.६७ प्रतिशतको तुलनामा सुधार हो । कृषि क्षेत्रमा ३.२८ प्रतिशत, उद्योगमा ४.५३ प्रतिशत र सेवा क्षेत्रमा ४.२१ प्रतिशतको विस्तारले अर्थव्यवस्थामा टेवा पुर्याउने अनुमान गरिएको छ । अधिल्लो वर्ष क्रमशः ३.०५ प्रतिशत, १.२५ प्रतिशत र ४.५० प्रतिशत रहेको थियो । विशेषगरी, विगत दुई वर्षदिग्धि संकुचनमा रहेका उत्पादनमूलक उद्योग, निर्माण, तथा थोक एवं खुद्रा व्यापारजस्ता महत्वपूर्ण क्षेत्रहरूमा यस वर्ष सकारात्मक विस्तार हुने अपेक्षाले अर्थतन्त्रमा सुधारको सङ्केत गरेको छ ।

२०८२ आषाढ महिनामा वार्षिक औषत उपभोक्ता मुद्रास्फीति ४.०६ प्रतिशत रहेको छ । २०८१ आषाढ महिनामा यस्तो मुद्रास्फीति ५.४४ प्रतिशत रहेको थियो ।

आर्थिक वर्ष २०८१/८२ मा कूल वस्तु निर्यात ८१.८ प्रतिशतले वृद्धि भई रु. २७७ अर्ब ३ करोड पुगेको छ । अधिल्लो वर्ष यस्तो निर्यात ३ प्रतिशतले कमी आएको थियो । समीक्षा वर्षमा कुल वस्तु आयात १३.३ प्रतिशतले वृद्धि भई रु. १८०४ अर्ब १२ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आयातमा १.२ प्रतिशतले कमी आएको थियो । समीक्षा वर्षमा कुल वस्तु व्यापार घाटा ६.० प्रतिशतले वृद्धि भई रु. १५२७ अर्ब ९ करोड पुगेको छ । अधिल्लो वर्ष यस्तो घाटामा १.० प्रतिशतले कमी आएको थियो ।

आर्थिक वर्ष २०८१/८२ मा विप्रेषण आप्रवाह १९.२ प्रतिशतले वृद्धि भई रु. १७२३ अर्ब २७ करोड पुगेको छ । अधिल्लो वर्ष विप्रेषण आप्रवाह १६.५ प्रतिशतले बढेको थियो । अमेरिकी डलरमा विप्रेषण आप्रवाह १६.३ प्रतिशतले वृद्धि भई १२ अर्ब ६४ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आप्रवाह १४.५ प्रतिशतले बढेको थियो ।

२०८१ आषाढ मसान्तमा रु. २०४१ अर्ब १० करोड बराबर रहेको कुल विदेशी विनिमय सञ्चिति ३१.२ प्रतिशतले वृद्धि भई २०८२ आषाढ मसान्तमा रु. २६७७ अर्ब ६८ करोड पुगेको छ । अमेरिकी डलरमा यस्तो सञ्चिति २०८१ आषाढ मसान्तमा १५ अर्ब २७ करोड रहेकोमा २०८२ आषाढ मसान्तमा २७.७ प्रतिशतले वृद्धि भई १९ अर्ब ५० करोड पुगेको छ । आर्थिक वर्ष २०८१/८२ को आयातलाई आधार मान्दा बैंकिङ्ग क्षेत्रसँग रहेको विदेशी विनिमय सञ्चिति १८.२ महिनाको वस्तु आयात र १५.४ महिनाको वस्तु तथा सेवा आयात धान्न पर्याप्त रहने देखिन्छ ।

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको निक्षेप परिचालन १२.६ प्रतिशत (रु. ८ खर्ब ११ अर्ब) ले वृद्धि भई रु. ७३ खर्ब ३ अर्ब पुगेको छ । अधिल्लो वर्ष यस्तो निक्षेप १३ प्रतिशत (रु. ७ खर्ब ४२ अर्ब) ले बढेको थियो । २०८२ आषाढ मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कूल निक्षेपमा चल्ती, बचत र मुद्रतीको अंश ऋमशः ७.१ प्रतिशत, ३६.८ प्रतिशत र ४८.३ प्रतिशत रहेको छ । अधिल्लो वर्ष यस्तो अंश ऋमशः ५.८ प्रतिशत, ३०.३ प्रतिशत र ५६.४ प्रतिशत रहेको थियो । २०८२ आषाढ मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कूल निक्षेपमा संस्थागत निक्षेपको अंश ३६.१ प्रतिशत रहेको छ । २०८१ आषाढ मसान्तमा यस्तो निक्षेपको अंश ३६.२ प्रतिशत रहेको थियो ।

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट प्रवाहित कर्जा ८.४ प्रतिशत (रु. ४ खर्ब २३ अर्ब) ले वृद्धि भई रु. ५५ खर्ब ९१ अर्ब पुगेको छ । अधिल्लो वर्ष यस्तो कर्जा ५.८ प्रतिशत (रु. २ खर्ब ७६ अर्ब) ले बढेको थियो ।

२०८१ आषाढमा ९१-दिने ट्रेजरी बीलको भारित औसत ब्याजदर ३ प्रतिशत रहेकोमा २०८२ आषाढमा २.९५ प्रतिशत रहेको छ । वाणिज्य बैंकहरूबीचको अन्तर-बैंक कारोबारको भारित औसत ब्याजदर २०८१ आषाढमा २.९९ प्रतिशत रहेकोमा २०८२ आषाढमा २.९६ प्रतिशत रहेको छ ।

वाणिज्य बैंकहरूको औसत आधार दर २०८१ आषाढमा ८.०० प्रतिशत रहेकोमा २०८२ आषाढमा ६.०२ प्रतिशत कायम भएको छ । २०८२ आषाढमा वाणिज्य बैंकहरूको निक्षेपको भारित औसत ब्याजदर ४.१९ प्रतिशत र कर्जाको भारित औसत ब्याजदर ७.८५ प्रतिशत रहेको छ । अधिल्लो वर्ष यस्ता दरहरु ऋमशः ५.७७ प्रतिशत र ९.९३ प्रतिशत रहेका थिए ।

२०८२ आषाढ मसान्तमा इजाजतपत्रप्राप्त बैंक तथा वित्तीय संस्थाहरूको संख्या १०७ रहेको छ । यस मध्ये २० वाणिज्य बैंक, १७ विकास बैंक, १७ वित्त कम्पनी, ५२ लघुवित्त वित्तीय संस्था र १ पुर्वाधार विकास बैंक रहेका छन् ।

३. प्रतिवेदन तयार भएको मितिसम्म चालु वर्ष (आर्थिक वर्ष २०८२/८३) को उपलब्धि र भविष्यमा गर्नुपर्ने कुराहरुका विषयमा सञ्चालक समितिको धारणा :

२०८२ आश्विन मसान्त सम्ममा बैंकले रु. ४ खर्ब ९७ अर्ब निक्षेप संकलन गरी रु ३ खर्ब ६७ अर्ब कर्जा लगानी गरेको छ । भविष्यमा गर्नुपर्ने कामका विषयमा यसै प्रतिवेदनको बैंदा नं. २५ को 'ख' मा चर्चा गरिएको छ ।

४. कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध:

समीक्षा अवधिमा बैंकले आफ्ना सबै सरोकारवालाहरुसँग सौहार्दपूर्ण र व्यावसायिक सम्बन्ध विस्तार गरेको छ । पारदर्शिता र व्यावसायिकताका आधारमा स्थापित भएका यस्ता सम्बन्धहरु फलदायी हुने र बैंकको भावी प्रगति र सफलताका लागि पनि उपयुक्त माध्यम हुने विश्वास हामीले लिएका छौं । बैंकले श्रम सम्बन्धी लगायत सबै सम्बद्ध कानूनको पालना गर्ने गरेको छ ।

५. सञ्चालक समितिमा भएको हेरफेर र सो को कारण:

मिति २०८१ फाल्गुन १५ गते बिहिबार तदनुसार फेब्रुवरी २७, २०२५ मा सम्पन्न बैंकको ३८औं वार्षिक साधारण सभाले संस्थापक समूहबाट श्री पृथ्वी बहादुर पाँडे, श्री प्रजन्य राजभण्डारी, श्री मदन कुमार आचार्य र श्री दिपंकर शाक्य उदय तथा सर्वसाधारण समूहबाट श्री कवि कुमार टिवरेवाला र श्री शालिकराम बेलवासेलाई सञ्चालक समितिमा निर्वाचित गरेको छ । त्यसैगरी, स्वतन्त्र सञ्चालक श्रीमती मञ्जु बस्नेतले आफ्नो चार वर्ष कार्यकाल सफलतापूर्वक पुरा गर्नुभएकोमा उहाँको स्थानमा, मिति २०८१ चैत्र ६ गतेको सञ्चालक समितिको बैठकले बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ ब्रमोजिम श्रीमती शोभा श्रेष्ठलाई नयाँ स्वतन्त्र सञ्चालकको रूपमा नियुक्त गरेको छ । बैंकको सञ्चालक समिति निर्वाचितमान सञ्चालक श्रीमती मञ्जु बस्नेतको योगदानको उच्च कदर गर्दै हार्दिक आभार प्रकट गर्दछ । हाल बैंकको सञ्चालक समिति ७ सदस्यीय रहेको छ ।

६. कारोबारलाई असर पार्ने मुख्य कुराहरु :

बैंकको कारोबारलाई असर पार्ने मूल्य कुराहरु तल उल्लेख गरिए अनुसार रहेका छन्:

- बैंक तथा वित्तीय संस्थामाथि भइरहेका भौतिक आक्रमण, लुटपाटको धम्की र कर्मचारीमाथिको दुर्व्यवहार जस्ता अराजक गतिविधिले बैंकिङ व्यवसाय व्यवस्थापनमा गम्भीर चुनौती ।
- जेनजी आन्दोलनपछि देशभित्र बद्दो सामाजिक राजनीतिक अस्थिरता, खस्कदो लगानी वातावरण, बद्दो बेरोजगारी र आपराधिक क्रियाकलापले सिर्जना गरेको अन्योलपूर्ण वातावरणका कारण बैंकिङ कारोबार र लगानीमा नकारात्मक असर ।
- समष्टिगत आर्थिक वृद्धि सुस्त हुनु तथा घरजग्गा कारोबारमा छाएको मन्दीका कारण उत्पन्न हुने चुनौतीहरु ।
- दक्ष जनशक्ति अभाव, बद्दो कर्मचारी पलायनका कारण सेवा गुणस्तर र नवप्रवर्तन क्षमतामा असर ।
- जलवायु परिवर्तन तथा वातावरणीय जोखिमका कारण दीर्घकालीन लगानी, विशेषगरी पूर्वाधार तथा कृषि कर्जामा हुने जोखिम ।
- बैंकिङ क्षेत्रभित्र अल्पकालीन तरलता (Liquidity) मा हुने अस्थिरता र त्यसबाट उत्पन्न हुने सम्पत्ति-दायित्व व्यवस्थापन, कर्जा-निक्षेप तथा ब्याजदर सन्तुलन कायम गर्नुपर्ने चुनौती ।
- निक्षेप संकलन तथा कर्जाको मागबीच असन्तुलन हुँदा बैंकको सञ्चालनमा पर्ने वित्तीय दबाब ।

- कर्जा तथा गैर-कोषीय सेवाहरु (जस्तै : ग्यारेन्टी, लेटर अफ क्रेडिट, आदि) प्रदान गर्दा देखिन सक्ने सम्भावित वित्तीय तथा कानुनी जोखिमहरू ।
- विदेशी मुद्रा कारोबारका क्रममा विनिमय दरमा आउने अत्यधिक उतार-चढावले बैंकको मुनाफा तथा सञ्चालन लागतमा पार्ने असर ।
- मौद्रिक, वित्तीय तथा राजस्व नीतिहरूमा हुने आकस्मिक परिवर्तनहरूले बैंकको रणनीति तथा योजना कार्यान्वयनमा पार्न सक्ने प्रभाव ।
- अन्तर्राष्ट्रीय बजारमा हुने आर्थिक तथा वित्तीय अस्थिरता (जस्तै: ब्याजदर परिवर्तन, मुद्रास्फीति, युद्ध, आदि) को प्रभाव नेपाली बजारमा प्रत्यक्ष महसुस हुने जोखिम ।
- राजनीतिक अस्थिरता, नीति निर्माणमा ढिलाइ, तथा आयात-निर्यात प्रक्रियामा देखिएको अवरोधले बैंकको व्यापारिक गतिविधिमा उत्पन्न गराउने अनिश्चितता ।
- ESG (Environmental, Social and Governance) रिपोर्टिङ र दिगो वित्तीय अभ्यासतर्फ बद्दो विश्व चासोले गर्दा बैंकहरूमा नयाँ संरचनागत रूपान्तरणको आवश्यकताको सिर्जना ।
- साइबर आक्रमण, डिजिटल ठगी र डाटा चुहावटबाट सूचना प्रविधि सुरक्षा, सेवा निरन्तरता र प्रतिष्ठामा जोखिम बढ्नु ।

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

नियमित कारोबारका क्रममा भएका सामान्य कैफियत बाहेक लेखापरीक्षण प्रतिवेदनमा अरु कुनै नकारात्मक कुरा देखिएको छैन । लेखापरीक्षकहरूबाट प्राप्त प्रतिक्रिया र सुभावका सम्बन्धमा सञ्चालक समितिको ध्यानार्कषण भएको छ । प्रतिवेदनमा सुभाएका सुधारका लागि आवश्यक कदम पनि चालिएको छ ।

८. लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम:

बैंकले आ.व. २०८१/८२ मा कुनै लाभांश प्रस्ताव गरेको छैन ।

९. शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अंकित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयरबापत रकम फिर्ता गरेको भए सो को विवरण:

समीक्षा वर्षमा कुनै पनि शेयर जफत गरिएको छैन ।

१०. विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्त्यमा रहेको स्थितिको पुनरावलोकन:

❖ यस बैंकको सहायक कम्पनी श्री एनआइएमबि एस क्यापिटल लिमिटेड र श्री एनआइएमबि स्टक मार्केट्स लिमिटेडमा बैंकको १०० प्रतिशत लगानी रहेको छ ।

एनआइएमबि एस क्यापिटल लिमिटेड यस बैंकको शत्रु प्रतिशत लगानी भएको सहायक कम्पनी हो । उक्त कम्पनीले दुई म्युचअल फण्ड अर्तागत ५ बटा योजनाहरू सञ्चालन गरिरहेको छ । देशकै पहिलो खुलामुखी योजना “एनआइबिएल सहभागिता फण्ड” को आकार रु. ६ अर्ब पुऱ्याउन सफल भएको छ । समीक्षा वर्षमा उक्त कम्पनीले NIBL Equity Partners नामको विशिष्टीकृत लगानी कोष (Private Equity Fund) नेपाल धितोपत्र बोर्डबाट कोष व्यवस्थापकको

रुपमा कार्य गर्न दर्ता प्रमाणपत्र प्राप्त गरी सञ्चालनमा ल्याएको छ। NIBL Equity Partners को दर्ता गरिएको आकार १० अर्ब रुपैया रहेको छ भने यसको अवधि १५ वर्षको छ। यस लगानी कोषको हालसम्ममा ४ अर्ब ४६ करोड रुपैयाँ बिक्री भईसकेको छ, जसमध्ये रु. १ अर्ब ५९ करोड रुपैयाँ विधान बमोजिम लक्षित क्षेत्रहरूमा लगानी गरेको छ। उक्त कम्पनीबाट उपलब्ध गराइने मर्चेन्ट बैंकिङ अन्तर्गतका सेवाहरूलाई सुलभ एवं सहज बनाउन विगत वर्षहरूमा जस्तै उपत्यका भित्र केन्द्रीय कार्यालय लाजिम्पाट सहित पुतलिसडक, त्रिपुरेश्वर र लगनखेल तथा उपत्यका बाहिर पोखरा, बुटवल, बीरगञ्ज र बिराटनगरमा रहेको शाखाहरूका साथै यस बैंकका सम्पूर्ण शाखाहरूबाट सेवा पुऱ्याउने कार्यलाई निरन्तरता दिँदै आएको छ।

समीक्षा अवधिमा उक्त कम्पनीले ५७ वटा कम्पनीहरूको शेयर रजिस्ट्रेशन सेवा (डिवेज्वर सहित) सम्बन्धी कार्य गरिरहेको छ र लगानी व्यवस्थापन सेवा अन्तर्गत ग्राहक संख्या १,६३५ तथा लगानी व्यवस्थापन रकम रु. ६ अर्ब ९१ करोड पुऱ्याउन सफल रहेको छ। आ.व. २०८१/८२ सम्ममा एनआइएमबि एस क्यापिटल लिमिटेडले लगानी व्यवस्थापन अन्तर्गतका सेवाहरू प्रदान गर्दै आफ्ना सेवाग्राहीहरूलाई उचित प्रतिफल दिन सफल भएको छ। कम्पनीले यस बैंकको सम्पूर्ण शाखा कार्यालयहरू लगायत एनआइएमबि एस क्यापिटल लिमिटेडबाट देशभर निक्षेप सदस्य सम्बन्धी सेवा प्रदान गर्दै समीक्षा अवधिमा करिब ३३,४६३ नयाँ खाता खोली कूल खाता संख्या ५,६१,२५७ पुऱ्याउन सफल भएको छ।

समीक्षा अवधिमा एनआईबिएल म्युचुअल फण्ड अन्तर्गतको एनआईबिएल सहभागिता फण्ड, एनआईबिएल समृद्धि फण्ड-२, एनआईबिएल ग्रोथ फण्ड, एनआईबिएल स्टेबल फण्ड र मेगा म्युचुअल फण्ड अन्तर्गतको मेगा म्युचुअल फण्ड-१ का योजना व्यवस्थापक रही उक्त कम्पनीले रु. १२ अर्ब ५८ करोडको कोष सञ्चालन गर्दै आएको छ।

साथै, एनआइएमबि खुल्लामुखी म्युचुअल फण्ड अन्तर्गतको “एनआईबिएल सहभागिता फण्ड” को योजना व्यवस्थापक रही एनआइएमबि एस लि. ले रु. ५ अर्ब ९९ करोडको कोष सञ्चालन गरी यस आ.व. को अन्तमा प्रति इकाईको खुद सम्पत्ति मूल्य रु. ११.४२ कायम रहेको छ। जसमध्ये ईकाइधनीहरूलाई आ.व. २०८१/८२ का लागि ७ प्रतिशत नगद लाभांश (कर सहित) वितरण गरेको छ।

त्यसैगरि, समीक्षा अवधिमा एनआईबिएल म्युचुअल फण्ड अन्तर्गत रु. १ अर्ब ५० करोड आकारको “एनआईबिएल समृद्धि फण्ड-२” योजना व्यवस्थापक रही सञ्चालन गरेको छ। यस आ.व. को अन्तमा उक्त म्युचुअल फण्डको प्रति इकाईको खुद सम्पत्ति मूल्य रु. १०.७१ कायम रहेको छ। जसमध्ये ईकाइधनीहरूलाई आ.व. २०८१/८२ का लागि १० प्रतिशत नगद लाभांश (कर सहित) वितरण गरेको छ।

त्यसै, समीक्षा अवधिमा एनआईबिएल म्युचुअल फण्ड अन्तर्गत रु. १ अर्ब १३ करोड आकारको “एनआईबिएल स्टेबल फण्ड” योजना व्यवस्थापक रही सञ्चालन गरेको छ। यस आ.व. को अन्तमा उक्त म्युचुअल फण्डको प्रति इकाईको खुद सम्पत्ति मूल्य रु १०.२८ कायम रहेको छ।

त्यसै, समीक्षा अवधिमा मेगा म्युचुअल फण्ड अन्तर्गतको “मेगा म्युचुअल फण्ड-१” योजना व्यवस्थापक रही एनआइएमबि एस लि. ले रु. १ अर्ब २५ करोडको कोष सञ्चालन गरी यस आ.व. को अन्तमा प्रति इकाईको खुद सम्पत्ति मूल्य रु. ११.१८ कायम रहेको छ। जसमध्ये ईकाइधनीहरूलाई आ.व. २०८१/८२ का लागि ११.७५ प्रतिशत नगद लाभांश (कर सहित) वितरण गरेको छ।

साथै, समीक्षा अवधिमा विशिष्टीकृत लगानी कोष (Private Equity Fund) अन्तर्गत “NIBL Equity Partners” को

योजना व्यवस्थापक रही एनआइएमबि एस लि. ले रु. ५० करोडको कोष सञ्चालनमा ल्याएको छ। यस कोषको आकार १० अर्ब रुपैया रहेको छ। यस आ.व. को अन्तमा उक्त विशिष्टीकृत लगानी कोषको प्रति इकाईको खुद सम्पत्ति मूल्य रु. १०८९.२४ कायम रहेको छ।

गत वर्ष एनआइएमबि एस क्यापिटल लि. ले रु. १४ करोड ६३ हजार खूद नाफा कमाएको थियो भने यस आर्थिक वर्ष २०८१/८२ मा कम्पनीको नाफा रु. २० करोड ८७ लाख रहेको छ। कम्पनीले आर्थिक वर्ष २०८१/८२ को लागि यस बैंकलाई चुक्ता पूँजीमा १२.३७११ प्रतिशत नगद लाभांश ( रु. १२ करोड ) करसहित वितरण गरेको छ।

❖ एनआइएमबी स्टक मार्केट लिमिटेड कम्पनी रजिष्ट्रारको कार्यालयमा विधिवत दर्ता भई नेपाल धितोपत्र बोर्डबाट इजाजतपत्र प्राप्त पब्लिक कम्पनी हो। यो कम्पनी एनआइएमबी बैंकको शतप्रतिशत स्वामित्वमा रहेको एक सहायक कम्पनीका रूपमा सञ्चालनमा आएको हो। ब्रोकर सेवा प्रदान गर्ने उद्देश्यसहित, कम्पनीले मिति २०८०/०२/३० मा नेपाल स्टक एक्सचेज्ज लिमिटेडबाट दलाल सदस्यता नम्बर ७५ प्राप्त गरेको थियो। साथै, एनआइएमबी स्टक मार्केट लिमिटेडले आर्थिक वर्ष २०८०/८१ को भाद्र ८ गतेदेखि औपचारिक रूपमा आफ्नो व्यवसायिक क्रियाकलाप सञ्चालन गर्न सुरु गरेको हो। कारोबार सञ्चालनको प्रथम वर्षमै कम्पनीले रु. १ करोड ९२ लाख नाफा आर्जन गर्न सफल भएको थियो। यस्तै, लगातारको व्यवसायिक विस्तार र उत्कृष्ट सेवाका कारण आर्थिक वर्ष २०८१/८२ मा कम्पनीको नाफा बढेर रु. ४ करोड ४५ लाख पुगेको छ, जुन अधिल्लो वर्षको तुलनामा १३१.८ प्रतिशतको वृद्धि हो। कम्पनीले आर्थिक वर्ष २०८१/८२ को लागि यस बैंकलाई चुक्ता पूँजीमा १० प्रतिशत नगद लाभांश ( रु. ६ करोड ) करसहित वितरण गरेको छ।

११. कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबार र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन:

२०८२ आषाढको अन्त्यमा एनआइएमबि एस क्यापिटल लिमिटेडको नेपाल इन्भेष्टमेण्ट मेगा बैंकका विभिन्न खातामा रु. १४ करोड १४ लाख निक्षेप रहेको थियो। सोही अवधिमा बैंकले कम्पनीलाई रु. ३३ लाख ८७ हजार ब्याज भुक्तानी गरेको थियो।

यस बैंकले आफ्ना एक जना प्रबन्धक स्तरका कर्मचारीलाई सो कम्पनीको कार्यकारी प्रमुखको रूपमा नियुक्त गरेको छ। सो कर्मचारीको तलब तथा भक्ता उक्त कम्पनीले बैंकलाई शोधभर्ना गर्ने गरेको छ। बैंकले एनआइएमबि एस क्यापिटल लिमिटेडलाई व्यवस्थापकीय सेवाका साथसाथै अन्य आवश्यक सहयोग उपलब्ध गराउन कम्पनीसँग सेवास्तरीयता सम्झौता (Service level agreement) गरेको छ। यस सेवा बापत बैंकले कम्पनीबाट वार्षिक रु. ३६ लाख प्राप्त गर्ने गरेको छ।

बैंकले एनआइएमबि एस क्यापिटल लिमिटेडलाई आफ्नो शेयर रजिष्ट्रारको रूपमा नियुक्त गरेको छ। यस सेवाकोलागि बैंकले कम्पनीलाई वार्षिक रु. ५ लाख शुल्क भुक्तानी गर्ने गरेको छ। शेयर रजिष्ट्रार सेवा सम्बन्धी कार्यमा सहयोग गर्नका लागि यस बैंकका एकजना कर्मचारीलाई उक्त कम्पनीमा नियुक्त गरिएको छ। सो कर्मचारीको तलब तथा भक्ता उक्त कम्पनीले बैंकलाई शोधभर्ना गर्ने गरेको छ।

बैंकले एनआईबीएल म्यूचुअल फण्ड अन्तर्गतको क्रमशा - एनआईबीएल सहभागिता फण्डमा रु. ८३ करोड ५० लाख, एनआईबीएल समृद्धि फण्ड-२ मा रु. २९ करोड र एनआईबीएल ग्रोथ फण्ड मा रु. ३० करोड ४० लाख, एनआईबीएल स्टेबल मा रु. १६ करोड र मेगा म्यूचुअल फण्ड-१ मा रु. १९ करोड १९ लाख बिज पूँजी लगानी गरेको छ। त्यसैगरी एनआईबीएल इक्विटी पार्टनर्स (NIBL Equity Partners) अन्तर्गत रु. १ अर्ब बिज पूँजी लगानी गरेको छ। साथै कम्पनीले बैंकलाई समीक्षा वर्षमा एनआईबीएल ग्रोथ फण्डबाट ६.३५ प्रतिशत नगद लाभांश (रु. १ करोड ९३ लाख) वितरण गरेको थियो।

बैंकले समीक्षा वर्षमा एनआइएमबि एस क्यापिटल लिमिटेडबाट रु. ११ करोड ७५ लाख (२५ प्रतिशत) लाभांश (कर

सहित) प्राप्त गरेको छ । बैंक र एनआइएमबि एस क्यापिटल लिमिटेड बीचको कारोबार असम्बद्ध पक्षबीचको कारोबार (Arm's length transaction) को रूपमा गर्ने गरिएको छ ।

साथै, २०८२ आषाढ मसान्तमा एनआइएमबि स्टक मार्केट्स लिमिटेडको नेपाल इन्भेष्टमेण्ट मेगा बैंकका विभिन्न खातामा रु. २० करोड २६ लाख निक्षेप रहेको थियो । सोही अवधिमा बैंकले कम्पनीलाई रु. ९३ लाख ९४ हजार ब्याज भुक्तानी गरेको थियो । बैंक र एनआइएमबि स्टक मार्केट्स लिमिटेड बीचको कारोबार असम्बद्ध पक्षबीचको कारोबार (Arm's length transaction) को रूपमा गर्ने गरिएको छ ।

बैंकले कार्ड व्यवसाय तथा मोबाईल बैंकिङ कारोबार विस्तारका लागि City Tech Pvt. Ltd. तथा M Nepal Ltd. मा ऋक्षमासः रु. ६ करोड ४६ लाख र रु. ४ करोड ८९ लाख बराबरको शेयर लगानी गरेको छ । यसैगरी बैंकले लघुवित कारोबार गर्नको निम्नि National Laghubitta Bittiya Sanstha Ltd. मा रु. २ करोड ७६ लाख बराबरका शेयर पूँजी लगानी गरेको छ ।

१२. विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी:

केही नभएको ।

१३. विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी :

केही नभएको ।

१४. विगत आर्थिक वर्षमा कम्पनी सँग सम्बन्धीत सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :

यस प्रकारको कुनै सम्भौता नभएको ।

१५. कम्पनीले आफ्नो शेयर आफै खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित मूल्य तथा त्यसरी शेयर खरिद गरे बापत कम्पनीले भुक्तानी गरेको रकम:

समीक्षा वर्षमा आफ्नो शेयर खरिद गर्ने कार्य नभएको ।

१६. आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सो को विस्तृत विवरण:

बैंक सञ्चालक समितिले नेपाल राष्ट्र बैंकबाट जारी निर्देशन तथा कम्पनी ऐनको प्रावधानको अधिनमा रही लेखापरीक्षण समिति, जोखिम व्यवस्थापन समिति, कर्मचारी सेवा सुविधा समिति र सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरेको छ । यी समितिहरूको बैठक आवधिक रूपमा बस्ने गर्दछ र निर्देशनमा भएका व्यवस्था अनुसार समितिहरूले आफ्ना काम र जिम्मेवारी पुरा गर्दछन् ।

बैंकमा एक स्वतन्त्र आन्तरिक लेखापरीक्षण विभाग रहेको छ । यस विभागले लेखापरीक्षण समितिको प्रत्यक्ष निगरानी र रेखदेखमा काम गर्दछ र समिति समक्ष आफ्नो प्रतिवेदन पेश गर्दछ । आन्तरिक लेखापरीक्षणको कार्यलाई सघाउन बैंकले आवश्यकता अनुसार कुनै विषयमा थप समीक्षा गर्नु परेमा बाह्य लेखापरीक्षण फर्महरूको समेत सेवा लिने गरेको छ । यसको साथै बैंकमा एक छुट्टै अनुपालना विभाग पनि रहेको छ, जसले आन्तरिक नियम तथा विनियमावलीका साथै बाह्य नियम तथा विनियमावली पालना भईरहेको सुनिश्चित गर्दछ ।

बैंकले जोखिम पहिचान तथा न्यूनीकरण गर्ने जोखिम व्यवस्थापन विभाग स्थापना गरेको छ । संस्थाभरि नै प्रभावकारी आन्तरिक नियन्त्रण कार्य गर्नका लागि बैंकले विभिन्न नीति, निर्देशन तथा प्रक्रियाहरू तर्जुमा गरी अवलम्बन गरेको छ ।

प्रत्येकजसो जोखिमपूर्ण क्षेत्रहरुमा check & balance प्रणाली कार्यान्वयन गरेको छ । यस्ता नीति, निर्देशन तथा प्रक्रियाहरु अद्यावधिक हुने र जोखिम पहिचान र निराकरण हुने सुनिश्चित गर्न यिनीहरुको आवधिक समीक्षा तथा पुनरावलोकन गर्ने गरिएको छ ।

**क) जोखिम व्यवस्थापन समिति (Risk Management Committee) :**

यस समितिको संयोजकमा गैर-कार्यकारी संचालक श्री प्रजन्य राजभण्डारी रहनुभएको छ । यसका अन्य सदस्यहरुमा संचालक श्री मदन कुमार आचार्य (संयोजक-लेखापरीक्षण समिति), श्री सञ्जीव कार्की (प्रमुख- सञ्चालन) र श्रीमती सुजाता जोशी (प्रमुख जोखिम व्यवस्थापन) रहनुभएको छ । यस समितिको बैंकको समग्र जोखिम व्यवस्थापन संरचना हेर्ने र जोखिम व्यवस्थापन प्रणालीको प्रभावकारिताको समीक्षा तथा अनुगमन गर्ने जिम्मेवारी छ । समीक्षा अवधिमा जोखिम व्यवस्थापन समितिका ५ वटा बैठकहरु बसेका थिए ।

**ख) कर्मचारी सेवा सुविधा समिति: (Employee Management & Service Facility Committee) :**

बैंकको गैर-कार्यकारी सञ्चालक श्रीमती शोभा श्रेष्ठको संयोजकत्वमा बैंकका कर्मचारी सम्बन्धी नीति निर्माण तथा योजना तर्जुमा गर्ने उद्देश्यले कर्मचारी सेवा सुविधा समिति गठन गरिएको छ । यस समितिका अन्य सदस्यहरुमा श्री ज्योति प्रकाश पाण्डे (प्रमुख कार्यकारी अधिकृत), श्री सचिन टिबडेवाल (प्रमुख- वित्त तथा योजना) र श्री राजेन्द्र प्रसाद सुवेदी (प्रमुख- मानव संसाधन) रहनुभएको छ । समिति बैंकको लागि उपयुक्त मानव संसाधन नीति तर्जुमा गर्ने र सोको समय समयमा पुनरावलोकन गरी यसलाई समयसापेक्ष तथा स्तरीय राख्न जिम्मेवार छ । समीक्षा अवधिमा कर्मचारी सेवा सुविधा समितिका ३ वटा बैठक बसेको थियो ।

**ग) लेखापरीक्षण समिति (Audit Committee) :**

यस समितिको काम कारबाही र संरचना यस प्रतिवेदनको बूँदा नं. १८ मा उल्लेख गरिएको छ ।

**घ) सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति (AML Committee) :**

बैंकको गैर-कार्यकारी सञ्चालक श्री शालिकराम बेलवासेको संयोजकत्वमा मुद्रा निर्मलीकरण तथा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी क्षेत्रमा आवश्यक नीति नियम बनाई सोको अनुगमन गर्ने प्रमुख उद्देश्यका साथ सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरिएको छ । यस समितिका अन्य सदस्यहरुमा श्री दिपंकर शाक्य उदय (गैर-कार्यकारी संचालक), श्रीमती सुजाता जोशी ( प्रमुख-जोखिम व्यवस्थापन ), श्री राजीव गजुरेल (प्रमुख-अनुपालना) तथा श्री सगुन पाठक (प्रमुख-सम्पत्ति शुद्धीकरण निवारण इकाइ) रहनु भएको छ । समीक्षा अवधिमा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समितिका ४ वटा बैठकहरु बसेको थियो ।

**१७. विगत आर्थिक वर्षको कूल व्यवस्थापन खर्चको विवरणः**

कर्मचारी खर्च : रु. ३ अर्ब ९९ करोड ६५ लाख

सञ्चालन खर्च : रु. २ अर्ब ५४ करोड ९६ लाख

कूल : रु. ६ अर्ब ५४ करोड ६१ लाख

**१८. लेखापरीक्षण समितिका सदस्यहरुको नामावली, निजहरुले प्राप्त गरेको पारिश्रमिक, भत्ता र सुविधा, सो समितिले गरेको काम कारबाहीको विवरण र सो समितिले कुनै सुभाव दिएको भए सो को विवरणः**

बैंकको गैर कार्यकारी सञ्चालक श्री मदन कुमार आचार्यको संयोजकत्वमा गठित लेखापरीक्षण समितिमा सञ्चालक

श्री कवि कुमार टिवरेवाला सदस्य तथा बैंकको आन्तरिक लेखापरीक्षण विभागका का.मु. प्रमुख श्री चन्द्र कुमारी श्रेष्ठ समितिको सदस्य सचिव रहनुभएको छ ।

समितिले बैंकको वित्तीय स्थिति, आन्तरिक नियन्त्रण तथा जोखिम व्यवस्थापन प्रणाली, वैधानिक तथा नियमनकारी अनुपालन र लेखापरीक्षण कार्यक्रम आदि बारे नियमित समीक्षा गर्ने गर्दछ । आन्तरिक तथा बाह्य लेखापरीक्षण प्रतिवेदन र नेपाल राष्ट्र बैंकको निरीक्षण प्रतिवेदनहरु माथि विस्तृत छलफल र समीक्षापछि समितिले बैंक संचालन सम्बन्धी आवश्यक सुझावहरु नियमित रूपमा संचालक समितिलाई प्रदान गर्ने गर्दछ ।

समीक्षा अवधिमा लेखापरीक्षण समितिका १८ वटा बैठकहरु बसेका थिए । समितिको बैठक भत्ता बापत प्रति बैठक प्रति सदस्य संचालकलाई रु. १२,०००/- प्रदान गरिन्छ ।

आर्थिक वर्ष २०८१/८२ मा लेखापरीक्षण समितिको बैठकमा छलफल गरिएका प्रमुख विषयहरु तल उल्लेख गरिए अनुसार छन् :-

१. शाखा तथा विभागहरुको साथै शाखा व्यवस्थापक र विभागीय प्रमुखहरुको जवाफ र अनुपालना स्थितिको बारेमा आन्तरिक लेखापरीक्षण प्रतिवेदनहरु उपर समीक्षा र छलफल ।
२. बैंकको त्रैमासिक वित्तीय अवस्थाको विश्लेषण ।
३. आन्तरिक लेखापरीक्षण विभागका कार्यक्रमहरुको समीक्षा एवं छलफल ।
४. बैंकको मुख्य कार्यालय तथा सबै शाखामा रहेका नगद तथा नगद योग्य उपकरणहरुको भौतिक जाँचको प्रतिवेदन ।
५. बाह्य लेखापरीक्षण प्रतिवेदन तथा नेपाल राष्ट्र बैंकको सुपरिवेक्षण प्रतिवेदन माथि छलफल र सुधारका लागि आवश्यक नीति निर्देशन ।
६. अन्य ।
७. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख वा कम्पनीका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा: केही नभएको ।
८. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरुलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम: यसै प्रतिवेदनको अनुसूची “क” अनुसार ।
९. शेयरधनीहरुले बुझिलिन बाँकी रहेको लाभांश रकम: बैंकले घोषणा गरेको लाभांशमध्ये आर्थिक वर्ष २०८१/८२ को अन्त्यसम्म शेयरधनीहरुबाट दाबी नआएको रकम रु. ३९,०६,८१,००४ रहेको छ ।
१०. कम्पनी ऐन, २०६३ को दफा १४१ अनुसार खरिद वा बिक्री गरिएको सम्पत्तिको विवरण: समीक्षा वर्षमा यस प्रकारको कुनै खरिद वा बिक्री भएको छैन ।
११. कम्पनी ऐन, २०६३ को दफा १७५ अनुसार सम्बद्ध कम्पनीहरुबीच भएको कारोबारको विवरण: यसै प्रतिवेदनको बूँदा नं. ११ मा चर्चा गरिएको छ ।

२४. कम्पनी ऐन, २०८३ तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनुपर्ने अन्य कुनै कुराहरुः

यस वार्षिक प्रतिवेदनमा सान्दर्भिक ठाउँमा खुलाईएको छ ।

२५. अन्य आवश्यक कुराहरुः

क. यस बैंकको सञ्चालक वा पदाधिकारीहरुको नजिकको नातेदार कम्पनी रजिस्ट्रारको कार्यालय, धितोपत्र बोर्ड वा नेपाल राष्ट्र बैंकमा कम्तीमा अधिकृत तहमा कार्यरत रहेको सम्बन्धी विवरण :

केही नभएको ।

ख. आर्थिक वर्ष २०८१/०८२ को अवधिमा नयाँ शाखा, सुचना प्रविधि, उत्पादन तथा सेवाहरुः

- ❖ **शाखा सञ्जाल (Branch Network)** : समीक्षा आर्थिक वर्ष २०८१/८२ मा बैंकले काठमाडौं उपत्यका बाहिर मोरङ्ग जिल्लाको कन्चनबारी, उदयपुर जिल्लाको घुर्मा र सप्तरी जिल्लाको राजबिराज गरी ३ वटा नया शाखा कार्यालयहरु खोलेको छ । आ.व. २०८१/८२ को अन्त्यमा बैंकको कुल शाखा संख्या २७५ रहेको छ । त्यसैगरी, आर्थिक वर्ष २०८१/८२ मा बैंकले कूल एक्सटेन्सन काउण्टर संख्या ६५ वटा रहेका छन् । जस मध्ये १६ वटा विभिन्न यातायात ब्यवस्था कार्यालय, अदालत र मालपोत कार्यालयमा राजस्व संकलन गर्ने काउण्टर रहेका छन् । एटिएम संख्या भने २६५ वटा रहेको छ ।
- ❖ **सुचना प्रविधि, उत्पादन तथा सेवाहरु** : बैंकले अत्याधुनिक प्रविधि र नवप्रवर्तनलाई आत्मसात गर्दै Infosys द्वारा विकसित आधुनिक कोर-बैंकिङ सफ्टवेयर फिनाकल १० (Finacle 10) मार्फत सुरक्षित र भरपर्दो सेवा सुनिश्चित गरेको छ । सञ्चालन जोखिम न्यूनीकरण तथा तथ्यांक सुरक्षाका लागि 'Disaster Recovery Site', SWIFT Sanction Screening System, World Trade AML Screening System जस्ता उन्नत प्रणालीहरू प्रयोगमा छन् भने प्रशासनिक कार्यकुशलताका लागि Electronic Document management system लागू गरिएको छ । सुचना प्रविधिमा गरिएको निरन्तर लगानीले महामारीजस्तो विषम परिस्थितिमा पनि सेवाको निरन्तरता र विश्वसनीयता कायम राख्न बैंक सफल भएको छ ।

डिजिटल रूपान्तरणलाई व्यापक बनाउन बैंकले ओम्नी-च्यानल (Omni-channel) प्रविधिमा आधारित बहुभाषिक 'NIMB Smart' एप र थैली डिजिटल पैसा वालेट सञ्चालनमा ल्याएको छ । यसमार्फत ग्राहकले अनलाइन खाता तथा मुद्रती खाता खोल्ने, भिडियो केवाईसी (Video KYC), स्मार्ट लोन (SmartLoan) आवेदन, कार्ड व्यवस्थापन (Card Life Cycle Management), ग्रीन पिन अनुरोध गर्ने, तथा स्वदेशी र अन्तरदेशीय तथा क्यूआर (QR) भुक्तानी जस्ता सेवाहरु मोबाइलबाटे प्राप्त गर्न सक्छन । साथै, सेल्फ-सर्भिस किओस्क (Self-Service Kiosk), कनेक्ट आईपीएस (ConnectIPS) र ६० वटा शाखारहित बैंकिङ केन्द्रमार्फत बैंकले ग्रामीणदेखि शहरी क्षेत्रसम्म वित्तीय पहुँच विस्तार गरेको छ ।

भुक्तानी प्रणालीमा विविधता प्रदान गर्दै बैंकले भिसा, मास्टरकार्ड, ट्राभल कार्डका साथै नेपालमै पहिलोपटक 'PayWear' सेवा सुरु गरेको छ, जसलाई 'Visa Leadership Conclave 2025' मा "Excellence in Product Innovation" अवार्डबाट सम्मानित गरिएको थियो । सेयर बजारका लगानीकर्ताका लागि ASBA/C-ASBA सेवा र कूटनीतिक सहजीकरणतर्फ Schengen, Non Schengen र अन्य विभिन्न मुलुकका लागि भिसा फर्वार्डिङ सेवा (VFS) तथा राहदानी वितरण, साथै संयुक्त राज्य अमेरिकाका लागि भिसा प्रोसेसिङ तथा राहदानी वितरण सेवा समेत बैंकले उपलब्ध गराउँदै आएको छ ।

ग्राहक सेवालाई थप उत्तरदायी र समावेशी बनाउन बैंकले केन्द्रीकृत कल सेन्टर स्थापना गरेको छ, जसले छरितो र

समर्पित सेवासुविधा प्रदान गर्दै आएको छ । थप रूपमा, समावेशिता र ग्राहकको सहजताप्रति आफ्नो प्रतिबद्धतालाई मजबुत पार्दै, बैंकले उपत्यकाभित्रका शाखाहरूलाई पूर्ण रूपमा व्हीलचेयर-सुलभ (Wheelchair- accessible) तथा ग्राहक र कर्मचारीहरूका लागि स्तनपान कक्ष (Breastfeeding room) समेतको पूर्वाधारयुक्त बनाएको छ ।

- ❖ **विप्रेषण (Remittance) :** अधिल्लो आर्थिक वर्ष २०८०/८१ को तुलनामा बैंकले आर्थिक वर्ष २०८१/८२ मा विप्रेषण कारोबारमा २६.८९ प्रतिशतको उल्लेखनीय वृद्धि गर्न सफल भएको छ । मुलुकमा विप्रेषण भित्याउने उद्देश्यले हामीले विभिन्न अन्तर्राष्ट्रिय बैंक तथा विप्रेषण कम्पनीहरूसँग सहकार्य गर्दै सेवाको दायरा विस्तार गरेका छौं । साथै, बैंकले कतार, साउदी अरेबिया, संयुक्त अरब इमिरेट्स तथा दक्षिण कोरियामा आफ्ना प्रतिनिधिहरूमार्फत ग्राहकहरूलाई निरन्तर सेवा प्रदान गर्दै आएको छ । यसका अतिरिक्त, हाम्रो प्रमुख एजेन्टहरूमार्फत देशभर १५,००० भन्दा बढी भुक्तानी केन्द्रहरूबाट विप्रेषण सेवा उपलब्ध गराइरहेका छौं ।
- ❖ **क्रेडिट रेटिङ (Credit Rating) :** विगत आर्थिक वर्ष जस्तै यस आर्थिक वर्षमा पनि बैंकले निरन्तर रूपमा आइक्रा नेपालबाट 'ए' रेटिङ प्राप्त गरेको छ । यसले हाम्रो मजबूत विश्वसनीयता दर्शाउनुको साथै नियमनकर्ता र शेयरधनीहरू समक्ष बैंकको थप पारदर्शिता प्रदर्शित भएको छ ।
- ❖ **अन्तर्राष्ट्रिय अवार्ड (Award) :** बैंकले आफ्नो उत्कृष्ट डिजिटल बैंकिङ सेवा र व्यवसायिक उत्कृष्टताका कारण लगातार दोस्रो पटक प्रतिष्ठित अवार्ड Euro Money Award for Excellence अन्तर्गत Nepal's Best Digital Bank 2025" प्राप्त गर्न सफल भएको छ । यो उपलब्धिले बैंकले निरन्तर डिजिटल बैंकिङ क्षेत्रमा गरेको नेतृत्व र नवीनतम प्रविधिमा आधारित सेवा प्रदान गर्ने प्रतिबद्धतालाई पुष्टि गरेको छ ।
- ❖ **ऋणपत्र ( Debenture) :** समीक्षा अवधिमा बैंकले नयाँ डिबेन्चर जारी गरेको छैन ।
- ❖ **हरित जलवायु कोष ( Green Climate Fund) :** बैंकले सन २०२४ मार्चमा ग्रीन क्लाइमेट फन्ड (GCF) बाट मान्यता प्राप्त गरी नेपालको पहिलो निजी क्षेत्रको 'प्रत्यक्ष पहुँच निकाय' (Direct Access Entity) बन्ने ऐतिहासिक उपलब्धि हासिल गरेको छ । नेपालको राष्ट्रिय निर्धारित योगदान (NDCs) तथा जलवायु अनुकूलनका लक्ष्यहरूसँग तादम्य मिलाउँदै, बैंकले जलवायु वित्त व्यवस्थापनका लागि एक समर्पित 'ग्रीन युनिट' स्थापना गरेको छ भने संस्थागत क्षमता अभिवृद्धिका लागि USD १ मिलियन GCF 'रेडिनेस ग्रान्ट' समेत सुरक्षित गरिसकेको छ । दिगो ऊर्जा र हरित पूर्वाधार विकासमा निजी क्षेत्रको लगानी परिचालन गर्न बैंकले 'ग्रीन लेंडिङ' सुविधालाई प्राथमिकताका साथ अघि बढाएको छ, जसले नेपालको न्यून कार्बन उत्सर्जन र जलवायु उत्थानशील अर्थतन्त्र निर्माणमा महत्वपूर्ण टेवा पुर्याउनेछ । साथै, बैंकले नेपाल राष्ट्र बैंकको नेपाल ग्रिन फाइनान्स ट्रायाक्सोनोमी-२०२४' लाई समेत अवलम्बन गर्दै हरित वित्तीय गतिविधिको प्रभावकारी विस्तारमा केन्द्रीत छ ।

#### ग. भावी योजनाहरू:

- लामो समयदेखि उट्न नसकेको कर्जा (Non-Performing Loans) लाई विशेष प्राथमिकताका साथ व्यवस्थापन गर्न र गैर-बैंकिङ सम्पत्ति (Non-Banking Assets) लाई शीघ्र बिक्री गरी प्राप्त हुने स्रोतलाई बैंकको मूल व्यवसायमा लगानी गरिनेछ ।
- कर्जाको गुणस्तर अभिवृद्धि गर्न स्वचालित अनुगमन प्रणाली (Automated Monitoring System) को प्रयोग गरी जोखिमको पूर्वसंकेत प्राप्त गर्ने र कर्जा असुली प्रक्रियालाई थप चुस्त, प्रभावकारी र कानुनी रूपमा सबल बनाइनेछ ।
- बजारको सूक्ष्म विश्लेषण गरी ग्राहक तथा व्यावसायिक क्षेत्रका नवीन आवश्यकताहरूलाई सम्बोधन गर्न समयसापेक्ष बैंकिङ उत्पादन तथा सेवाहरू (Products and Services) बजारमा ल्याइनेछ ।

- जलविद्युत, पर्यटन, पूर्वाधार र सूचना प्रविधिजस्ता राष्ट्रिय प्राथमिकताका र उच्च प्रतिफल दिने सम्भावित नयाँ क्षेत्रहरूमा लगानी विस्तार गरी लगानी पोर्टफोलियोलाई सन्तुलित र विविधीकृत गरिनेछ ।
- मोबाइल बैंकिङ, इन्टरनेट बैंकिङ र एटिएमजस्ता डिजिटल माध्यमहरूलाई थप प्रयोगकर्तामैत्री (User-Friendly) बनाई “भ्यालु एडेड” सेवाहरू जस्तै अनलाइन कर्जा आवेदन, खाता खोल्ने प्रक्रिया र डिजिटल भुक्तानीका नयाँ विकल्पहरू थप गरिनेछ ।
- बद्दो डिजिटल कारोबारलाई सुरक्षित राख्न अन्तर्राष्ट्रिय स्तरको साइबर सुरक्षा प्रणाली (Cybersecurity Framework) अवलम्बन गरिनेछ र नियमित रूपमा (Security Audit) गराइनेछ ।
- राष्ट्रिय तथा अन्तर्राष्ट्रिय भुक्तानी र रेमिट्यान्सलाई थप सहज, छिटो र सस्तो बनाउन प्रतिष्ठित फिनटेक कम्पनीहरूसँग रणनीतिक साझेदारी विस्तार गरिनेछ ।
- कर्मचारीहरूको ज्ञान, सीप र कार्यक्षमता अभिवृद्धि गर्न निरन्तर तालिम, वृत्ति विकास योजना र उत्प्रेरणात्मक कार्यक्रमहरूमा लगानी गरिनेछ, जसले बैंकको समग्र उत्पादकत्व बढाउनेछ ।
- कर्जा, तरलता, सञ्चालन र बजारसम्बन्धी जोखिमहरू न्यूनीकरण गर्न बैंकको समग्र जोखिम व्यवस्थापन प्रणालीलाई अन्तर्राष्ट्रिय उत्तम अभ्यास अनुरूप परिष्कृत र सुदृढ गर्दै लिगिनेछ ।
- व्यावसायिक विस्तार र नियामक निकायको निर्देशनबमोजिम भविष्यमा आवश्यक पर्ने पूँजी जुटाउन ऋणपत्र (Debentures/Bonds) तथा अन्य वित्तीय उपकरणहरू जारी गरिनेछ ।
- बद्दो घरभाडाको खर्चलाई न्यूनीकरण गर्दै बैंकको दिगो सञ्चालन सुनिश्चित गर्न प्रमुख व्यावसायिक केन्द्रहरूमा आफैने सुविधासम्पन्न भवन निर्माण तथा खरिद प्रक्रियालाई प्राथमिकता दिइनेछ ।
- वातावरणीय, सामाजिक र सुशासन (ESG) का मापदण्डहरूलाई आत्मसात गर्दै नवीकरणीय ऊर्जा, वातावरणमैत्री व्यवसाय र दिगो कृषि जस्ता क्षेत्रमा लगानीलाई प्राथमिकता दिइनेछ ।
- देशको आर्थिक विकासको मेरुदण्डका रूपमा रहेका लघु, साना तथा मझौला उद्यमहरूको वित्तीय पहुँच विस्तार गर्न विशेष कर्जा योजना तथा परामर्श सेवा सञ्चालन गरिनेछ ।
- ग्रामीण तथा बैंकिङ पहुँच नपुगेका क्षेत्रमा वित्तीय साक्षरता कार्यक्रम सञ्चालन गरी डिजिटल बैंकिङ सेवामार्फत आम नागरिकलाई वित्तीय प्रणालीमा जोड्न विशेष पहल गरिनेछ ।
- ग्राहकको व्यवहार र आवश्यकताको गहिरो विश्लेषण गर्न डाटा एनालिटिक्स (Data Analytics) र आर्टिफिसियल इन्टेलिजेन्स (AI) को प्रयोग गरी व्यक्तिगत (Personalized) सेवा प्रदान गरिनेछ र सोही आधारमा जोखिम मूल्यांकनलाई थप वैज्ञानिक बनाइनेछ ।
- अन्त्यमा, विकास रणनीति र गुणस्तरीय सेवाहरूको अनुसरण गर्दै मुलुककै शीर्ष बैंकका रूपमा आफूलाई स्थापित गर्न बैंक निरन्तर रूपमा प्रयासरत र प्रतिबद्ध रहेको कुरामा पनि म यहाँहरूलाई आश्वस्त तुल्याउन चाहन्छु ।

#### घ. मानव संसाधन:

कुनै पनि संस्थाको दीर्घकालीन सफलता र दिगोपनाको आधारशिला त्यसको दक्ष र उत्प्रेरित मानव पूँजी हो । हामी विश्वास गर्दछौं कि हाप्रा कर्मचारीहरू बैंकका सबैभन्दा मूल्यवान सम्पत्ति हुन, जसको व्यावसायिक विकास र क्षमता अभिवृद्धिले ग्राहक सम्बन्ध र संस्थाको समग्र उत्पादकत्वमा प्रत्यक्ष प्रभाव पार्दछ । यही मान्यतालाई आत्मसात गर्दै, हामी अत्याधुनिक

प्रविधि, वित्तीय ज्ञान र उत्कृष्ट ग्राहक सेवा कौशलमा केन्द्रीत रही हाम्रा कर्मचारीहरूको वृत्ति विकासमा निरन्तर लगानी गर्दै आएका छौं ।

हाल, हामीसँग बैंकको मूल्य, मान्यता र लक्ष्यप्रति समर्पित ३,०३७ जनाको दक्ष कार्यबल छ । यसमा ४७ प्रतिशत महिला कर्मचारीहरूको सशक्त सहभागिताले हाम्रो समावेशी कार्य संस्कृतिलाई प्रतिबिम्बित गर्दछ । हाम्रो सबल पक्ष भनेको कर्मचारीहरूको स्थायित्व पनि हो । बैंकका कुल कर्मचारीमध्ये १,१०५ जनाले एक दशकभन्दा लामो समयदेखि निरन्तर सेवा प्रदान गर्दै आउनु भएको छ । यो आँकडाले हामीले निर्माण गरेको विश्वास, सहयोग र व्यावसायिक विकासमा आधारित सकारात्मक कार्य वातावरणलाई प्रमाणित गर्दछ, जहाँ हाम्रो टिमले ग्राहकहरूलाई उत्कृष्ट सेवा प्रदान गर्न सदैव प्रेरित रहन्छ ।

आर्थिक वर्ष २०८१/८२ मा आफ्नो कार्यबलको सीप, दक्षता र विशेषज्ञता अभिवृद्धि गर्ने रणनीतिक प्रतिबद्धतालाई मूर्तस्तु दिँदै, हामीले कर्मचारी प्रशिक्षण तथा विकासका ३६२ वटा बृहत कार्यक्रमहरू सञ्चालन गर्न्यौं । यी कार्यक्रमहरू अत्याधुनिक व्यापार वित्त सञ्चालन, साइबर सुरक्षा, कर्जा जोखिम व्यवस्थापन र डिजिटल बैंकिङ नवप्रवर्तन जस्ता महत्वपूर्ण क्षेत्रहरूमा केन्द्रीत थिए, जसले हाम्रो टिमलाई बैंकिङ क्षेत्रका नवीनतम चुनौतीहरूको सामना गर्न र अवसरहरूको सदुपयोग गर्न सक्षम तुल्याएको छ ।

विशेषज्ञता विकास अन्तर्गत हस्ताक्षर प्रमाणीकरण, जाली नोट तथा मुद्रा जालसाजी पहिचानका उन्नत रणनीतिहरू, प्रमाणित नैतिक ह्याकर संस्करण १३, र जलवायु वित्त बुट क्याम्प जस्ता विशिष्ट पाठ्यक्रमहरू सञ्चालन गरिए । यी प्रशिक्षणले जोखिम न्यूनीकरण र दिगो वित्तर्फ हाम्रो सक्रिय र भविष्यमुखी दृष्टिकोणलाई उजागर गर्दछ ।

यसैगरी, नेतृत्व विकास र व्यक्तिगत उत्थानलाई समेत उच्च प्राथमिकतामा राखी वैश्वक नेतृत्व रूपान्तरण, भावनात्मक बौद्धिकता र सफ्ट स्किल्स, तथा सकारात्मक सोच एवं तनाव व्यवस्थापन जस्ता कार्यक्रमहरू आयोजना गरिए । साथै, नेपालका लागि महिला बैंकिङ अवसर र चुनौतीहरू र इन्डो-नेपाल सामाजिक उत्तरदायित्व शिखर सम्मेलन जस्ता पहलहरूमार्फत समावेशी कार्य संस्कृति र सामाजिक उत्तरदायित्वप्रतिको हाम्रो प्रतिबद्धतालाई थप सुदृढ बनाइएको छ ।

यस बहुआयामिक प्रशिक्षण शृङ्खलाले हाम्रो सञ्चालन दक्षता, जोखिम व्यवस्थापन प्रणाली र ग्राहक सेवाको उत्कृष्टतामा उल्लेखनीय अभिवृद्धि गर्न महत्वपूर्ण योगदान पुऱ्याएको छ । यो प्रयास नेपालको एक अग्रणी वित्तीय संस्थाको रूपमा स्थापित हुने हाम्रो बृहत दृष्टिकोणलाई साकार पार्न एक महत्वपूर्ण कोशेदुङ्गा साबित भएको छ । मानव पूँजीको गुणस्तर सुधार्ने कुनै पनि लगानी अन्ततः संस्थाको साख वृद्धि र शेयरधनीहरूको मूल्य बढाउने कुरामा हामी विश्वास गर्दछौं । नेपाल राष्ट्र बैंकले अधिल्लो वर्षको कूल तलब भत्ता खर्चको ३ प्रतिशतले हुने रकम कर्मचारीको तालिम तथा वृत्ति विकासमा खर्च गर्नुपर्ने व्यवस्था गरे बमोजिम समीक्षा आर्थिक वर्षमा बैंकले कर्मचारीको तालिममा रु. ३ करोड २७ लाख खर्च गरेको छ ।

#### ड. सामाजिक तथा सामुदायिक कार्यहरू (CSR) :

हाम्रो विश्वासमा, एउटा बैंकको भूमिका वित्तीय कारोबारको परिधिभन्दा निकै फराकिलो र बृहत हुन्छ । हामी आफूलाई केवल एक वित्तीय संस्थाका रूपमा मात्र नहेरी, हामीले सेवा गर्ने प्रत्येक समुदायको सर्वाङ्गीण समृद्धि र सकारात्मक सामाजिक रूपान्तरणप्रति प्रतिबद्ध एक जिम्मेवार साभेदारका रूपमा लिन्छौं ।

यो बृहत उत्तरदायित्वलाई हामी विभिन्न माध्यमबाट पूरा गर्दछौं । आफ्नो मौलिक संस्कृति, कला र राष्ट्रिय सम्पदाको संरक्षण एवं प्रवर्द्धनमा हातेमालो गर्नु हाम्रो प्राथमिकता हो । यसका साथै, समाजका आधारस्तम्भका रूपमा रहेका शैक्षिक, परोपकारी, धार्मिक, स्वास्थ्य, खेलकुद तथा अन्य सामाजिक संस्थाहरूको सबलीकरणमा निरन्तर सहयोग पुऱ्याउनुलाई हामीले आफ्नो कर्तव्य ठानेका छौं ।

त्यात मात्र नभई, हामी गरिबी न्यूनीकरण, गुणस्तरीय शिक्षामा पहुँच विस्तार र वातावरणीय संरक्षण जस्ता ज्वलन्त विषयहरूमा समेत सक्रिय भूमिका निर्वाह गर्दछौं । विशेषगरी, ग्रामीण युवाहरूलाई उद्यमशीलताको मूलधारमा समाहित गरी बेरोजगारीको समस्यालाई सम्बोधन गर्ने हाम्रो विशेष पहल रहेंदै आएको छ ।

यही सामाजिक दर्शनलाई आत्मसात गर्दै, बैंकले आफ्नो स्थापनाकालदेखि नै आफूलाई एक जिम्मेवार कर्पोरेट नागरिकका रूपमा स्थापित गर्दै, सामुदायिक उत्थानका कार्यहरूमा निरन्तर समर्पित रहेंदै आएको छ । यही तथ्यलाई हृदयडगम गरेर बैंकले आफ्नो स्थापनाकाल देखि नै सामाजिक तथा सामुदायिक कार्य गर्दै आएको छ । समीक्षा वर्षमा CSR अन्तर्गत रु. ३३,३८,७७३/- खर्च गरिएको छ ।

बैंकको सामाजिक उत्तरदायित्वको सबैभन्दा बृहत र फराकिलो क्षेत्र दिगो विकास लक्ष्य (SDGs) बन्यो, जसमा ५० वटा विविध परियोजनाहरूमार्फत कुल करिब रु. २ करोड ४ लाख लगानी गरियो । यस श्रेणीअन्तर्गतका विभिन्न पहलहरू जस्तै दिगो पर्यटन प्रवर्द्धन, सामाजिक जागरूकता र युवाहरूमा अनुशासन र सेवाभाव जगाउने उद्देश्यले पोसाक सहयोगमा प्रदान गरिएको छ । यसबाहेक, विभिन्न खेलकुद गतिविधि, सांस्कृतिक सम्पदा संरक्षण र सार्वजनिक सुरक्षा सुदृढीकरणजस्ता कार्यहरूले सामुदायिक सहभागिता र सामाजिक सदूभावलाई समेत बलियो बनाएको छ ।

सामाजिक विकासको जगलाई आर्थिक र वातावरणीय रूपमा बलियो बनाउन संस्थाले वित्तीय साक्षरता र पर्यावरण संरक्षणमा विशेष ध्यान दिएको छ । वित्तीय समावेशीकरण र क्षमता विकासका लागि १४ परियोजनामा करिब रु. ४० लाख योगदान गरिएको छ । युवा पुस्तालाई लक्षित गरी वित्तीय ज्ञानलाई सरल र आकर्षक बनाउन कमिक पुस्तक प्रकाशन (रु. ८ लाख ९० हजार) जस्ता नवीन प्रयासहरू पनि समावेश छ । आर्थिक सशक्तिकरणसँगै वातावरणीय दिगोपनलाई पनि उत्तिकै प्राथमिकता दिँदै संरक्षण तथा जलवायु गतिविधिहरूमा १४ परियोजनामार्फत करिब रु. २५ लाख लगानी गरियो । यसअन्तर्गत वृक्षारोपण देखि फोहोरमैला व्यवस्थापन र जलवायु परिवर्तनसम्बन्धी नीतिगत संवादसम्मका कार्यहरूले वातावरणीय चुनौतीलाई सम्बोधन गर्न मद्दत पुऱ्याएको छ ।

नागरिकको आधारभूत अधिकारका रूपमा रहेका स्वास्थ्य र शिक्षा क्षेत्रको सुधारमा समेत संस्थाले ठोस लगानी गरेको थियो । स्वास्थ्य पूर्वाधारलाई मजबुत बनाउन तीनवटा महत्वपूर्ण परियोजनामा करिब रु. २१ लाख खर्च गरियो, जसमा रक्त सञ्चार केन्द्र (Blood Bank) निर्माण (रु. १५ लाख) र मानसिक स्वास्थ्य केन्द्र स्थापना (रु. ५ लाख) जस्ता दीर्घकालीन महत्वका कार्यहरू समावेश छन् । त्यसैगरी, शिक्षा क्षेत्रमा पहुँच, गुणस्तर र पूर्वाधार सुधारमा केन्द्रीत ११ परियोजनामा करिब रु. २० लाख लगानी गरियो । यसमा विद्यार्थीहरूलाई गुणस्तरीय शिक्षा प्रदान गर्ने कार्यक्रम देखि विद्यालय पुनर्निर्माण, स्मार्ट बोर्ड हस्तान्तरण र प्रतिभावान विद्यार्थीहरूलाई छात्रवृत्ति प्रदान गर्नेसम्मका प्रयासहरूले शैक्षिक स्तर उकास्न प्रत्यक्ष योगदान पुऱ्याएको छ ।

अन्तमा, एक उत्तरदायी कर्पोरेट नागरिकको रूपमा संस्थाले आपतकालीन अवस्थामा समुदायलाई तत्काल सहयोग पुऱ्याउने आफ्नो दायित्वलाई पनि गहन रूपमा लिएको छ । मानवीय सहायता तथा राहत क्षेत्रमा पाँचवटा परियोजनामार्फत करिब रु. १६ लाख खर्च गरियो, जसको अधिकांश हिस्सा पनौतीका बाढीपीडित परिवारहरूलाई राहत सामाग्री वितरण (रु. १२ लाखभन्दा बढी) मा केन्द्रीत थियो । यसले संकटको समयमा समुदायलाई साथ दिने संस्थाको प्रतिबद्धतालाई स्पष्ट रूपमा दर्शाउँछ । समग्रमा, यी विविध र लक्षित प्रयासहरूले संस्थाको CSR कार्यक्रम केवल परोपकारी कार्य नभई समुदायको सर्वाङ्गीण विकासमा योगदान पुऱ्याउने एक रणनीतिक, एकीकृत र प्रभावकारी पहल भएको प्रमाणित गर्दछ ।

### च. संस्थागत सुशासन र कानूनी परिपालना:

कुनै पनि संस्थाको सफलता मूलरूपमा त्यस संस्थाले अवलम्बन गर्ने कुशल संस्थागत सुशासनका अभ्यासहरूमा निर्भर रहन्छ । यो तथ्यसँग नेपाल इन्वेस्टमेण्ट मेगा बैंक लिमिटेड सधै सजग र सचेत छ । त्यसैले हामीले कम्पनी ऐन, २०८३, बैंक तथा

वित्तीय संस्था सम्बन्धी ऐन, २०७३, र धितोपत्र कारोबार ऐन, २०६३, श्रम ऐन, २०७४, भुक्तानी तथा फस्ट्यौट ऐन २०७५ तथा अन्य सम्बद्ध ऐन नियम, निर्देशन, परिपत्र, कार्यविधिमा भएका व्यवस्थाहरूको पालना गर्दै आएका छौं । साथै बैंकका सबै सञ्चालकहरूले समेत तोकिएको आचरण पूर्ण रूपमा परिपालना गरेका छन् ।

#### ७. आफ्ना ग्राहक पहिचान (KYC) र मुद्रा निर्मलीकरण (AML):

बैंकले सम्पत्ति शुद्धीकरण (मनी लाउन्डरिङ) निवारण ऐन, २०६४, यस सम्बन्धी नियमावली तथा नेपाल राष्ट्र बैंकले जारी गर्ने सम्पत्ति शुद्धीकरण नियन्त्रणसँग सम्बन्धीत निर्देशिकाहरूको परिपालना गर्दै आएको छ । यसको साथै सम्पत्ति शुद्धीकरण रोकथाम गर्न बैंकका आफै नीति र नियमहरु रहेका छन् । आफ्ना ग्राहक पहिचान (KYC) र सम्पत्ति शुद्धीकरणका विषयमा आफ्ना कर्मचारीलाई अद्यावधिक जानकारी दिने उद्देश्य सहित बैंकले निरन्तर तालिम पनि आयोजना गर्दै आएको छ । यही अनुरुप बैंकले आफ्ना ग्राहकहरूको विवरण अद्यावधिक नभएमा नियमित अन्तरालमा तिनीहरूको KYC विवरण अद्यावधिक गर्न अनुरोध गरिरहेको छ ।

#### २६. धन्यवाद ज्ञापन :

यथासमयमै लेखापरीक्षण सम्पन्न गरी बैंकलाई यथोचित व्यावसायिक सुभाव प्रदान गर्ने बाह्य लेखापरीक्षकलाई सञ्चालक समितिको तर्फबाट हामी हार्दिक धन्यवाद दिन चाहन्छौं । निरन्तर सहयोग, प्रोत्साहन र मार्गदर्शन प्रदान गरी बैंकको मनोबल उच्च राख्न सहयोग गर्ने शेयरधनीमहानुभावहरु प्रति हार्दिक आभार तथा कृतज्ञता प्रकट गर्न चाहन्छौं । त्यस्तै, निरन्तर सहयोग र निर्देशनको लागि हामी नेपाल सरकार, अर्थ मन्त्रालय, नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिस्ट्रारलाई समेत धन्यवाद ज्ञापन गर्न चाहन्छौं । समर्पण र कडा परिश्रमबाट बैंकको उन्नति र प्रगतिमा साथ दिने बैंक व्यवस्थापन तथा कर्मचारीहरूलाई पनि विशेष धन्यवाद दिन चाहन्छौं ।

अन्त्यमा, सेवा गर्ने महत्वपूर्ण अवसर प्रदान गर्ने हाम्रा सबै ग्राहकवर्ग प्रति पनि हार्दिक कृतज्ञता ज्ञापन गर्दछौं । उहाँहरूको प्रेरणादायी सहयोग बिना बैंकको उन्नति र व्यावसायिक वृद्धि सम्भव थिएन र छैन ।

धन्यवाद ।

श्री शालिकराम बेलवासे  
सञ्चालक

श्री पृथ्वी बहादुर पाँडे  
अध्यक्ष

अनुसूची क

(माथिको बुँदा २० सँग सम्बन्धीत)

सञ्चालक, कार्यकारी प्रमुख तथा अन्य पदाधिकारीहरु लाई प्रदान गरिएको पारिश्रमिक, भत्ता तथा सुविधाको विवरण

**क. सञ्चालकहरु:**

यस बैंकको सञ्चालक समिति देहाय बमोजिम रहेको छ :-

(क) श्री पृथ्वी बहादुर पाँडे	अध्यक्ष
(ख) श्री प्रजन्य राजभण्डारी	सञ्चालक
(ग) श्री मदन कुमार आचार्य	सञ्चालक
(घ) श्री दिपंकर शाक्य उदय	सञ्चालक
(ड) श्री कवि कुमार टिवरेवाला	सञ्चालक
(च) श्री शालिकराम बेलवासे	सञ्चालक
(छ) श्रीमती शोभा श्रेष्ठ*	स्वतन्त्र सञ्चालक

\* मिति २०८१ चैत ६ गतेको सञ्चालक समितिको बैठकले श्रीमती शोभा श्रेष्ठलाई नयाँ स्वतन्त्र सञ्चालकको रूपमा नियुक्त गरेको छ।

सञ्चालकहरुलाई तल लेखिएबमोजिम पारिश्रमिक, भत्ता तथा अन्य सुविधाहरु उपलब्ध गराइएको छ :-

(क) सञ्चालक समितिको अध्यक्षले पाएको बैठक भत्ता तथा अन्य सुविधाहरुको रकम : बैठक भत्ता प्रतिबैठक रु. १५,०००। गत आर्थिक वर्षको कूल बैठक भत्ता रु. २,२५,०००। मासिक ५० लिटर ईन्धन। यसका अलावा सञ्चालक समितिका अध्यक्षलाई टेलिफोन, मोबाइल तथा पत्रपत्रिका खर्च बापतको बास्तविक लागत बमोजिम पाउने व्यवस्था रहेको।

(ख) सञ्चालक समितिको अन्य सदस्यहरुले पाएको बैठक भत्ता तथा अन्य सुविधाहरुको रकम : बैठक भत्ता प्रति बैठक रु १२,००० प्रति सञ्चालक। गत आर्थिक वर्षको कूल बैठक भत्ता रु. १६,३२,०००। मासिक प्रति सञ्चालक ५० लिटर ईन्धन।

ख. कार्यकारी प्रमुख तथा अन्य पदाधिकारी/व्यवस्थापकहरूको वार्षिक तलब, भत्ता तथा सुविधाहरू:

क्र.सं.	विवरण	रु. हजारमा	
		कार्यकारी प्रमुख	व्यवस्थापकीय/प्रबन्धक स्तरका कर्मचारी
१.	तलब	१६,०७६	२,४७,१७२
२.	भत्ता	१०,७१७	१८७,१७७
३.	दशै भत्ता	२,२३३	३४,४३८
४.	संचय कोष	१,६०८	२५,५५२
५	संख्या	१	२३५

कार्यकारी प्रमुखलाई तलब तथा भत्ताको साथै निम्न सुविधा दिईएको छ :-

१. कार्यकारी प्रमुखको हकमा पानी, बिजुली र टेलिफोन महशुलको भुक्तानी—बिल बमोजिम ।
२. कार्यकारी प्रमुखको हकमा सवारी चालक, ईन्धन तथा मर्मत सम्भार सहित सवारी साधन दिईएको छ भने व्यवस्थापकीय/प्रबन्धक स्तरका पदाधिकारीहरूको हकमा कर्मचारी सेवा विनियमावली र मानव संसाधन नीतिमा व्यवस्था गरिए बमोजिम ।
३. बोनसको सम्बन्धमा – बोनस ऐन अनुसार ।
४. उपदानको सम्बन्धमा – कर्मचारी सेवा विनियमावलीमा व्यवस्था गरिए बमोजिम । कार्यकारी प्रमुखको हकमा सम्झौतामा उल्लेख भए अनुसार ।
५. जीवन बीमा, औषधोपचार बीमा, दुर्घटना बीमा – बैंकको कर्मचारी सेवा विनियमावली र मानव संसाधन नीतिमा व्यवस्था गरिए बमोजिम ।
६. कार्यकारी प्रमुखको लागि पत्रपत्रिकाको व्यवस्था गरिएको छ ।
७. कार्यकारी प्रमुखको लागि ३ जना सुरक्षा गार्ड दिईएको छ ।



संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

(सूचीकृत संगठित संस्थाहरुको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम)

सूचीकृत संगठित संस्थाको नाम	नेपाल इन्वेस्टमेण्ट बैंक लिमिटेड
ठेगाना इमेल र वेबसाइट सहित	दरवारमार्ग, काठमाण्डौ, info@ nimb.com.np, www.nimb.com.np
फोन नं.	५३२८२२९, ५३४२५३०
प्रतिवेदन पेश गरिएको आ.व.	२०८१/८२

१. सञ्चालक समिति सम्बन्धी विवरण :

(क) संचालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति : पृथ्वी बहादुर पाँडे

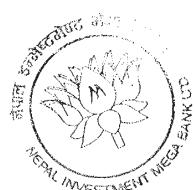
- प्रथम पटक अध्यक्षको रूपमा नियुक्त मिति: ई.सं. २०९२/०७/१४

(ख) संस्थाको शेयर संरचनासम्बन्धी विवरण (संस्थापक, सर्वसाधारण तथा अन्य): आषाढ मसान्त २०८२ को विवरण

क्र.स.	विवरण	कित्ता	प्रतिशत
१	संस्थापक	२०८,५३४,१०७.३१	६०.८१
२	सर्वसाधारण	१३३,७५१,८४९.६५	३९.१९

(ग) संचालक समिति सम्बन्धी विवरण:

क्र.नं.	संचालकहरुको नाम, ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या (कित्ता) (व्यक्तिगत नाममा आषाढ मसान्त २०८२ को विवरण)	नियुक्त भएको मिति	पद तथा गोपनियताको शपथ लिएको मिति	सञ्चालक नियुक्ति तरीका (विधि)
१.	श्री पृथ्वी बहादुर पाँडे, महाराजगञ्ज, काठमाण्डौ।	संस्थापक	३१,१५०३६ (सर्वसाधारण)	२०८१/११/१५	२०८१/११/२६	निर्वाचन
२.	श्री प्रजन्य राजभण्डारी, कमलादी, काठमाण्डौ।	संस्थापक		२०८१/११/१५	२०८१/११/२६	निर्वाचन
३.	श्री दिपेकर शाक्य उदय बुटवल ६, हाल का.जि.नागर्जुन वडा नं. २	संस्थापक	१,२९,८७२१९२ (संस्थापक)	२०८१/११/१५	२०८१/११/२६	निर्वाचन
४.	श्री मदन कुमार आचार्य, वडा नं. १४ बल्खु, काठमाण्डौ।	संस्थापक	(संस्थापक : १,१०,७६५१३०) (सर्वसाधारण : ४९,६७८१२५)	२०८१/११/१५	२०८१/११/२६	निर्वाचन
५.	श्री कविं कुमार टिवरेवाला, कमलादी, काठमाण्डौ।	सर्वसाधारण	१,००,३२८११ (सर्वसाधारण)	२०८१/११/१५	२०८१/११/२६	निर्वाचन
६.	श्री शालिकराम बेलवासे वडा नं. १४ कुलेश्वर, काठमाण्डौ।	सर्वसाधारण	४०,४४५१७६ (सर्वसाधारण)	२०८१/११/१५	२०८१/११/२६	निर्वाचन





५.	श्री शोभा श्रेष्ठ सिमिल होम्स, सुनाकोठी, ललितपुर	स्वतन्त्र संचालक	२६,०९८३७ (सर्वसाधारण)	२०८१/१२/०६	२०८१/१२/०६	सञ्चालक समितिबाट नियुक्त
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(घ) सञ्चालक समितिको बैठक

- सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

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

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

- सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए- नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने) :	वैकल्पिक सञ्चालकको व्यवस्था नरहेको
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुटै अभिलेख राखे नराखेको :	राखेको
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा) :	५६ दिन
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति:	२०७२/०७/३० (२९ औं वार्षिक साधारण सभा)
सञ्चालक समितिको प्रति बैठक भत्ता रु.	अध्यक्षको रु. १५,०००/- र संचालकको रु. १२,०००/-
आ.व. को संचालक समितिको कुल बैठक खर्च रु.	१,८५७,०००/-



**२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण :**

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको :					भएको
एकाधर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :					नभएको
सञ्चालकहरुको वार्षिक रूपमा सिकाई तथा पूर्नताजगी कार्यक्रम सम्बन्धी विवरण :					
क्र.स.	विषय	मिति	सहभागी सञ्चालकको संख्या	तालिम सञ्चालन भएको स्थान	
१.	Corporate Governance, AML-CFT Compliance & Best Practices	7/16/2025	7	Aloft Kathmandu Thamel, Kathmandu, Nepal	
प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्थ दिनभित्र देहायका कुराको लिखित जानकारी गराएको/ नगराएको र नगराएको भए सोको विवरण:					
<ul style="list-style-type: none"> <li>■ संस्थासँग निज वा निजको एकाधरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण,</li> <li>■ निज वा निजको एकाधरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण,</li> <li>■ निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण,</li> <li>■ निजको एकाधरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहको भए सोको विवरण ।</li> </ul>					
सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण:					नगरेको
सञ्चालकहरुलाई नियमन निकाय तथा अन्य निकायहरुबाट कुनै कारवाही गरिएको भए सोको विवरण:					नभएको

**३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण :**

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

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:

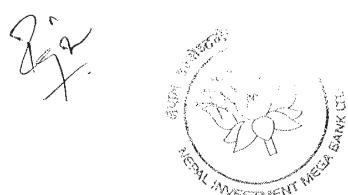
(अ) समितिको संरचना (संयोजक तथा सदस्यहरुको नाम तथा पद)

संयोजक	-	श्री प्रजन्य राजभण्डारी
सदस्य	-	श्री मदन कुमार आचार्य
सदस्य	-	श्री राजेश शर्मा
सदस्य सचिव	-	श्री सुजाता जोशी

(आ) समितिको बैठक संख्या: आ.व. २०८१/८२ मा बैठक संख्या : ५

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

- बैकमा विद्यमान कर्जा, सञ्चालन र बजार लगायत अन्य जोखिमको समीक्षा गरी त्यस्ता जोखिम न्युनीकरणका लाई उपयुक्त सुभाव/सल्लाह दिने ;
- बैकले जोखिम व्यवस्थापन र जोखिम वहन गर्ने क्षमताको मूल्याङ्कन गर्न अपनाएका प्रणाली र नीतिको कार्यान्वयन र मार्गदर्शनको नियमित पुनरावलोकन गरी सो को कार्यान्वयन र पर्याप्तताको बारेमा सञ्चालक समितिलाई सुभाव/सिफारिश गर्ने ;



- बैंकले सूजना गरेको जोखिम सम्पत्तिको सम्बन्धमा पुँजीको पर्याप्तता, आन्तरिक पुँजी विश्लेषण पद्धति (ICAAP), व्यावसायिक रणनीति अनुरूप नीतिगत व्यवस्थाको पर्याप्तता, संस्थाले लिन सक्ने अधिकतम जोखिम सम्बन्धमा नियमित रूपमा छलफल तथा विश्लेषण गरी सञ्चालक समितिलाई आवश्यक राय सुझाव दिने ;
- नेपाल राष्ट्र बैंक लगायतका नियामक निकायद्वारा जारी गरीएका निर्देशन/मार्ग निर्देशन/परिपत्र उपर समीक्षा गरी बैंकले निर्धारण गरेको आन्तरिक सीमा, उपयुक्त प्रचलन अनुरूप आवश्यक नीति एवं कार्यविधिको परिमार्जनका लागि आवश्यक राय सुझाव पेश गर्ने ;
- सम्पत्ति दायित्व समिति (ALCO) मा छलफल भएका बिषयहरूलाई समीक्षा गरी समितिलाई आवश्यक राय सुझाव पेश गर्ने ;
- बैंकको कर्जा पोर्टफोलियो समीक्षा गर्ने र कर्जा जोखिम घटाउनको लागि उपयुक्त सुझाव पेश गर्ने ;
- बैंकको वितीय अवस्थामा उल्लेखनिय असर पार्न सक्ने देशको सुधम एवं वृहत आर्थिक परिवृश्यमा भएका परिवर्तनहरूको समीक्षा गर्ने एवं उक्त प्रभाव कम गर्न अपनाउनु पर्ने उपयुक्त नीति एवं प्रक्रिया सञ्चालक समिति समक्ष पेश गर्ने ;
- व्यवस्थापन स्तरका समितीहरूमा छलफल गरिएका जोखिम व्यवस्थापनसँग सम्बन्धित बिषयहरूलाई समीक्षा गरी आवश्यक राय सुझाव सञ्चालक समितिमा पेश गर्ने ;
- सञ्चालक समितिबाट भएको अद्वितीय प्रत्यायोजनको सीमा तथा औचित्यता विश्लेषण गरी सञ्चालक समितिमा आवश्यक सुझाव पेश गर्ने ;
- व्यवस्थापन सूचना प्रणाली (MIS) को पर्याप्तता समीक्षा गर्ने एवं आवश्यक सुधारको लागि व्यवस्थापनलाई आवश्यक सुझाव / निर्देशन दिने ;
- नियमित रूपमा दबाव परीक्षण (Stress Testing) गरी प्राप्त परिणाम उपर छलफल गरी सोका आधारमा सञ्चालक समितिलाई आवश्यक राय सुझाव दिने ।
- बैंकमा प्रयोगमा ल्याईएका विभिन्न सूचना प्रणाली उपकरण, प्रविधी, तथ्याङ्क लगायतको प्रयोगबाट हुने जोखिम व्यवस्थापन तथा न्युनीकरणका लागि उपयुक्त सुझाव/सल्लाह दिने ;
- नितीगत तथा कार्यक्षेत्रमा भएको परिवर्तन अनुसार बैंकको नीति तथा कार्यविधिहरु समय सापेक्ष परिवर्तन गर्न/नयाँ तयार गर्न उपयुक्त सुझाव/सल्लाह दिने ;
- बैंकले लगानी गरेका विभिन्न उद्योग तथा आयोजनाहरूको बातावरणीय तथा सामाजिक जोखिमको समीक्षा गरी त्यस्ता जोखिम न्युनीकरणका लागि उपयुक्त सुझाव/सल्लाह दिने ;
- आन्तरिक/बाह्य लेखापरिक्षण तथा नेपाल राष्ट्र बैंक सुपरिवेक्षणका कममा देखिएका कैफियतहरूको आवश्यक कार्यान्वयनका लागि उपयुक्त सुझाव/सल्लाह दिने ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको : भएको

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

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण:

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

● **संचालक समिति:**

अध्यक्ष-	श्री पृथ्वी बहादुर पाँडे
संचालक-	श्री प्रजन्य राज भण्डारी
संचालक-	श्री दिपकर शाक्य उदय
संचालक-	श्री मदन कुमार आचार्य
संचालक-	श्री कविं कुमार टिवरेवाला
संचालक-	श्री शालिकराम वेलवासे
संचालक-	श्री शोभा श्रेष्ठ



- **जोखिम व्यवस्थापन समिति:**  
 संयोजक- श्री प्रजन्य राज भण्डारी  
 सदस्य- श्री मदन कुमार आचार्य  
 सदस्य- श्री राजेश शर्मा  
 सदस्य सचिव- श्री सुजाता जोशी
- **लेखा परिक्षण समिति:**  
 संयोजक- श्री मदन कुमार आचार्य  
 सदस्य- श्री कवि कुमार टिवरेवाला  
 सदस्य सचिव- श्री चन्द्रा कुमारी श्रेष्ठ
- **सम्पति शुद्धिकरण निवारण समिति :**  
 संयोजक- श्री शालिकराम बेलवासे  
 सदस्य- श्री दिपंकर शाक्य उदय  
 सदस्य- श्री सुजाता जोशी  
 सदस्य- श्री प्रज्ञा पाण्डे  
 सदस्य सचिव- श्री सगुन पाठक
- **कर्मचारी सेवा सुविधा समिति :**  
 संयोजक- श्री शोभा श्रेष्ठ  
 सदस्य- श्री ज्योति प्रकाश पाण्डे  
 सदस्य- श्री सचिन टिबडेवाल  
 सदस्य सचिव- श्री राजेन्द्र सुवेदी

(आ) समितिको बैठक संख्या :

समिति	बैठक संख्या
सञ्चालक समिति	१५
जोखिम व्यवस्थापन समिति	५
लेखापरीक्षण समिति	१८
कर्मचारी सेवा सुविधा समिति	३
सम्पति शुद्धिकरण निवारण समिति	४

(इ) समितिको कार्य सम्बन्धी छोटो विवरण : समितिको मुख्य कार्य राष्ट्र बैंक को निर्देशन, कम्पनी ऐन तथा बैंक तथा वित्तिय संस्था सम्बन्धी ऐनको पुनरावलोकन गर्नु रहेको छ । यस बाहेक आन्तरिक नियन्त्रण प्रणालीको पुनरावलोकन गर्नुको साथै सञ्चालक समितिलाई आवश्यक सुभाव प्रदान गर्ने कार्य पनि गर्दछ ।

(च) आर्थिक प्रशासन विनियमावली भए/नभएको : भएको

#### ४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण :

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

विषय	माध्यम	सार्वजनिक गरेको मिति
३८ औ वार्षिक साधारण सभाको सूचना	राष्ट्रिय दैनिक पत्रिकाहरु तथा बैंकको वेब साईटमा	२०८१/११/०८
विशेष साधारण सभाको सूचना	राष्ट्रिय दैनिक पत्रिकाहरु तथा बैंकको वेब साईटमा	२०८१/८२ मा विशेष साधारण सभा नभएको



वार्षिक प्रतिवेदन	पुस्तकको स्वरूपमा प्रकाशित गर्नुको अलावा बैकको वेब साइटमा समेत प्रकाशित	२०८१/११/०८
वैमासिक प्रतिवेदन	राष्ट्रिय दैनिक पत्रिका	२०८१/०७/०७ कारोबार दैनिक २०८१/१०/०७ कारोबार दैनिक २०८२/०१/०७ कारोबार दैनिक २०८२/०४/३० कारोबार दैनिक
धितो मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	नेपाल स्टक एक्सचेन्ज - पत्र तथा विद्युतिय माध्यमबाट जानकारी गराएको	२०८१/१०/२९
अन्य	नभएको	

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

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति : २०८१/११/१५

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

(क) कर्मचारीहरुको संरचना, पदपूर्ति, वृत्ति विकाश, तालिम, तलब, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचारसंहिता लगायतका कुराहरु समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको: भएको

(ख) सांगठनीक संरचना संलग्न गर्ने : यसै साथ संलग्न गरेको

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

सि.नं.	कर्मचारीको नाम	तह	योग्यता	अनुभव
१	श्री ज्योति प्रकाश पाण्डे	प्रमुख कार्यकारी अधिकृत	एम.वि.ए. भारत	३७ वर्ष
२	श्री महेश शर्मा ढकाल	वरिष्ठ नायब प्रमुख कार्यकारी अधिकृत	एम.ए., त्रिभुवन विश्वविद्यालय सि. ए. भारत	२२ वर्ष
३	श्री रविन सिजापती	वरिष्ठ नायब महाप्रबन्धक	सि.ए . भारत	२८ वर्ष
४	श्री सचिन टिबडेवाल	नायब महाप्रबन्धक	सि.ए . भारत	२२ वर्ष
५	श्री सुजाता जोशी	नायब महाप्रबन्धक	एम.वि.ए., त्रिभुवन विश्वविद्यालय	३२ वर्ष
६	श्री अमित श्रेष्ठ*	नायब महाप्रबन्धक	एम.वि.ए., भारत	२४ वर्ष
७	श्री प्रज्ञा पाण्डे	नायब महाप्रबन्धक	एम.वि.ए., काठमाण्डौ विश्वविद्यालय	२३ वर्ष
८	श्री राजेश शर्मा	नायब महाप्रबन्धक	एम.वि.ए., त्रिभुवन विश्वविद्यालय	२७ वर्ष
९	श्री छविन्द्र नाथ शर्मा	सहायक महाप्रबन्धक	एम.ए., त्रिभुवन विश्वविद्यालय	२२ वर्ष
१०	श्री जेनु थापा	सहायक महाप्रबन्धक	एम.वि.एस., त्रिभुवन विश्वविद्यालय ई.एम.वि.ए. पोखरा विश्वविद्यालय	२२ वर्ष
११	श्री निकिता मास्के	सहायक महाप्रबन्धक	एम.वि.ए., भारत	२५ वर्ष
१२	श्री उज्जल मानन्दर	सहायक महाप्रबन्धक	एम.वि.ए., काठमाण्डौ विश्वविद्यालय	२३ वर्ष
१३	श्री राजेन्द्र सुबेदी	सहायक महाप्रबन्धक	एम.वि.ए., त्रिभुवन विश्वविद्यालय	२२ वर्ष
१४	श्री रमेश खड्का	सहायक महाप्रबन्धक	वि.ए., त्रिभुवन विश्वविद्यालय	२७ वर्ष
१५	श्री सुजाना पाण्डे	सहायक महाप्रबन्धक	एम.वि.ए., काठमाण्डौ विश्वविद्यालय	२६ वर्ष
१६	श्री मेख बहादुर थापा थाडा	सहायक महाप्रबन्धक	सि.ए . भारत	१७ वर्ष

\* नायब महाप्रबन्धक श्री अमित श्रेष्ठले दिनुभएको राजीनामा मिति २०८२/०६/२१ मा स्विकृत भई हाल पदमा नरहनुभएको।



(घ) कर्मचारी सम्बन्धी अन्य विवरण

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	गरेको
नयाँ कर्मचारीहरुको पदपूर्ति गर्दा अपनाएको प्रक्रया :	लिखित तथा मौखिक परिक्षा
व्यवस्थापन स्तरका कर्मचारीको संख्या (मिति २०८२/०३/३२ सम्म):	१६
कुल कर्मचारीको संख्या: (मिति २०८२/०३/३२ सम्म)	३०४६
कर्मचारीहरुको सबसेसन प्लान भए/नभएको :	कर्मचारीहरुको सबसेसन प्लानको व्यवस्था गरिएको।
आ. व. कर्मचारीहरुलाई दिइएको तालिम संख्या तथा समिलित कर्मचारीको संख्या:	तालिम संख्या ३६२ र समिलित कर्मचारी संख्या ६४३८
आ. व. को कर्मचारी तालिम खर्च रु :	आ.व. २०८१/०८२ मा भएको तालिम खर्च रु. ३२,७०९,१४३
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	५६.४७%
कुल कर्मचारी खर्चमा कर्मचारी तालीम खर्चको प्रतिशत :	०.९%

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) लेखासम्बन्धी विवरण

संस्थाको पछिल्लो आ. व. को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण :	गरेको
संचालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति:	२०८२/०९/०७
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	२०८१/०७/०७ कारोबार दैनिक २०८१/१०/०७ कारोबार दैनिक २०८२/०१/०७ कारोबार दैनिक २०८२/०४/३० कारोबार दैनिक
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	२०८२/०९/०७
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति :	२०८१/११/१५
संस्थाको आन्तरिक लेखा परीक्षण सम्बन्धी विवरण :	
(अ) आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको वा वात्य विज्ञ नियुक्त गर्ने गरिएको	आन्तरिक रूपमा लेखा परीक्षण गर्ने गरेको
(आ) वात्य विज्ञ नियुक्त गरिएको भए सोको विवरण	नभएको
(इ) आन्तरिक लेखापरीक्षण कर्ति अवधिको गर्ने गरिएको	वार्षिक गर्ने गरेको
(त्रैमासिक/चौमासिक वा अर्धबार्षिक)	

(ख) लेखापरीक्षण समितिसम्बन्धी विवरण

संयोजक तथा सदस्यहरुको नाम, पद तथा योग्यता :	संयोजक- श्री मदन कुमार आचार्य (संचालक, स्नातक) सदस्य- श्री कवि कुमार टिवरेवाला (संचालक, स्नातकोत्तर ) सदस्य सचिव- श्री चन्द्रा कुमारी श्रेष्ठ (का.मु. प्रमुख-आन्तरिक लेखापरीक्षण)
वैठक बसेको मिति तथा उपस्थित सदस्य संख्या :	वैठक विभिन्न समयमा आवश्यकता अनुसार बस्दछ। आ.व. २०८१/८२ मा १८ वटा वैठक निम्न अनुसार बसेको छ। २०८१/०४/०८ २०८१/०४/२२



	२०८१/०५/०६ २०८१/०५/२४ २०८१/०६/०२ २०८१/०७/०२ २०८१/०८/२५ २०८१/०८/२७ २०८१/०८/२८ २०८१/०९/२३ २०८१/१०/१४ २०८१/१०/२८ २०८१/१२/२५ २०८२/०१/०३ २०८२/०१/२५ २०८२/०२/१४ २०८२/०२/२९ २०८२/०३/१३ उपस्थित सदस्य संख्या तीन जना ।
प्रति बैठक भत्ता रु. :	१२,०००
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन संचालक समितिमा पेश गरेको मिति :	२०८१/०५/२३ २०८१/०९/२६ २०८१/१०/२१ २०८१/१२/०६ २०८२/०३/२०

#### ७. अन्य विवरण:

संस्थाले सञ्चालक तथा निजको एकाधरका परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैड्र तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रूपमा रकम लिए/ नलिएको	नलिएको
प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सूचिकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगचलन गरे/नगरेको	नगरेको
नियमकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको	भएको
नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको	भएको
संस्था वा सञ्चालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सोको विवरण	नियमित कारोबारसंग सम्बन्धित बाहेक बैकको वित्तीय स्थितिमा तात्वीक असर पार्ने कुनै मुद्दा नभएको

परिपालन अधिकृतको नाम : श्री राजीव गजुरेल

पद : प्रमुख अनुपालना अधिकृत 

मिति : २०८२/०९/०८

संस्थाको छाप :

एफ.सी.ए. शशि सत्याल

PKF T R Upadhyay & Co. को तर्फबाट




सञ्चालक समितिबाट स्वीकृत मिति : २०८२/०९/०८

**नेपाल राष्ट्र बैंकबाट जारी एकीकृत निर्देशिका**  
**२०८१ को निर्देशन नं २० बुंदा नं ९ सँग सम्बन्धी विवरण**

यस बैंकले ग्राहकवर्ग तथा अन्य सरोकारवालाहरुको आवश्यकता तथा गुनासोहरुको सम्बोधन गर्नका लागि सहजिकरण गर्ने उद्देश्यले २४ सै घण्टा ग्राहक सेवा केन्द्र संचालन गरी सेवा प्रदान गर्दै आएको छ ।

बैंकले प्राप्त गरेका गुनासो, प्रतिक्रिया तथा सुभावहरुलाई समयमा नै सम्बन्धित निकायमा पुन्याउदै प्राथमिकताका साथ सम्बोधन गर्ने गरेको छ । साथै, केन्द्रिय बैंकको निर्देशन बमोजिम प्रमुख गुनासो व्यवस्थापन अधिकारी नियुक्त गरिएको र बैंकको वेबसाइटमा सम्पर्क विवरण प्रकाशित गरी ग्राहक तथा सरोकारवालाबाट प्राप्त गुनासो तथा प्रतिक्रिया सुनुवाइलाई सुव्यवस्थित गरिएको छ । बैंकले निरन्तर उच्च प्राथमिकता तथा कुशलतापूर्वक ग्राहकहरुको गुनासो सम्बोधन गर्दै आएको छ । बैंकको गुनासो व्यवस्थापन अधिकारीको विवरण बैंकको वेबसाइट तथा बैंकका शाखा कार्यालयहरुमा राखिएको छ ।

यस बैंकको आ.व. २०८१/०८२ मा ग्राहकबाट प्राप्त भएको ९२ वटा गुनासोमा सबै गुनासो सुनुवाई भईसकेको छ ।

**INDEPENDENT AUDITOR'S REPORT**

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 trunco@ntc.net.np  
 www.pkf.trunco.com.np

**TO THE SHAREHOLDERS OF NEPAL INVESTMENT MEGA BANK LIMITED**
**Report on the Audit of the Consolidated Financial Statements**
***Opinion***

We have audited the consolidated financial statements of Nepal Investment Mega Bank Limited and its subsidiaries (referred to as the "Group"), which comprise the consolidated statement of financial position as at 32 Ashad 2082 (16 July 2025), and the consolidated statement of profit or loss, consolidated statement of comprehensive income, consolidated statement of cash flows, consolidated statement of changes in equity for the year 1 Shrawan 2081 to 32 Ashad 2082 (16 July 2024 to 16 July 2025) and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at 32 Ashad 2082 (16 July 2025), and 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 ICAN's Handbook of Code of Ethics for Professional Accountants, together with the ethical requirements that are relevant to our audit of 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 the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

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

**a) Information Technology ('IT') systems and controls impacting financial reporting in relation to the Bank**

Key Audit Matter	How our audit addressed the key audit matter
The Bank's IT environment is complex and comprises a large number of independent and interdependent IT systems used in its operations to process and record a high volume of transactions across numerous locations.	In assessing the integrity of the IT systems relevant to financial reporting, our team gained an understanding of the Bank's IT infrastructure and systems supporting its financial reporting process for the evaluation and testing of general IT controls and application controls.
The accuracy and reliability of the financial reporting process depend on the IT systems	We gathered a comprehensive understanding of IT applications landscape implemented at the Bank. It

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<p>and the related control environment, including:</p> <ul style="list-style-type: none"> <li>▪ IT general controls over user access management and change management across applications, networks, databases, and operating systems;</li> <li>▪ IT application controls.</li> </ul> <p>Due to the pervasive nature, complexity and importance of the impact of the IT systems and related control environment on the Bank's financial reporting process, we have identified testing of such IT systems and related control environment as a Key Audit Matter for the current year audit.</p>	<p>was followed by process understanding, mapping applications to the same, and understanding the financial risks posed by people, processes, and technology.</p> <p>We also assessed the operating effectiveness of controls over granting, removal and periodical review of access rights. We further tested the segregation of duties, including preventive controls to ensure that access to change applications, the operating system, or databases in the production environment was granted only to authorized personnel.</p> <p>Other areas that were assessed under the IT control environment were whether requests for access to systems were appropriately logged, reviewed and authorized. Entity-level controls related to policy and procedure were also part of our audit.</p> <p>Where deficiencies were identified, we tested compensating controls or performed alternate procedures.</p>
<p><b>b) Identification and provisioning for non-performing assets ('NPAs') in relation to the Bank</b></p>	
<p><b>Total Loans and Advances (Net of Provision) as at 32 Ashad 2082: NPR 338,561 million; Total Loan Loss Provision as at 32 Ashad 2082: NPR 25,402 million.</b></p>	
<p><i>(Refer to Notes 4.6, 4.7 and Note 3.4 of the financial statements)</i></p>	
Key Audit Matter	How our audit addressed the key audit matter
<p>The Guidance Note on Interest Income Recognition 2025, NFRS-9 Expected Credit Loss Related Guidelines 2024, Unified Directives issued by NRB, and the provisions of NFRSs, along with carve-outs issued by ICAN, prescribe the prudential norms for Income Recognition, Identification, Classification, and Provisioning of Non-Performing Loans and Advances.</p> <p>The Bank is also required to apply its judgement to determine the identification and provision required against NPAs by applying quantitative as well as qualitative factors.</p> <p>The risk of identification of NPAs is affected by factors such as stress and liquidity concerns in specific sectors.</p> <p>The provisioning for identified NPAs is estimated based on ageing and classification of NPAs, recovery estimates, the value of security and other qualitative factors and is subject to the minimum provisioning norms specified by NRB. Further, in line with NFRS-</p>	<p>Our key procedures included, but were not limited to, the following:</p> <ul style="list-style-type: none"> <li>• We understood the process and controls, and tested the design and operating effectiveness of key controls, including IT-based controls, focusing on the following:           <ul style="list-style-type: none"> <li>a) Approval of new lending facilities against the Bank's credit policies and the performance of annual loan assessments.</li> <li>b) Controls over the monitoring of credit quality, which, amongst other things, included the tracking of overdue reports, drawing power limits, and pending security creation.</li> <li>c) Identification and classification of NPAs in line with NRB's Directives, the impairment requirement as per NFRS-9 and Expected Credit Loss Related Guidelines, 2024 issued by NRB.</li> <li>d) Assessment of adequacy of NPA provisions being the higher of NRB norms and the impairment requirement as per NFRS-9 and</li> </ul> </li> </ul>



9 (along with the carve-out issued by ICAN) and the Expected Credit Loss (ECL) Related Guidelines, 2024, **issued by NRB, impairment is recognized at the higher of the provision as per NRB norms or the impairment loss computed under NFRS-9 ECL requirements.**

**As at 32 Ashad 2082, the total provision requirement as per NRB norms amounted to NPR 25,402 million while the impairment allowance determined under the NFRS-9 ECL model stood at NPR 17,680 million. In accordance with applicable requirements, the Bank has recognized the higher of the two amounts, i.e., NPR 25,402 million in the financial statements.**

The identification of NPAs and provisioning for loans and advances requires a significant level of estimation, and given its significance to the overall audit, including possible observation by NRB, which could result in disclosure in the financial statements.

**The determination of ECL involves significant judgment by management in assessing credit risk, staging loans, and using forward-looking macroeconomic information to estimate the probability of default (PD), loss given default (LGD), and exposure at default (EAD).**

**Given the complexity, regulatory carve-outs, and the degree of estimation involved, we identified this as a key audit matter.**

Expected Credit Loss Related Guidelines, 2024 issued by NRB.

- To test the identification of loans with default events and other triggers, we selected a sample of performing loans and independently assessed whether there was a need to classify such loans as NPAs.
- Performed inquiries with the credit and risk departments to ascertain if there were indicators of stress or an occurrence of an event of default in a particular loan account or any product category which needed to be considered as NPA.
- Held specific discussions with the management of the Bank on sectors where there is perceived credit risk and the steps taken to mitigate the risks in the identified sectors.
- As per our review of the impairment calculation, we noted that the impairment is calculated as the higher of the following prescribed methods:
  - i) NRB Prudential Norms;
  - ii) NFRS-9 and Expected Credit Loss (ECL) Related Guidelines, 2024.
- In respect of the NFRS-9 and Expected Credit Loss (ECL) calculations, we specifically:
  - i) Reviewed the data inputs used for the ECL model (loan tapes, customer credit ratings, collateral information, historical loss data, and macroeconomic overlays).
  - ii) Verified the Bank's ECL modeling policy and assessed whether it was consistent with regulatory guidance and industry practice.
  - iii) Evaluated the appropriateness of staging criteria (Stage 1, Stage 2, and Stage 3) and assessed whether a significant increase in credit risk was properly identified.
  - iv) Tested the reasonableness of key assumptions including Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD).
  - v) Testing the accuracy and completeness of underlying data used in the ECL calculation.
  - vi) Comparing the results of the ECL model against prudential provisioning requirements to ensure the higher of the two was recorded.
  - vii) Assessed the incorporation of forward-looking information and management overlays into the ECL estimate.



viii) Verified that the Bank's Internal Audit function has validated the Expected Credit Loss (ECL) approach and the underlying model.

#### **Other Matters**

We did not audit the financial statements of the subsidiary company NIMB Ace Capital Limited, whose financial statements reflect total assets of NPR 3056 million as at 32 Ashad 2082 (16 July 2025) and total gross income, total net profit after taxes, and net cash flows of NPR 387 million, NPR 166 million and NPR 523 million, respectively, for the year ended on 32 Ashad 2082 (16 July 2025). The financial statements have been audited by another auditor and the audit report has been furnished to us by the management and our opinion on the consolidated financial statements, in so far as it relates to the amounts and disclosures included in respect of the subsidiary company, is based solely on the report of another auditor.

We did not audit the financial statements of the subsidiary company NIMB Stock Markets Limited, whose financial statements reflect total assets of NPR 714 million as at 32 Ashad 2082 (16 July 2025) and total gross income, total net profit after taxes, and net cash flows of NPR 93 million, NPR 45 million and NPR 295 million, respectively, for the year ended on 32 Ashad 2082 (16 July 2025). The financial statements have been audited by another auditor, and the audit report has been furnished to us by the management and our opinion on the consolidated financial statements, in so far as it relates to the amounts and disclosures included in respect of the subsidiary company, is based solely on the report of another auditor.

Our opinion above on the consolidated financial statements, and our report on Other Legal and Regulatory requirements below, is not modified in respect of the above matters with respect to our reliance on the work done and the reports of the other auditors and the financial statements / financial information certified by the management.

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

Management is responsible for the other information. The other information comprises the information included in the annual report, including the report of the Board of Directors, but does not include the consolidated financial statements and our auditor's report which 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.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with 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 and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

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



### ***Auditor's Responsibility for Audit of the 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 consolidated financial statements.

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

- Identify and assess the 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.
- 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 Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

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

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

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



### Report on the Other Legal and Regulatory Requirements

We have obtained information and explanations asked for, which, to the best of our knowledge and belief, were necessary for the purpose of our audit. In our opinion, the consolidated statement of financial position as at 32 Ashad 2082 (16 July 2025), the consolidated statement of profit or loss, the consolidated statement of comprehensive income, the consolidated statement of changes in equity, and the consolidated statement of cash flows for the year then ended and notes to the consolidated financial statements, including a summary of significant accounting policies have been prepared in the format prescribed by the Nepal Rastra Bank Unified Directives No. 4 and in accordance with the requirements of the Companies Act, 2063 and Section 59 of the Banks and Financial Institution Act, 2073 and are in agreement with the books of account maintained by the Group, and proper books of account as required by law including relevant records relating to the preparation of the aforesaid consolidated financial statements have been kept so far as it appears from our examination of those books and records of the Group.

In our opinion, the returns received from the branches were sufficient for the purpose of the audit though these statements were independently not audited.

In our opinion, so far as appeared from our examination of the books, the Bank has maintained adequate capital funds and adequate provisions for possible impairment of assets in accordance with the directives of Nepal Rastra Bank.

To the best of our information and according to explanations given to us and so far appeared from our examination of the books of account of the group on a sample basis for the purpose of our audit, we have not come across cases where the Board of Directors or any employees of the Bank have acted contrary to the provisions of law relating to the accounts, or committed any misappropriation or caused loss or damage to the Bank and violated any directives of Nepal Rastra Bank or acted in a manner to jeopardize the interest and security of the Bank, its depositors and investors.

  
 Shashi Satyal

Shashi Satyal  
 Partner



PKF T R Upadhyay & Co.  
 Chartered Accountants

124 Lal Colony Marg, Lal Durbar, Kathmandu, Nepal  
 Date: 22.12.2025

UDIN No: 251222CA00008jauGa



**Nepal Investment Mega Bank Limited**  
 Consolidated Statement of Financial Position  
 As on Ashad 32 2082 (16 July 2025)

Assets	Notes	Group		Bank	
		16-Jul-2025 Ashad 32 2082	15-Jul-2024 Ashad 31 2081	16-Jul-2025 Ashad 32 2082	15-Jul-2024 Ashad 31 2081
Cash and Cash Equivalent	4.01	13,999,391,250	12,682,442,332	13,325,358,240	12,470,532,586
Due from Nepal Rastra Bank	4.02	22,293,027,962	19,133,036,776	22,293,027,962	19,133,036,776
Placements with Banks and FIs	4.03	24,934,135,688	15,453,817,710	24,934,135,688	15,453,817,710
Derivative financial instruments	4.04	46,684,621	32,468,693	46,684,621	32,468,693
Other trading assets	4.05	529,593,074	288,583,962	172,593,870	64,107,972
Loans and advances to B/FIs	4.06	15,383,653,916	12,225,967,073	15,383,653,916	12,225,967,073
Loans and advances to customers	4.07	323,177,812,457	305,494,819,131	323,177,812,457	305,494,819,131
Investment Securities	4.08	140,617,941,702	104,904,971,432	138,556,341,844	103,465,242,800
Current tax assets	4.09	316,712,564	246,032,368	275,036,942	237,694,245
Investments in subsidiaries	4.10	-	-	1,471,500,000	971,500,000
Investments in associates	4.11	468,453,220	438,353,416	141,158,075	141,158,075
Investment Property	4.12	3,684,295,489	3,016,500,008	3,684,295,489	3,016,500,008
Property and Equipment	4.13	8,484,664,531	7,832,694,124	8,306,922,105	7,720,881,452
Goodwill and Intangible assets	4.14	1,090,180,030	1,110,403,773	1,085,493,331	1,104,838,673
Deferred tax assets	4.15	2,400,628,180	1,652,599,401	2,410,867,315	1,650,158,117
Other assets	4.16	7,948,436,148	8,814,142,156	7,640,176,299	8,359,010,783
<b>Total Assets</b>		<b>565,375,610,832</b>	<b>493,326,832,355</b>	<b>562,905,058,154</b>	<b>491,541,734,093</b>

Liabilities	Notes	Group		Bank	
		16-Jul-2025 Ashad 32 2082	15-Jul-2024 Ashad 31 2081	16-Jul-2025 Ashad 32 2082	15-Jul-2024 Ashad 31 2081
Due to Banks and Financial Institutions	4.17	3,943,305,035	3,390,914,154	3,943,305,035	3,390,914,154
Due to Nepal Rastra Bank	4.18	-	-	-	-
Derivative Financial Instruments	4.19	-	-	-	-
Deposits from customers	4.20	472,203,482,545	403,346,831,651	472,347,471,581	403,416,955,890
Borrowings	4.21	2,744,000,000	5,334,000,000	2,744,000,000	5,334,000,000
Current tax liabilities	4.09	-	-	-	-
Provisions	4.22	7,386,006	1,622,466	-	-
Deferred tax liabilities	4.15	-	-	-	-
Other Liabilities	4.23	10,584,798,488	10,336,174,395	8,848,232,747	9,187,406,985
Debt securities issued	4.24	10,040,000,000	10,040,000,000	10,040,000,000	10,040,000,000
Subordinated liabilities	4.25	-	-	-	-
<b>Total Liabilities</b>		<b>499,522,972,074</b>	<b>432,449,542,666</b>	<b>497,923,009,363</b>	<b>431,369,277,029</b>
<b>Equity</b>					
Share capital	4.26	34,128,594,897	34,128,594,897	34,128,594,897	34,128,594,897
Share premium		-	-	-	-
Retained earnings		(1,717,169,947)	(5,056,898,464)	(2,455,116,667)	(5,693,231,880)
Reserves	4.27	33,441,213,808	31,805,593,256	33,308,570,561	31,737,094,047
<b>Total equity attributable to equity holders</b>		<b>65,852,638,758</b>	<b>60,877,289,689</b>	<b>64,982,048,791</b>	<b>60,172,457,064</b>
Non-Controlling Interest		-	-	-	-
<b>Total Liabilities and Equity</b>		<b>565,375,610,832</b>	<b>493,326,832,355</b>	<b>562,905,058,154</b>	<b>491,541,734,093</b>
Contingent Liabilities & commitment	4.28	135,271,352,362	114,181,385,038	135,271,352,362	114,181,385,038
<b>Net assets value per share</b>		<b>193</b>	<b>178</b>	<b>190</b>	<b>176</b>

Prithivi Bahadur Pandé  
Chairman

Prajanaya Rajbhandary  
Director

Madan Kumar Acharya  
Director

Shashi Satyal, FCA  
Partner

Dipankar Shakya Uday  
Director

Kabi Kumar Tibrewala  
Director

Shalik Ram Belbase  
Director

T.R Upadhyaya & Co.,  
Chartered Accountants  
Auditor

Shobha Shrestha  
Director

Jyoti P. Pandey  
CEO

Sachin Tibrewal  
Chief Finance Officer

**Nepal Investment Mega Bank Limited**  
 Consolidated Statement of Profit or Loss  
 For the year ended Ashad 32 2082 (FY 2024-25)

Particulars	Notes	Group		Bank	
		FY 2024-25 FY 2081-82	FY 2023-24 FY 2080-81	FY 2024-25 FY 2081-82	FY 2023-24 FY 2080-81
Interest income	4.29	36,257,039,806	43,261,636,989	36,175,664,503	43,153,413,599
Interest expense	4.30	(21,963,977,820)	(28,003,495,384)	(21,973,042,492)	(28,036,493,765)
<b>Net interest income</b>		<b>14,293,061,986</b>	<b>15,258,141,606</b>	<b>14,202,622,012</b>	<b>15,116,919,833</b>
Fees and Commission income	4.31	3,229,830,939	2,645,988,904	2,767,013,555	2,332,330,331
Fees and Commission expense	4.32	(608,005,080)	(587,020,409)	(563,775,447)	(554,337,994)
<b>Net fee and commission income</b>		<b>2,621,825,859</b>	<b>2,058,968,495</b>	<b>2,203,238,108</b>	<b>1,777,992,337</b>
<b>Net interest, fee and commission income</b>		<b>16,914,887,845</b>	<b>17,317,110,101</b>	<b>16,405,860,120</b>	<b>16,894,912,171</b>
Net trading income	4.33	802,849,549	471,083,676	766,059,690	469,545,733
Other operating income	4.34	388,586,063	304,627,899	480,558,703	408,084,258
<b>Total Operating Income</b>		<b>18,106,323,457</b>	<b>18,092,821,676</b>	<b>17,652,478,512</b>	<b>17,772,542,162</b>
Impairment (charges)/reversals for loans & other losses	4.35	(4,375,381,420)	(5,111,564,238)	(4,375,381,420)	(5,111,564,238)
<b>Net operating income</b>		<b>13,730,942,037</b>	<b>12,981,257,438</b>	<b>13,277,097,092</b>	<b>12,660,977,924</b>
Personnel Expenses	4.36	(4,148,955,132)	(3,884,992,331)	(3,996,510,805)	(3,768,832,076)
Other Operating Expenses	4.37	(1,707,370,086)	(1,635,089,741)	(1,610,777,987)	(1,566,471,635)
Depreciation and Amortization	4.38	(962,891,883)	(953,218,298)	(938,805,661)	(933,223,351)
<b>Total operating expenses</b>		<b>(6,819,217,101)</b>	<b>(6,473,300,371)</b>	<b>(6,546,094,453)</b>	<b>(6,268,527,062)</b>
<b>Operating profit</b>		<b>6,911,724,936</b>	<b>6,507,957,067</b>	<b>6,731,002,639</b>	<b>6,392,450,862</b>
Non operating income	4.39	66,389,924	83,443,042	36,290,121	4,371,833
Non operating expense	4.40	(568,496,855)	(732,100,005)	(568,496,855)	(732,100,005)
<b>Profit before income tax</b>		<b>6,409,618,005</b>	<b>5,859,300,104</b>	<b>6,198,795,904</b>	<b>5,664,722,690</b>
Income tax expense	4.41	(2,902,702,123)	(3,364,749,037)	(2,831,784,660)	(3,297,351,732)
Current Tax		954,711,328	1,741,078,829	965,270,584	1,741,521,166
Deferred Tax					
<b>Profit for the year</b>		<b>4,461,627,210</b>	<b>4,235,629,896</b>	<b>4,332,281,828</b>	<b>4,108,892,124</b>
Profit attributable to Equity holders of the Bank		4,461,627,210	4,235,629,896	4,332,281,828	4,108,892,124
Profit attributable to non-controlling interests					
<b>Profit for the year</b>		<b>4,461,627,210</b>	<b>4,235,629,896</b>	<b>4,332,281,828</b>	<b>4,108,892,124</b>
<b>Earning per share</b>					
Basic earnings per share		13.07	12.41	12.69	12.04
Diluted earnings per share		13.07	12.41	12.69	12.04

Prithivi Bahadur Pandé  
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T.R Upadhyaya & Co.,  
Chartered Accountants  
Auditor

Shobha Shrestha  
Director

Jyoti P. Pandey  
CEO

Sachin Tibrewal  
Chief Finance Officer

Date: December 22, 2025  
Place: Durbar Marg, Kathmandu

**Nepal Investment Mega Bank Limited**  
 Consolidated Statement of Other Comprehensive Income  
 For the year ended Ashad 32 2082 ( FY 2024-25)

Particulars	Notes	Group		Bank	
		FY 2024-25 FY 2081-82	FY 2023-24 FY 2080-81	FY 2024-25 FY 2081-82	FY 2023-24 FY 2080-81
<b>Profit for the year</b>		<b>4,461,627,210</b>	<b>4,235,629,896</b>	<b>4,332,281,828</b>	<b>4,108,892,124</b>
<b>Other comprehensive income/(expense), net of tax</b>					
<b>a) Items that will not be reclassified to profit or loss</b>					
– Gains/(losses) from investments in equity instruments measured at fair value		813,930,314	725,350,906	769,310,314	725,350,906
– Gains/(losses) on revaluation		(87,439,030)	(64,025,023)	(87,439,030)	(64,025,023)
– Actuarial gains/(losses) on defined benefit plans		(206,792,385)	(198,397,765)	(204,561,385)	(198,397,765)
– income taxes					
<b>b) Items that are or may be reclassified to profit or loss</b>					
– Gains/(losses) on cash flow hedge					
– Exchange gains/(losses) (arising from translating financial assets of foreign operation)					
– income taxes relating to above items					
– reclassify to profit or loss					
<b>c) Share of other comprehensive income of associates accounted as per equity method</b>					
<b>Other comprehensive income /(loss) for the year, net of income tax</b>		<b>519,698,899</b>	<b>462,928,119</b>	<b>477,309,899</b>	<b>462,928,119</b>
<b>Total comprehensive income for the year</b>		<b>4,981,326,109</b>	<b>4,698,558,015</b>	<b>4,809,591,727</b>	<b>4,571,820,243</b>
<b>Total comprehensive income for the year attributable to:</b>					
– Equity holders of the Bank		4,981,326,109	4,698,558,015	4,809,591,727	4,571,820,243
– non-controlling interests		-	-	-	-
<b>Total comprehensive income for the year</b>		<b>4,981,326,109</b>	<b>4,698,558,015</b>	<b>4,809,591,727</b>	<b>4,571,820,243</b>

**Prithivi Bahadur Pandé**  
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Chartered Accountants  
Auditor

**Shobha Shrestha**  
Director

**Jyoti P. Pandey**  
CEO

**Sachin Tibrewal**  
Chief Finance Officer

Date: December 22, 2025  
Place: Durbarmarg, Kathmandu

Statement of  
 For the year ended  
 Group

Total Equity	Attributable to equity holders					
	Share Capital	Share premium	Retained earning	General reserve	Exchange equalisation reserve	Assets Revaluation Reserve
<b>Balance at 1 Shrawan 2080</b>	<b>34,128,594,897</b>	-	(2,938,767,392)	11,602,706,570	128,237,494	1,811,791,890
Comprehensive income for the year	-	-	-	-	-	-
Profit for the year	-	-	4,235,629,896	-	-	-
Other comprehensive income, net of tax	-	-	-	-	-	-
Gains/(losses) from investments 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)	-	-	-	-	-	-
<b>Total comprehensive income for the year</b>	<b>-</b>	<b>-</b>	<b>4,235,629,896</b>	-	-	-
<b>Business Combination</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Adjustments relating to prior periods	-	-	-	-	-	-
Transfer to reserve during the year	-	-	(6,950,818,138)	837,741,908	22,959,633	-
Transfer from reserve during the year	-	-	602,932,170	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-
Share issued	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-
Cash dividend paid	-	-	(5,875,000)	-	-	-
Other	-	-	-	-	-	-
<b>Total contributions by and distributions</b>	<b>-</b>	<b>-</b>	<b>(6,353,760,968)</b>	<b>837,741,908</b>	<b>22,959,633</b>	<b>-</b>
<b>Balance at Ashad 2081</b>	<b>34,128,594,897</b>	<b>-</b>	<b>(5,056,898,464)</b>	<b>12,440,448,478</b>	<b>151,197,127</b>	<b>1,811,791,890</b>
<b>Balance at 1 Shrawan 2081</b>	<b>34,128,594,897</b>	<b>-</b>	<b>(5,056,898,464)</b>	<b>12,440,448,478</b>	<b>151,197,127</b>	<b>1,811,791,890</b>
Comprehensive income for the year	-	-	-	-	-	-
Profit for the year	-	-	4,461,627,210	-	-	-
Other comprehensive income, net of tax	-	-	-	-	-	-
Gains/(losses) from investments 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)	-	-	-	-	-	-
<b>Total comprehensive income for the year</b>	<b>-</b>	<b>-</b>	<b>4,461,627,210</b>	-	-	-
<b>Business Combination</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Adjustments relating to prior periods	-	-	-	-	-	-
Transfer to reserve during the year	-	-	(1,774,298,034)	896,491,451	14,828,428	-
Transfer from reserve during the year	-	-	658,274,340	-	-	-
<b>Transactions with owners, directly recognised in equity</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Share issued	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-
Cash dividend paid	-	-	(5,875,000)	-	-	-
Other	-	-	-	-	-	-
<b>Total contributions by and distributions</b>	<b>-</b>	<b>-</b>	<b>(1,121,898,694)</b>	<b>896,491,451</b>	<b>14,828,428</b>	<b>-</b>
<b>Balance at Ashad 2082</b>	<b>34,128,594,897</b>	<b>-</b>	<b>(1,717,169,947)</b>	<b>13,336,939,929</b>	<b>166,025,555</b>	<b>1,811,791,890</b>

 Prithivi Bahadur Pandé  
 Chairman

 Prajanaya Rajbhandary  
 Director

 Madan Kumar Acharya  
 Director

 Shashi Satyal, FCA  
 Partner

 Date: December 22, 2025  
 Place: Durbar Marg, Kathmandu

## Changes in Equity

Ashad 32 2082 (FY 2024-25)

of the Bank										Non controlling interest
Debenture Redemption Reserve	Fair value reserve	Capital Adjustment Reserve	Investment Adjustment Reserve	Actuary Gain / (loss)	Regulatory Reserves	CSR Reserve	Other Reserve	Employee Training Reserve	Total	Total
2,551,031,680	1,420,601,414	-	384,186,696	(269,934,028)	6,344,585,224	46,005,395	919,654,183	55,977,371	56,184,671,394	
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	4,235,629,896	
-	-	-	-	-	-	-	-	-	-	-
	507,745,635								507,745,635	
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	(44,817,516)					(44,817,516)	
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
	507,745,635	-	-	(44,817,516)	-			-	4,698,558,015	
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
1,066,666,667	(171,634)	-	-	-	4,958,743,351	42,681,838	96,140	22,100,235	-	-
-	-	-	-	-	(559,679,966)	(43,316,924)	-	-	(64,719)	
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
	507,745,635	-	-	(44,817,516)	-			-	4,698,558,015	
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
1,066,666,667	(171,634)	-	-	-	4,399,063,385	(635,086)	96,140	22,100,235	(5,939,719)	
3,617,698,347	1,928,175,415	-	384,186,696	(314,751,544)	10,743,648,610	45,370,309	919,750,323	78,077,606	60,877,289,689	-
										-
3,617,698,347	1,928,175,415	-	384,186,696	(314,751,544)	10,743,648,610	45,370,309	919,750,323	78,077,606	60,877,289,689	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	4,461,627,210	-
-	-	-	-	-	-	-	-	-	-	-
	580,906,220								580,906,220	
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	(61,207,321)					(61,207,321)	
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
	580,906,220	-	-	(61,207,321)	-			-	4,981,326,109	
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
1,515,555,556	-	-	-	-	(739,610,883)	45,431,525	222,566	41,379,391	-	-
-	(44,740,136)	-	-	-	(578,634,181)	(35,002,064)	-	-	(102,041)	
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
	580,906,220	-	-	(61,207,321)	-			-	4,981,326,109	
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
1,515,555,556	(44,740,136)	-	-	-	(1,318,245,064)	10,429,461	222,566	41,379,391	(5,977,041)	
5,133,253,903	2,464,341,499	-	384,186,696	(375,958,865)	9,425,403,546	55,799,770	919,972,889	119,456,997	65,852,638,758	-

**Dipankar Shakya Udai**  
Director

**Kabi Kumar Tibrewala**  
Director

**Shalik Ram Belbase**  
Director

**T.R Upadhyaya & Co.,**  
Chartered Accountants  
Auditor

**Shobha Shrestha**  
Director

**Jyoti P. Pandey**  
CEO

**Sachin Tibrewal**  
Chief Finance Officer

Statement of  
 For the year ended  
 Nepal Investment

Total Equity	Attributable to equity holders					
	Share Capital	Share premium	Retained earning	General reserve	Exchange equalisation reserve	Assets Revaluation Reserve
<b>Balance at 1 Shrawan 2080</b>	<b>34,128,594,897</b>	-	(3,471,720,114)	11,553,337,387	128,237,494	1,811,791,890
Comprehensive income for the year	34,128,594,897					
<b>Profit for the year</b>	-		<b>4,108,892,124</b>			
Other comprehensive income, net of tax	-					
Gains/(losses) from investments 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)	-					
<b>Total comprehensive income for the year</b>	-	-	<b>4,108,892,124</b>	-	-	-
<b>Business Combination</b>	-	-	-	-	-	-
Adjustments relating to prior periods						
Transfer to reserve during the year			(6,933,199,926)	821,812,752	22,959,633	-
Transfer from reserve during the year			602,796,035			
Transactions with owners, directly recognised in equity						
Share issued						
Share based payments						
Dividends to equity holders						
Bonus shares issued	-	-				
Cash dividend paid						
Other	-	-	-			
<b>Total contributions by and distributions</b>	-	-	(6,330,403,891)	821,812,752	22,959,633	-
<b>Balance at Ashad 2081</b>	<b>34,128,594,897</b>	-	<b>(5,693,231,880)</b>	<b>12,375,150,139</b>	<b>151,197,127</b>	<b>1,811,791,890</b>
<b>Balance at 1 Shrawan 2081</b>	<b>34,128,594,897</b>	-	<b>(5,693,231,880.42)</b>	<b>12,375,150,139</b>	<b>151,197,127</b>	<b>1,811,791,890</b>
Comprehensive income for the year	-					
<b>Profit for the year</b>	-		<b>4,332,281,828</b>			
Other comprehensive income, net of tax	-					
Gains/(losses) from investments 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)	-					
<b>Total comprehensive income for the year</b>	-	-	<b>4,332,281,828</b>	-	-	-
<b>Business Combination</b>	-	-	-			
Adjustments relating to prior periods						
Transfer to reserve during the year			(1,750,879,704)	875,404,393	14,828,428	-
Transfer from reserve during the year			656,713,090			
<b>Transactions with owners, directly recognised in equity</b>						
Share issued						
Share based payments						
Dividends to equity holders						
Bonus shares issued	-	-				
Cash dividend paid						
Other	-	-	-			
<b>Total contributions by and distributions</b>	-	-	(1,094,166,614)	875,404,393	14,828,428	-
<b>Balance at Ashad 2082</b>	<b>34,128,594,897</b>	-	<b>(2,455,116,667)</b>	<b>13,250,554,532</b>	<b>166,025,555</b>	<b>1,811,791,890</b>

 Prithivi Bahadur Pandé  
 Chairman

 Prajanaya Rajbhandary  
 Director

 Madan Kumar Acharya  
 Director

 Shashi Satyal, FCA  
 Partner

 Date: December 22, 2025  
 Place: Durbar Marg, Kathmandu

## Changes in Equity Ashad 32 2082 (FY 2024-25) Mega Bank Ltd.

**Dipankar Shakya Udai**  
Director

**Kabi Kumar Tibrewala**  
Director

**Shalik Ram Belbase**  
Director

**T.R Upadhyaya & Co.,  
Chartered Accountants  
Auditor**

**Shobha Shrestha**  
Director

Jyoti P. Pandey  
CEO

**Sachin Tibrewal**  
Chief Finance Officer

**Nepal Investment Mega Bank Limited**

## Statement of Cash Flows

For the year ended Ashad 32 2082 ( FY 2024-25)

Particulars	Notes	Group		Bank	
		FY 2024-25 FY 2081-82	FY 2023-24 FY 2080-81	FY 2024-25 FY 2081-82	FY 2023-24 FY 2080-81
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>					
Interest received		38,176,211,428	40,358,595,704	38,081,897,978	40,221,990,130
Fees and other income received		3,208,368,447	2,816,694,512	2,710,219,571	2,511,355,000
Divided received		-	-	-	-
Receipts from other operating activities		1,105,432,960	644,917,384	1,024,239,271	633,433,643
Interest paid		(21,134,994,416)	(27,248,793,562)	(21,134,994,416)	(27,248,793,562)
Commission and fees paid		(601,899,390)	(581,918,127)	(563,775,447)	(554,337,994)
Cash payment to employees		(3,398,510,750)	(4,153,873,045)	(3,264,842,338)	(4,048,308,807)
Other expense paid		(1,721,783,151)	(1,653,705,382)	(1,610,777,987)	(1,566,471,635)
<b>Operating cash flows before changes in operating assets and liabilities</b>		<b>15,632,825,127</b>	<b>10,181,917,484</b>	<b>15,241,966,632</b>	<b>9,948,866,775</b>
(Increase)/Decrease in operating assets					
Due from Nepal Rastra Bank		(3,159,991,186)	1,421,751,651	(3,159,991,186)	1,421,751,651
Placement with bank and financial institutions		(9,480,317,978)	371,082,280	(9,480,317,978)	371,082,280
Other trading assets		(877,720,031)	186,371,220	(108,485,899)	-
Loan and advances to bank and financial institutions		(3,167,995,107)	(3,512,188,217)	(3,167,995,107)	(3,512,188,217)
Loans and advances to customers		(24,913,671,875)	(5,527,682,593)	(24,913,671,875)	(5,527,682,593)
Other assets		(180,991,119)	(2,592,990,493)	(195,892,050)	(2,582,911,610)
Increase/(Decrease) in operating liabilities		-	-	-	-
Due to bank and financial institutions		552,390,882	(2,419,532,658)	552,390,882	(2,419,532,658)
Due to Nepal Rastra Bank		-	(344,780,000)	-	(344,780,000)
Deposit from customers		68,856,650,894	49,587,312,442	68,930,515,691	49,002,536,002
Borrowings		(2,590,000,000)	(6,469,500,000)	(2,590,000,000)	(6,469,500,000)
Other liabilities		495,118,081	(1,380,548,901)	(83,387,362)	(1,278,430,051)
<b>Net cash flow from operating activities before tax paid</b>					
Income taxes paid		(2,971,699,336)	(2,598,587,860)	(2,869,127,357)	(2,539,164,868)
<b>Net cash flow from operating activities</b>		<b>38,194,598,352</b>	<b>36,902,624,356</b>	<b>38,156,004,391</b>	<b>36,070,046,711</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>					
Purchase of investment securities		(34,304,803,633)	-	(34,404,803,633)	(43,826,730,576)
Receipts from sale of investment securities		83,014,904	(43,826,730,576)	83,014,904	-
Purchase of property and equipment		(1,228,077,569)	(958,019,356)	(1,123,976,002)	(909,089,584)
Receipt from the sale of property and equipment		50,426,590	59,727,708	46,125,818	57,633,550
Purchase of intangible assets		(19,159,900)	(23,372,786)	(18,979,100)	(22,513,986)
Receipt from the sale of intangible assets		-	-	-	-
Subsidiary		(500,000,000)	-	(500,000,000)	-
Associates		-	-	-	-
Purchase of investment properties		(662,574,214)	(2,399,066,364)	(703,922,999)	(1,858,171,248)
Receipt from the sale of investment properties		36,127,518	6,645,470	36,127,518	6,645,470
Interest received		-	-	-	-
Dividend received		241,847,963	226,697,511	241,847,963	226,697,511
<b>Net cash used in investing activities</b>		<b>(36,303,198,342)</b>	<b>(46,914,118,392)</b>	<b>(36,344,565,532)</b>	<b>(46,325,528,862)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>					
Receipt from issue of debt securities		-	4,040,000,000	-	4,040,000,000
Repayment of debt securities		-	-	-	-
Receipt from issue of subordinated liabilities		-	-	-	-
Repayment of subordinated liabilities		-	-	-	-
Receipt from issue of shares		500,000,000	-	-	-
Dividends paid		(117,500,000)	(117,500,000)	-	-
Interest paid		(956,951,092)	(710,670,246)	(956,613,206)	(710,670,246)
Other receipt/payment		-	-	-	-
<b>Net cash from financing activities</b>		<b>(574,451,092)</b>	<b>3,211,829,754</b>	<b>(956,613,206)</b>	<b>3,329,329,754</b>
<b>Cash Flow From Merger &amp; Acquisition Activities</b>					
<b>Net increase (decrease) in cash and cash equivalents</b>		<b>1,316,948,918</b>	<b>(6,799,664,282)</b>	<b>854,825,653</b>	<b>(6,926,152,398)</b>
<b>Cash and cash equivalents at Shrawan 1, 2081</b>		<b>12,682,442,332</b>	<b>19,482,106,614</b>	<b>12,470,532,586</b>	<b>19,396,684,984</b>
<b>Effect of exchange rate fluctuations on cash and cash equivalents held</b>					
<b>Cash and cash equivalents at Ashad end 2082</b>		<b>13,999,391,250</b>	<b>12,682,442,332</b>	<b>13,325,358,240</b>	<b>12,470,532,586</b>

Prithivi Bahadur Pandé  
Chairman

Prajanaya Rajbhandary  
Director

Madan Kumar Acharya  
Director

Shashi Satyal, FCA  
Partner

Dipankar Shakya Udai  
Director

Kabi Kumar Tibrewala  
Director

Shalik Ram Belbase  
Director

T.R Upadhyaya & Co.,  
Chartered Accountants

Auditor

Shobha Shrestha  
Director

Jyoti P. Pandey  
CEO

Sachin Tibrewal  
Chief Finance Officer

Date: December 22, 2025  
Place: Durbar Marg, Kathmandu

# Nepal Investment Mega Bank Limited

## Notes to the Consolidated Financial Statements

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

### 1. About Nepal Investment Mega Bank Limited

Nepal Investment Mega Bank Limited (NIMB) was established in 1986 as Nepal Indosuez Bank, a joint venture between Nepalese and French partners. The French partner Credit Agricole Indosuez, one of the largest global banking group holding the equity stake of 50%, decided to divest its investment in the bank. Consequently, in April 2002, Nepalese group of companies comprising of bankers, professional, industrialists and businessman acquired the 50% stake of divested by Credit Agricole Indosuez. The name of the bank was then changed to Nepal Investment Bank Limited, after completing all legal and regulatory formalities.

NIMB is licenced by Nepal Rastra Bank (the central bank of Nepal) as a commercial bank under Class "A" financial institution category. The registered office of the Bank is located at Durbar Marg, Kathmandu Nepal. The Bank's ordinary shares are listed in the Nepal Stock Exchange for public trading. NIMB is licenced to operate as a commercial bank under the Banking and Financial Institution Act. It provides wide arrays of banking services within the limits and parameters set by legislations and regulatory framework.

NIMB is the parent company with its subsidiary namely NIMB Ace Capital Limited and NIMB Stocks Market Limited.

NIMB Ace capital Limited is a 100% subsidiary of the bank and its business include merchant banking, depository services, asset-management of mutual fund units, portfolio management, corporate advisory, private equity and venture capital.

NIMB Stocks Market Limited (NSML) is a public limited company registered with Office of Company Registrar and licensed by the Securities Board of Nepal (SEBON). It is a wholly-owned subsidiary of Nepal Investment Mega bank Ltd. NSML offers comprehensive brokerage services and is a member of the Nepal Stock Exchange (NEPSE) with membership number 75.

The bank had acquired Ace Development Bank Ltd., a leading development bank in FY 2073-74, Jebils Finance Ltd in FY 2075-76 and City express Finance Ltd in FY 2077-78. The bank merged with another A class commercial institution namely Mega Bank Nepal Limited in FY 2079-80 after which name of the bank was changed to Nepal Investment Mega Bank Limited.

### 2. Basis of preparation

#### 2.1. Statement of Compliance

The consolidated financial statements of the group and the separate financial statements of NIMB have been prepared in accordance with NFRSs as issued by the ASB-N and as endorsed by the Institute of Chartered Accountants of Nepal and Nepal Rastra Bank directives.

#### 2.2. Reporting period and approval of financial statements

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

Relevant Financial Statement	Nepalese Calendar Date / Period	English Calendar Date / Period
Comparative SFP Date	31 Ashad 2081	15 July 2024
Comparative reporting period	1 Shrawan 2080 – 31 Ashad 2081	17 July 2023 – 15 July 2024
Reporting SFP Date	32 Ashad 2082	16 July 2025
Reporting period	1 Shrawan 2081 – 32 Ashad 2082	16 July 2024 – 16 July 2025

## 2.3. Functional and presentation currency

The functional currency of the bank is Nepalese Rupees (NPR), which is also the presentation currency of the consolidated financial statements of the group.

## 2.4. Use of Estimates, assumptions and judgements

The preparation of financial information requires management to exercise judgements, use of estimates and make assumptions in respect of items that could materially affect the financial statements. Although these estimates are based on management's best knowledge of current events and actions, actual results may differ from these estimates. Critical accounting estimates and assumptions used that are significant to the financial statements, and areas involving a higher degree of judgements and complexity, are disclosed in the section 3.

Management's selection of the accounting policies, which contain critical estimates and judgements, is listed below; it reflects the materiality of the items to which the policies are applied, the high degree of judgement and estimation uncertainty involved:

- Impairment of loans and advances
- Valuation of financial instruments
- Provisions
- Estimation of useful lives of property and equipment and intangible assets

## 2.5. Changes in accounting policies

NFRS requires the company to adopt accounting policies that are most appropriate to the company's circumstances. The bank has been adopting accounting policies to ensure compliance with NFRS. Specific accounting policies have been included in the section 3 of the notes for each items of financial statements which requires disclosures of accounting policies or changes in accounting policies. Effect and nature of the changes, if any, have been disclosed wherever applicable

## 2.6. Reporting Pronouncements

The Bank has prepared its financial statements in accordance with Nepal Financial Reporting Standards (NFRSs) as pronounced by the Institute of Chartered Accountants of Nepal (ICAN). NFRSs conform, in all material respects, to International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB).

To facilitate full implementation of NFRS 9 Financial Instruments in Nepal, ICAN, through its notice dated 25 August 2025 (2082/05/09), has provided certain temporary carve outs with alternative treatments and deferral periods. The carve outs applicable to NFRS 9 and adopted by the Bank are presented below.

### 2.6.1 NFRS 9: Financial Instruments

To address implementation challenges for BFIs, several mandatory and optional carve-outs have been provided for NFRS 9: Financial Instruments, which are effective until the fiscal year 2082/83. The Bank has adopted these carve-outs as detailed below:

#### a) Impairment and Loss Allowance

- **Measurement of Loss Allowance:** In Para 5.5, the standard requires the recognition of a loss allowance for expected credit losses (ECL). The carve-out requires that BFIs shall measure the loss allowance as the higher of the total amount derived as per the loan loss provision norms prescribed by the Nepal Rastra Bank or the amount measured as per the ECL model of NFRS 9 (Para 5.5).
  - o This carve-out is non-optinal and has been applied by the Bank. Accordingly, the Bank calculates impairment under both the regulatory norms and the NFRS 9 ECL model and recognizes the higher of the two in its financial statements.

- **Impairment Mechanics and Presumptions:** The carve-outs modify certain aspects of the impairment model:
  - When a financial instrument's credit risk improves such that it no longer meets the criteria for lifetime ECL (Stage 2) and moves to 12-month ECL (Stage 1), the Bank is required to measure the loss allowance in line with the Guidance Note issued by the respective regulator, rather than reverting to a 12-month ECL calculation (Para 5.5.7).
  - The rebuttable presumption that credit risk has increased significantly when contractual payments are more than 30 days past due cannot be rebutted by the Bank (Para 5.5.11).
  - The rebuttable presumption that a default occurs no later than when a financial asset is 90 days past due cannot be rebutted by the Bank (Para B5.5.37).
  - These related carve-outs are non-optional, and the Bank has incorporated these mandatory requirements into its credit risk management and impairment calculation processes.

**b) Interest Revenue Recognition**

- **Recognition Method:** As per the carve-out on Para 5.4.1, BFIs can recognize interest revenue as per the Guidance Note issued by Nepal Rastra Bank.
  - This carve-out is non-optional. The Bank recognizes interest revenue in compliance with the guidance provided by Nepal Rastra Bank.
- **Amortised Cost for Interest Recognition:** The definition of Amortised Cost in Appendix A of NFRS 9: Financial Instrument; has been carved out for the specific purpose of interest income recognition. For this calculation only, the loss allowance used to adjust the carrying amount shall be the allowance determined as per the NFRS 9 ECL model (Para 5.5) without considering the loan loss provision as per regulatory norms.
  - This carve-out is non-optional and is applied by the Bank when calculating interest income on financial assets measured at amortised cost.

**c) Effective Interest Rate (EIR) and Credit-Adjusted EIR (CA-EIR)**

- **Effective interest method (EIR):** Under NFRS 9, the effective interest rate is the rate that exactly discounts estimated future cash flows through the expected life of a financial asset or financial liability to the gross carrying amount of a financial asset or the amortised cost of a financial liability. When determining the EIR, an entity considers all contractual terms (for example, prepayment, extension, call and similar options) and includes all fees and points that are integral to the EIR, transaction costs and all other premiums or discounts. If it is not possible to estimate reliably the cash flows or expected life, the contractual cash flows over the full contractual term are used.
  - While NFRS 9 requires the inclusion of all integral fees, transaction costs, and premiums or discounts in the calculation of the Effective Interest Rate (EIR), the Bank has elected to apply an optional carve-out. This carve-out, effective until FY 2082/83, permits the exclusion of these items from the EIR calculation if it is impracticable to determine them reliably. The monetary impact of availing this option is not considered material.
- **Credit adjusted effective interest rate (for purchased or originated credit impaired assets):** For purchased or originated credit impaired (POCI) assets, NFRS 9 requires use of a credit adjusted EIR that incorporates expected credit losses, including integral fees/points, transaction costs and other premiums/ discounts, with a similar fall back to contractual cash flows when reliable estimation is not possible.
  - The carve-out is optional. The Bank has elected not to include fees, points paid or received, transaction costs, and other premiums or discounts in the calculation of the CA-EIR for POCI assets where determining such amounts is impracticable. The monetary impact of availing this option is not considered material.

**2.7. New Standards and Interpretations not adopted**

All accounting standards along with carve-outs, developed by Accounting Standards Board, Nepal (ASB-N) and pronounced by the Institute of Chartered Accountants of Nepal (ICAN) are incorporated where applicable.

## 2.8. Previous Year's Figures

Previous year's figures have been regrouped / reclassified wherever necessary to make them comparable with the current year's classification / disclosure.

## 2.9. Discounting

When the realisation of assets and settlement of obligation is for more than one year, the Bank 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 flows of the bank. For financial instruments recognised at amortised costs that meet the 'SPPI' criteria, i.e. solely for the purpose of collecting principal and interest, the effective interest rate is considered to cover for the credit risk and time value of money, therefore further discounting is not made.

## 2.10. Going concern

The financial statements are prepared on a going concern basis, as the management of the Bank 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 the Bank's ability to continue as a going concern. Therefore, the Financial Statements continue to be prepared on the going concern basis. In making this assessment, the Board of directors have considered a wide range of information relating to present and future conditions, including future projections of profitability, cash flows and capital resources.

## 2.11. Materiality

The Bank for the preparation of financial statements determines materiality based on the nature or magnitude, or both. Materiality is a pervasive constraint in financial reporting because it is pertinent to all of the qualitative characteristics.

## 2.12. Approval of financial statements

The accompanied financial statements have been approved and authorised for issue by the Board of Directors in its meeting held on 22nd December 2025.

# 3. Significant accounting policies

## 3.1. Basis of measurement

The financial information has been prepared under the historical cost convention, fair value measurement of financial assets and liabilities wherever the standard requires or provides option for such measurements.

## 3.2. Basis of consolidation

The group consolidates an entity when it has power over the entity, exposure to variable returns from its involvement, and the ability to use that power to affect those returns. Control is assessed initially—and reassessed upon significant changes—based on all facts and circumstances. When an entity is governed by voting rights, consolidation occurs when the group holds sufficient direct or indirect voting rights to govern decisions. Otherwise, control requires judgment based on exposure to variable returns, power over relevant activities, or whether rights are held as principal (not agent).

Acquisition cost is measured at fair value of consideration given, including contingent amounts, at exchange date. Acquisition-related costs are expensed as incurred. Acquired identifiable assets, liabilities, and contingent liabilities are generally recognized at fair value at acquisition date. Goodwill equals the excess of total consideration (including non-controlling interests and any previously held equity interest) over the net fair value of identifiable assets acquired and liabilities assumed.

**a. Non-controlling interest (NCI)**

The amount of non-controlling interest is measured either at fair value or at the non-controlling interest's proportionate share of the acquiree's identifiable net assets. For acquisitions achieved in stages, the previously held equity interest is re-measured at the acquisition-date fair value with the resulting gain or loss recognised in the income statement.

**b. Subsidiaries**

Subsidiary of Bank, NIMB Ace Capital Limited and NIMB Stocks Market Limited, have applied NFRS in preparation of their financial statements, which have been consolidated in NIMB Group consolidated financial statements under NFRS. The Financial Statements of the Bank's Subsidiaries are prepared for the same reporting period as per the Bank, using consistent accounting policies.

**c. Associates**

National Laghubitta Bittiya Sanstha Limited, M Nepal Ltd and City Tech Group Private Limited the group's associate companies have prepared its financial statements in accordance with NFRS. The Group has applied equity accounting for recognition and presentation of its associates. The Bank in its standalone financial statements has recognised its investment in associates at cost under NAS 27.

**d. Loss of Control**

Upon the loss of control, the Bank derecognizes the assets and liabilities of the Subsidiary, any non-controlling interests and other components of equity related to the subsidiary. Any surplus or deficit arising on the loss of control is recognized in the Statement of Profit or loss. If the Bank retains any interest in the previous Subsidiary, then such interest is measured at fair value at the date that control is lost. Subsequently it is accounted for as equity-accounted investee or in accordance with the Bank's accounting policy for financial instruments depending on the level of influence retained.

**e. Special Purpose Entity (SPE)** – The bank does not have any investment in special purpose entities

**f. All intra-group transactions are eliminated on consolidation.**

Intra group balances and transactions, any unrealized income and expenses arising from intra group transactions, are eliminating in preparing the consolidated financial statements. Unrealized gains/losses arising from transactions with equity accounted investees are eliminated against the investments to the extent of group interest of investee.

**3.3. Cash and cash Equivalent**

Cash and cash equivalents include highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of change in value. Such investments and/or placements are normally those with less than three months' maturity from the date of acquisition. Cash and cash equivalent are classified as financial assets and treated accordingly.

For the purposes of the cash flow statement, cash and cash equivalents comprise cash and non-mandatory balances with central banks and amounts due from banks with a maturity of less than three months. Cash and cash equivalent are carried at amortized cost in the Statement of Financial Position.

**3.4. Financial Instruments:**

Classification and Measurement of Financial Assets and Financial Liabilities

**3.4.1 Recognition**

The Bank recognizes financial assets and liabilities in its statement of financial position when it becomes a party to the contractual provisions of the instrument. Loans and advances, deposits, and debt securities/ subordinated liabilities issued are recognized on the origination date. Investments in equity instruments, bonds, debentures, government securities, NRB bonds or deposit auctions, reverse repos, and outright

purchases are recognized on the trade date when the Bank commits to acquire the assets. Regular way purchases and sales of financial assets are also recognized on the trade date.

Except for trade receivables without a significant financing component, financial assets and liabilities are initially measured at fair value plus or minus transaction costs directly attributable to acquisition or issuance, for items not at fair value through profit or loss (FVTPL).

If the transaction price differs from fair value at origination, where fair value uses only observable market inputs, the difference is recognized in profit or loss. Where fair value relies on models with unobservable inputs, the difference is deferred and recognized in profit or loss when inputs become observable or upon derecognition.

### 3.4.2 Classification

#### I. Financial Assets

Financial asset is any asset that is:

- a) cash
- b) an equity instrument of another entity.
- c) contractual rights:
  - i. to receive cash or another financial asset from another entity; or
  - ii. to exchange financial assets or financial liabilities with another entity under conditions that are potentially favorable to the entity; or
- d) a contract that will or may be settled on the entity's own equity instruments and is:
  - i. a non-derivative for which the entity is or may be obliged to receive a variable number of the entity's own equity instruments; or
  - ii. a derivative that will or may be settled other than by the exchange of a fixed amount of cash or another financial asset for a fixed number of the entity's own equity instruments

The Bank classifies financial assets as subsequently measured at amortized cost or fair value based on its business model for managing the assets and the contractual cash flow characteristics.

The details of these conditions are outlined below:

##### • Business Model Assessment:

The Bank assesses its business model at a portfolio level to reflect how groups of assets are managed to achieve objectives, based on observable factors such as:

- Performance evaluation and reporting to the Board/Board Committees;
- Risks affecting performance and their management;
- Expected frequency, value, and timing of sales.

The assessment uses reasonably expected scenarios, excluding worst-case or stress scenarios. If realized cash flows differ from expectations, the Bank does not reclassify existing assets but uses the information for future classifications.

##### • The SPPI Test (Solely Payments of Principal and Interest):

The Bank assesses whether contractual cash flows are solely payments of principal and interest (SPPI) on the principal outstanding. Principal is the fair value at initial recognition; interest compensates for time value of money and credit risk. Judgment considers currency and interest rate reset periods. Terms introducing exposure to risks unrelated to basic lending fail the test, requiring FVTPL measurement.

Financial assets are classified into the following categories for subsequent measurement:

1. Financial assets at amortized cost

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2. Financial assets at Fair Value through Other Comprehensive Income (FVTOCI)
3. Financial assets at Fair Value through Profit or Loss (FVTPL)

### **1. Financial assets measured at amortized cost**

The Bank classifies assets at amortized cost if:

- Held in a business model to collect contractual cash flows; and
- Contractual terms give rise to SPPI cash flows on specified dates.

### **2. Financial asset measured at Fair Value through Other Comprehensive Income (FVTOCI):**

The Bank measures debt and equity instruments at FVTOCI as follows:

#### **Debt Instruments at FVTOCI:**

Classified if:

- Held in a business model to collect contractual cash flows and sell; and
- Contractual terms give rise to SPPI cash flows.

FVOCI debt instruments are subsequently measured at fair value with gains and losses arising due to changes in fair value recognized in OCI. Interest income and foreign exchange gains, losses, ECL, and reversals are recognized in profit or loss. On derecognition, cumulative gains or losses previously recognized in OCI are reclassified from OCI to profit or loss.

#### **Equity Instruments at FVTOCI:**

Equity investments not held for trading may be irrevocably designated as FVTOCI at initial recognition. They are subsequently measured at fair value, with changes recognized in OCI. Gains/losses are never recycled to P&L; instead, they are directly reclassified to retained earnings upon derecognition. Per ASB Nepal clarification (Ref. No. 076/77/08), on derecognition, prior-year fair value gains reclassify to OCI, with only current-year incremental gains in the income statement, disclosed per NFRS 7.

Equity instruments at FVTOCI are not subject to an impairment assessment.

### **3. Financial assets Measured at fair value through profit or loss (FVTPL):**

Financial assets are classified at FVTPL unless measured at amortized cost or FVTOCI, including:

- Those held for trading;
- Non-trading assets designated or mandatorily at fair value under NFRS 9.

These assets are subsequently measured at fair value and changes in fair value are recognized in the Statement of Profit or Loss.

## **II. Financial Liabilities**

Financial Liabilities is any liability that is:

### **a) Contractual obligation:**

- i. to deliver cash or another financial asset to another entity; or
- ii. to exchange financial assets or financial liabilities with another entity under conditions that are potentially unfavourable to the entity; or

### **b) a contract that will or may be settled on the entity's own equity instruments and is:**

- i. a non-derivative for which the entity is or may be obliged to deliver a variable number of the entity's own equity instruments; or

ii. a derivative that will or may be settled other than by the exchange of a fixed amount of cash or another financial asset for a fixed number of the entity's own equity instruments.

The Bank classifies its financial liabilities, other than financial guarantees and loan commitments, as follows.

### **1. Financial Liabilities at Fair Value through Profit or Loss**

Financial liabilities are classified as FVTPL if held for trading or designated as such. Transaction costs are expensed upfront in P&L. Subsequent fair value changes are recognized in P&L under "Net fair value gains/(losses)", except for changes due to the Bank's own credit risk — these are recorded in OCI (own credit reserve) and never recycled to P&L. Interest is accrued using the effective interest rate and reported as "Interest expense".

### **2. Financial Liabilities measured at amortized cost**

All other liabilities are measured at amortized cost using EIR, considering discounts/premiums and integral fees/costs.

#### **3.4.3 Measurement**

##### **1. Initial Measurement**

Financial assets and liabilities are measured at fair value plus or minus, for items not at FVTPL, transaction costs directly attributable to acquisition or issue. For FVTPL items, transaction costs are recognized in profit or loss.

##### **2. Subsequent Measurement**

Financial assets and liabilities are subsequently measured at either fair value or amortized cost, based on classification.

- Amortized cost: Measured using the effective interest rate (EIR) method. The initial amount adjusted for principal repayments, EIR amortization of premiums/discounts, and impairment.
- Fair value:
  - FVTPL: Changes recognized in P&L.
  - FVOCI: Changes recognized in OCI.

EIR amortization is reported as "Interest expense" in the Income Statement. Gains/losses are also recognized in P&L upon derecognition and through EIR amortization.

#### **3.4.4 Modification of Financial Assets**

A modification occurs when contractual cash flow terms are renegotiated or changed between initial recognition and maturity, affecting amount/timing immediately or in future, including covenant adjustments. The Bank may modify loans to customers in difficulty (forbearance), such as extending maturity or amending payments/covenants.

The Bank assesses if modifications are substantial, leading to derecognition:

- Qualitative Factors: Changes in currency, counterparty, interest basis, maturity, key covenants.
- Quantitative Assessment: Net present value of new cash flows (discounted at original EIR) vs. remaining original cash flows; substantial difference triggers derecognition.

If derecognition: Original asset is derecognized; gain/loss is carrying amount (post-ECL) minus new asset's fair value. New asset starts with 12-month ECL (or lifetime if POCI).

If no derecognition: Recalculate gross carrying amount as present value of modified cash flows at original EIR; difference is modification gain/loss in profit or loss. Re-measure ECL based on modified terms and credit risk since initial recognition.

### 3.4.5 Derecognition

#### Derecognition of Financial Assets

The Bank derecognizes a financial asset when:

- Contractual cash flow rights expire, or
- It transfers substantially all risks and rewards of ownership — or retains neither risks/rewards nor control.

Any retained interest is recognized separately. On derecognition, the difference between carrying amount and (i) consideration received (net of new liabilities) plus (ii) cumulative OCI gains/losses is recognized in P&L.

If risks/rewards are neither fully transferred nor retained but control remains, the asset is recognized to the extent of continuing involvement (i.e., exposure to value changes).

#### Derecognition of Financial Liabilities

A financial liability is derecognized when the obligation is discharged, cancelled, or expires. Replacing an existing liability with another from the same lender on substantially different terms, or substantially modifying terms, is treated as derecognition of the original and recognition of a new liability. The difference between original carrying amount and consideration paid is in profit or loss.

#### Determination of Fair Value

Fair values of financial assets and liabilities are determined according to the following hierarchy:

- Level 1: Quoted prices for identical instruments in active markets accessible at measurement date.
- Level 2: Quoted prices for similar instruments in active/inactive markets or models with observable inputs. For promoter shares in listed securities traded differently, valued at 50% of ordinary shares; untraded quoted mutual funds use published NAV.
- Level 3: Models with significant unobservable inputs; uses carrying value and future cash flows where market prices unavailable.

### 3.4.6 Impairment Losses on Financial Assets

During FY 2081/82, ICAN and ASB Nepal mandated full NFRS 9 with ECL effective from Shrawan 1, 2081; financial statements ending Ashad 2082 (including quarterly reports) must incorporate ECL. NRB's "NFRS 9 – Expected Credit Loss Related Guidelines, 2024" (Jestha 1, 2081) provides application guidance. Full NFRS 9 was deferred for banks to FY 2080/81; ECL provisions apply from FY 2081/82. The Bank recognizes loss allowances for ECL on assets at amortized cost (AC), FVTOCI, lease receivables, contract assets, loan commitments, and financial guarantees. ECL is forward-looking, capturing incurred and expected losses. FVTPL instruments are excluded from impairment.

Methods for ECL calculation use three approaches:

#### 1. General approach

These impairment approaches apply to:

- Financial assets at amortized cost,
- FVOCI debt instruments (with recycling),
- Loan commitments and financial guarantees (not at FVTPL).

Lifetime ECL is recognized if credit risk has increased significantly since initial recognition (for loan commitments/guarantees, initial recognition / commitment date). Otherwise, 12-month ECL applies.

Impairment gains/losses (or reversals) are recognized in profit or loss to adjust the loss allowance to the amount required under NFRS 9 at each reporting date.

NFRS 9 uses a three-stage approach for ECL measurement and interest recognition.

### **Stage 1:**

Financial instruments that have not significantly increased in credit risk since initial recognition are classified as Stage 1. These require a 12-month expected credit loss (ECL) provision based on the probability of default within the next 12 months. For assets with less than 12 months remaining, the PD reflects the shorter maturity. Interest is calculated on the gross carrying amount before ECL adjustments. Stage 1 includes the following:

- i. Newly recognized instruments (non-POCI);
- ii. No significant credit risk increase;
- iii. Overdue Less than equal to 1 month or current;
- iv. Low credit risk at reporting date (e.g., Nepal Government exposures, BBB- rated foreign sovereigns, AA or above debentures/bonds, All exposures on BIS, IMF, EC, ECB and 0% risk-weight multilateral banks).

The Bank assesses low credit risk each reporting date; if not met, evaluates significant increase for Stage 2/lifetime ECL.

### **Stage 2:**

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

This stage includes the following:

- i. Significant credit risk increase;
- ii. Overdue more than1 month but up to 3 months;
- iii. NRB 'Watchlist' loans;
- iv. Unapproved/revoked credit lines;
- v. Restructured/rescheduled (non-NPL per NRB), excluding EMI reductions from prepayments or floating rate changes;
- vi. Non-investment grade (BB+ or below).

### **Stage 3:**

The credit-impaired or defaulted financial instruments are classified in Stage 3. These require a lifetime expected credit loss (ECL) provision, with the probability of default (PD) considered at 100%. Interest income is recognized on a cash (actual receipt) basis.

This stage includes the following:

- i. Financial instruments with contractual payments overdue by more than 3 months
- ii. Cases where the Bank considers the borrower unlikely to fully repay without realizing collateral, indicated by:
  - Non-accrual status of the credit obligation
  - Distressed restructuring involving material forgiveness or postponement of payments
  - Bankruptcy filing by the Bank or borrower
  - Sale of credit at a material loss due to credit deterioration
  - Borrower seeking or being placed under bankruptcy protection to avoid or delay repayment
  - Evidence that full repayment is unlikely without collateral realization, regardless of payment status
- iii. Loans classified as non-performing under NRB prudential provisioning directives

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

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

**Indicators of significant increase in credit risk (SICR):**

Determining whether to recognize lifetime or 12-month expected credit loss requires assessing any significant increase in credit risk since initial recognition; NRB guidelines specify the indicators.

- i. More than 1 month past due;
- ii. Absolute lifetime PD  $\geq 5\%$ ;
- iii. Relative lifetime PD increase  $\geq 100\%$ ;
- iv. Internal/external rating downgrade by 2 notches;
- v. Downgrade to non-investment grade (BB+ or below);
- vi. Deterioration in credit risk determinants (e.g., cash flows);
- vii. Expected forbearance/restructuring due to difficulties;
- viii. Sector/industry prospect deterioration;
- ix. Macroeconomic impacts per forecasts;
- x. Terms modification leading to restructuring;
- xi. Weaker credit quality indicators vs. initial for monitored performing loans;
- xii. Management strengthens collateral/covenants due to risk changes;
- xiii. Both qualitative/quantitative factors; linkage between drivers and risk levels critical.

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

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

- Mandatory for trade receivables/contract assets without significant financing;
- Optional for those with significant financing, trade receivables, lease receivables, other contract assets.

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

These approaches apply to high-risk loans and advances that banks swap, purchase, or exchange. For assets considered purchased or originated credit-impaired at initial recognition, initial expected credit losses are included in cash-flow estimates to compute the credit-adjusted effective interest rate; thus, only cumulative changes in lifetime expected credit losses since initial recognition are recognized as the loss allowance.

**4. Portfolio segmentation:**

Guidelines under NFRS 9 on the collective assessment of ECL,

- Bank groups instruments by shared credit risk characteristics for timely SICR identification if individual assessment is limited.

Portfolio segmentation for ECL considers:

- Assessment approach: Individual (for significant or high-risk exposures) or collective (for large,

homogeneous portfolios), based on ability to incorporate forward-looking information.

- Grouping similar-risk exposures enables better modelling of macroeconomic impacts but only if individual assessments haven't already captured such factors, to avoid double-counting.
- Segmentation avoids masking deteriorating credits within group averages, ensuring risk increases in specific exposures remain visible.

#### **5. Curing Period and Transfer Criteria between Stages:**

Except for POCI assets, financial instruments move between stages based on changes in credit risk: they exit Stage 2 when risk is no longer significantly increased and exit Stage 3 when no evidence of impairment remains, per the Bank's Policy on Upgrading of Credit Facilities.

The Bank has developed a comprehensive Policy on Upgrading of Credit Facilities in line with the NFRS 9- Expected Credit Loss Related Guidelines, 2024. Accordingly, credit facilities other than restructured and rescheduled facilities are upgraded to a better stage.

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

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

#### **Transfer Out of Stage 3:**

Though the conditions for an exposure to be classified in Stage 3 no longer exist, the Bank continues to monitor for a minimum probationary period of three month to upgrade from Stage3.

#### **For Restructured/Rescheduled Exposures:**

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

Upgrading of stages for exposures is executed by the Risk Management Department.

#### **6. Provisioning for other financial assets at amortized cost**

For other amortized cost financial assets (e.g., bank balances, working advances), the Bank recognizes ECL using historical loss rates adjusted for forward looking factors, industry characteristics, and counterparty ratings.

#### **7. ECL Calculation:**

The Bank measures ECL in a way that reflects an unbiased, probability weighted estimate across three scenarios (base, best, worst) using reasonable and supportable information at the reporting date (past events, current conditions, and forecasts), without undue cost or effort.

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

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

***ECL = PD \* LGD \* EAD \* Discount Factor***

##### **i. Probability of Default (PD):**

PD estimates the likelihood of default over a specified horizon. Under NFRS 9, Stage 1 assets require a 12-month PD; Stages 2 and 3 require lifetime PDs, supported by a term structure. Default is typically defined as >3 months days past due.

PD is calculated per loan account based on historical migration:

Stage 1: % of loans migrating to Stage 3 within 12 months.

Stage 2: % migrating to Stage 3 over the loan's remaining life.

Stage 3: 100% (loan already in default).

The Bank derives PD using:

- i. Historical default/migration rates, internal/external ratings.
- ii. Forward-looking adjustments for macroeconomic sensitivity.
- iii. Minimum 5 years of historical data (where available), validated by Credit Administration.

A prudential floor of 2.5% (per NRB) applies regardless of model output.

## ii. Loss Given Default (LGD):

LGD represents the percentage of exposure unrecoverable upon default — essentially, the credit loss incurred by the institution. It is modelled using:

- Historical recovery experience (including settlements),
- Costs and time to recover,
- Forward-looking adjustments, and
- Other relevant, supportable data.

Collateral realization cash flows are factored into LGD based on the latest reliable internal or external valuations, with periodic reviews conducted by an internal team or valuation committee to ensure accuracy and prudence.

## iii. Exposure at Default (EAD):

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

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

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

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

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

### • Funded Loans:

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

### • Working capital facilities:

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

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

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

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

#### **Consideration of Reasonable and Supportable Information:**

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

#### **Consideration of Forward-looking Information:**

The Bank incorporates forward-looking information, both in assessing significant increases in credit risk (SICR) and in measuring ECL, using three probability-weighted scenarios: base case (aligned with strategic planning), best case, and worst case. These are informed by experienced judgment from Economic Outlook and Risk Management teams, and grounded in quantitative data from NSO, NRB, IMF/World Bank, NEPSE, and statistical models.

#### **Drivers of Credit Risk**

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

#### **Consideration of Time Value of Money:**

The lifetime Expected Credit Loss (LTECL) is discounted to the reporting date, not to the expected default or some other date, using the coupon interest rate determined at initial recognition or approximation thereof, that will be applied when recognizing the financial assets resulting from the loan commitment.

#### **Collateral valuation**

The Bank uses collateral — including cash, gold, government securities, LCs/guarantees, real estate, receivables, inventory, and credit enhancements (e.g., netting) — to mitigate credit risk. Expected cash flows from collateral realization, based on the latest reliable internal or external valuations, are factored into loss/recovery rate estimates for ECL calculation.

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

ECL allowances are presented in the statement of financial position as follows:

- Amortized cost assets & advances at cost: Deducted from gross carrying amount.
- Loan commitments & guarantees: Recognized as a provision under other liabilities.
- Combined drawn/undrawn instruments: Combined allowance deducted from drawn component; any excess shown as a provision.
- Debt instruments at FVOCI: No balance sheet allowance (fair value reflects losses); ECL is recognized and disclosed in OCI.

### Scenario probability weighting (Bank)

Scenario	As on Ashadh end 2082	As on Ashadh end 2081
Best Case	20%	20%
Base (Normal) Case	30%	30%
Worst Case	50%	50%

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

#### 3.4.7 Write-off of Loans and Advances:

Loans (and the related impairment allowance accounts) are normally written off, either partially or in full, when there is no realistic prospect of recovery. Where loans are secured, this is generally after receipt of any proceeds from the realization of security. In circumstances where the net realizable value of any collateral has been determined and there is no reasonable expectation of further recovery, write-off may be earlier.

#### 3.4.8 Offsetting of financial assets and financial liabilities

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

### 3.5. Trading Assets

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

### 3.6. Derivative Assets and derivative liabilities

Derivatives are financial instruments that derive their value from the price of underlying items such as equities, bonds, interest rates, foreign exchange, credit spreads, commodities and equity or other indices. Derivatives are initially recognised, and are subsequently re-measured, at fair value. Fair values of derivatives are obtained either from quoted market prices or by using valuation techniques.

Embedded derivatives are bifurcated from the host contract when their economic characteristics and risks are not clearly and closely related to those of the host non-derivative contract, their contractual terms would otherwise meet the definition of a stand-alone derivative and the combined contract is not held for trading or designated at fair value. The bifurcated embedded derivatives are measured at fair value with changes therein recognised in the income statement.

### 3.7. Property and equipment

Property and Equipment except freehold land are stated at historical cost, or fair value less impairment losses and depreciation over their estimated useful lives. Freehold land are periodically assessed for their fair value and reported at revalued amount. The excess of fair value over the cost of freehold land is recognized in equity as revaluation reserve.

**Depreciation is made on the following basis**

Asset Class	Useful life / years (%)
Land	Not depreciated
Building	50 (2%)
Leasehold Properties	6.67 (15%)
Computer & accessories	10 (10%)
Vehicles	6.67 (15%)
Furniture	6.67 (15%)
Machinery	6.67 (15%)
Equipment & others	10 (10%)

Property and equipment is subject to an impairment review if their carrying amount may not be recoverable. Leasehold properties are depreciated over 6.67 years or over the remaining useful life, whichever is lower.

Low value assets costing less than NRs 15,000 each are charged as operational expenses in the year of purchase. The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at each balance sheet date. Assets are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. In the event that an asset's carrying amount is determined to be greater than its recoverable amount it is written down immediately. The recoverable amount is the higher of the asset's fair value less costs to sell and its value in use. For the first time adoption of NFRS land properties, under the ownership and control of the bank, have been revalued to reflect the value of those properties. The excess of the carrying value and the market value is taken to the equity as revaluation reserve.

**3.8. Goodwill and intangible assets**

Goodwill arises on business combination, when the aggregate of the fair value of the consideration transferred, the amount of any non-controlling interest and the fair value of any previously held equity interest in the acquiree exceed the amount of the identifiable assets and liabilities acquired. If the amount of the identifiable assets and liabilities acquired is greater, the difference is recognised immediately in the profit and loss. Goodwill is allocated to cash-generating units ('CGU's) for the purpose of impairment testing, which is undertaken at the lowest level at which goodwill is monitored for internal management purposes. Impairment testing is performed at least annually, or whenever there is an indication of impairment, by comparing the recoverable amount of a CGU with its carrying amount. The carrying amount of a CGU is based on its assets and liabilities, including attributable goodwill. The recoverable amount of an asset is the higher of its fair value less cost to sell and its value in use. Value in use ('VIU') is the present value of the expected future CGU cash flows. If the recoverable amount is less than the carrying value, an impairment loss is charged to the income statement. Goodwill is carried on balance sheet at cost less accumulated impairment losses.

Intangible assets are recognised separately from goodwill when they are separable or arise from contractual or other legal rights, and their fair value can be measured reliably. These intangible assets are recognised at historical cost less impairment less amortisation over their estimated useful life.

Amortisation is made on the following basis

Asset Class	Useful life
Software	10

**3.9. Investment property**

Land or a building or part of a building or both owned by the bank or held by the bank as the lessee under a finance lease to earn rentals or for capital appreciation or both, rather than for:

- use in the production or supply of goods or services or for administrative purposes; or
- sale in the ordinary course of business.

are classified as investment properties

Investment properties are measured initially at its cost. Transaction costs are included in the initial measurement. After initial recognition, the bank chooses the cost model to measure its investment properties in accordance with NAS 16.

### 3.10. Income Tax

Income tax comprises current tax and deferred tax. Income tax is recognised in the income statement except to the extent that it relates to items recognised in other comprehensive income or directly in equity, in which case it is recognised in the same statement in which the related item appears. Current tax is the tax expected to be payable on the taxable profit for the year, calculated using tax rates enacted or substantively enacted by the reporting date, and any adjustment to tax payable in respect of previous years. Current tax assets and liabilities are offset when the group intends to settle on a net basis and the legal right to offset exists.

Deferred tax is recognised on temporary differences between the carrying amounts of assets and liabilities in the balance sheet and the amounts attributed to such assets and liabilities for tax purposes. Deferred tax liabilities are generally recognised for all taxable temporary differences and deferred tax assets are recognised to the extent that it is probable that future taxable profits will be available against which deductible temporary differences can be utilised. It is calculated using the tax rates expected to apply in the periods in which the assets will be realised or the liabilities settled, based on tax rates and laws enacted, or substantively enacted, by the balance sheet date. Deferred tax assets and liabilities are offset when they arise in the same tax reporting group and relate to income taxes levied by the same taxation authority, and when the group has a legal right to offset.

Deferred tax relating to actuarial gains and losses on post-employment benefits is recognised in other comprehensive income. Deferred tax relating to share-based payment transactions is recognised directly in equity to the extent that the amount of the estimated future tax deduction exceeds the amount of the related cumulative remuneration expense. Deferred tax relating to fair value re-measurements of FVTOCI investments and cash flow hedging instruments is credited or charged directly to other comprehensive income.

### 3.11. Deposits, debt securities issued and subordinated liabilities

#### a. Deposits

The Bank accepts deposits from its customers in savings accounts, current accounts, term deposits, and margin accounts, allowing money to be deposited and withdrawn by the account holder. These transactions are recorded in the bank's books, and the resulting balance is recorded as a liability for the Bank, representing the amount owed by the Bank to the customer.

#### b. Debt Securities Issued

Debt securities are financial instruments that represent a debt owned by the issuer to the holders, and are initially measured at fair value net of transaction costs incurred, and subsequently measured at their amortized cost using the effective interest method. It includes debentures, bonds, or other debt securities.

#### c. Subordinated liabilities

Subordinate liabilities are debts that ranks below other debts in term of claims on assets or earnings. In the event of a default or bankruptcy, subordinated debt holders are paid after other debt holders. The bank does not have any of such Subordinate liabilities.

### 3.12. Borrowings

Borrowing refer to funds that a bank has borrowed from financial institution or other sources. Borrowings that are not designated at fair value through profit or loss are categorized as liabilities under "Borrowings.". Following the initial measurement, the effective interest rate is used to measure borrowings at amortized cost.

### 3.13. Provisions

Provisions are recognised when it is probable that an outflow of economic benefits will be required to settle a current legal or constructive obligation, which has arisen as a result of past events, and for which a reliable estimate can be made. Judgement is involved in determining whether a present obligation exists and in estimating the probability, timing and amount of any outflows. Professional expert advice is taken on the assessment of litigation, property (including onerous contracts) and similar obligations wherever necessary.

### 3.14. Revenue recognition

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

#### Interest income

Interest income is recognised in profit or loss for all interest-bearing financial instruments using the effective interest method (EIM).

The effective interest method is a method of calculating the amortised cost of a financial asset and allocating the interest income over the relevant period. The effective interest rate (EIR) is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument to the net carrying amount of the financial asset.

When calculating the EIR, the Bank estimates cash flows considering all contractual terms of the financial instrument (for example, prepayment options, extension terms, and similar options) but does not consider future expected credit losses. The calculation includes all fees and points paid or received between parties to the contract that are an integral part of the EIR, transaction costs, and all other premiums or discounts.

Since the commission and other service fees that the bank charges on the loans and advances are less than 1% and hence considered insignificant, applying EIR method would not be practical and cost effective. Hence, initial service fees and renewal charges have been recognised during the period when such income accrue rather than being included within the component of interest income under EIR method.

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

#### For Stage 1 and Stage 2 Loans and Advances:

Interest on gross recognition following the accrual basis

#### For Stage 3 Loans and Advances:

Interest on actual cash receipt basis.

#### Fees and Commission Income

Fees and commission income are recognised when the Bank satisfies its performance obligations under NFRS 15, typically upon delivery of the related service. Recognition timing depends on the nature of the service:

- Fees not integral to the effective interest rate are recognised when the service is rendered.

- Service fees below 1% of the facility amount are deemed immaterial and excluded from the effective interest rate calculation.

Fee income arises from a broad range of customer services, including:

- Loan commitment fees:
- Deferred (with direct costs) and amortised as an adjustment to the loan's effective interest rate if drawdown is probable.
- Recognised over the facility's life if drawdown is unlikely.
- Loan syndication fees:

Recognised as revenue upon completion of syndication, provided the Bank either retains no portion of the loan or holds its share at the same effective interest rate as other participants.

**Dividend Income:** Dividend income is recognised when the right to receive payment is established. This is the ex-dividend date for listed equity securities, and usually the date when shareholders approve the dividend for unlisted equity securities.

**Net trading income** comprises all gains and losses from changes in the fair value of financial assets and financial liabilities held for trading, together with the related interest income, expense and dividends.

#### **Net income from financial instruments designated at fair value includes all**

- gains and losses from changes in the fair value of financial assets and liabilities designated at fair value through profit or loss, including liabilities under investment contracts;
- gains and losses from changes in the fair value of derivatives that are managed in conjunction with financial assets or liabilities designated at fair value through profit or loss; and
- interest income, interest expense and dividend income in respect of
  - financial assets and liabilities designated at fair value through profit or loss; and
  - derivatives managed in conjunction with the above,
  - except for interest arising from the group's issued debt securities and derivatives managed in conjunction with those debt securities, which is included in 'Interest expense'.

#### **3.15. Interest expense**

Under NFRS Interest expense are recognised in the profit or loss for all interest-bearing financial instruments using the effective interest method. The effective interest method is a method of calculating the amortised cost of a financial liability and of allocating the interest expense over the expected life of the financial instrument.

#### **3.16. Employee benefits**

##### **3.16.1. Current employee benefits costs**

Short-term employee benefits, such as salaries, paid absences, performance-based cash rewards and social security costs are recognised over the period in which the employees provide the related services.

##### **3.16.2. Post-employment benefits**

The bank operates a number of post-employment benefit plans. These plans include both defined benefit and defined contribution plans.

### **Defined contribution plan**

Payments to defined contribution plans where the bank's obligations are equivalent to a contribution to the defined contribution plan. These are charged as an expense as the employees render service. The bank operates provident fund scheme under Defined contribution plan. A percentage of basic pay is paid on monthly basis to the plan. The bank has no further obligation to pay after such contribution even if the plan assets may not be sufficient to pay out to the employees. The plan is managed by a separately registered retirement benefit plan managed by the employees of the bank. Any further income on such fund belongs to the employees.

### **Defined benefit plan**

The defined benefit plan includes gratuity and accumulated leave compensation payment at the time of retirement. The present value of defined benefit obligations are calculated at the reporting date by the actuaries. The net charge to the profit and loss comprises the service costs and the net interest on the net defined benefit liability and is presented under staff cost.

The past service cost, which is charged immediately to the income statement, is the change in the present value of the defined benefit obligation for employee service in prior periods resulting from a plan amendment (the introduction or withdrawal of, or changes to, a defined benefit plan) or curtailment (a significant reduction by the entity in the number of employees covered by a plan). A settlement is a transaction that eliminates all further legal and constructive obligations for part or all of the benefits provided under a defined benefit plan, other than a payment of benefits to, or on behalf of, employees that is set out in the terms of the plan and included in the actuarial assumptions.

Re-measurements of the net defined benefit liability, which comprise actuarial gains and losses, return on plan assets (excluding interest) and the effect of the asset ceiling (if any, excluding interest), are recognised immediately in other comprehensive income. Actuarial gains and losses comprise experience adjustments (the effects of differences between the previous actuarial assumptions and what has actually occurred), as well as the effects of changes in actuarial assumptions.

The defined benefit asset or liability represents the present value of defined benefit obligations reduced by the fair value of plan assets. Any net defined benefit surplus is limited to the present value of available refunds and reductions in future contributions to the plan.

### **Sick Leave and Accumulative Leave**

Sick Leave and accumulated leave has been defined as long term employee benefit. Expense relating to leave benefits, including actuarial gain or loss are charged to profit and loss.

### **Staff Loans:**

The bank provides under listed types of loans to its staffs at the rates mentioned below as per the provisions of employees' bylaws of the bank. The staff loans are shown at fair value in the financial statements considering the base rate of the bank. The subsidized interest is shown as expense in the staff costs in the income statement.

- Land Loan (LASFL)
- Social Loan (LASSL)
- Vehicle Loans:
  - Erstwhile NIBL (LASFV)
  - Erstwhile Mega Bank & Current (LASVL)
- Housing Loans:
  - Erstwhile NIBL (LASFV) — with insurance tie-up
  - Erstwhile Ace Development Bank (LASTH)
  - Post-Merger (LASFV) — with insurance tie-up
  - EMI-based (HLTRL)
- Overdraft (ODSTF)

### 3.17. Right of Use Assets / Leasehold Properties

#### Initial Recognition and Measurement.

Lessee is required to recognise a right-of-use asset representing its right to use the underlying leased asset and a lease liability representing its obligation to make lease payments in the Statement of Financial Position.

Lessee measures right-of-use assets similarly to other non-financial assets (such as Property, Plant and Equipment) and lease liabilities similarly to other financial liabilities. Consequently, a lessee recognises amortisation of the right-of-use asset and interest on the lease liability.

Assets and liabilities arising from a lease are initially measured on a present value basis. The initial lease asset equals the lease liability in most cases.

At lease commencement, a lessee accounts for two elements:

(a) Right-of-use asset: Initially, a right-of-use asset is measured in the amount of the lease liability and initial direct costs. Then it is adjusted by the lease payments made before or on commencement date, lease incentives received, and any estimate of dismantling and restoration costs.

(b) Lease liability: The lease liability is in fact all payments not paid at the commencement date discounted to present value using the interest rate implicit in the lease or incremental borrowing rate if the implicit rate cannot be determined. These payments may include fixed payments, variable payments, payments under residual value guarantees, purchase price if purchase option will be exercised.

#### Subsequent Measurement

After commencement date, lessee needs to adjust both elements recognised initially. Lessee accretes the lease liability to reflect interest and reduce the liability to reflect lease payments made.

Right-of-Use Asset Lessee shall measure the right-of-use asset using a cost model under NAS 16 - "Property, Plant and Equipment" and to depreciate the asset over the lease term on a straight-line basis. The resulted depreciation amount is charged to the Profit or Loss.

Lease Liability Lessee shall recognise an interest on the lease liability and the lease payments are recognised as a reduction of the lease liability. Interest on lease liability is charged to the Profit or Loss.

Lessee shall re-measure the lease liability upon the occurrence of certain events (e.g.; change in the lease term, change in variable rents based on an index or rate), which is generally recognised as an adjustment to the right-of-use asset.

### 3.18. Foreign currency translation

Transactions in foreign currencies are recorded in the functional currency at rate of exchange prevailing on the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into the functional currency at the buying rate of exchange at the balance sheet date. Any resulting exchange differences are included in the profit or loss. Non-monetary assets and liabilities that are measured at historical cost in a foreign currency are translated into the functional currency using the rate of exchange at the date of the initial transaction. Non-monetary assets and liabilities measured at fair value in a foreign currency are translated into the functional currency using the rate of exchange at the date the fair value was determined.

### 3.19. Financial Guarantee and loan commitments

Financial guarantees, which are not classified as insurance contracts, are the contingent liabilities, which include certain guarantees and letters of credit pledged as collateral security as well as contingent liabilities related to legal proceedings or regulatory matters are possible obligations that arise from past events whose existence will be confirmed only by the occurrence, or non-occurrence, of one or more uncertain future events not wholly within the control of the group; or are present obligations that have arisen from past

events but are not recognised because it is not probable that settlement will require the outflow of economic benefits, or because the amount of the obligations cannot be reliably measured. Contingent liabilities are not recognised in the financial statements but are disclosed unless the probability of settlement is remote.

#### **Loan Commitments**

These include the amount of loans approved by the bank but are not yet disbursed /utilised. These include for example overdraft / crash credit limits given to the customers in excess of already utilised balances where customers can draw down credit facilities, within the limit, without going through any further approval process of the bank.

### **3.20. Share capital and reserves**

Financial instruments issued are classified as equity when there is no contractual obligation to transfer cash, other financial assets or issue a variable number of own equity instruments. Incremental costs directly attributable to the issue of equity instruments are shown in equity as a deduction from the proceeds.

#### **Reserves**

- **Share Premium:** Any premium collected on issue of shares to the public is credited to this reserve. This reserve is utilised only for issue of the bonus share capital.
- **Retained Earnings:** Earnings made during the current and previous years not distributed have been credited to this reserve.
- **General Reserve:** There is a regulatory requirement under Bank and Financial Institutions Act to set aside 20% of the net profit after tax every year as general reserve to build up the capital until the general reserve fund balance is twice the paid up share capital. This is the restricted reserve and cannot be freely used. The Bank appropriates 20% of the regulatory net profit every year and transfers to the general reserve fund.
- **Exchange equalization reserve:** Central bank's regulatory directives require banks to transfer 25% of the revaluation gain as at the year end to this reserve account. Thus, 25% of such gains are transferred to the exchange equalization reserve.
- **Assets Revaluation Reserve:** Bank has revalued its land properties as on the date of transition to NFRS. The upward movement in the value of the land is adjusted by creating an equivalent amount of revaluation reserve. Bank periodically reviews the fair value of freehold land, as entire class of the assets, and makes changes in the recognised value. Professional valuations are used to assess the fair value changes.
- **Fair value Reserve:** Net change in fair value of equity instruments that are measured at fair value and the changes in fair value are presented under this reserve.
- **Debenture Redemption Reserve:** The Bank sets aside a portion of its profit to create a reserve for repayment of debenture liabilities when they mature. On maturity and settlement of the debentures there reserves will be available as free reserve.
- **Other reserves**
  - **CSR Reserve:** Bank has regulatory requirement to set aside 1% of the net profit of previous year for corporate social responsibility activities. The amount spent in the year is written back from the reserve to retained earnings.
  - **Staff Training Reserve:** Bank has regulatory requirement to set aside the shortfall between amount spent for training and amount calculated at 3% of the previous year's staff cost. Such shortfall amount if any is set aside in the reserves. In case where the amount spent exceeds 3%, the excess is written back from the reserve.
  - **Special Reserve:** During FY 2072/73, the Bank (erstwhile Mega Bank Ltd) in compliance with NRB Circular 12/72/73 had set aside an Interest Capitalization Reserve of Rs. 2,593,372/. Since the loans & advances qualifying under this provision of the circular (interest capitalization relaxation

provision) have not been fully settled during this fiscal year, Interest Capitalization Reserve has not been changed.

- o Other Reserve includes reserve for goodwill created during merger.
- **Investment Adjustment reserve:** 100% reserve is created on investments in equity instruments that are not listed and are not exempted by NRB.
- **Regulatory reserves:** Includes
  - o Accrued Interest Receivable Reserve
  - o Capital Reserve
  - o Deferred Tax Reserve
  - o Interest Capitalized Reserve
  - o Non-banking Asset Reserve
  - o Actuarial Loss Reserve and
  - o Other reserves as prescribed by NRB

### **3.21. Earnings per share including diluted**

Basic earnings per share are calculated by dividing the net profit attributable to equity shareholders by the weighted average number of ordinary shares in issue during the year. For the calculation of diluted earnings per share the weighted average number of ordinary shares in issue is adjusted to assume conversion of all dilutive potential ordinary shares that arise in respect of convertible instruments, if any.

### **3.22. Segment reporting**

The bank's business segments are basically identified as banking operations, treasury functions, trade finance business, remittance business and card operations. Measurement of segmental assets, liabilities, income and expenses is in accordance with the bank's accounting policies. Branch networks are under regional demarcation for supervision, monitoring and control. The bank does not have transfer pricing adjustments between its segments and branches /units for allocating costs and revenues. After the restructuring of Nepal under federal constitution, the bank is considering realigning its management under provincial lines.

Bank's established departmental operation also allows the management to monitor the bank's business under the product /service lines. However the costs and revenues are not passed on between the intra-product & service lines.

Bank applies following principles for reporting operating segments

- An operating segment is a component of the bank (geographical or product/service line):
- That engages in business activities from which it may earn revenues and incur expenses
- Whose operating results are regularly reviewed by the Banks's seniors management team which is also the chief operating decision maker (CODM) to make decisions about resources to be allocated to the segment and assess its performance
- For which discrete financial information is available.

### **3.23. Investment in associates and joint ventures**

Investments in which the bank, together with one or more parties, has joint control of an arrangement set up to undertake an economic activity are classified as joint ventures. The group classifies investments in entities over which it has significant influence, and that are neither subsidiaries nor joint ventures, as associates. Investments in associates are recognised using the equity method for reporting under the NIMB Group.

Under this method, such investments are initially stated at cost, including attributable goodwill, and are adjusted thereafter for the post-acquisition change in the group's share of net assets. Goodwill arises on the acquisition of interests in joint ventures and associates when the cost of investment exceeds the group's share of the net fair value of the associates or joint venture's identifiable assets and liabilities.

An investment in an associate is tested for impairment when there is an indication that the investment may be impaired. Goodwill on acquisitions of interests in joint ventures and associates is not tested separately for impairment.

Profits on transactions between the group and its associates and joint ventures are eliminated to the extent of the group's interest in the respective associates or joint ventures. Losses are also eliminated to the extent of the group's interest in the associates or joint ventures unless the transaction provides evidence of an impairment of the asset transferred.

For standalone financial statement of the bank the investments in associates have been carried at cost.

#### 4.01 Cash and Cash Equivalents

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Cash in Hand	7,061,349,836	6,680,408,321	7,061,349,836	6,591,218,686
Balance with B/Fis	4,352,009,414	3,868,388,990	3,677,976,404	3,745,668,879
Money at call and short notice	1,000,000,000	-	1,000,000,000	-
Others (T-bills, placement maturity upto 90 days)	1,586,032,000	2,133,645,021	1,586,032,000	2,133,645,021
<b>Total</b>	<b>13,999,391,250</b>	<b>12,682,442,332</b>	<b>13,325,358,240</b>	<b>12,470,532,586</b>

#### 4.02 Due from Nepal Rastra Bank

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Statutory balances with NRB	17,737,673,590	15,370,321,130	17,737,673,590	15,370,321,130
Securities purchased under resale agreement/deposit collec.	-	-	-	-
Other deposit and receivable from NRB	4,555,354,372	3,762,715,646	4,555,354,372	3,762,715,646
<b>Total</b>	<b>22,293,027,962</b>	<b>19,133,036,776</b>	<b>22,293,027,962</b>	<b>19,133,036,776</b>

#### 4.03 Placements with Banks and Financial Institutions

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Placement with domestic B/Fis	-	-	-	-
Placements with Foreign B/Fis	24,934,135,688	15,453,817,710	24,934,135,688	15,453,817,710
Less: Allowances for Impairments	-	-	-	-
<b>Total</b>	<b>24,934,135,688</b>	<b>15,453,817,710</b>	<b>24,934,135,688</b>	<b>15,453,817,710</b>

#### 4.04 Derivative Financial Instruments - Assets

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Held for trading	-	-	-	-
-Interest rate swap	-	-	-	-
-Currency swap	-	-	-	-
- Forward exchange contract	-	-	-	-
- Others	-	-	-	-
<b>Held for risk management</b>	<b>46,684,621</b>	<b>32,468,693</b>	<b>46,684,621</b>	<b>32,468,693</b>
-Interest rate swap	-	-	-	-
-Currency swap	-	-	-	-
- Forward exchange contract	46,684,621	32,468,693	46,684,621	32,468,693
- Others	-	-	-	-
<b>Total</b>	<b>46,684,621</b>	<b>32,468,693</b>	<b>46,684,621</b>	<b>32,468,693</b>

#### 4.05 Other Trading Assets

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Treasury Bills	-	-	-	-
Government Bonds	-	-	-	-
NRB Bonds	-	-	-	-
Domestic Corporate Bonds	-	-	-	-
Equities	529,593,074	288,583,962	172,593,870	64,107,972
Other	-	-	-	-
<b>Total</b>	<b>529,593,074</b>	<b>288,583,962</b>	<b>172,593,870</b>	<b>64,107,972</b>
Pledged				
Non- Pledged	529,593,074	288,583,962	172,593,870	64,107,972

**4.05.1 Information relating to Investments of subsidiary in equities**

Particulars	Group			Bank		
	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value
<b>A Investment in Equity Shares</b>						
Suryayoti Life Insurance Company Ltd. (16,880 shares of Rs. 100 each)	7,445,913	7,540,127	14,333,645	14,614,021	7,445,913	7,540,127
Asian Life Insurance Company Ltd. (68,487 shares of Rs. 100 each)	30,891,960	34,131,181	16,033,474	16,478,350	30,891,960	34,131,181
Citizen Life Insurance Company Ltd. (26,592 shares of Rs. 100 each)	12,887,638	12,610,990	118,463	122,535	122,535	118,463
Himalayan Reinsurance Ltd (38,210 shares of Rs. 100 each)	24,959,630	35,259,424	19,054,081	19,198,580	24,959,630	35,259,424
Shikhar Insurance Co. Ltd. (20,250 shares of Rs. 100 each)	15,856,184	15,663,983	-	-	15,856,184	15,663,983
Necc Insurance Limited (2,666 shares of Rs. 100 each)	1,877,433	1,894,132	-	-	1,877,433	1,894,132
Reliable Nepal Life Insurance Ltd (19,391 shares of Rs. 100 each)	8,842,111	9,243,302	-	-	8,842,111	9,243,302
Siddhartha Premneir Insurance Ltd (20,498 shares of Rs. 100 each)	17,747,903	17,225,494	-	-	17,747,903	17,225,494
Sainima Mai Hydropower Ltd (30,068 shares of Rs. 100 each)	14,168,383	18,849,930	-	-	14,168,383	18,849,930
Scaltee Hotel Ltd (30,077 shares of Rs. 10 each)	13,295,190	17,371,874	13,803,121	13,694,486	13,295,190	17,371,874
Sagarmatha Lumbini Insurance Co. Ltd. (3,861 shares of Rs. 100 each)	3,160,221	2,803,433	-	-	3,160,221	2,803,433
Asian Life Insurance Co. Limited (800 units of Rs. 100 each)	569,336	398,688	-	-	-	-
First Micro Finance Laghubitta Bittiya Sanstha Limited (3651 units of Rs. 100 each)	2,834,089	2,917,441	-	-	-	-
Kalinchowk Darshan Limited (3264 units of Rs. 100 each)	3,925,254	3,777,133	-	-	-	-
Nadeep Laghubitta Bittiya Sanstha Ltd. (12168 units of Rs. 100 each)	13,112,237	11,107,194	-	-	-	-
Prabhu Bank Limited (10915 units of Rs. 100 each)	2,763,351	2,421,929	-	-	-	-
RASUWAGADHI HYDROPOWER COMPANY LIMITED (3335 units of Rs. 100 each)	1,475,071	1,121,727	-	-	-	-
Sana Kisan Bikas Laghubitta Bittiya sanstha Limited. (4856 units of Rs. 100 each)	4,389,678	4,100,455	-	-	-	-
Sainima Mai Hydropower Ltd. (1100 units of Rs. 100 each)	539,737	689,601	-	-	-	-
Sayapatri Hydropower Limited (2000 units of Rs. 100 each)	1,317,120	1,335,380	-	-	-	-

Particulars	Group			Bank		
	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value
Shri Resunga Development Bank Ltd. (3213 units of Rs. 100 each)	1,225,984	1,387,920	-	-	-	-
Mandakini Hydropower Limited (3910 units of Rs. 100 each)	3,441,035	2,355,306	-	-	-	-
Mountain Energy Nepal Limited (3450 units of Rs. 100 each)	2,252,592	2,205,206	-	-	-	-
Himalayan Reinsurance Limited (2000 units of Rs. 100 each)	2,056,952	1,845,560	-	-	-	-
Laxmi Sunrise Bank Limited (10000 units of Rs. 100 each)	2,326,487	2,387,400	-	-	-	-
Nepal Re-Insurance Company Limited (4000 units of Rs. 100 each)	5,150,920	5,040,440	-	-	-	-
NIC Asia Bank Ltd. (22,009 units of Rs.100 each)	-	-	10,402,101	9,754,389	-	-
Nepal Life Insurance Co. Ltd. (2206 units of Rs. 100 each)	1,871,572	1,705,172	-	-	-	-
Bhugol energy Development Company (11 units of Rs. 100 each)	8,634	7,305	-	-	-	-
Citizen Investment Trust (3663 units of Rs. 100 each)	8,428,369	7,237,062	-	-	-	-
Citizen Life Insurance Company Limited (3000 units of Rs. 100 each)	-	-	1,651,796	1,633,800	-	-
Deprosc Laghubitta Bittiya Sanshtha Limited (8093 units of Rs. 100 each)	7,784,061	7,140,049	1,233	841	-	-
Excel Development Bank Limited (6995 units of Rs. 100 each)	5,366,941	4,542,693	-	-	-	-
Forward Microfinance Laghubitta Bittiya Sanshtha Limited (270 units of Rs. 100 each)	-	-	382,851	381,510	-	-
Global IME Laghubitta Bittiya Sanshtha Ltd (1000 units of Rs. 100 each)	1,365,000	1,320,740	1,494,937	1,365,000	-	-
Ghorahi Cement Industry Limited (6117 units of Rs. 100 each)	3,219,919	3,147,135	-	-	2,048,776	1,957,000
Hydroelectricity Investment and Development Company Limited Promoter (19000 units of Rs. 100 each)	-	-	61,881	758,521	423,453	-
Himalayan Life Insurance Limited (152 units of Rs. 100 each)	-	-	8,014,881	7,424,000	-	-
Himalayan Reinsurance Ltd (12800 units of Rs. 100 each)	-	-	6,053,460	5,744,610	-	-
IME General Insurance Ltd. (10295 units of Rs. 100 each)	-	-	2,568,700	2,310,100	-	-
IME Life Insurance Company limited (5000 units of Rs. 100 each)	-	-	-	-	-	-

Particulars	Group			Bank		
	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value
Infinity Laghubitta Bittiya Sanstha Ltd. (6600 units of Rs. 100 each)	7,150,699	6,045,204	-	-	-	-
ICFC Finance Limited (10066 units of Rs. 100 each)	7,618,749	6,447,978	-	-	-	-
Kamana Sewa Bikas Bank Ltd. (10944 units of Rs. 100 each)	4,826,654	5,479,551	1,930,985	1,909,440	-	-
Kumari Bank Limited (49542 units of Rs. 100 each)	8,197,284	10,887,845	8,485,533	8,075,705	-	-
Lumbini Bikas Bank Limited (12941 units of Rs. 100 each)	6,286,965	6,220,609	-	-	-	-
Life Insurance Co. Nepal (189 units of Rs. 100 each)	253,566	168,064	-	-	-	-
Motung Hydropower Company Limited (3990 units of Rs. 100 each)	-	-	1,661,898	1,635,900	-	-
Nepal Infrastructure Bank (22000 units of Rs. 100 each)	7,085,988	6,195,860	-	-	-	-
NIC Asia Bank Ltd. (16745 units of Rs. 100 each)	7,989,019	7,033,737	8,256,419	5,205,384	-	-
Nerude Laghubitta Bittiya Sanstha Limited (1 units of Rs. 100 each)	720	700	699	720	-	-
Neo Insurance Limited (2500 units of Rs. 100 each)	-	-	2,113,362	2,090,000	-	-
NLG Insurance Company limited (14001 units of Rs. 100 each)	13,724,771	10,910,699	-	-	-	-
Niridhan Utthan Bikas Bank (7000 units of Rs. 100 each)	5,380,985	5,380,970	-	-	-	-
NMB Bank Limited (16000 units of Rs. 100 each)	4,468,731	4,315,520	-	-	-	-
Prabhu Bank Limited (22000 units of Rs. 100 each)	4,309,387	4,881,580	4,741,913	5,238,400	-	-
Prime Commercial Bank Limited (18000 units of Rs. 100 each)	4,719,719	4,973,580	-	-	-	-
Pokhara Finance Limited (1000 units of Rs. 100 each)	-	-	672,203	592,000	-	-
Samaj Laghubitta Bittiya Sanstha Limited (117 units of Rs. 100 each)	342,342	280,800	155,412	342,342	-	-
Sana Kisan Bikas Bank Ltd (1 units of Rs. 100 each)	-	884	931	854	-	-
Sarbottam Cement Limited (474 units of Rs. 100 each)	361,652	410,394	2,832,263	5,696,310	-	-
Salt Trading Corporation (2416 units of Rs. 100 each)	14,145,099	12,780,640	-	-	-	-
Singati Hydro Energy Limited	3,066,772	3,033,364	-	-	-	-

Particulars	Group			Bank		
	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value
(10519 units of Rs. 100 each)						
Shrine Resunga Development bank						
(7120 units of Rs. 100 each)						
Shivam Cements Ltd						
(8141 units of Rs. 100 each)						
Sanimra Mai Hydropower Ltd.						
(811 units of Rs. 100 each)						
Sonapur Cements Limited						
(17700 units of Rs. 100 each)						
Suryalyoti Life Insurance Company Limited						
(12411 units of Rs. 100 each)						
Sagarmatha Jaividhyut Company Limited						
(7014 units of Rs. 100 each)						
Siddhartha Premier Insurance Limited						
(120000 units of Rs. 100 each)						
Swarojoigar Laghubitta Bittiya Sanstha Limited						
(9196 units of Rs. 100 each)						
Taraagon Regency Hotel						
(20569 units of Rs. 100 each)						
Union Hydropower Limited						
(8920 units of Rs. 100 each)						
Upper Tamakoshi Hydropower Ltd						
(6000 units of Rs. 100 each)						
National Microfinance Bittiya Sanstha Limited						
(1 units of Rs.100 each)						
Rasuwagadi Hydropower Co.Ltd						
(3,5000 units of Rs.100 each)						
Sun Nepal Life Insurance Company Limited						
(5,000 units of Rs. 100 each)						
Prabhu Insurance Ltd.						
(1,403 units of Rs.100 each)						
Sonapur Minerals And Oil Limited						
(510 units of Rs.100 each)						
United Modi Hydropower Ltd.						
(19,929 units of Rs.100 each)						
Kalinchowk Darshan Limited						
(3,164 units of Rs.100 each)						
<b>Sub total</b>	<b>388,562,546</b>	<b>391,298,319</b>	<b>160,073,178</b>	<b>154,095,818</b>	<b>151,132,566</b>	<b>172,593,870</b>
<b>B. Investment in Mutual Fund Units</b>						
Citizens Super 30 Mutual Fund						
(399,000 units of Rs. 10 each)						
Global IME Balance Fund - I						

Particulars	Group			Bank		
	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value
(250,000 units of Rs. 10 each)	-	-	3,134,260	2,968,144	-	-
Laxmi Equity Fund (313,426 units of Rs. 10 each)	1,725,420	2,141,130	2,235,000	1,725,420	-	-
Mega Mutual Fund - 1 (223,500 units of Rs. 10 each)	5,542,438	6,474,262	6,072,310	6,384,438	-	-
NABIL BALANCED FUND-2 (640,382 units of Rs. 10 each)	23,749,544	22,008,506	22,321,000	23,749,544	-	-
NIBL Growth Fund (2,232,100 units of Rs. 10 each)	67,123,001	71,359,592	45,712,700	47,122,999	-	-
NIBL Sahabhaagita Fund (6,248,651 units of Rs. 10 each)	10,198,650	10,915,646	12,362,000	10,198,650	-	-
NIBL Samridhi Fund-II (1,236,200 units of Rs. 10 each)	11,433,900	11,308,127	11,433,900	11,433,900	-	-
NIMB Sulav Investment Fund - II (320,525 units of Rs. 10 each)	-	-	3,205,250	3,224,482	-	-
RBB Mutual Fund 1 (247,300 units of Rs. 10 each)	-	-	1,867,115	2,017,968	-	-
Siddhartha Equity Fund (602,778 units of Rs. 10 each)	-	-	5,244,169	5,057,307	-	-
Sunrise Focused Equity Fund (898,300 units of Rs. 10 each)	7,401,992	9,018,932	8,983,000	7,401,992	-	-
Sunrise First Mutual Fund (98,000 units of Rs. 10 each)	1,014,300	1,046,640	1,055,460	1,014,300	-	-
Samima Large Cap Fund (100,000 units of Rs. 10 each)	-	-	1,000,000	929,000	-	-
Himalayan 80-20 (500,000 units of Rs. 10 each)	-	-	5,000,000	4,995,000	-	-
<b>Sub total</b>	<b>132,654,371</b>	<b>138,294,755</b>	<b>136,116,164</b>	<b>134,488,144</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>521,216,916</b>	<b>529,593,074</b>	<b>296,189,342</b>	<b>288,583,962</b>	<b>151,132,566</b>	<b>63,342,784</b>
					<b>64,107,972</b>	

#### 4.06 Loans and Advances to Bank and Financial Institutions

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Loan to Micro Finance Institutions	15,510,796,126	12,066,641,522	15,510,796,126	12,066,641,522
Other				
Less: Allowances for impairment	(155,107,961)	(144,799,698)	(155,107,961)	(144,799,698)
<b>Total</b>	<b>15,355,688,165</b>	<b>11,921,841,823</b>	<b>15,355,688,165</b>	<b>11,921,841,823</b>
Interest receivable	27,965,752	304,125,250	27,965,752	304,125,250
<b>Grand total</b>	<b>15,383,653,916</b>	<b>12,225,967,073</b>	<b>15,383,653,916</b>	<b>12,225,967,073</b>

##### 4.06.1 Allowance for Impairment

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Balance at Shrawan 1</b>	<b>144,799,698</b>	<b>115,036,803</b>	<b>144,799,698</b>	<b>115,036,803</b>
Impairment loss for the year				
Charge for the year	100,486,815	97,245,194	100,486,815	97,245,194
Recoveries / reversals	(90,178,552)	(67,482,299)	(90,178,552)	(67,482,299)
Amount Written Off				
<b>Balance at Ashad end</b>	<b>155,107,961</b>	<b>144,799,698</b>	<b>155,107,961</b>	<b>144,799,698</b>

#### 4.07 Loans and Advances to Customers

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Loans and Advances measured at amortised cost</b>	<b>348,425,122,903</b>	<b>326,372,648,348</b>	<b>348,425,122,903</b>	<b>326,372,648,348</b>
Less: Impairment Allowances				
Collective Impairment	(8,109,575,556)	(8,109,877,392)	(8,109,575,556)	(8,109,877,392)
Individual Impairment	(17,137,734,890)	(12,767,951,825)	(17,137,734,890)	(12,767,951,825)
<b>Total Impairment</b>	<b>(25,247,310,446)</b>	<b>(20,877,829,217)</b>	<b>(25,247,310,446)</b>	<b>(20,877,829,217)</b>
<b>Net Amount</b>	<b>323,177,812,457</b>	<b>305,494,819,131</b>	<b>323,177,812,457</b>	<b>305,494,819,131</b>
Loan and advances measured at FVTPL				
<b>Total</b>	<b>323,177,812,457</b>	<b>305,494,819,131</b>	<b>323,177,812,457</b>	<b>305,494,819,131</b>

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

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Product</b>				
Long term Loans				
Personal	16,718,980,628	14,764,056,802	16,718,980,628	14,764,056,802
Business	98,200,381,314	101,321,957,418	98,200,381,314	101,321,957,418
Working Capital	45,564,851,461	32,871,408,758	45,564,851,461	32,871,408,758
Overdraft (Personal)	2,263,368,847	2,579,554,517	2,263,368,847	2,579,554,517
Cash Credit Loan	25,595,127,714	26,982,781,264	25,595,127,714	26,982,781,264
Trust receipt/Import loans	18,744,068,432	12,256,920,793	18,744,068,432	12,256,920,793
Short Term WC/Demand Loan	81,054,835,523	73,448,133,424	81,054,835,523	73,448,133,424
Personal residential loans	7,309,878,332	7,957,738,835	7,309,878,332	7,957,738,835
Real estate loans	25,116,442,399	24,637,973,638	25,116,442,399	24,637,973,638
Margin lending loans	3,369,174,082	1,858,279,228	3,369,174,082	1,858,279,228
Hire purchase loans	5,109,929,202	5,209,167,140	5,109,929,202	5,209,167,140
Deprived sector loans	3,449,283,096	5,474,779,580	3,449,283,096	5,474,779,580
Bills purchased	59,548,347	8,534,103	59,548,347	8,534,103
Staff loans	2,899,367,093	2,637,486,604	2,899,367,093	2,637,486,604
Other	8,509,549,866	7,421,820,604	8,509,549,866	7,421,820,604
<b>Gross Loan</b>	<b>343,964,786,335</b>	<b>319,430,592,707</b>	<b>343,964,786,335</b>	<b>319,430,592,707</b>
<b>Sub total</b>	<b>343,964,786,335</b>	<b>319,430,592,707</b>	<b>343,964,786,335</b>	<b>319,430,592,707</b>
Interest receivable	4,460,336,568	6,942,055,640	4,460,336,568	6,942,055,640
<b>Grand total</b>	<b>348,425,122,903</b>	<b>326,372,648,348</b>	<b>348,425,122,903</b>	<b>326,372,648,348</b>

#### 4.07.2 Analysis of Loans and Advances - By Currency

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Nepalese rupee	334,154,190,223	317,578,603,893	334,154,190,223	317,578,603,893
Indian rupee	17,250,166	1,000	17,250,166	1,000
United State dollar	14,253,682,514	8,785,367,455	14,253,682,514	8,785,367,455
Great Britain pound	-	-	-	-
Euro	-	8,676,000	-	8,676,000
Japanese yen	-	-	-	-
Chinese yuan	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>348,425,122,903</b>	<b>326,372,648,348</b>	<b>348,425,122,903</b>	<b>326,372,648,348</b>

#### 4.07.3 Analysis of Loans and Advances - By Collateral

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Secured</b>				
Movable/immovable assets	328,262,028,051	308,185,828,329	328,262,028,051	308,185,828,329
Gold and silver	2,478,322,804	1,767,247,792	2,478,322,804	1,767,247,792
Guarantee of domestic B/FIs	-	-	-	-
Government guarantee	383,429,574	383,429,574	383,429,574	383,429,574
Guarantee of international rated bank	-	-	-	-
Collateral of export document	-	-	-	-
Collateral of fixed deposit receipt	1,711,430,596	1,705,278,992	1,711,430,596	1,705,278,992
Collateral of Government securities	-	-	-	-
Counter guarantee	-	-	-	-
Personal guarantee	15,100,000	11,118,833	15,100,000	11,118,833
Other collateral	15,574,811,877	14,319,744,828	15,574,811,877	14,319,744,828
<b>Subtotal</b>	<b>348,425,122,903</b>	<b>326,372,648,348</b>	<b>348,425,122,903</b>	<b>326,372,648,348</b>
<b>Unsecured</b>				
<b>Grant Total</b>	<b>348,425,122,903</b>	<b>326,372,648,348</b>	<b>348,425,122,903</b>	<b>326,372,648,348</b>

#### 4.07.4 Allowance for Impairment

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Specific Allowances for Impairment</b>				
<b>Balance at Shrawan 1</b>	<b>12,767,951,825</b>	<b>7,494,044,069</b>	<b>12,767,951,825</b>	<b>7,494,044,069</b>
Impairment loss for the year				
Charge for the year	12,391,348,991	9,809,686,325	12,391,348,991	9,809,686,325
Recoveries / reversals	(7,455,443,672)	(3,803,678,565)	(7,455,443,672)	(3,803,678,565)
Write-offs	(566,122,254)	(732,100,005)	(566,122,254)	(732,100,005)
Exchange rate variance on FCY impairment	-	-	-	-
<b>Balance at Ashad End</b>	<b>17,137,734,890</b>	<b>12,767,951,825</b>	<b>17,137,734,890</b>	<b>12,767,951,825</b>
<b>Collective allowances for impairment</b>				
<b>Balance at Shrawan 1</b>	<b>8,109,877,392</b>	<b>8,217,053,693</b>	<b>8,109,877,392</b>	<b>8,217,053,693</b>
Impairment loss for the year				
Charge for the year	1,236,696,505	1,253,597,147	1,236,696,505	1,253,597,147
Recoveries / reversals	(1,236,998,341)	(1,360,773,448)	(1,236,998,341)	(1,360,773,448)
Write-offs	-	-	-	-
Exchange rate variance on foreign currency impairment	-	-	-	-
<b>Balance at Ashad End</b>	<b>8,109,575,556</b>	<b>8,109,877,392</b>	<b>8,109,575,556</b>	<b>8,109,877,392</b>
<b>Total allowances for impairment</b>	<b>25,247,310,446</b>	<b>20,877,829,217</b>	<b>25,247,310,446</b>	<b>20,877,829,217</b>

#### 4.08 Investment Securities

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Investment Securities measured at amortised Cost	129,771,982,071	96,615,832,301	128,406,460,239	95,327,567,397
Investment Securities measured at FVTOCI	10,845,959,630	8,289,139,130	10,149,881,605	8,137,675,402
<b>Total</b>	<b>140,617,941,702</b>	<b>104,904,971,432</b>	<b>138,556,341,844</b>	<b>103,465,242,800</b>

##### 4.08.1 Investments securities measured at amortised cost

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Debt Securities	475,330,833	73,274,904	384,726,000.00	-
Govt of Nepal Bonds	35,704,882,000	39,716,700,000	35,704,882,000	39,716,700,000
Govt of Nepal Treasury Bills	30,471,027,239	28,610,867,397	30,471,027,239	28,610,867,397
Nepal Rastra Bank Bonds	-	-	-	-
NRB deposits instruments/reverse repo	61,845,825,000	27,000,000,000	61,845,825,000.00	27,000,000,000
Other Government Securities	-	-	-	-
Other	1,274,917,000	1,214,990,000	-	-
Less: specific allowances for impairment	-	-	-	-
<b>Total</b>	<b>129,771,982,071</b>	<b>96,615,832,301</b>	<b>128,406,460,239</b>	<b>95,327,567,397</b>

##### 4.08.2 Investment in equity measured at fair value through other comprehensive income

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Equity Instruments</b>				
Quoted Equity Securities	7,800,946,963	6,743,737,939	7,800,946,963	6,743,737,939
UnQuoted Equity Securities	3,045,012,668	1,545,401,191	2,348,934,642	1,393,937,463
<b>Total</b>	<b>10,845,959,630</b>	<b>8,289,139,130</b>	<b>10,149,881,605</b>	<b>8,137,675,402</b>

**4.08.3 Information relating to Investments in Equities**

Particulars	Group			Bank		
	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value
<b>A Investment in Equity Shares</b>						
<b>Quoted</b>						
Grameen Bikas Laghubitta Bittiya Sanshtha Ltd (Promoter) (72,888 shares of Rs. 100 each)	6,930,000	30,978,734	6,930,000	29,560,139	6,930,000	30,978,734
Sana Kishan Bikas Laghubitta Bittiya Sanshtha Ltd (Promoter) (1,302,249 shares of Rs. 100 each)	62,593,943	575,861,185	62,593,943	490,613,544	62,593,943	490,613,544
Swabalamban Laghubitta Bittiya Sanshtha Ltd (Promoter) (1,707,047 shares of Rs. 100 each)	10,706,387	752,329,600	10,706,387	702,242,386	10,706,387	702,242,386
Global Ime Laghubitta -Promoter (236,949 shares of Rs. 100 each)	13,600,000	156,474,011	13,600,000	161,717,693	13,600,000	156,474,011
Avijan Laghubitta Bittiya Sanshtha Limited-Promoter (250,000 shares of Rs. 100 each)	25,000,000	133,140,000	25,000,000	122,375,000	25,000,000	133,140,000
National Life Insurance Co. Ltd (Promoter) (2,608,643 shares of Rs. 100 each)	136,309,851	813,348,832	136,309,851	739,115,450	136,309,851	813,348,832
Prabhu Mahalaxmi Life Insurance Ltd-Promoter (3,564,000 shares of Rs. 100 each)	300,000,000	931,504,860	300,000,000	846,150,000	300,000,000	931,504,860
Sanima GIC Insurance Ltd-Promoter (391,607 shares of Rs. 100 each)	36,428,600	119,438,177	36,428,600	105,096,511	36,428,600	119,438,177
Sanima GIC Insurance Ltd (135,714 shares of Rs. 100 each)	-	-	13,571,400	78,306,978	-	13,571,400
Laxmi Equity MF (1,541,182 units of Rs. 10 each)	-	-	15,411,820	14,594,994	-	15,411,820
NIBBL Sambriddhi Fund II (29,000,000 units of Rs. 10 each)	290,000,000	256,070,000	290,000,000	239,250,000	290,000,000	256,070,000
NIBBL Saharajita Fund (79,030,020 units of Rs. 10 each)	835,000,000	902,522,826	555,000,000	571,345,196	835,000,000	902,522,826
Sanima Equity Fund (500,800 units of Rs.10 each)	-	-	5,008,000	5,463,728	-	-
Citizen Mutual Fund - II (2,498,300 units of Rs.10 each)	24,983,000	26,681,844	24,983,000	25,782,456	24,983,000	26,681,844
Nabil Balanced Fund-II (2,258,000 units of Rs.10 each)	22,580,000	22,828,380	22,580,000	20,322,000	22,580,000	22,828,380
NIC Asia Balanced Fund (1,029,000 units of Rs.10 each)	10,290,000	10,053,330	10,290,000	9,878,400	10,290,000	10,053,330
Sunrise First Mutual Fund (3,151 units of Rs.10 each)	31,510	33,953	31,510	32,613	31,510	33,653
Laxmi Unnati Kosh (501,378 units of Rs.10 each)	5,013,780	5,209,317	5,013,780	4,512,402	5,013,780	5,013,780
Sanima Large Capital Fund (6,000,000 units of Rs.10 each)	60,000,000	61,380,000	60,000,000	55,740,000	60,000,000	61,380,000
Kumari Equity Fund	24,066,700	23,946,367	24,066,700	23,248,432	24,066,700	23,946,367

Particulars	Group			Bank		
	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value
(2,406,670 units of Rs.10 each)						
Prabhu Select Fund	14,681,000	16,574,849	14,681,000	14,372,699	14,681,000	14,681,000
(1,468,100 units of Rs.10 each)	30,000,000	30,000,000	30,000,000	24,810,000	30,000,000	30,000,000
Sunrise Bluechip Fund	49,306,050	45,805,320	49,306,050	47,333,808	49,306,050	49,306,050
(3,000,000 units of Rs.10 each)						
NIC Asia Select-30	39,920,870	39,761,187	39,920,870	32,575,430	39,920,870	39,761,187
(4,930,605 units of Rs.10 each)						
RBG Mutual Fund-I	191,863,400	183,805,137	191,863,400	148,118,545	191,863,400	183,805,137
(3,992,087 units of Rs.10 each)						
MEGA Mutual Fund-I	166,700	166,533	166,700	130,026	166,700	166,533
(19,186,340 units of Rs.10 each)						
Nabil Balanced Fund-III	94,900	106,288	94,900	92,433	94,900	106,288
(16,670 units of Rs.10 each)						
NIMB Saral Bachat Fund-E	50,000,000	50,750,000	50,000,000	46,250,000	50,000,000	50,750,000
(9,490 units of Rs.10 each)						
NIC Asia Flexi Cap Fund	50,000,000	50,250,000	50,000,000	48,350,000	50,000,000	50,250,000
(5,000,000 units of Rs.10 each)						
Kumari Dhanabiddhi Yojana	20,000,000	20,160,000	20,000,000	20,000,000	20,160,000	20,000,000
(5,000,000 units of Rs.10 each)						
Citizens Super 30 Mutual Fund	30,000,000	30,240,000	30,000,000	28,500,000	30,000,000	30,240,000
(2,000,000 shares of Rs.10 each)						
RBG Mutual Fund-2	30,000,000	31,320,000	30,000,000	28,350,000	30,000,000	31,320,000
(3,000,000 shares of Rs.10 each)						
Siddhartha Investment Growth Scheme-3	304,000,000	299,744,000	304,000,000	323,456,000	304,000,000	299,744,000
(3,000,000 shares of Rs.10 each)						
NIBL Growth fund	50,000,000	52,500,000	50,000,000	47,450,000	50,000,000	52,500,000
(30,400,000 shares of Rs.10 each)						
Siddhartha Investment Growth Scheme-2	9,677,480	9,958,127	9,677,480	8,119,406	9,677,480	9,958,127
(5,000,000 shares of Rs.10 each)						
Siddhartha Equity Fund	40,000,000	42,760,000	40,000,000	40,160,000	40,000,000	42,760,000
(967,748 shares of Rs.10 each)						
Nimb 50 (Mutual Fund)	-	-	-	10,000,000	9,900,000	-
(4,000,000 shares of Rs.10 each)						
Nic Asia Growth Fund	26,321,300	26,321,300	-	-	26,321,300	26,321,300
(100,000 shares of Rs.10 each)						
PRABHU SYSTEMATIC INVESTMENT SCHEME	30,000,000	30,960,000	30,000,000	30,420,000	30,960,000	30,000,000
(2,632,130 shares of Rs.10 each)						
Citizen Mutual Fund-1	30,000,000	35,010,000	30,000,000	31,920,000	30,000,000	35,010,000
(1,000,000 shares of Rs.10 each)						
Sanima Growth Fund-Sgf						
(3,000,000 shares of Rs.10 each)						
Nabil Flexi Cap Fund						

Particulars	Group			Bank		
	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value	16-Jul-2025 Cost	15-Jul-2024 Fair Value
(3,000,000 shares of Rs.10 each)						
Nimb Sulay Investment Fund-II	30,000,000	33,870,000	30,000,000	30,180,000	30,000,000	33,870,000
(3,000,000 shares of Rs.10 each)	50,000,000	54,550,000	50,000,000	45,500,000	50,000,000	54,550,000
Globalime Balance Fund-I	20,000,000	23,200,000	20,000,000	19,980,000	20,000,000	23,200,000
(5,000,000 shares of Rs.10 each)	30,000,000	30,360,000	30,000,000	27,720,000	30,000,000	30,360,000
Himalayan 80-20	30,000,000	28,560,000	30,000,000	24,600,000	30,000,000	28,560,000
(2,000,000 shares of Rs.10 each)	160,074,500	158,313,681	160,074,500	160,074,500	160,074,500	158,313,681
Laxmi Value Fund-II	30,000,000	29,850,000	-	-	30,000,000	29,850,000
(3,000,000 shares of Rs.10 each)	30,000,000	29,790,000	-	-	30,000,000	29,790,000
Nic Asia Growth Fund 2	20,000,000	19,800,000	-	-	20,000,000	19,800,000
(3,000,000 shares of Rs.10 each)	30,000,000	29,790,000	-	-	30,000,000	29,790,000
NBL Stable Fund	190,000	1,907,378	190,000	1,626,912	190,000	1,907,378
(16,007,450 shares of Rs.10 each)	1,000,000,000	1,520,802,000	1,000,000,000	1,231,200,000	1,000,000,000	1,520,802,000
GARIMA SAMRIDDH YOJANA	18,740,497	22,160,046	18,740,497	17,560,260	18,740,497	22,160,046
(3,000,000 shares of Rs.10 each)	4,308,570,467	7,800,946,963	3,946,240,387	6,743,737,939	4,308,570,467	7,800,946,963
<b>Sub total</b>						
<b>Not Quoted</b>						
M Nepal Limited (244,629 shares of Rs.100 each)	24,462,900	24,462,900	24,462,900	24,462,900	-	-
International Media Network Nepal Pvt. Ltd. - Ordinary Share (8,000 shares of Rs.100 each)	800,000	800,000	800,000	800,000	-	-
International Media Network Nepal Pvt. Ltd. - Preference Share (192,000 shares of Rs.100 each)	19,200,000	19,200,000	19,200,000	19,200,000	-	-
H. Medical and Diagnostic Pvt. Ltd. - Ordinary Share (200,000 shares of Rs.100 each)	20,000,000	20,000,000	20,000,000	20,000,000	-	-
H. Medical and Diagnostic Pvt. Ltd. - Preference Share (800,000 shares of Rs.100 each)	80,000,000	80,000,000	80,000,000	80,000,000	-	-
Citytech Group Pvt. Ltd. - Ordinary Share (66,740 units of Rs. 116.28 each)	6,995,126	6,995,126	7,000,828	7,000,828	-	-
Credit Information Centre Ltd	3,705,600	31,053,000	3,705,600	31,053,000	3,705,600	31,053,000

Particulars	Group						Bank					
	16-Jul-2025		15-Jul-2024		16-Jul-2025		15-Jul-2024		16-Jul-2025		15-Jul-2024	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
(310,530 shares of Rs.100 each)												
Nepal Clearing House Ltd	9,002,900	70,661,800	9,002,900	59,379,722	9,002,900	70,661,800	9,002,900	9,002,900	70,661,800	9,002,900	70,661,800	9,002,900
(706,618 shares of Rs.100 each)	760,000	2,736,000	760,000	2,736,000	760,000	2,736,000	760,000	2,736,000	760,000	2,736,000	760,000	2,736,000
IORA Nepal Ltd	6,000,000	6,600,000	6,000,000	6,600,000	6,000,000	6,600,000	6,000,000	6,600,000	6,000,000	6,600,000	6,000,000	6,600,000
(27,360 shares of Rs.100 each)	5,000	143,200	5,000	143,200	5,000	143,200	5,000	143,200	5,000	143,200	5,000	143,200
Banking Finance And Ins Inst Of Nepal Ltd (Bfin)	15,000,000	20,412,660	15,000,000	20,412,660	15,000,000	20,412,660	15,000,000	20,412,660	15,000,000	20,412,660	15,000,000	20,412,660
(66,000 shares of Rs.100 each)	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868
National Banking Institute	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868	4,733,868
(204,126.6 shares of Rs.100 each)	259,155,028	129,577,514	259,155,028	129,577,514	259,155,028	129,577,514	259,155,028	129,577,514	259,155,028	129,577,514	259,155,028	129,577,514
Other Investments												
( 12 shares of Swift)												
Other Investments (P)												
(2,028,452 no of SFP 2020 CMC Di Ravenna )												
Power Trade And Energy Exchange Ltd	8,016,600	8,016,600	2,466,700	2,466,700	8,016,600	8,016,600	2,466,700	2,466,700	8,016,600	8,016,600	2,466,700	2,466,700
(80,166 shares of Rs.100 each)	250,000,000	250,000,000	250,000,000	250,000,000	250,000,000	250,000,000	250,000,000	250,000,000	250,000,000	250,000,000	250,000,000	250,000,000
Avasar Equity Diversified Fund	1,000,000,000	1,000,000,000	500,000,000	500,000,000	1,000,000,000	1,000,000,000	500,000,000	500,000,000	1,000,000,000	1,000,000,000	500,000,000	500,000,000
(250,000 Shares Of Rs.1000 Each)	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000
Nbli Equity Partners												
(1000,000 Shares Of Rs.1000 Each)												
Reliable Private Equity Fund												
(200,000 Shares Of Rs.1000 Each)												
Alpha Plus Vision Fund												
(200,000 Shares Of Rs.1000 Each)												
Prabhu Dynamic Private Equity Fund-1	25,000,000	25,000,000	-	-	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000
(25,000 Shares Of Rs.1000 Each)	250,000,000	250,000,000	-	-	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000	200,000,000
National Equity Fund-1	150,000,000	150,000,000	-	-	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000
(250,000 Shares Of Rs.1000 Each)	500,000,000	544,620,000	-	-	150,000,000	150,000,000	150,000,000	150,000,000	150,000,000	150,000,000	150,000,000	150,000,000
Laxmi Sustainable Energy Fund-Pe												
(150,000 Shares Of Rs.1000 Each)												
NIBL Equity Partners												
(500,000 Shares Of Rs.1000 Each)												
<b>Sub total</b>	<b>3,032,837,022</b>	<b>3,045,012,668</b>	<b>1,589,127,624</b>	<b>1,545,401,191</b>	<b>2,381,378,996</b>	<b>2,348,934,642</b>	<b>1,437,663,896</b>	<b>1,393,937,463</b>	<b>10,149,881,604</b>	<b>6,689,949,463</b>	<b>5,333,904,283</b>	<b>8,137,675,402</b>
<b>Total</b>	<b>7,341,407,489</b>	<b>10,845,959,630</b>	<b>5,535,368,011</b>	<b>8,289,139,130</b>	<b>6,689,949,463</b>	<b>10,149,881,604</b>	<b>5,333,904,283</b>	<b>8,137,675,402</b>				

#### 4.09 Current Tax Assets

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Current Tax Assets</b>				
Current year income tax assets	2,907,665,587	2,725,844,201	2,865,989,965	2,717,506,078
Tax assets of prior periods	25,542,400,489	22,824,894,411	25,542,400,489	22,824,894,411
<b>Total</b>	<b>28,450,066,076</b>	<b>25,550,738,612</b>	<b>28,408,390,454</b>	<b>25,542,400,489</b>
<b>Current Tax Liabilities</b>				
Current year income tax liabilities	(2,828,647,268)	(3,297,351,732)	(2,828,647,268)	(3,297,351,732)
Tax liabilities of prior periods	(25,304,706,244)	(22,007,354,512)	(25,304,706,244)	(22,007,354,512)
<b>Total</b>	<b>(28,133,353,512)</b>	<b>(25,304,706,244)</b>	<b>(28,133,353,512)</b>	<b>(25,304,706,244)</b>
<b>Total</b>	<b>316,712,564</b>	<b>246,032,368</b>	<b>275,036,942</b>	<b>237,694,245</b>

#### 4.10 Investment in Subsidiaries

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Investment in quoted subsidiaries	-	-	-	-
Investment in unquoted subsidiaries	-	-	1,471,500,000	971,500,000
<b>Total Investment</b>	<b>-</b>	<b>-</b>	<b>1,471,500,000</b>	<b>971,500,000</b>
Less: Impairment allowances	-	-	-	-
<b>Net Carrying amount</b>	<b>-</b>	<b>-</b>	<b>1,471,500,000</b>	<b>971,500,000</b>

##### 4.10.1 Investment in quoted subsidiaries

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
	-	-	-	-
	-	-	-	-

##### 4.10.2 Investment in unquoted subsidiaries

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
NIMB Ace Capital Ltd (9,700,000 shares of Rs.100 each)	871,500,000	871,500,000	371,500,000	371,500,000
NIMB Stock Markets Ltd (6,000,000 shares of Rs.100 each)	600,000,000	600,000,000	600,000,000	600,000,000
<b>Total</b>	<b>1,471,500,000</b>	<b>1,471,500,000</b>	<b>971,500,000</b>	<b>971,500,000</b>

##### 4.10.3 Information relating to subsidiaries of the Bank

Particulars	Bank	
	Percentage of Ownership held by the Bank	
	16-Jul-2025	15-Jul-2024
NIMB Ace Capital Ltd	100%	100%
NIMB Stock Markets Ltd	100%	100%

#### 4.11 Investment in Associates

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Investment in quoted associates	403,922,376	373,917,145	27,620,275	27,620,275
Investment in unquoted associates	64,530,843	64,436,271	113,537,800	113,537,800
<b>Total Investment</b>	<b>468,453,220</b>	<b>438,353,416</b>	<b>141,158,075</b>	<b>141,158,075</b>
Less: Impairment allowances				
<b>Net Carrying amount</b>	<b>468,453,220</b>	<b>438,353,416</b>	<b>141,158,075</b>	<b>141,158,075</b>

#### 4.11.1 Investment in quoted associates

Particulars	Group				Bank			
	16-Jul-2025 Cost	15-Jul-2024 Fair Value						
National Laghubitta Bittiya Sanstha Ltd (1,737,309.28 shares of Rs.100 each)	27,620,275	403,922,376	27,620,275	373,917,145	27,620,275	403,922,376	27,620,275	373,917,145
<b>Total</b>	<b>27,620,275</b>	<b>403,922,376</b>	<b>27,620,275</b>	<b>373,917,145</b>	<b>27,620,275</b>	<b>403,922,376</b>	<b>27,620,275</b>	<b>373,917,145</b>

#### 4.11.2 Investment in unquoted associates

Particulars	Group				Bank			
	16-Jul-2025 Cost	15-Jul-2024 Fair Value						
Citytech Group Pvt Ltd (555,335 shares of Rs.100 each)	64,572,900	56,619,409	64,572,900	55,837,534	64,572,900	56,619,409	64,572,900	55,837,534
M Nepal Limited (489,649 shares of Rs.100 each)	48,964,900	7,911,435	48,964,900	8,598,737	48,964,900	7,911,435	48,964,900	8,598,737
<b>Total</b>	<b>113,537,800</b>	<b>64,530,843</b>	<b>113,537,800</b>	<b>64,436,271</b>	<b>113,537,800</b>	<b>64,530,843</b>	<b>113,537,800</b>	<b>64,436,271</b>

#### 4.11.3 Information relating to associates of the Bank

Particulars	Group		Bank	
	Percentage of Ownership held by the Bank		Percentage of Ownership held by the Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
National Laghubitta Bittiya Sanstha Ltd	13%	13%	13%	13%
Citytech Group Pvt. Ltd	20%	20%	20%	20%
M Nepal Ltd.	49%	49%	49%	49%

#### 4.11.4 Equity value of associates

Particulars	Group	
	16-Jul-2025	15-Jul-2024
National Laghubitta Bittiya Sanstha Ltd	403,922,376	373,917,145
Citytech Group Pvt. Ltd	56,619,409	55,837,534
M Nepal Ltd.	7,911,435	8,598,737
<b>Total</b>	<b>468,453,220</b>	<b>438,353,416</b>

#### 4.12 Investment Properties

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Investment properties measured at fair value</b>				
Opening Balance	-	-	-	-
Addition/disposal during the year	-	-	-	-
Net changes in fair value during the year	-	-	-	-
Adjustment/transfer	-	-	-	-
<b>Net amount</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Investment properties measured at cost</b>				
Opening Balance	3,016,500,008	1,164,974,230	3,016,500,008	1,164,974,230
Addition/disposal during the year	667,795,481	1,851,525,778	667,795,481	1,851,525,778
Adjustment/transfer	-	-	-	-
Accumulated Depreciation	-	-	-	-
Accumulated impairment loss	-	-	-	-
<b>Net amount</b>	<b>3,684,295,489</b>	<b>3,016,500,008</b>	<b>3,684,295,489</b>	<b>3,016,500,008</b>
<b>Total</b>	<b>3,684,295,489</b>	<b>3,016,500,008</b>	<b>3,684,295,489</b>	<b>3,016,500,008</b>

#### 4.13 Property and Equipment

#### Group

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixture	Machinery	Equipment & Others	Capital Work in Progress	Total Asadh End 2082	Total Asadh End 2081
<b>Cost</b>											
As on Shrawan 1, 2080	4,958,339,588	583,960,920	1,040,737,423	1,192,559,402	1,082,325,819	503,098,937	-	1,164,557,458	-	10,525,579,548	6,333,844,983
Addition during the year											
Acquisition	305,530,320	135,749,333	96,437,217	64,762,248	262,394,000	31,875,688	-	27,302,248	-	924,051,053	924,051,053
Capitalization	-	-	3,660,434	550,419	22,100,000	3,107,427	-	7,698,155	-	37,116,435	37,116,435
Disposal During the year	-	-	(84,843,603)	(4,041,946)	(150,745,640)	(8,716,084)	-	(17,266,261)	-	(265,613,534)	(265,613,534)
Adjustment/Revaluation	-	-	(534,783)	(1,100)	(105,936)	(149,952)	-	(502,564)	-	(1,294,334)	(1,294,334)
<b>Balance as on Asadh End 2081</b>	<b>5,263,869,908</b>	<b>719,710,253</b>	<b>1,055,456,688</b>	<b>1,253,829,022</b>	<b>1,215,968,243</b>	<b>529,216,017</b>	<b>-</b>	<b>1,181,789,035</b>	<b>-</b>	<b>11,219,839,167</b>	<b>7,028,104,602</b>
Addition during the year											
Acquisition	-	-	-	-	-	-	-	-	-	-	-
Capitalization	693,670,116	75,493,356	62,536,003	12,729,365	233,082,983	31,591,447	-	61,627,170	-	1,170,730,441	1,170,730,441
Disposal During the year	-	-	(16,515,457)	(24,468,793)	(140,897,552)	(2,831,416)	-	(26,634,630)	-	(211,367,847)	(211,367,847)
Adjustment/Revaluation	-	-	(534,783)	-	(87,879)	(149,950)	-	(504,054)	-	(1,276,665)	(1,276,665)
<b>Balance as on Asadh End 2082</b>	<b>5,957,540,025</b>	<b>795,203,609</b>	<b>1,100,942,451</b>	<b>1,242,089,595</b>	<b>1,308,065,795</b>	<b>557,826,098</b>	<b>-</b>	<b>1,216,257,522</b>	<b>-</b>	<b>12,177,925,096</b>	<b>7,986,190,531</b>
Depreciation and Impairment	-	-	-	-	-	-	-	-	-	-	-
<b>As on Shrawan 1, 2080</b>	<b>-</b>	<b>112,199,517</b>	<b>686,787,889</b>	<b>786,072,103</b>	<b>552,262,369</b>	<b>305,706,517</b>	<b>-</b>	<b>682,536,091</b>	<b>-</b>	<b>3,125,564,486</b>	<b>1,976,322,379</b>
Depreciation charge for the year	-	12,964,449	98,409,365	68,527,531	149,246,911	51,784,768	-	84,851,435	-	465,784,458	465,784,458
Impairment for the year	-	-	(64,657,894)	(3,907,731)	(105,091,518)	(6,697,559)	-	(13,970,805)	-	(194,325,507)	(194,325,507)
Disposals	-	-	(6,658)	(55,437)	(812)	(36,358)	-	(99,263)	-	(99,263)	(99,263)
Adjustment	-	1	(6,658)	-	-	-	-	-	-	-	-
<b>As on Asadh End 2081</b>	<b>-</b>	<b>125,163,967</b>	<b>720,532,703</b>	<b>850,636,467</b>	<b>596,417,761</b>	<b>350,792,914</b>	<b>-</b>	<b>753,380,362</b>	<b>-</b>	<b>3,396,924,174</b>	<b>2,247,682,066</b>
Depreciation charge for the year	-	14,500,743	99,774,788	65,493,009	154,838,447	51,265,913	-	86,103,967	-	471,976,867	471,976,867
Impairment for the year	-	-	(14,963,373)	(24,347,302)	(99,077,627)	(2,691,505)	-	(21,786,159)	-	(162,865,965)	(162,865,965)
Disposals	-	3	(6,227)	303	25	6,955	-	(1,252)	-	(193)	(193)
Adjustment	-	-	-	-	-	-	-	-	-	-	-
<b>As on Asadh End 2082</b>	<b>-</b>	<b>139,664,713</b>	<b>805,337,891</b>	<b>891,782,477</b>	<b>652,178,606</b>	<b>399,374,277</b>	<b>-</b>	<b>817,696,918</b>	<b>-</b>	<b>3,706,034,882</b>	<b>2,556,792,775</b>
Capital Work in Progress	-	-	-	-	-	-	-	-	-	-	-
<b>Net Book Value</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>As on Asadh End 2081</b>	<b>5,263,869,908</b>	<b>334,923,985</b>	<b>403,192,555</b>	<b>619,550,482</b>	<b>178,423,103</b>	<b>-</b>	<b>428,408,673</b>	<b>9,779,131</b>	<b>-</b>	<b>7,832,694,124</b>	<b>-</b>
<b>As on Asadh End 2082</b>	<b>5,957,540,025</b>	<b>655,538,897</b>	<b>295,604,560</b>	<b>350,307,118</b>	<b>655,887,189</b>	<b>158,451,821</b>	<b>-</b>	<b>398,560,604</b>	<b>12,774,318</b>	<b>8,484,664,531</b>	<b>-</b>

#### 4.13 Property and Equipment

##### Bank

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixture	Machinery	Equipment & Others	Capital Work in Progress	Total Asadh End 2082	Total Asadh End 2081
Cost											
Balance as on Shrawan 1, 2080	4,958,339,588	583,960,920	993,718,537	1,171,044,068	1,069,766,909	475,874,500	-	1,131,589,399	-	10,384,293,921	6,254,176,482
Addition during the year											
Acquisition	305,530,320	135,749,333	96,437,217	64,762,248	262,394,000	31,875,688	-	27,302,248	-	924,051,053	924,051,053
Capitalization	-	-	-	(84,843,603)	(4,041,946)	(147,145,640)	(8,716,084)	-	(17,266,261)	-	(262,013,534)
Disposal During the year	-	-	(534,783)	(1,100)	(105,936)	(149,952)	-	(502,564)	(502,564)	(1,294,334)	(1,294,334)
Adjustment/Revaluation											
<b>Balance as on Ashadh End 2081</b>	<b>5,263,869,908</b>	<b>719,710,253</b>	<b>1,004,777,368</b>	<b>1,231,763,270</b>	<b>1,184,909,334</b>	<b>498,884,152</b>	<b>-</b>	<b>1,141,122,821</b>	<b>-</b>	<b>11,045,037,106</b>	<b>6,914,919,667</b>
Addition during the year											
Acquisition											
Capitalization	693,670,116	75,493,356	31,002,660	12,050,590	199,333,183	21,618,390	-	45,958,359	-	1,079,126,655	1,079,126,655
Disposal During the year	-	-	(14,710,787)	(24,435,312)	(134,483,227)	(2,822,777)	-	(25,987,177)	(25,987,177)	(202,439,281)	(202,439,281)
Adjustment/Revaluation	-	-	(534,783)	-	(87,879)	(149,950)	-	(504,054)	(504,054)	(1,276,665)	(1,276,665)
<b>Balance as on Ashadh End 2082</b>	<b>5,957,540,025</b>	<b>795,203,609</b>	<b>1,020,534,457</b>	<b>1,219,378,549</b>	<b>1,249,671,411</b>	<b>517,529,815</b>	<b>-</b>	<b>1,160,589,949</b>	<b>-</b>	<b>11,920,447,815</b>	<b>7,790,330,376</b>
Depreciation and Impairment											
<b>As on Shrawan 1, 2080</b>	<b>-</b>	<b>112,199,517</b>	<b>675,577,888</b>	<b>777,500,407</b>	<b>547,962,149</b>	<b>293,940,782</b>	<b>-</b>	<b>661,666,152</b>	<b>-</b>	<b>3,068,846,895</b>	<b>1,932,053,532</b>
Depreciation charge for the year	-	12,964,449	92,648,755	68,443,600	145,386,813	48,659,384	-	79,251,429	-	447,354,431	447,354,431
Impairment for the year	-	-	(64,657,894)	(3,907,731)	(102,811,683)	(6,697,559)	-	(13,970,805)	-	(192,045,672)	(192,045,672)
Disposals	-	-	(5,962)	(0)	-	(811)	-	6,772	-	0	0
Adjustment	-	1	-	-	-	-	-	-	-	-	-
<b>As on Asadh End 2081</b>	<b>-</b>	<b>125,163,967</b>	<b>703,562,758</b>	<b>842,035,276</b>	<b>590,537,279</b>	<b>335,901,796</b>	<b>-</b>	<b>726,953,548</b>	<b>-</b>	<b>3,324,155,653</b>	<b>2,187,362,291</b>
Depreciation charge for the year	-	14,500,743	92,094,980	65,381,654	150,046,402	48,046,403	-	79,246,919	-	449,317,099	449,317,099
Impairment for the year	-	-	(14,479,046)	(24,341,720)	(96,770,285)	(2,689,421)	-	(21,666,376)	-	(159,946,848)	(159,946,848)
Disposals	-	-	(6,227)	303	25	6,955	-	(1,254)	-	(195)	(195)
Adjustment	-	3	-	-	-	-	-	-	-	-	-
<b>As on Ashadh End 2082</b>	<b>-</b>	<b>139,664,713</b>	<b>781,172,495</b>	<b>883,076,512</b>	<b>643,813,421</b>	<b>381,265,733</b>	<b>-</b>	<b>784,532,837</b>	<b>-</b>	<b>3,613,525,710</b>	<b>2,476,732,348</b>
Capital Work in Progress	-	-	-	-	-	-	-	-	-	-	-
<b>Net Book Value</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>As on Asadh End 2081</b>	<b>5,263,869,908</b>	<b>301,214,580</b>	<b>389,726,994</b>	<b>594,372,055</b>	<b>162,982,357</b>	<b>-</b>	<b>414,169,273</b>	<b>-</b>	<b>7,720,881,452</b>	<b>-</b>	<b>-</b>
<b>As on Asadh End 2082</b>	<b>5,957,540,025</b>	<b>655,538,897</b>	<b>239,361,962</b>	<b>336,302,036</b>	<b>605,857,990</b>	<b>136,264,083</b>	<b>-</b>	<b>376,057,112</b>	<b>-</b>	<b>8,306,922,105</b>	<b>-</b>

**4.14 Goodwill and Intangible Assets**
**Group**

Particulars	Goodwill	Software		Other	Total Asadh End 2082
		Purchased	Developed		
<b>Cost</b>					
As on Shrawan 1, 2080	917,060,811	697,278,373	-		1,614,339,184
Addition during the year		-			
Acquisition	-	23,372,790			23,372,790
Capitalization	-	2,034,205			2,034,205
Disposal During the year	-	(505,062)			(505,062)
Adjustment/Revaluation	-	-			-
<b>Balance as on Asadh End 2081</b>	<b>917,060,811</b>	<b>722,180,306</b>			<b>1,639,241,118</b>
Addition during the year		-			
Acquisition	-				-
Capitalization	-	19,527,148			19,527,148
Disposal During the year	-	(427,722)			(427,722)
Adjustment/Revaluation	-	-			-
<b>Balance as on Asadh End 2082</b>	<b>917,060,811</b>	<b>741,279,732</b>			<b>1,658,340,544</b>
<b>Amortization and Impairment</b>	<b>-</b>	<b>490,575,348</b>			<b>490,575,348</b>
As on Shrawan 1, 2080	-	490,575,348			490,575,348
Amortization charge for the year	-	39,192,694			39,192,694
Impairment for the year	-	-			-
Disposals	-	(505,058)			(505,058)
Adjustment	-	(30,141)			(30,141)
<b>As on Asadh End 2081</b>	<b>-</b>	<b>529,232,843</b>			<b>529,232,843</b>
Amortization charge for the year	-	39,750,896			39,750,896
Impairment for the year	-	-			-
Disposals	-	(427,717)			(427,717)
Adjustment	-	(10)			(10)
<b>As on Asadh End 2082</b>	<b>-</b>	<b>568,556,013</b>			<b>568,556,013</b>
<b>Capital Work in Progress</b>	<b>-</b>	<b>395,500</b>			<b>-</b>
<b>Capital Work in Progress 2081</b>	<b>-</b>	<b>395,500</b>			<b>395,500</b>
<b>Capital Work in Progress 2082</b>	<b>-</b>	<b>395,500</b>			<b>395,500</b>
<b>Net Book Value</b>	<b>-</b>	<b>-</b>			<b>-</b>
<b>As on Asadh End 2080</b>	<b>917,060,811</b>	<b>206,703,025</b>			<b>1,124,159,336</b>
<b>As on Asadh End 2081</b>	<b>917,060,811</b>	<b>192,947,463</b>			<b>1,110,403,773</b>
<b>As on Asadh End 2082</b>	<b>917,060,811</b>	<b>172,723,720</b>			<b>1,090,180,030</b>

**4.14 Goodwill and Intangible Assets**
**Bank**

Particulars	Goodwill	Software		Other	Total Asadh End 2082
		Purchased	Developed		
<b>Cost</b>					
As on Shrawan 1, 2080	917,060,811	688,619,728			1,605,680,539
Addition during the year					-
Acquisition	-	22,513,990			22,513,990
Capitalization	-	-			-
Disposal During the year	-	(505,062)			(505,062)
Adjustment/Revaluation	-	-			-
<b>Balance as on Asadh End 2081</b>	<b>917,060,811</b>	<b>710,628,656</b>			<b>1,627,689,467</b>
Addition during the year					-
Acquisition	-	-			-
Capitalization	-	18,979,098			18,979,098
Disposal During the year	-	(427,722)			(427,722)
Adjustment/Revaluation	-	-			-
<b>Balance as on Asadh End 2082</b>	<b>917,060,811</b>	<b>729,180,032</b>			<b>1,646,240,843</b>
<b>Amortization and Impairment</b>					
As on Shrawan 1, 2080	-	485,929,788			485,929,788
Amortization charge for the year	-	37,821,564			37,821,564
Impairment for the year	-				-
Disposals	-	(505,058)			(505,058)
Adjustment	-				-
<b>As on Asadh End 2081</b>	<b>-</b>	<b>523,246,294</b>			<b>523,246,294</b>
Amortization charge for the year	-	38,324,442			38,324,442
Impairment for the year	-				-
Disposals	-	(427,717)			(427,717)
Adjustment	-	(7)			(7)
<b>As on Asadh End 2082</b>	<b>-</b>	<b>561,143,012</b>			<b>561,143,012</b>
<b>Capital Work in Progress 2081</b>	<b>-</b>	<b>395,500</b>			<b>395,500</b>
<b>Capital Work in Progress 2082</b>	<b>-</b>	<b>395,500</b>			<b>395,500</b>
<b>Net Book Value</b>	<b>917,060,811</b>	<b>168,037,020</b>			<b>1,085,097,831</b>
<b>As on Asadh End 2080</b>	<b>917,060,811</b>	<b>202,689,940</b>			<b>1,120,146,251</b>
<b>As on Asadh End 2081</b>	<b>917,060,811</b>	<b>187,382,361</b>			<b>1,104,838,673</b>
<b>As on Asadh End 2082</b>	<b>917,060,811</b>	<b>168,432,520</b>			<b>1,085,493,331</b>

#### 4.15 Deferred Tax Assets

Particulars	Group			Bank		
	16-Jul-2025			16-Jul-2025		
	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Assets/(Liabilities)	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Assets/(Liabilities)
<b>Deferred Tax on temporary differences on following items</b>						
Loans and Advance to B/Fis	-	-	-	-	-	-
Loans and advances to customers	-	-	-	-	-	-
Interest receivable	-	-	-	-	-	-
Trading Assets	-	7,447,774	(7,447,774)	-	6,438,391	(6,438,391)
Investment securities	-	1,041,194,789	(1,041,194,789)	-	1,037,979,642	(1,037,979,642)
Property & Equipment	-	722,495,713	(722,495,713)	-	715,202,334	(715,202,334)
Employees' defined benefit plan	300,878,586	-	300,878,586	300,878,586	-	300,878,586
Lease Liabilities	693,316,604	-	693,316,604	693,316,604	-	693,316,604
Provisions	1,278,774	-	1,278,774	-	-	-
Loan Loss Provision	3,494,478,391	-	3,494,478,391	3,494,478,391	-	3,494,478,391
Right of use of assets	-	607,783,910	(607,783,910)	-	607,783,910	(607,783,910)
Deferred Tax on temporary differences	-	-	2,111,030,169	-	-	2,121,269,304
Deferred tax on carry forward of unused tax losses	-	-	289,598,011	-	-	289,598,011
Deferred tax due to changes in tax rate	-	-	-	-	-	-
<b>Net Deferred tax asset/(liabilities) as on year end of Asadh End 2082</b>	-	-	<b>2,400,628,180</b>	-	-	<b>2,410,867,315</b>
Recognised in profit or loss	-	-	3,809,841,628	-	-	3,816,865,617
Recognised in other comprehensive income	-	-	(1,409,213,448)	-	-	(1,405,998,302)
Recognised directly in equity	-	-	0	-	-	0
Deferred tax asset/(liabilities) as on Shrawan 1, 2081	-	-	1,652,599,401	-	-	1,650,158,117
Deferred Tax assets acquired from Mega Bank Nepal Ltd			0			-
<b>Origination/(Reversal) during the year</b>	-	-	<b>748,028,779</b>	-	-	<b>760,709,198</b>
<b>Deferred tax (expense)/income recognized in profit or loss</b>	-	-	<b>954,821,164</b>	-	-	<b>965,270,584</b>
<b>Deferred tax (expense)/income recognized in other comprehensive income</b>	-	-	<b>(206,792,385)</b>	-	-	<b>(204,561,385)</b>
<b>Deferred tax (expense)/income recognized directly in equity</b>	-	-	-	-	-	-

#### 4.15 Deferred Tax Assets

Particulars	Group			Bank		
	15-Jul-2024			15-Jul-2024		
	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Assets/(Liabilities)	Deferred Tax Assets	Deferred Tax Liabilities	Deferred Tax Assets/(Liabilities)
<b>Deferred Tax on temporary differences on following items</b>						
Loans and Advance to B/Fis	-	-	-	-	-	-
Loans and advances to customers	-	-	-	-	-	-
Interest receivable	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-
Investment securities	-	819,659,613	(819,659,613)	-	826,360,892	(826,360,892)
Property & Equipment	-	710,091,539	(710,091,539)	-	704,420,120	(704,420,120)
Employees' defined benefit plan	306,550,044	-	306,550,044	306,550,044	-	306,550,044
Lease Liabilities	791,104,881	-	791,104,881	791,104,881	-	791,104,881
Provisions	1,411,424	-	1,411,424	-	-	-
Loan Loss Provision	2,434,266,956	-	2,434,266,956	2,434,266,956	-	2,434,266,956
Right of use of assets	-	712,980,267	(712,980,267)	-	712,980,267	(712,980,267)
Deferred Tax on temporary differences	-	-	1,290,601,887	-	-	1,288,160,602
Deferred tax on carry forward of unused tax losses	-	-	361,997,514	-	-	361,997,514
Deferred tax due to changes in tax rate	-	-	-	-	-	-
<b>Net Deferred tax asset/(liabilities) as on year end of Asadh End 2081</b>	-	-	<b>1,652,599,401</b>	-	-	<b>1,650,158,117</b>
Recognised in profit or loss	-	-	2,834,606,215	-	-	2,838,866,210
Recognised in other comprehensive income	-	-	(1,182,006,814)	-	-	(1,188,708,093)
Recognised directly in equity	-	-	-	-	-	-
Deferred tax asset/(liabilities) as on Shrawan 1, 2080	-	-	109,904,525	-	-	107,034,716
Deferred Tax assets acquired from Mega Bank Nepal Ltd	-	-	-	-	-	-
<b>Origination/(Reversal) during the year</b>	-	-	<b>1,542,694,876</b>	-	-	<b>1,543,123,401</b>
<b>Deferred tax expense/(income) recognized in profit or loss</b>	-	-	<b>1,741,092,641</b>	-	-	<b>1,741,521,166</b>
<b>Deferred tax expense/(income) recognized in other comprehensive income</b>	-	-	<b>(198,397,765)</b>	-	-	<b>(198,397,765)</b>
<b>Deferred tax expense/(income) recognized directly in equity</b>	-	-	-	-	-	-

#### 4.16 Other Assets

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Assets held for sale	-	-	-	-
Other non banking assets	-	-	-	-
Bills receivable	-	-	-	-
Accounts receivable	484,037,512	808,735,303	248,027,405	426,581,777
Accrued Income (investments)	1,539,691,570	1,287,642,568	1,539,691,570	1,287,642,568
Prepayments and deposits	178,157,310	224,226,036	177,915,790	224,180,472
Income tax (Security) deposit	903,895,757	754,876,828	903,895,757	754,876,828
Deferred employee expenditure	1,525,457,221	1,703,019,753	1,525,457,221	1,703,019,753
Premium paid on GoN Bond	-	-	-	-
Premium paid on employee home loan	432,474,728	448,690,558	432,474,728	448,690,558
Inventory	133,576,509	114,351,376	133,576,509	114,351,376
Accrued Income (Loans & Advances)	2,320,914,815	2,309,603,052	2,320,914,815	2,309,603,052
Interest Suspense	(2,320,914,815)	(2,309,603,052)	(2,320,914,815)	(2,309,603,052)
Right of use of assets	3,830,578,903	3,730,069,306	3,830,578,903	3,730,069,306
Less: Accumulated depreciation	(1,804,632,537)	(1,353,468,416)	(1,804,632,537)	(1,353,468,416)
Others	725,199,176	1,095,998,844	653,190,953	1,023,066,560
<b>Total</b>	<b>7,948,436,148</b>	<b>8,814,142,156</b>	<b>7,640,176,299</b>	<b>8,359,010,783</b>

#### 4.17 Due to Banks and Financial Institutions

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Money Market Deposits	-	-	-	-
Interbank Borrowing	-	-	-	-
Other deposits from BFIs	-	-	-	-
Settlement and Clearing accounts	-	-	-	-
Other Deposits from BFIs	3,943,305,035	3,390,914,154	3,943,305,035	3,390,914,154
<b>Total</b>	<b>3,943,305,035</b>	<b>3,390,914,154</b>	<b>3,943,305,035</b>	<b>3,390,914,154</b>

#### 4.18 Due to Nepal Rastra Bank

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Refinance from NRB	-	-	-	-
Standing Liquidity Facility	-	-	-	-
Lender of last report facility from NRB	-	-	-	-
Securities sold under repurchase agreements	-	-	-	-
Other payable to NRB	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.19 Derivative Financial Instruments

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Held for trading</b>				
-Interest rate swap	-	-	-	-
-Currency swap	-	-	-	-
- Forward exchange contract	-	-	-	-
- Others	-	-	-	-
<b>Held for risk management</b>				
-Interest rate swap	-	-	-	-
-Currency swap	-	-	-	-
- Forward exchange contract	-	-	-	-
- Others	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.20 Deposits from Customers

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Institutional Customers:</b>				
Term Deposits	112,912,049,552	92,405,865,582	112,912,049,552	92,405,865,582
Call Deposits	41,062,456,815	34,133,866,856	41,062,456,815	34,133,866,856
Current deposits	29,257,733,688	24,335,469,936	29,401,722,724	24,405,594,175
Other	4,715,722,993	4,493,488,199	4,715,722,993	4,493,488,199
<b>Sub-total</b>	<b>187,947,963,048</b>	<b>155,368,690,573</b>	<b>188,091,952,084</b>	<b>155,438,814,811</b>
<b>Individual customers:</b>				
Term Deposits	141,063,929,105	133,552,266,932	141,063,929,105	133,552,266,932
Saving Deposits	140,244,289,787	112,581,547,375	140,244,289,787	112,581,547,375
Current Deposits	2,876,853,992	1,775,123,769	2,876,853,992	1,775,123,769
Other	70,446,614	69,203,003	70,446,614	69,203,003
<b>Sub-total</b>	<b>284,255,519,497</b>	<b>247,978,141,079</b>	<b>284,255,519,497</b>	<b>247,978,141,079</b>
<b>Total</b>	<b>472,203,482,545</b>	<b>403,346,831,651</b>	<b>472,347,471,581</b>	<b>403,416,955,890</b>

#### 4.20.1 Currency wise analysis of deposit from customers

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Nepalese Rupee	450,646,055,877	390,051,796,516	450,790,044,913	390,121,920,755
Indian Rupee	5,928,895	18,055,704	5,928,895	18,055,704
United States Dollar	20,703,549,370	12,844,292,699	20,703,549,370	12,844,292,699
Great Britain Pound	109,597,762	129,499,286	109,597,762	129,499,286
Euro	522,108,396	252,215,243	522,108,396	252,215,243
Japanese Yen	9,875	16,849,059	9,875	16,849,059
Chinese Yuan	1,904	1,830	1,904	1,830
Other	216,230,466	34,121,313	216,230,466	34,121,313
<b>Total</b>	<b>472,203,482,545</b>	<b>403,346,831,651</b>	<b>472,347,471,581</b>	<b>403,416,955,890</b>

#### 4.21 Borrowings

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Domestic Borrowing</b>				
Nepal Government	-	-	-	-
Other Institutions	-	-	-	-
Other	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Foreign Borrowing</b>				
Foreign Bank and Financial Institutions	2,744,000,000	5,334,000,000	2,744,000,000	5,334,000,000
Multilateral Development Banks	-	-	-	-
Other Institutions	-	-	-	-
<b>Sub total</b>	<b>2,744,000,000</b>	<b>5,334,000,000</b>	<b>2,744,000,000</b>	<b>5,334,000,000</b>
<b>Total</b>	<b>2,744,000,000</b>	<b>5,334,000,000</b>	<b>2,744,000,000</b>	<b>5,334,000,000</b>

#### 4.22 Provisions

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Provisions for redundancy	-	-	-	-
Provision for restructuring	-	-	-	-
Pending legal issues and tax litigation	-	-	-	-
Onerous contracts	-	-	-	-
Other	7,386,006	1,622,466	-	-
<b>Total</b>	<b>7,386,006</b>	<b>1,622,466</b>	<b>-</b>	<b>-</b>

#### 4.22.1 Movement in Provisions

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Balance at Shrawan 1	1,622,466	2,649,051	-	-
Provisions made during the year	5,763,539	(1,026,585)	-	-
Provisions used during the year	-	-	-	-
Provisions reversed during the year	-	-	-	-
Unwind of discount	-	-	-	-
<b>Balance at Ashad end</b>	<b>7,386,006</b>	<b>1,622,466</b>	-	-

#### 4.23 Other Liabilities

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Liabilities for employees defined benefit obligations	611,478,437	676,666,140	611,478,437	676,666,140
Liability for long-service leave	395,713,739	347,450,600	391,450,182	345,167,340
Short term employee benefit	-	-	-	-
Bills Payable	134,165,174	90,784,863	134,165,174	90,784,863
Creditors and accruals	3,501,240,876	2,965,855,550	1,768,938,692	1,819,371,400
Interest payable on deposits	360,841,223	481,661,708	360,841,223	481,661,708
Interest payable on borrowings	574,850,211	572,594,857	574,850,211	572,594,857
Liabilities on deferred grant income	1,636,860	2,913,131	1,636,860	2,913,131
Unpaid dividend	390,681,004	421,198,399	390,681,004	421,198,399
Liabilities under lease	2,290,650,681	2,614,707,019	2,290,650,681	2,614,707,019
Employee bonus payable	688,755,100	629,413,632	688,755,100	629,413,632
<b>Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Matured fixed deposits	18,926,041	72,353,482	18,926,041	72,353,482
Audit fees payable	5,690,000	3,666,850	5,690,000	3,666,850
Unearned Discount and commission	183,754,213	229,072,013	183,754,213	229,072,013
Unearned interest treasury	504,615,515	402,503,731	504,615,515	402,503,731
Amounts payable on LC	692,405,922	637,763,599	692,405,922	637,763,599
Gratuity NIBL (before 2058)	-	-	-	-
Gratuity Jebils Finance	1,327,400	1,327,400	1,327,400	1,327,400
Gratuity City Express	772,355	914,188	772,355	914,188
Others	227,293,735	185,327,233	227,293,734	185,327,233
<b>Total</b>	<b>10,584,798,488</b>	<b>10,336,174,395</b>	<b>8,848,232,747</b>	<b>9,187,406,985</b>

#### 4.23.1 Defined benefit obligations

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Present Value of unfunded obligations	-	-	-	-
Present Value of funded obligations	1,561,542,427	1,374,662,440	1,561,542,427	1,374,662,440
Total present value of obligations	1,561,542,427	1,374,662,440	1,561,542,427	1,374,662,440
Fair value of plan assets	950,063,990	697,996,300	950,063,990	697,996,300
Present value of net obligations	611,478,437	676,666,140	611,478,437	676,666,140
Recognized liability for defined benefit obligations	611,478,437	676,666,140	611,478,437	676,666,140

#### 4.23.2 Plan Assets

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Equity Securities	-	-	-	-
Government bonds	-	-	-	-
Bank deposits	950,063,990	697,996,300	950,063,990	697,996,300
Others	-	-	-	-
<b>Total</b>	<b>950,063,990</b>	<b>697,996,300</b>	<b>950,063,990</b>	<b>697,996,300</b>
Actual return on plan assets				

#### 4.23.3 Movement in present value of defined benefit obligations

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Opening DBP Obligation	1,374,662,440	1,313,795,940	1,374,662,440	1,313,795,940
Actuarial (Gain) or Loss	15,079,850	(98,842,410)	15,079,850	(98,842,410)
Benefits Paid	(71,201,453)	(77,224,080)	(71,201,453)	(77,224,080)
Current Service Costs	135,672,440	135,598,000	135,672,440	135,598,000
Interest Cost (unwinding)	107,329,150	101,334,990	107,329,150	101,334,990
<b>Closing DBP Obligation</b>	<b>1,561,542,427</b>	<b>1,374,662,440</b>	<b>1,561,542,427</b>	<b>1,374,662,440</b>

#### 4.23.4 Movements in fair value of plan assets

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Opening DBP Assets	697,996,300	679,600,720	697,996,300	679,600,720
Contributions paid into the plan	297,619,520	175,492,630	297,619,520	175,492,630
Benefits paid during the year	(53,455,150)	(70,196,800)	(53,455,150)	(70,196,800)
Actuarial (losses) gains	(72,359,180)	(162,867,430)	(72,359,180)	(162,867,430)
Expected return on plan assets	80,262,500	75,967,180	80,262,500	75,967,180
Closing fair value of DBP Assets	950,063,990	697,996,300	950,063,990	697,996,300
<b>Total</b>	<b>950,063,990</b>	<b>697,996,300</b>	<b>950,063,990</b>	<b>697,996,300</b>

#### 4.23.5 Amount Recognised in Profit or Loss

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Current Service Costs	135,672,440	135,598,000	135,672,440	135,598,000
Interest on obligation	107,329,150	101,334,990	107,329,150	101,334,990
Expected Return on Plan Assets	(80,262,500)	(75,967,180)	(80,262,500)	(75,967,180)
<b>Total</b>	<b>162,739,090</b>	<b>160,965,810</b>	<b>162,739,090</b>	<b>160,965,810</b>

#### 4.23.6 Amount recognised in other comprehensive income

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Actuarial Gain/(Loss)	(87,439,030)	(64,025,020)	(87,439,030)	(64,025,020)

#### 4.23.7 Actuarial Assumptions

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Discount rate	7.5%	8.0%	7.5%	8.0%
Expected return on plan asset	-	-	-	-
Future salary increase	6.0%	7.0%	6.0%	7.0%
Withdrawal rate	3.0%	3.0%	3.0%	3.0%

#### 4.23.8 Liability for long service leave

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Opening Leave Obligation	347,450,600	311,113,089	345,167,340	308,415,725
Current Service Costs	29,611,227	31,445,964	26,900,370	30,873,372
Finance Cost (unwinding)	26,924,970	24,078,781	26,924,970	24,078,781
Benefits Paid	(71,764,978)	(69,027,415)	(71,034,418)	(68,040,719)
Actuarial Gain or Loss	63,491,920	49,840,181	63,491,920	49,840,181
<b>Closing Leave Obligation</b>	<b>395,713,739</b>	<b>347,450,600</b>	<b>391,450,182</b>	<b>345,167,340</b>
<b>Actuarial loss /(gain) on leave (P&amp;L)</b>	<b>63,491,920</b>	<b>49,840,181</b>	<b>63,491,920</b>	<b>49,840,181</b>

#### 4.24 Debt securities issued

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Debt securities issued designated at FVtPL	-	-	-	-
Debt Securities issued at amortised cost				
8% Debenture 2078 (11.04.2071 to 10.04.2078)	-	-	-	-
10.5% Debenture 2082 (04.03.2076 to 03.03.2083)	2,000,000,000	2,000,000,000	2,000,000,000	2,000,000,000
8.5% Debenture 2084 (09.11.2077 to 08.11.2084)	4,000,000,000	4,000,000,000	4,000,000,000	4,000,000,000
10% Debenture 2084 (10.11.2080 to 09.11.2090)	4,040,000,000	4,040,000,000	4,040,000,000	4,040,000,000
<b>Total</b>	<b>10,040,000,000</b>	<b>10,040,000,000</b>	<b>10,040,000,000</b>	<b>10,040,000,000</b>

#### 4.25 Subordinated Liabilities

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Redeemable preference shares	-	-	-	-
Irredeemable cumulative preference shares (liability component)	-	-	-	-
Others	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.26 Share Capital

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Ordinary shares	34,128,594,897	34,128,594,897	34,128,594,897	34,128,594,897
Convertible preference shares (equity component only)	-	-	-	-
Irredeemable preference shares (equity component only)	-	-	-	-
Perpetual debt (equity component only)	-	-	-	-
<b>Total</b>	<b>34,128,594,897</b>	<b>34,128,594,897</b>	<b>34,128,594,897</b>	<b>34,128,594,897</b>

##### 4.26.1 Ordinary Shares

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Authorised Capital</b>				
500,000,000.00 no. of ordinary shares of Rs. 100 each	50,000,000,000	50,000,000,000	50,000,000,000	50,000,000,000
<b>Issued Capital</b>				
341,285,948 no. of ordinary shares of Rs. 100 each	34,128,594,897	34,128,594,897	34,128,594,897	34,128,594,897
<b>Subscribed and paid up capital</b>				
341,285,948 no. of ordinary shares of Rs. 100 each	34,128,594,897	34,128,594,897	34,128,594,897	34,128,594,897
<b>Total</b>	<b>34,128,594,897</b>	<b>34,128,594,897</b>	<b>34,128,594,897</b>	<b>34,128,594,897</b>

##### 4.26.2 Ordinary Shares Ownership

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Domestic ownership</b>				
Nepal Government	100.00%	34,128,594,897	100.00%	34,128,594,897
"A" class licensed institutions				
Other licensed institutions	8.65%	2,950,648,569	8.64%	2,949,613,969
Other Institutions	24.17%	8,247,791,519	24.75%	8,446,434,119
Public	39.19%	13,375,184,165	39.19%	13,375,184,165
Other	28.00%	9,554,970,643	27.42%	9,357,362,643
<b>Foreign ownership</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>
<b>Total</b>	<b>100.00%</b>	<b>34,128,594,897</b>	<b>100.00%</b>	<b>34,128,594,897</b>

**Details of Shareholders holding 0.5 percent or above shares are mentioned below:**

Shareholder's Name	% Holding	Amount
Rastriya Beema Company Limited	6.73%	2,296,779,796
Mahalaxmi Investment Pvt.Ltd.	3.96%	1,351,756,715
Chaaya Investment Pvt. Ltd.	3.68%	1,256,063,680
K.U.P.Investment Pvt.Ltd.	3.51%	1,196,241,113
Sophia Investment Pvt.Ltd.	3.33%	1,136,436,816
Citizen Investment	1.32%	449,636,996
Annapurna Investment Pvt. Ltd.	0.74%	251,170,457
Surya Inosyspvt Ltd	0.74%	251,170,223
Prestine Investment Pvt Ltd	0.74%	251,170,223
Kamala Investment Private	0.70%	239,252,907
Lotus Investment Private	0.65%	221,747,779
Rastriya Beema Sansthan	0.64%	217,953,722
Mercantile Investment	0.57%	195,889,042
Cit- Citizen Unit Scheme	0.56%	192,062,188

**4.27 Reserves**

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Statutory general reserve	13,336,939,929	12,440,448,478	13,250,554,532	12,375,150,139
Exchange equalization reserve	166,025,555	151,197,127	166,025,555	151,197,127
Corporate social responsibility reserve	55,799,770	45,370,309	52,249,626	42,265,580
Capital redemption reserve	-	-	-	-
Regulatory reserve				
Accrued Interest Reserve	1,473,164,967	3,832,817,261	1,473,164,967	3,832,817,261
NBA Reserve	1,833,673,865	1,900,395,005	1,833,673,865	1,900,395,005
Capital Reserve	1,676,527,991	1,676,527,991	1,676,527,991	1,676,527,991
Actuary Reserve	375,958,864	314,751,543	375,958,864	314,751,543
Other Reserve	4,883,820	4,883,820	4,883,820	4,883,820
Deferred Tax Reserve	3,816,865,617	2,838,866,210	3,816,865,617	2,838,866,210
ICR reserve	233,647,130	175,406,780	233,647,130	175,406,780
Unrealised gain Reserve (FVTPL)	10,681,291	-	10,681,291	-
Other Reserve (G/W)	917,060,811	917,060,811	917,060,811	917,060,811
Investment adjustment reserve	384,186,696	384,186,696	384,186,696	384,186,696
Capital adjustment reserve	-	-	-	-
Assets revaluation reserve	1,811,791,890	1,811,791,890	1,811,791,890	1,811,791,890
Fair value reserve	2,464,341,499	1,928,175,415	2,421,952,499	1,928,175,415
Dividend equalization reserve	-	-	-	-
Debenture Redemption Reserve	5,133,253,903	3,617,698,347	5,133,253,903	3,617,698,347
Actuarial Gain Reserve	(375,958,865)	(314,751,544)	(375,958,865)	(314,751,544)
Special reserve	2,912,078	2,689,512	2,593,372	2,593,372
Staff Training Reserve	119,456,997	78,077,606	119,456,997	78,077,606
<b>Total</b>	<b>33,441,213,808</b>	<b>31,805,593,256</b>	<b>33,308,570,561</b>	<b>31,737,094,047</b>

#### 4.28 Contingent Liabilities and Commitments

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Contingent Liabilities	114,264,584,849	94,118,086,725	114,264,584,849	94,118,086,725
Undrawn and undisbursed facilities	19,920,816,640	18,982,337,675	19,920,816,640	18,982,337,675
Capital Commitments	-	-	-	-
Lease Commitments	-	-	-	-
Litigation	1,085,950,872	1,080,960,638	1,085,950,872	1,080,960,638
<b>Total</b>	<b>135,271,352,362</b>	<b>114,181,385,038</b>	<b>135,271,352,362</b>	<b>114,181,385,038</b>

##### 4.28.1 Contingent Liabilities

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Acceptance and documentary credit	65,397,397,429	49,194,636,783	65,397,397,429	49,194,636,783
Bills for collection	1,838,808,852	1,552,371,355	1,838,808,852	1,552,371,355
Forward exchange contracts	10,483,363,700	8,002,507,000	10,483,363,700	8,002,507,000
Guarantees	36,545,014,868	35,368,571,587	36,545,014,868	35,368,571,587
Underwriting commitment	-	-	-	-
Loan sales	-	-	-	-
Other commitments	-	-	-	-
<b>Total</b>	<b>114,264,584,849</b>	<b>94,118,086,725</b>	<b>114,264,584,849</b>	<b>94,118,086,725</b>

##### 4.28.2 Undrawn and undisbursed facilities

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Undisbursed amount of loans	8,009,800,953	8,674,883,816	8,009,800,953	8,674,883,816
Undrawn limits of overdrafts	11,336,186,056	9,710,263,892	11,336,186,056	9,710,263,892
Undrawn limits of credit cards	574,829,631	597,189,966	574,829,631	597,189,966
Undrawn limits of letter of credit	-	-	-	-
Undrawn limits of guarantee	-	-	-	-
<b>Total</b>	<b>19,920,816,640</b>	<b>18,982,337,675</b>	<b>19,920,816,640</b>	<b>18,982,337,675</b>

##### 4.28.3 Capital commitments

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

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Capital Commitment in relation to Property & Equipment	-	-	-	-
Approved and contracted for	-	-	-	-
Approved but not contracted for	-	-	-	-
Sub total	-	-	-	-
<b>Capital Commitment in relation with Intangible assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Approved and contracted for</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Approved but not contracted for</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.28.4 Lease commitments

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Operating lease commitments</b>	-	-	-	-
Future minimum lease payments under non cancellable lease, where bank is a lessee	-	-	-	-
Not later than 1 year	-	-	-	-
Later than 1 year but not later than 5 years	-	-	-	-
Later than 5 years	-	-	-	-
<b>Sub total</b>	-	-	-	-
<b>Finance lease commitments</b>	-	-	-	-
Future minimum lease payments under non cancellable lease, where bank is a lessee	-	-	-	-
Not later than 1 year	-	-	-	-
Later than 1 year but not later than 5 years	-	-	-	-
Later than 5 years	-	-	-	-
<b>Sub total</b>	-	-	-	-
<b>Total</b>	-	-	-	-

#### 4.28.5 Litigation

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Contingent Liabilities on Taxes	1,085,950,872	1,080,960,638	1,085,950,872	1,080,960,638
<b>Total</b>	<b>1,085,950,872</b>	<b>1,080,960,638</b>	<b>1,085,950,872</b>	<b>1,080,960,638</b>

#### 4.29 Interest Income

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Cash and cash equivalent	-	-	-	-
Due from Nepal Rastra Bank	-	-	-	-
Placement with B/FIs	1,533,123,325	1,250,430,787	1,533,123,325	1,250,430,787
Loan and advances to B/FIs	1,031,310,300	1,158,943,061	1,031,310,300	1,158,943,061
Loans and advances to customers	28,872,674,622	36,050,303,637	28,872,674,622	36,050,303,637
Investment securities	4,199,695,796	3,930,289,129	4,199,695,796	3,930,289,129
Loan and advances to staff	330,983,482	451,165,287	330,983,482	451,165,287
<b>Other</b>	<b>289,252,281</b>	<b>420,505,088</b>	<b>207,876,977</b>	<b>312,281,697</b>
<b>Total Interest income</b>	<b>36,257,039,806</b>	<b>43,261,636,989</b>	<b>36,175,664,503</b>	<b>43,153,413,599</b>

#### 4.30 Interest Expense

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Due to bank and financial institutions	42,989,812	70,721,364	42,989,812	70,721,364
Due to Nepal Rastra Bank	-	5,835,293	-	5,835,293
Deposits from customers	20,434,766,941	26,188,162,175	20,447,548,802	26,221,162,433
Borrowing	420,541,040	886,436,601	420,541,040	886,436,601
Debt securities issued	956,613,206	710,670,246	956,613,206	710,670,246
Subordinated liabilities	-	-	-	-
Other (finance cost under lease liability)	109,066,822	141,669,704	105,349,632	141,667,828
<b>Total Interest expense</b>	<b>21,963,977,820</b>	<b>28,003,495,384</b>	<b>21,973,042,492</b>	<b>28,036,493,765</b>

#### 4.31 Fees and Commission Income

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Loan administration fees	514,041,390	354,019,422	514,041,390	354,019,422
Service Fees	305,166,318	254,713,503	305,166,318	254,713,503
Consortium fees	30,630,486	34,476,788	30,630,486	34,476,788
Commitment fees	2,176,957	1,920,713	2,176,957	1,920,713
DD/TT/Swift fees	144,406,002	119,705,311	144,406,002	119,705,311
Card/ATM/POS issuance and renewal fees	781,470,423	738,974,307	781,470,423	738,974,307
Prepayment and swap fees	58,630,279	24,899,021	58,630,279	24,899,021
Investment banking fees	-	-	-	-
Assets management fees	194,705,035	133,121,434	-	-
Brokerage fees	76,277,569	10,791,709	-	-
Remittance fee	36,647,494	31,541,208	36,647,494	31,541,208
Commission on Letter of Credit	403,794,228	354,199,359	403,794,228	354,199,359
Commission on guarantee contracts issued	369,673,362	311,683,925	369,673,362	311,683,925
Commission on share underwriting/Issue	2,817,924	14,433,631	-	-
Locker rental	59,909,067	56,901,799	59,909,067	56,901,799
Exchange fees (batta)	-	25,560	-	25,560
Bills discount commission	8,726	16,975	8,726	16,975
Other fees and commission income	249,475,678	204,564,241	60,458,823	49,252,442
<b>Total</b>	<b>3,229,830,939</b>	<b>2,645,988,904</b>	<b>2,767,013,555</b>	<b>2,332,330,331</b>

#### 4.32 Fees and Commission Expense

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
ATM management fees	12,666,430	12,450,855	12,666,430	12,450,855
Card fees and commission	474,562,552	475,284,360	474,562,552	475,284,360
Guarantee commission	-	-	-	-
Brokerage	-	-	-	-
DD/TT/Swift fees	18,568,059	16,349,053	18,568,059	16,349,053
Branchless banking commission	3,104,813	3,280,969	3,104,813	3,280,969
Bank charges	55,171,465	47,217,191	54,873,594	46,972,756
Others	43,931,762	32,437,981	-	-
<b>Total fee &amp; commission expense</b>	<b>608,005,080</b>	<b>587,020,409</b>	<b>563,775,447</b>	<b>554,337,994</b>

#### 4.33 Net Trading Income

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Changes in fair value of trading assets	58,251,163	(178,278)	21,461,304	-
Gain/loss on disposal of trading assets	-	-	-	-
Interest income on trading assets	-	-	-	-
Dividend income on trading assets	-	1,716,221	-	-
Gain/loss foreign exchange transaction	744,598,385	469,545,733	744,598,385	469,545,733
Other	-	-	-	-
<b>Net trading income</b>	<b>802,849,549</b>	<b>471,083,676</b>	<b>766,059,690</b>	<b>469,545,733</b>

#### 4.34 Other Operating Income

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Foreign exchange revaluation gain	59,313,711	91,838,532	59,313,711	91,838,532
Gain/loss on sale of investment securities	19,100,424	3,517,353	19,100,424	3,517,353
Fair values gain/loss on investment properties	-	-	-	-
Dividend on equity instruments	134,447,441	117,330,575	241,847,963	226,697,511
Gain/loss on sale of property and equipment	2,183,920	(12,334,312)	3,633,385	(12,334,312)
Gain/loss on sale of investment property	36,127,518	6,645,470	36,127,518	6,645,470
Operating lease income	-	-	-	-
Gain/loss on sale of gold and silver	7,699,451	10,105,232	7,699,451	10,105,232
Others	129,713,597	87,525,049	112,836,249	81,614,472
<b>Total</b>	<b>388,586,063</b>	<b>304,627,899</b>	<b>480,558,703</b>	<b>408,084,258</b>

#### 4.35 Impairment Charge / (Reversals)

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Impairment charge/(reversal) on loan and advances to B/FIs	10,308,263	29,762,895	10,308,263	29,762,895
Impairment charge/(reversal) on loan and advances to customer	4,369,481,229	5,166,731,451	4,369,481,229	5,166,731,451
Impairment charge/(reversal) on financial investment	-	-	-	-
Impairment charge/(reversal) on placement with B/FIs	-	-	-	-
Impairment charge/(reversal) on property and equipment	-	-	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-	-	-
Impairment charge/(reversal) on investment properties	-	-	-	-
Impairment charge/(reversal) on other receivables	(4,408,072)	(84,930,108)	(4,408,072)	(84,930,108)
<b>Total</b>	<b>4,375,381,420</b>	<b>5,111,564,238</b>	<b>4,375,381,420</b>	<b>5,111,564,238</b>

#### 4.36 Personnel Expenses

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Salary	1,554,092,129	1,473,011,323	1,503,290,007	1,436,058,210
Allowances	1,118,819,012	1,066,370,745	1,076,707,553	1,033,292,937
Gratuity Expenses	166,335,504	163,883,045	162,739,090	160,965,810
Provident fund	142,661,692	134,225,985	138,336,301	130,659,204
Uniform	1,630,521	1,906,816	1,457,971	1,791,536
Training & development expense	36,816,927	32,552,108	32,701,143	29,631,338
Leave expenses	120,326,565	105,474,531	117,317,260	104,792,335
Medical	242,936	277,198	149,673	166,809
Insurance	95,108,335	86,964,248	92,834,268	85,022,873
Employees incentive	1,708,898	-	1,708,898	-
Cash-settled share based payments	-	-	-	-
Pension expense	-	-	-	-
Finance expense under NFRS	134,417,988	157,037,391	134,417,988	157,037,391
Other expenses related to staff (lunch)	55,396,132	8,638,508	46,095,552	-
<b>Subtotal</b>	<b>3,427,556,638</b>	<b>3,230,341,899</b>	<b>3,307,755,704</b>	<b>3,139,418,444</b>
Employee bonus	721,398,493	654,650,433	688,755,100	629,413,632
<b>Grand total</b>	<b>4,148,955,132</b>	<b>3,884,992,331</b>	<b>3,996,510,805</b>	<b>3,768,832,076</b>

**4.37 Other operating expenses**

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Directors' fee	4,482,000	4,432,400	1,857,000	2,226,000
Directors' expenses (Board meeting expenses)	300,365	305,761	183,200	282,454
Auditors' remuneration	6,770,970	4,506,150	5,690,000	3,666,850
Other audit related expenses	1,041,900	861,623	712,275	651,982
Professional, legal and other expenses	232,763,771	173,952,615	230,407,365	172,547,808
Office administration expense	1,362,430,693	1,339,714,133	1,299,464,599	1,294,910,730
Operating lease expense	16,904,949	16,454,186	-	-
Operating expense of investment properties	-	-	-	-
Corporate social responsibility expense	34,900,023	43,252,204	33,338,773	43,116,069
Onerous lease provisions	-	-	-	-
<b>Other</b>	-	-	-	-
Others	47,775,415	51,610,669	39,124,775	49,069,742
<b>Total</b>	<b>1,707,370,086</b>	<b>1,635,089,741</b>	<b>1,610,777,987</b>	<b>1,566,471,635</b>

**4.37.1 Office administration expense**

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Water and electricity	94,499,601	90,893,717	93,168,859	90,475,282
Repair and maintenance				
(a) Building	23,188,199	22,659,589	22,641,657	22,553,499
(b) Vehicle	12,410,630	13,302,348	11,718,667	12,846,838
(c) Computer and accessories	19,870,889	15,223,193	19,453,329	14,808,578
(d) Office equipment and furniture	28,058,256	30,441,035	26,559,174	29,417,668
(e) Other	-	-	-	-
Insurance	33,637,517	38,751,492	33,364,694	38,465,336
Postage, telex, telephone, fax	128,308,883	128,157,329	122,727,575	120,492,851
Printing and stationery	106,505,811	126,471,809	103,544,531	122,356,499
Newspaper, books and journals	1,229,776	724,460	1,063,398	559,074
Advertisement	152,696,961	130,399,449	133,983,693	113,121,757
Donation	13,101	5,066,800	13,101	5,066,800
Security expense	371,001,247	370,482,958	368,161,624	368,533,576
Deposit and loan guarantee premium	134,701,376	123,523,700	134,701,376	123,523,700
Travel allowance and expense	22,241,259	36,329,740	22,222,959	36,329,740
Entertainment	32,653,668	32,683,317	29,015,504	32,278,221
Annual/special general meeting expense	4,260,486	7,031,011	4,120,946	6,919,149
Other	-	-	-	-
(a) Share / Debenture expenses	-	-	-	-
(b) Fuel	59,766,027	72,768,171	57,805,385	70,891,633
(c) Taxes and other duties	45,278,156	46,459,169	28,564,812	43,432,565
(d) Membership fee	9,077,938	3,682,775	6,640,121	1,640,643
(e) Non capital expense	9,289,902	13,030,796	9,008,269	12,675,241
(f) Janitorial expenses	73,076,136	30,600,199	70,984,924	28,522,083
(g) Others	664,876	1,031,077	-	-
<b>Total</b>	<b>1,362,430,693</b>	<b>1,339,714,133</b>	<b>1,299,464,599</b>	<b>1,294,910,730</b>

#### 4.38 Depreciation and Amortisation

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Depreciation of Property and Equipment	471,976,867	465,784,458	449,317,099	447,354,431
Depreciation of Investment properties	-	-	-	-
Amortisation of intangible assets	39,750,896	39,192,694	38,324,442	37,821,564
Depreciation of ROU (Right of use of Assets)	451,164,121	448,241,146	451,164,121	448,047,356
<b>Total</b>	<b>962,891,883</b>	<b>953,218,298</b>	<b>938,805,661</b>	<b>933,223,351</b>

#### 4.39 Non Operating Income

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Recovery of loan written off	36,290,121	4,371,833	36,290,121	4,371,833
Other income (Share of Profit in Associates equity accounting)	30,099,804	79,071,209	-	-
Bargain Purchase Gain	-	-	-	-
Other income	-	-	-	-
<b>Total</b>	<b>66,389,924</b>	<b>83,443,042</b>	<b>36,290,121</b>	<b>4,371,833</b>

#### 4.40 Non Operating Expense

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Loan written off	568,496,855	732,100,005	568,496,855	732,100,005
Redundancy provision	-	-	-	-
Expense of restructuring	-	-	-	-
Other expense	-	-	-	-
<b>Total</b>	<b>568,496,855</b>	<b>732,100,005</b>	<b>568,496,855</b>	<b>732,100,005</b>

#### 4.41 Income Tax Expense / (Income)

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Income Taxes				
For Current Period	2,899,564,731	3,357,891,304	2,828,647,268	3,290,493,999
For Previous period	3,137,392	6,857,733	3,137,392	6,857,733
Deferred Taxes	-	-	-	-
Origination and reversal of temporary differences	(954,711,328)	(1,741,078,829)	(965,270,584)	(1,741,521,166)
Changes in tax rate	-	-	-	-
Recognition of previously unrecognized tax losses	-	-	-	-
<b>Total income tax expense</b>	<b>1,947,990,795</b>	<b>1,623,670,208</b>	<b>1,866,514,076</b>	<b>1,555,830,566</b>

#### 4.41.1 Reconciliation of tax expense and accounting profit

Particulars	Group		Bank	
	16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
Profit Before Tax	6,409,618,005	5,859,300,104	6,198,795,904	5,664,722,690
Tax amount at tax rate of 30%	1,922,885,402	1,757,790,031	1,859,638,771	1,699,416,807
Add: Tax effect of non deductibles	1,524,905,738	2,153,576,377	1,514,648,225	2,147,954,448
Less Tax effect on exempt income	(16,862,404)	(19,572,106)	(50,349,904)	(53,059,606)
Add/Less: Tax effect on other items	(1,482,937,940)	(2,268,124,095)	(1,457,423,016)	(2,238,481,083)
<b>Total income tax expense</b>	<b>1,947,990,795</b>	<b>1,623,670,208</b>	<b>1,866,514,076</b>	<b>1,555,830,567</b>
<b>Effective tax rate</b>	<b>30.39%</b>	<b>27.71%</b>	<b>30.11%</b>	<b>27.47%</b>

**Statement of distributable profit or loss**

For the year ended 32nd Ashad 2082

(As per NRB Regulation)

Assets	Bank	
	Current Year	Previous Year
<b>Net profit or (loss) as per statement of profit or loss</b>	<b>4,332,281,828</b>	<b>4,108,892,124</b>
<b><u>Appropriations:</u></b>		
a. General reserve	(875,404,393)	(821,812,752)
b. Foreign exchange fluctuation fund	(14,828,428)	(22,959,633)
c. Capital Adjustment reserve reversal	-	-
d. Corporate social responsibility fund	(43,322,819)	(41,088,922)
e. Employees' training fund	(41,379,391)	(22,100,235)
f. Debenture Redemption Reserve	(1,515,555,556)	(1,066,666,667)
g. Investment Adjustment Reserve	-	-
h. Transfer from Debenture Redemption Reserve	-	-
i. Transfer From Capital Premium	-	-
j. Transfer from corporate social responsibility fund	33,338,773	43,116,069
k. Transfer from Fair Value Reserve (Sale of share)	44,740,136	171,634
<b>Profit or (loss) before regulatory adjustment</b>	<b>1,919,870,150</b>	<b>2,177,551,619</b>
<b><u>Regulatory adjustment:</u></b>		
a. Interest receivable (-)/previous accrued interest received (+)	2,359,652,293	(1,404,990,145)
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 (+)	66,721,140	(1,166,461,240)
e. Deferred tax assets recognised (-)/ reversal (+)	(977,999,407)	(1,629,303,361)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	-	-
i. AFS Reserve (+/-)	(61,207,321)	(44,817,516)
j. Actuarial Loss Reserve	(58,240,350)	(153,491,124)
k. Other Reserve (ICR)	(10,681,291)	-
<b>Net Profit for the Year End 2082 available for distribution</b>	<b>3,238,115,214</b>	<b>(2,221,511,767)</b>
Opening Retained Earning as on Shrawan 1 2081	(5,693,231,880)	(3,471,720,114)
Adjustment (+/-)	-	-
Distributions	-	-
Bonus Shares issued	-	-
Cash dividend Paid	-	-
<b>Total distributable profit as on Ashad end 2082</b>	<b>(2,455,116,667)</b>	<b>(5,693,231,880)</b>
<b>Net distributable profit as on Ashad end 2082</b>	<b>(2,455,116,667)</b>	<b>(5,693,231,880)</b>
<b>Annualised Distributable Profit/Loss per share</b>	<b>(7.19)</b>	<b>(16.68)</b>

## 5. Disclosure and Additional Information

### 5.1 Risk Management Framework

#### Overview of Risk

Risk may be defined as possibility of loss due to uncertainty, which may be financial loss or loss to the image or reputation of the Bank. Risk management of the Bank has the practice of identifying potential risks in advance, analyzing them and taking precautionary steps to reduce/mitigate various types of risks that the Bank is exposed to.

Risk management is an integral part of the Bank's culture, strategy, and day-to-day business operations. Keeping in mind that risk management in the banking is a key to link to financial system stability as well as to optimize return to its stakeholders, the Bank tries to ensure that the risk taking is informed and prudent. It uses varieties of assessment tools to measure and predict various types of risk. Moreover, Board of Directors (BOD) as well as senior management constantly overviews the overall risk governance of the bank.

#### Active Board and Senior Management Oversight

BOD have ultimate responsibility for the level of risk taken by the Bank. Accordingly, overall business strategies, risk appetite, risk tolerance to take and manage risks are formulated by active involvement of BOD and senior level management of the bank.

The role of BOD is limited to oversight of various types of risks that the Bank is exposed to. Without becoming directly involved in managing such risks, BOD plays active role by:

- Assessing risk on an ongoing basis and developing policies and procedures that are consistent with the organization's strategy and risk appetite.
- Regularly monitoring for effective implementation of such policies and procedures by updating itself through various reports on regular interval.
- Giving regular feedbacks and instructions for taking steps to mitigate risk.

Senior management is actively involved in implementation of approved policies and procedures at all levels in the Bank. It creates and fosters the environment within the Bank for effective implementation of policies and procedures by timely communicating at each level and through constant interaction with key department heads. Further trainings are provided to the staff for creating risk awareness within the Bank. It also helps to develop effective internal controls with high ethical standards for effective implementation of such policies and procedures.

#### Risk Governance

The ideologies of risk management followed by the Bank include:

- Reviewing/studying changes in micro/macroeconomic of the country that could have a significant impact on the financial performance of the Bank and suggest/recommend appropriate policies/processes to adopt to mitigate such impacts.
- Supporting the Board in its implementation, review and approval of the governance framework which includes the bank's risk culture, risk appetite, risk limits.
- Establishing trigger system to avoid breaches of the bank's risk appetite, tolerance limits.
- Taking calculative business risk and optimizing return.

#### Risk Management Department

The risk management system ensures that the bank takes well-calculated business risks while safeguarding the bank's capital, its financial resources and return to its stakeholders. The Integrated Risk Management Department directly reports to the Board level committees. The Board of Directors of the Bank recognizes that a critical factor in the Bank's continued growth, profitability and stability lies in its effective risk management capabilities and efficient risk return trade-off.

Perceptions and behaviors towards risk are ever changing. The Bank has well established system, policies and procedural guidelines in place for comprehensive identification, assessment, monitoring, controlling and reporting of all material risks which are timely identified, controlled and managed in an efficient manner. It has adequate risk management processes commensurate with the nature, scope, scale and the degree of complexity of its business operations.

Risk Management Department is an integrated department comprising of:

- Credit Risk Management Unit
- Market & Liquidity Risk Management Unit
- Operation Risk Management Unit
- IT Risk Management Unit

#### **a. Credit Risk Management**

The goal of credit risk management is to maximize the Bank's risk adjusted rate of return by maintaining credit risk exposures within acceptable parameters. The Bank has formulated tools to evaluate credit risk of the Bank. Credit Risk Management Unit reviews the credit proposals and assigns independent risk rating before processing for credit decisions to the concerned authorities. Five pillars of credit namely Industry Environment, Financial Indicators, Management Quality, Conduct of Account and Security Realization are taken into consideration while assigning risk for Corporate Credit & SME whereas, four pillars of credit namely Borrower's Competency, Financial & Repayment Capacity, Conduct of Account and Security Realization are taken into consideration while assigning risk for Personal/Consumer Loan. Credit quality, credit performance, emerging business trends, expected level of credit losses are reviewed on periodic basis. Credit Risk reports are thoroughly discussed and reviewed by Credit Risk Management Sub-Committee and presented to BOD level Risk Management Committee which is further appraised to BOD on periodic basis for formulating necessary guidelines.

Based on thorough analysis and discussion, necessary strategies, policies and action plans are formulated. Such policies and action plans are clearly communicated for effective implementation.

#### **Management of Environment and Social Risk**

Environment and Social Risk are also a part of credit assessment tool wherein relation of business with locales / society, its labor, environmental impact are assessed while taking credit decision.

#### **b. Market & Liquidity Risk Management**

The Bank is required to identify all the market risks that it faces and the same are monitored centrally. Risk identification requires a thorough analysis of the Bank's activities, its business units, regulatory and market environment, historical scenarios, etc. Risk identification extensively covers interest rate risk, foreign exchange rate risk, liquidity risk and counterparty risk.

Market risk is assessed and monitored using the measures such as: Net Open Position, Gap Analysis, Stress Testing, internal risk limits and parameters as prescribed in the internal and regulatory policies. In order to monitor market and liquidity risk, Assets Liability Committee (ALCO) within the management level manages the Bank's asset and liability position. ALCO meets on a regular basis to review the liquidity ratios, asset and liability position, interest rate trend in the market, foreign exchange exposures, lending and placements, the Bank's position to internal risk tolerance/appetite, regulatory ratio requirements and general domestic & international economic and financial market conditions. The Risk Management based Treasury Middle Office manages and monitors the market, liquidity and treasury specific risks of the Bank. It regularly monitors the Bank's adherence to various integral internal and regulatory limits as well as counterparty limits. TMO reviews and monitors daily positions and gaps in the balance sheet. It prepares various assets and liability oriented reports detailing and analyzing the loan and deposit exposures and interest rate movements providing comparisons and behavioral trends and key risk issues, periodic stress testing, financial performance analysis of the Bank and its peer banks.

Market and Liquidity Risk reports are discussed and reviewed by ALCO and presented to BOD level Risk Management Committee which is further appraised to BOD on periodic basis for formulating necessary guidelines.

Based on thorough analysis and discussion, necessary strategies, policies and action plans are formulated. Such policies and action plans are clearly communicated for effective implementation.

#### **b.1. Management of Interest Rate Risk:**

The Bank classifies its rate sensitive assets and liabilities into respective maturity bands to perform Maturity Gap Analysis for measuring and managing the Interest Rate Risk. The Gap is then used as a measure of interest rates sensitivity of the assets and liabilities to analyze the impact of changes in the interest rate on the Net Interest Income and Net Interest Margin of the Bank. Change in interest rates are periodically reviewed and published as per change in the base rate in line with NRB guidelines. Cost of fund, interest yield and base rate are monitored for maintaining optimum interest spread. Interest rate movement in the market is closely monitored. It is ensured that proper mechanisms are in place to comply with regulatory and internally defined target/tolerance limits.

#### **b.2. Management of Foreign Exchange Risk**

The Bank operates with a full- fledged Treasury department within the consideration of the foreign exchange rules and regulations under the guidance of Nepal Rastra Bank (NRB). The department updates the exchange rates daily as per the market movement. The foreign currency position is maintained as per the need of the Bank. Most currencies are squared off at day end to minimize the risks related to exchange rate fluctuations. The department is equipped with suitable operating procedures, MIS system and monitoring system.

#### **b.3. Management of Liquidity Risk**

The liquidity profile is analyzed on a static basis by tracking all outflows and inflows in the maturity ladder based on the expected occurrence of cash flows. "Statement of Structural Liquidity" is prepared by classifying all assets and liabilities under different maturity bands according to their respective residual maturity periods. Liquidity risk is monitored by conducting behavioral analysis of non-maturity products. The renewal pattern and premature withdrawals of deposits and drawdown of un-availed credit limits are captured through historical and behavioral studies. The concentration of large institutional and individual deposit is monitored on a periodic basis. The Bank ensures that adequate level of assets are maintained in cash and equivalents. Liquidity Contingency Funding Plan is prepared entailing actions to respond and manage potential adverse liquidity events faced by the Bank.

#### **c. Operational Risk Management**

Operational risk is the risk of loss resulting from inadequate internal processes, people, and systems from external events including legal risks. Losses from these operational risk cannot be determined in monetary terms only but can also adversely impact the overall business and reputation of the Bank. With the principle that the operational risk cannot be fully eliminated but it can be mitigated by taking proactive approach, the Bank has adopted the following:

- Proper segregation of duties and responsibilities to ascertain checks and balances has been established in the Bank.
- Regular trainings on bank's policies, procedures.
- Central Operation Unit for strengthening documentation, data quality and bringing in uniformity of practices.
- Onsite and offsite branch monitoring to identify risk
- Regular monitoring regarding adherence to the Bank's policies and procedures.

Operational risks are monitored and controlled through branch monitoring, incident reporting, review of audit observation, whistle blowing system and MIS reports. It uses effective tools to analyze the adverse

incidents, near to missed events, grievance lodge records in the Bank and formulates policies and action plans to minimize such events. The Bank has developed a robust framework for managing operational risks to evaluate the adequacy of the capital covering the Bank's appetite and tolerance for operational risk. The Bank assigns various risks grades based on the functions, products and its people to determine Key Risk Indicators (KRI) and Key Performance Indicators (KPI).

Operational risk reports and operational loss data records are discussed and reviewed by Operation Risk Management Sub Committee and presented to BOD level Risk Management Committee which is further appraised to BOD on periodic basis for formulating necessary guidelines.

Based on thorough analysis and discussion, necessary strategies, policies and action plans are formulated. Such policies and action plans are clearly communicated for effective implementation.

### **c.1. IT Risk management**

Information Technology (IT) has an important role and is an integral part of the organization to run and meet the business requirement. All-encompassing use of IT can provide significant benefits to an organization, but also has a unique characteristics that may increase an organization's overall risk profile and the level of risks associated with traditional financial services, particularly strategic, operational, legal, and reputation risks. IT Risk can occur with both uncertain frequency and magnitude, and it creates challenges in meeting strategic goals and objectives. Hence, effective and timely management and mitigation of IT Risk is necessary and it should be treated like any other business risk. IT Risk Management provides the guidance on the systematic process for the management of IT Risk so that bank is well informed about the extent of the risk and ultimately allows banks to make an appropriate risk-aware decision. It provides adequate security for NIMB information and systems through implementation of proper risk response strategies. It also provides the stable, yet flexible, cost effective catalogue of security controls to meet current information protection needs and the demands of future protection needs to be based on changing threats, requirements, and technologies. Risk reports related to IT Risk are reviewed by Operation Risk Management Sub Committee, IT Steering Committee, IT Strategy Committee and presented to Risk Management Committee to be further appraised to BOD and seek for necessary instructions.

### **c.2 Other Risk**

#### **Strategic Risk**

The Board of Directors and the Senior Management are proactively involved in providing strategic direction to the Bank's business. At the start of each fiscal year, the strategic plans are detailed along with the business targets. The Bank has also formulated long term strategies for showing clear road map for the bank. The Bank has developed a system for internal communication and free flow of information so that these strategies are timely and effectively communicated to the concerned department and branches for effective implementation. Further, the Bank has the practice of monitoring and reviewing its achievements in line with its long term and short term strategies.

#### **Human Resource Risk**

The Bank has well-defined HR policies and practices, which are revised and reviewed on a periodic basis. It also has a separate HR Software having comprehensive data of all employees. At every key level position, successor is identified and appropriately placed to avoid any succession planning risk. For all functional positions at all levels, adequate talent pool is maintained through regular promotions and trainings. The Bank has promotion and transfer procedure to ensure implementation of timely promotions and transfers to keep the employees motivated and for capacity building.

#### **Compliance & AML/CFT Risk**

Compliance department ensures that the Bank's overall operation comply with the Bank's internal policies, procedures and instructions, statutory and regulatory requirements like NRB directives & circulars, Companies Act, BAFIA, FATF etc. Further it ensures compliance of Corporate Government Policy of the Bank. It coordinates with all departments and branches to ensure that overall compliance issues are identified

and are timely resolved. It conducts branches/department visits to review and ensure compliance issues are addressed on a regular basis. It recommends and reports to the management on the overall compliance aspect of the Bank. Any suspicious transaction/activity is reported from AML Cell to FIU/NRB in a prescribed format as per NRB. AML policy and procedural guideline is well defined to identify and mitigate AML/CFT risk. Such risks are discussed in BOD level AML Committee & Risk Management Committee which is further appraised to BOD on periodic basis for formulating necessary guideline.

### **Internal Control**

Various policies, procedures, SOP and manuals duly approved by the Board, are in place to implement internal control mechanism in the bank. Similarly, both on-Site and off-Site monitoring of branches are conducted on regular basis. It uses various MIS data for detailed off –site monitoring.

The Bank has robust internal control systems with well-defined responsibilities at each level. The Internal Audit Department (IAD) of the Bank perform audit of all the branches and departments as per audit plan approved by the Audit Committee. IAD is functionally independent. It reports directly to the Audit Committee of the Bank's Board. IAD follows risk based audit in the bank.

### **Monitoring and Reporting**

The Bank has established an adequate system for monitoring and reporting risk exposures and assessing how the Bank's changing risk profile affects the need for capital. The Bank's senior management or Board of Directors receives on a regular basis reports on the Bank's risk profile and capital needs. These reports allow senior management to:

- Evaluate the level and trend of material risks and their effect on capital levels;
- Evaluate the sensitivity and reasonableness of key assumptions used in the capital assessment measurement system;
- Determine that the bank holds sufficient capital against the various risks and is in compliance with established capital adequacy goals; and
- The Bank conducts periodic reviews of its risk management process to ensure its integrity, accuracy, and reasonableness.

**d. Fair value of financial assets and liabilities**

Particulars	FY 2024-25			FY 2023-24		
	Carrying Value	Quoted	Observable	Unobservable	Carrying Value	Quoted
Fair Value of Financial Assets and Liabilities	2024-25	Level 1	Level 2	Level 3	2023-24	Level 1
<b>Fair Value Through Profit and Loss</b>						
Other Trading assets	172,593,870	172,593,870			64,107,972	64,107,972
<b>Fair value Through OCI</b>						
Investment Securities	10,149,881,605	2,767,009,563	5,033,877,399	2,348,934,642	8,137,675,402	2,315,667,216
<b>Fair Value of Financial Assets – Held at Amortised Cost</b>						
Cash and Cash Equivalent	13,325,358,240	13,325,358,240			12,470,532,586	12,470,532,586
Due from Nepal Rastra Bank	22,293,027,962				19,133,036,776	19,133,036,776
Placements with Banks and FIs	24,934,135,688				15,453,817,710	15,453,817,710
Derivative financial instruments	46,684,621				32,468,693	32,468,693
Other trading assets					-	-
Loans and advances to Bi/Fis	15,383,653,916				12,225,967,073	12,225,967,073
Loans and advances to customers	323,177,812,457				305,494,819,131	305,494,819,131
Investment Securities	128,406,460,239				95,327,567,397	95,327,567,397
Other assets	7,640,176,299				8,359,010,783	8,359,010,783
<b>Fair Value Financial Liabilities- Held at Amortised Cost</b>						
Due to Banks and Financial Institutions	3,943,305,035				3,390,914,154	3,390,914,154
Due to Nepal Rastra Bank	-				-	-
Derivative Financial Instruments	-				-	-
Deposits from customers	472,347,471,581				403,416,955,890	403,416,955,890
Borrowings	2,744,000,000				5,334,000,000	5,334,000,000
Other Liabilities	8,848,232,747				9,187,406,984	9,187,406,984
Debt securities Issued	10,040,000,000				10,040,000,000	10,040,000,000
Subordinated liabilities						

## 5.2 Capital Management

### (i) Qualitative disclosures

The bank manages and maintains its capital considering the business and associated risks. The regulator also has set the minimum capital requirements, under Basel III norms, which the bank has been complying duly. In addition bank has implemented Internal Capital Adequacy Assessment Policy (ICAAP) that assesses capital requirements in accordance with the bank's strategy and the market conditions. The purpose of Nepal Investment Mega Bank Ltd. Capital management practice is to ensure that NIMB has sufficient capital at all times to cover the risks associated with the bank's business. Further, NIMB has clearly defined its risk appetite and has set its risk tolerance limit. Periodic review of these limits are conducted and if required necessary corrective action plans are formulated on timely manner.

ICAAP is understood as bank's internal assessment of capital that it considers adequate to cover all material risks to which it is exposed. The objective is to determine the economic capital required to cover all risks faced. A sound risk management framework, which includes Board oversight, risk assessment, monitoring and reporting processes, and regular independent review of all activities carried out by the risk function, is the major building block of an ICAAP.

ICAAP document is reviewed annually based on the strategy of the Bank covering the capital assessment and projection for the next year, to enable collation and presentation of comprehensive ICAAP to the Board. It contains a comprehensive assessment of identified risks and estimates Bank's capital requirement, as applicable, on account of those risks. It also details controls, monitoring and reporting measures for various risks and hence is a valuable source for effective risk management.

The following measures are being taken to ensure use of the ICAAP within the Bank:

- The Bank has adopted a conservative approach for evaluating the capital buffer based on the ICAAP.
- Regular interactions are held with key departments of the Bank during the course of the ICAAP exercise to sensitize them to various risks and management of risks.
- Copies of ICAAP documents are sent to functional head of the various departments to ensure dissemination of information contained in the document among the operating functionaries.
- Other measures include – improving risk management practices, inculcating risk awareness/culture amongst the operating functionaries by suitable training programs, constant monitoring, and stress testing of portfolios.

The ICAAP review committee reviews ICAAP annually and adequacy of capital under various stress conditions and scenarios. ICAAP review committee meets at quarterly intervals and any key findings is appraised to BOD through risk management committee.

NIMB Board is responsible for setting the risk appetite and risk tolerance limit. NIMB has a separate independent Risk Management Department (RMD), Internal Audit Department and Risk Management Committee chaired by a director to monitor and assess risk appetite and risk tolerance.

The ICAAP guidelines ensure that the Senior Management:

- Establishes detailed set of policies that place effective controls on the Bank's activities ensuring consistency with its risks appetite.
- Effectively communicates these policies.
- Recognizes the severity of the risks and its impact on operational activities.
- Assessing the various risks.
- Develops a system to relate risk to the capital level.
- Establishes strong internal control mechanisms and a method for monitoring compliance with internal policies.

### Stress Testing

Stress test scenarios have been developed for credit risk, market risk, operational risk, and other risks. Individual scenarios for the aforesaid risks are detailed in respective risk reviews. Bank analyzes the result of Stress Testing and systematically assesses its impact on the financial position, profitability, liquidity and bank's available capital on a periodic basis and adopts necessary strategies.

Bank does not possess any innovative complex or hybrid capital instruments. Bank's capital comprises of fully paid up share capital and retained earnings and reserves.

### (ii) Quantitative disclosures

1. RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	417,512,873,100	393,275,713,155
b	Risk Weighted Exposure for Operational Risk	22,769,227,541	21,660,703,395
c	Risk Weighted Exposure for Market Risk	4,963,425,858	3,333,604,107
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	445,245,526,499	445,247,375,553
<b>Adjustments under Pillar II</b>			
<b>SRP 6.4a (5)</b>	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	-	-
<b>SRP 6.4a (6)</b>	Add ...% of the total deposit due to insufficient Liquid Assets	-	-
<b>SRP 6.4a (7)</b>	Add RWE equivalent to reciprocal of capital charge of 3 % of gross income.	5,081,185,584	4,463,553,600
<b>SRP 6.4a (9)</b>	Overall risk management policies and procedures are not satisfactory. Add 3% of RWE	13,357,365,795	8,365,400,413
<b>SRP 6.4a (10)</b>	If desired level of disclosure requirement has not been achieved, Add ....% of RWE	-	-
	<b>Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>	<b>463,684,077,878</b>	<b>431,098,974,669</b>

1.2 CAPITAL		Current Period	Previous Period
<b>(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]</b>		<b>48,364,206,411</b>	<b>43,642,210,172</b>
	<b>Common Equity Tier 1 (CET 1)</b>	<b>48,364,206,411</b>	<b>43,642,210,172</b>
<b>a</b>	Paid up Equity Share Capital	34,128,594,897	34,128,594,897
<b>b</b>	Equity Share Premium	-	-
<b>c</b>	Proposed Bonus Equity Shares	-	-
<b>d</b>	Statutory General Reserves	13,258,320,558	12,375,150,139
<b>e</b>	Retained Earnings	(2,455,116,667)	(5,693,231,880)
<b>f</b>	Unaudited current year cumulative profit/(loss)	-	-
<b>g</b>	Debenture Redemption Reserve	5,133,253,903	3,617,698,347
<b>h</b>	Capital Reserve	1,676,527,991	1,676,527,991
<b>i</b>	Dividend Equalization Reserves	-	-
<b>j</b>	Bargain Purchase Gain	-	-
<b>k</b>	Other Free Reserve	917,060,811	917,060,811
<b>l</b>	Less: Goodwill	917,060,811	917,060,811
<b>m</b>	Less: Intangible Assets	168,037,019	187,382,360
<b>n</b>	Less: Deferred Tax Assets	-	-
<b>o</b>	Less: Fictitious Assets	-	-
<b>p</b>	Less: Investment in equity in licensed Financial Institutions	-	-

<b>q</b>	Less: Investment in equity of institutions with financial interests	1,085,037,800	1,085,037,800
<b>r</b>	Less: Investment in equity of institutions in excess of limits	12,139,425	10,715,160
<b>s</b>	Less: Investments arising out of underwriting commitments	-	-
<b>t</b>	Less: Reciprocal crossholdings	-	-
<b>u</b>	Less: Purchase of land & building in excess of limit and unutilized	29,394,000	29,394,000
<b>v</b>	Less: Cash Flow Hedge	-	-
<b>w</b>	Less: Defined Benefits Pension Assets	-	-
<b>x</b>	Less: Unrecognized Defined Benefit Pension Liabilities	-	-
<b>y</b>	Less: Negative balance of reserve accounts	-	-
<b>z</b>	Less: Other Deductions	2,075,000,000	1,150,000,000
<b><i>Adjustments under Pillar II</i></b>			
<b>SRP 6.4a(1)</b>	Less: Shortfall in Provision	-	-
<b>SRP 6.4a(2)</b>	Less: Loans & Facilities extended to related parties and restricted lending	-	-
<b><i>Additional Tier 1 (AT 1)</i></b>			
<b>a</b>	Perpetual Non-Cumulative Preference Share Capital	-	-
<b>b</b>	Perpetual Debt Instruments	-	-
<b>c</b>	Stock Premium	-	-
<b>(B) Supplementary Capital (Tier 2)</b>		<b>12,557,489,005</b>	<b>12,291,330,237</b>
<b>a</b>	Cumulative and/or Redeemable Preference Share	-	-
<b>b</b>	Subordinated Term Debt	5,640,000,000	6,840,000,000
<b>c</b>	Hybrid Capital Instruments	-	-
<b>d</b>	Stock Premium	-	-
<b>e</b>	General Loan Loss Provision	5,218,910,914	4,915,946,414
<b>f</b>	Exchange Equalization Reserve	166,025,555	151,197,127
<b>g</b>	Investment Adjustment Reserve	384,186,696	384,186,696
<b>h</b>	Accrued Interest Receivable on pass loan included in Regulatory Reserve	914,718,710	-
<b>i</b>	Regulatory Reserve for Non-Banking Assets recorded within the last 24 months	-	-
<b>j</b>	Interest Capitalized Reserve included in Regulatory Reserve	233,647,130	-
<b>k</b>	Other Reserves	-	-
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>60,921,695,417</b>	<b>55,933,540,410</b>
<b>1.3 CAPITAL ADEQUACY RATIOS</b>		<b>Current Period</b>	<b>Previous Period</b>
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		10.43%	10.12%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		10.43%	10.12%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		13.14%	12.97%

**FORM NO.2 RISK WEIGHTED EXPOSURE FOR CREDIT RISK**

<b>A. Balance Sheet Exposures</b>	<b>Book Value</b>	<b>Specific Provision</b>	<b>Eligible CRM</b>	<b>Net Value</b>	<b>Risk Weight</b>	<b>Risk Weighted Exposures</b>
	<b>a</b>	<b>b</b>	<b>c</b>	<b>d=a-b-c</b>	<b>e</b>	<b>f=d*e</b>
Cash Balance	7,061,349,836	-	-	7,061,349,836	0%	-
Balance With Nepal Rastra Bank	21,080,657,900	-	-	21,080,657,900	0%	-
Gold	-	-	-	-	0%	-
Investment in Nepalese Government Securities	66,175,909,239	-	-	66,175,909,239	0%	-
All Claims on Government of Nepal		-	-	-	0%	-
Investment in Nepal Rastra Bank securities	61,845,825,000	-	-	61,845,825,000	0%	-
All claims on Nepal Rastra Bank	1,199,199,332	-	-	1,199,199,332	0%	-
Claims on Foreign Government and Central Bank (ECA 0-1)		-	-	-	0%	-
Claims on Foreign Government and Central Bank (ECA -2)		-	-	-	20%	-
Claims on Foreign Government and Central Bank (ECA -3)		-	-	-	50%	-
Claims on Foreign Government and Central Bank (ECA-4-6)		-	-	-	100%	-
Claims on Foreign Government and Central Bank (ECA -7)		-	-	-	150%	-
Claims On BIS, IMF, ECB, EC and MDB's recognized by the framework		-	-	-	0%	-
Claims on Other Multilateral Development Banks		-	-	-	100%	-
Claims on Domestic Public Sector Entities	16,213	-	-	16,213	100%	16,213
Claims on Public Sector Entity (ECA 0-1)		-	-	-	20%	-
Claims on Public Sector Entity (ECA 2)		-	-	-	50%	-
Claims on Public Sector Entity (ECA 3-6)	-	-	-	-	100%	-
Claims on Public Sector Entity (ECA 7)		-	-	-	150%	-
Claims on domestic banks that meet capital adequacy requirements	18,077,332,662	-	-	18,077,332,662	20%	3,615,466,532
Claims on domestic banks that do not meet capital adequacy requirements	-	-	-	-	100%	-
Claims on foreign bank (ECA Rating 0-1)	5,954,450,023	-	-	5,954,450,023	20%	1,190,890,005
Claims on foreign bank (ECA Rating 2)	8,967,207,532	-	-	8,967,207,532	50%	4,483,603,766
Claims on foreign bank (ECA Rating 3-6)	1,600,000	-	-	1,600,000	100%	1,600,000
Claims on foreign bank (ECA Rating 7)	-	-	-	-	150%	-
Claims on foreign bank incorporated in SAARC region and China operating with a buffer of 1% above their respective regulatory capital requirement	13,708,350,001	-	-	13,708,350,001	20%	2,741,670,000
Claims on Domestic Corporates (Credit rating score equivalent to AAA)		-	-	-	50%	-
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)	-	-	-	-	70%	-
Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)	-	-	-	-	80%	-
Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)	27,430,292,546	-	-	27,430,292,546	100%	27,430,292,546
Claims on Domestic Corporates (Unrated)	220,044,478,613	-	566,563,996	219,477,914,617	100%	219,477,914,617
Claims on Foreign Corporates (ECA 0-1)	-	-	-	-	20%	-

<b>A. Balance Sheet Exposures</b>	<b>Book Value</b>	<b>Specific Provision</b>	<b>Eligible CRM</b>	<b>Net Value</b>	<b>Risk Weight</b>	<b>Risk Weighted Exposures</b>
	<b>a</b>	<b>b</b>	<b>c</b>	<b>d=a-b-c</b>	<b>e</b>	<b>f=d*e</b>
Claims on Foreign Corporates (ECA 2)			-	-	50%	-
Claims on Foreign Corporates (ECA 3-6)			-	-	100%	-
Claims on Foreign Corporates (ECA 7)			-	-	150%	-
Regulatory Retail Portfolio (Not Overdue)	24,617,917,051	-	3,096,038,254	21,521,878,796	75%	16,141,409,097
Claims fulfilling all criterion of regularity retail except granularity			-	-	100%	-
Claims secured by residential properties	6,452,436,331	-	-	6,452,436,331	60%	3,871,461,799
Claims not fully secured by residential properties	32,169,117	-	-	32,169,117	150%	48,253,675
Claims secured by residential properties (Overdue)	836,277,962	334,774,876	-	501,503,086	100%	501,503,086
Claims secured by Commercial real estate	5,411,712,268	-	-	5,411,712,268	100%	5,411,712,268
Past due claims (except for claims secured by residential properties)	28,462,031,492	18,407,368,978	103,288,237	9,951,374,277	150%	14,927,061,416
High Risk claims	14,617,770,556	-	803,458,192	13,814,312,364	150%	20,721,468,545
Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2015-point 3.3(j)(1)(k))	3,270,381,496	-	-	3,270,381,496	125%	4,087,976,869
Lending against Shares(above Rs.5 Million)	-	-	-	-	125%	-
Lending against securities (bonds)	-	-	-	-	100%	-
Lending against Shares	3,329,367,742	-	-	3,329,367,742	100%	3,329,367,742
Trust Receipt Loans for Trading Firms	5,181,724,955		-	5,181,724,955	120%	6,218,069,945
Real Estate loans for land acquisition and development (For institutions/projects registered/licensed and approved by Government of Nepal for land acquisition and development purposes)				-	100%	-
Personal Hirepurchase/Personal Auto Loans	1,378,842,901			1,378,842,901	100%	1,378,842,901
Investments in equity and other capital instruments of institutions listed in stock exchange	4,037,049,309	-	-	4,037,049,309	100%	4,037,049,309
Investments in equity and other capital instruments of institutions not listed in the stock exchange	4,801,416,796	3,160,037,800	-	1,641,378,996	150%	2,462,068,493
Staff loan secured by residential property	3,082,117,182			3,082,117,182	50%	1,541,058,591
Interest Receivable/claim on government securities	1,293,980,545			1,293,980,545	0%	-
Cash in transit and other cash items in the process of collection	-			-	20%	-
Other Assets (as per attachment)	52,757,581,665	34,136,546,199	-	18,621,035,465	100%	18,621,035,465
<b>Total</b>	<b>611,109,446,263</b>	<b>56,038,727,853</b>	<b>4,569,348,679</b>	<b>550,501,369,730</b>		<b>362,239,792,882</b>
<b>B. Off Balance Sheet Exposures</b>	<b>Book Value</b>	<b>Specific Provision</b>	<b>Eligible CRM</b>	<b>Net Value</b>	<b>Risk Weight</b>	<b>Risk Weighted Exposures</b>
	<b>a</b>	<b>b</b>	<b>c</b>	<b>d=a-b-c</b>	<b>e</b>	<b>f=d*e</b>
Revocable Commitments	-	-	-	-	0%	-
Bills Under Collection	1,838,808,852	-	-	1,838,808,852	0%	-
Forward Exchange Contract Liabilities	10,483,363,700	-	-	10,483,363,700	10%	1,048,336,370
LC Commitments With Original Maturity Upto 6 months domestic counterparty	27,071,296,418		1,070,763,115	26,000,533,304	20%	5,200,106,661

B. Off Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	c	d=a-b-c	e	f=d*e
Foreign counterparty (ECA Rating 0-1)	-	-		-	20%	-
Foreign counterparty (ECA Rating 2)		-		-	50%	-
Foreign counterparty (ECA Rating 3-6)		-		-	100%	-
Foreign counterparty (ECA Rating 7)		-		-	150%	-
LC Commitments With Original Maturity Over 6 months domestic counterparty	16,736,890,446		1,964,020,226	14,772,870,219	50%	7,386,435,110
Foreign counterparty (ECA Rating 0-1)					20%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 3-6)		-		-	100%	-
Foreign counterparty (ECA Rating 7)		-		-	150%	-
Bid Bond, Performance Bond and Counter guarantee domestic counterparty	34,947,396,969		6,983,466,181	27,963,930,788	40%	11,185,572,315
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 2)			-	-	50%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-
Foreign counterparty (ECA Rating 7)		-	-	-	150%	-
Underwriting commitments		-	-	-	50%	-
Lending of Bank's Securities or Posting of Securities as collateral		-	-	-	100%	-
Repurchase Agreements, Assets sale with recourse	-	-	-	-	100%	-
Advance Payment Guarantee	1,367,443,563		36,937,477	1,330,506,086	100%	1,330,506,086
Financial Guarantee	-	-	-	-	100%	-
Acceptances and Endorsements	21,589,210,565		400,490,048	21,188,720,517	100%	21,188,720,517
Unpaid portion of Partly paid shares and Securities	-	-	-	-	100%	-
Irrevocable Credit commitments (short term)	11,911,015,687		-	11,911,015,687	20%	2,382,203,137
Irrevocable Credit commitments (long term)	8,009,800,953		-	8,009,800,953	50%	4,004,900,477
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement	-	-	-	-	20%	-
Other Contingent Liabilities	1,085,950,872		-	1,085,950,872	100%	1,085,950,872
Unpaid Guarantee Claims	230,174,336			230,174,336	200%	460,348,672
<b>Total</b>	<b>135,271,352,362</b>		<b>10,455,677,047</b>	<b>124,815,675,315</b>		<b>55,273,080,217</b>
<b>Total RWE for Credit Risk Before Adjustment (A)+(B)</b>	<b>746,380,798,625</b>	<b>56,038,727,853</b>	<b>15,025,025,726</b>	<b>675,317,045,045</b>		<b>417,512,873,100</b>
Adjustments under Pillar II						
Add: 10% of the loan and facilities in excess of Single Obligor Limits(6.4 a 3)	-	-	-	-		-
Add: 1% of the Contract(sale) value in case of the sale of Credit with recourse(6.4 a 4)	-	-	-	-	1%	-
<b>Total RWE for Credit Risk (After Bank's Adjustment of Pillar II)</b>	<b>746,380,798,625</b>	<b>56,038,727,853</b>	<b>15,025,025,726</b>	<b>675,317,045,045</b>		<b>417,512,873,100</b>

## ELIGIBLE CREDIT RISK MITIGANTS

Credit exposures	Deposits with Bank	Deposits with other banks/ FI	Gold	Govt & NRB Securities	G'tee of Govt. of Nepal	Sec/G'tee of Other Sovereigns	G'tee of domestic banks	G'tee of MDBs	Sec/G'tee of Foreign Banks	Total
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
<b>Balance Sheet Exposures</b>										
Cash Balance										
Balance With Nepal Rastra Bank										
Gold										
Investment in Nepalese Government Securities										
All Claims on Government of Nepal										
Investment in Nepal Rastra Bank securities										
All Claims on Nepal Rastra Bank										
Claims on Foreign Government and Central Bank (ECA-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 Other Multilateral Development Banks										
Claims on Public Sector Entity (ECA 0-1)										
Claims on Public Sector Entity (ECA 2)										
Claims on Public Sector Entity (ECA 3-6)										
Claims on Public Sector Entity (ECA 7)										
Claims on domestic banks that meet capital adequacy requirements										
Claims on domestic banks that do not meet capital adequacy requirements										
Claims on foreign bank (ECA Rating 0-1)										
Claims on foreign bank (ECA Rating 2)										
Claims on foreign bank (ECA Rating 3-6)										
Claims on foreign bank (ECA Rating 7)										

Credit exposures	Deposits with Bank	Deposits with other banks/ FI	Gold	Govt. & NRB Securities	G'tee of Govt. of Nepal	Sec/G'tee of Other Sovereigns	G'tee of domestic banks	G'tee of MDBs	Sec/G'tee of Foreign Banks	Total
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement										
Claims on Domestic Corporates	186,968,717	-	-	-	379,595,278	-	-	-	-	566,563,996
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)	746,739,942		2,349,298,313	-	-				3,096,038,254	
Claims fulfilling all criterion of regulatory retail except granularity										
Claims secured by residential properties										
Claims not fully secured by residential properties										
Claims secured by residential properties (Overdue)										
Claims secured by Commercial real estate										
Past due claims (except for claim secured by residential properties)	7,235,429		96,052,808						103,288,237	
High Risk claims	770,486,509		32,971,683						803,458,192	
Investments in equity and other capital instruments of institutions listed in the stock exchange										
Investments in equity and other capital instruments of institutions not listed in the stock exchange										
Other Assets (as per attachment)										
<b>Off Balance Sheet Exposures</b>										
Forward Exchange Contract										
Liabilities										
LC Commitments With Original Maturity Up to 6 months	1,070,763,115								1,070,763,115	
domestic counterparty (ECA Rating 0-1)										
foreign counterparty (ECA Rating 2)										
foreign counterparty (ECA Rating 3-6)										
foreign counterparty (ECA Rating 7)										

Credit exposures	Deposits with Bank	Deposits with other banks/ F1	Gold	Govt. & NRB Securities	G'tee of Govt. of Nepal	G'tee of Other Sovereigns	G'tee of domestic banks	Sec/G'tee of Foreign Banks	Total
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
LC Commitments With Original Maturity Over 6 months domestic counterparty	1,964,020,226								1,964,020,226
foreign counterparty (ECA Rating 0-1)									-
foreign counterparty (ECA Rating 2)									-
foreign counterparty (ECA Rating 3-6)									-
foreign counterparty (ECA Rating 7)									-
Bid Bond, Performance Bond and Counter guarantee									-
domestic counterparty	943,688,736								6,039,777,446
foreign counterparty (ECA Rating 0-1)									-
foreign counterparty (ECA Rating 2)									-
foreign counterparty (ECA Rating 3-6)									-
foreign counterparty (ECA Rating 7)									-
Underwriting commitments									-
Lending of Banks Securities or Posting of Securities as Collateral									-
Repurchase Agreements, Assets sale with recourse									-
Advance Payment Guarantee	36,937,477								36,937,477
Financial Guarantee	-								-
Acceptances and Endorsements	400,490,048								400,490,048
Unpaid portion of Partly paid shares and Securities									-
Irrevocable Credit commitments (Short Term)									-
Irrevocable Credit commitments (Long Term)									-
Other Contingent Liabilities	6,127,330,198	-	2,478,322,804	-	379,595,278	-	-	-	6,039,777,446
<b>Total</b>	<b>6,127,330,198</b>	<b>-</b>	<b>2,478,322,804</b>	<b>-</b>	<b>379,595,278</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>15,025,025,726</b>

**Risk Weighted Exposure for Operational Risk**  
 As at Ashad end,2082

S.N.	Particulars	Fiscal Year		
		2078-79	2079-80	2080-81
1	Net Interest Income	11,730,318,713	12,307,098,205	15,116,919,833
2	Commission and Discount Income	2,220,376,749	2,096,408,381	2,332,330,331
3	Other Operating Income	605,571,487	344,361,717	316,245,726
4	Exchange Fluctuation Income	894,809,969	515,758,408	561,384,265
5	Addition/Deduction in Interest Suspense during the period	(354,792,090)	1,104,521,686	305,996,939
6	<b>Gross income (a)</b>	<b>15,096,284,829</b>	<b>16,368,148,397</b>	<b>18,632,877,095</b>
7	<b>Alfa (b)</b>	<b>15%</b>	<b>15%</b>	<b>15%</b>
8	<b>Fixed Percentage of Gross Income [c=(a×b)]</b>	<b>2,264,442,724</b>	<b>2,455,222,260</b>	<b>2,794,931,564</b>
9	<b>Capital Requirement for operational risk (d) (average of c)</b>			<b>2,504,865,516</b>
10	<b>Risk Weight (reciprocal of capital requirement of 11%) in times (e)</b>			<b>9.09</b>
11	<b>Equivalent Risk Weight Exposure [f=(d×e)]</b>		<b>-</b>	<b>22,769,227,541</b>

**Risk Weighted Exposure for Market Risk**  
 As at Ashad end,2082

S.N.	Currency	Open Position (FCY)	Exchange Rate	Open Position (NPR)	Relevant Open Position
1	AED	589,873.26	37.34	22,025,867.53	22,025,867.53
2	AUD	221,478.71	89.14	19,742,612.21	19,742,612.21
3	BHD	1,694.00	361.92	613,092.48	613,092.48
4	CAD	66,894.65	99.6	6,662,707.14	6,662,707.14
5	CHF	(5,057.45)	169.91	(859,311.33)	(859,311.33)
6	CNY	333,277.46	19.04	6,345,602.84	6,345,602.84
7	DKK	-	21.12	-	-
8	EUR	(46,700.56)	158.64	(7,408,576.84)	(7,408,576.84)
9	GBP	(119,078.00)	182.97	(21,787,701.66)	(21,787,701.66)
10	HKD	39,880.00	17.36	692,316.80	692,316.80
11	INR	6,646,586,945.69	1.6	10,634,539,113.10	10,634,539,113.10
12	JPY	11,518,615.00	0.9178	10,571,784.85	10,571,784.85
13	KRW	1,908,000.00	0.0988	188,510.40	188,510.40
14	KWD	2,679.75	445.54	1,193,935.82	1,193,935.82
15	MYR	38,719.00	31.17	1,206,871.23	1,206,871.23
16	OMR	-	355.36	-	-
17	QAR	18,127.00	36.91	669,067.57	669,067.57
18	SAR	151,814.00	36.08	5,477,449.12	5,477,449.12
19	SEK	-	14.02	-	-
20	SGD	193,174.27	106.28	20,530,561.42	20,530,561.42
21	THB	651,890.00	4.2	2,737,938.00	2,737,938.00
22	USD	(1,147,054.89)	137.2	(157,375,930.91)	(157,375,930.91)
<b>(a) Total Open Position</b>				<b>10,920,628,951</b>	
<b>(b) Fixed Percentage</b>					<b>5%</b>
<b>(c) Capital Charge for Market Risk (=a×b)</b>					<b>546,031,448</b>
<b>(d) Risk Weight (reciprocal of capital requirement of 11%) in times</b>					<b>9.09</b>
<b>(e) Equivalent Risk Weight Exposure (=c×d)</b>					<b>4,963,425,858</b>

### (iii) Compliance with external requirements

Bank has not been in default on the minimum capital requirement under the central bank directives. In addition bank regularly furnishes to the central bank its ICAAP compliances reports.

### 5.3 Classification of financial assets and financial liabilities

Bank 2024-25	Assets held at FV		Assets held at amortised cost	Total
	FVtPL	FVtOCI		
Cash and Cash Equivalent			13,325,358,240	13,325,358,240
Due from Nepal Rastra Bank			22,293,027,962	22,293,027,962
Placements with Banks and Fis			24,934,135,688	24,934,135,688
Derivative financial instruments			46,684,621	46,684,621
Other trading assets	172,593,870			172,593,870
Loans and advances to B/Fis			15,383,653,916	15,383,653,916
Loans and advances to customers			323,177,812,457	323,177,812,457
Investment Securities		10,149,881,604	128,406,460,239	138,556,341,844
Current tax assets			275,036,942	275,036,942
Other assets			3,051,300,446	3,051,300,446
<b>Total</b>	<b>172,593,870</b>	<b>10,149,881,604</b>	<b>530,893,470,511</b>	<b>541,215,945,986</b>

Bank 2023-24	Assets held at FV		Assets held at amortised cost	Total
	FVtPL	FVtOCI		
Cash and Cash Equivalent			12,470,532,586	12,470,532,586
Due from Nepal Rastra Bank			19,133,036,776	19,133,036,776
Placements with Banks and Fis			15,453,817,710	15,453,817,710
Derivative financial instruments			32,468,693	32,468,693
Other trading assets	64,107,972			64,107,972
Loans and advances to B/Fis			12,225,967,073	12,225,967,073
Loans and advances to customers			305,494,819,131	305,494,819,131
Investment Securities		8,137,675,402	95,327,567,397	103,465,242,800
Current tax assets			237,694,245	237,694,245
Other assets			3,410,161,936	3,410,161,936
<b>Total</b>	<b>64,107,972</b>	<b>8,137,675,402</b>	<b>463,786,065,547</b>	<b>471,987,848,921</b>

Bank 2024-25	Liabilities at fair value (Designated at FVTPL)	Liabilities at amortized costs	Total
Financial Liabilities			
Due to Banks and Financial Institutions		3,943,305,035	3,943,305,035
Due to Nepal Rastra Bank		-	-
Derivative Financial Instruments		-	-
Deposits from customers		472,347,471,581	472,347,471,581
Borrowings		2,744,000,000	2,744,000,000
Current tax liabilities		-	-
Other Financial Liabilities		8,236,754,310	8,236,754,310
Debt Securities Issued		10,040,000,000	10,040,000,000
<b>Total</b>		<b>497,311,530,926</b>	<b>497,311,530,926</b>

Bank 2023-24	Liabilities at fair value (Designated at FVTPL)	Liabilities at amortized costs	Total
Financial Liabilities			
Due to Banks and Financial Institutions		3,390,914,154	3,390,914,154
Due to Nepal Rastra Bank		-	-
Derivative Financial Instruments		-	-
Deposits from customers		403,416,955,890	403,416,955,890
Borrowings		5,334,000,000	5,334,000,000
Current tax liabilities		-	-
Other Financial Liabilities		8,510,740,845	8,510,740,845
Debt Securities Issued		10,040,000,000	10,040,000,000
<b>Total</b>		<b>430,692,610,889</b>	<b>430,692,610,889</b>

## 5.4 Segmental Reporting

### 5.4.1 General Information

The bank is managed through central operation. All policies and operations are controlled and directed from the head office. NIMB operates in single jurisdictional area. The management of the bank is on the basis of various types of operations supported by ancillary support services. Bank has identified banking operation (which includes basically deposit lending and cash operation related activities), treasury function, trade finance business, card operation and remittance business as its major business segments. None of the segments have been identified as a single cost centre. Therefore there is no inter-unit cost transfer mechanism within the bank.

**Banking Operations primarily includes deposit, lending and other cash and transfer managements related services.**

**Treasury:** The Treasury business basically includes services such as foreign currencies exchange (Buy/Sell), money market operations as well as specific services such as foreign currency forward contracts, placements of funds, inter bank borrowings, investments in securities and government bonds and instruments.

**Trade Finance:** The function basically involves issuance of letters of credit and bank guarantees. Letter of credit is an undertaking/promise given by a Bank on behalf of the Buyer/Importer to the Seller/Exporter to make or receive payments upon the receipt of LC documents. Bank guarantee is an undertaking/promise given by a Bank on behalf of the applicant and in favor of the Beneficiary.

**Card business** basically involves providing various type of card services like debit card, credit card, prepaid card, POS terminal etc.

**Remittance:** The business basically involves receiving remittances money from remitters outside Nepal and within Nepal. It is a means of money transfer between two persons. Remitters can send money to NIMB from any part of the globe through our correspondent banks, exchange houses and banks in the Middle East and using Prithivi Express, our in-house remittance software. NIMB is the authorized agent of leading remittance companies of the world including UAE, Qatar, Saudi Arabia, Malaysia, United States and United Kingdom.

#### 5.4.2 Information on profit or loss, assets and liabilities

Amount in NPR

S/N	Particulars	Banking Operation	Treasury	Trade Finance	Card	Remittance	Total
a	Revenue from external customers	12,159,054,748	3,323,854,839	1,285,417,616	315,297,081	36,647,494	17,120,271,777
b	intersegment revenue	-	-	-	-	-	-
c	<b>Net Revenue</b>	<b>12,159,054,748</b>	<b>3,323,854,839</b>	<b>1,285,417,616</b>	<b>315,297,081</b>	<b>36,647,494</b>	<b>17,120,271,777</b>
d	Interest Revenue	29,259,039,612	5,732,819,121	1,183,805,769	-	-	36,175,664,503
e	Interest Expenses	(17,771,895,264)	(3,482,105,440)	(719,041,788)	-	-	(21,973,042,492)
f	<b>Net interest revenue</b>	<b>11,487,144,348</b>	<b>2,250,713,682</b>	<b>464,763,982</b>	-	-	<b>14,202,622,012</b>
g	Depreciation and amortization	(648,748,951)	(177,344,982)	(68,583,730)	(42,172,664)	(1,955,335)	(938,805,661)
h	Segment Profit	3,180,402,893	2,065,483,771	798,774,120	131,361,922	22,773,198	6,198,795,904
i	Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-	-
j	Other material non-cash Items:	-	-	-	-	-	-
k	Impairment of Assets	(4,375,381,420)	-	-	-	-	(4,375,381,420)
l	<b>Segment Assets</b>	<b>370,106,172,503</b>	<b>170,613,823,108</b>	<b>18,595,047,299</b>	<b>3,589,202,416</b>	<b>812,826</b>	<b>562,905,058,154</b>
m	<b>Segment Liability</b>	<b>394,894,176,069</b>	<b>147,680,300,037</b>	<b>17,114,600,371</b>	<b>3,206,127,383</b>	<b>9,854,293</b>	<b>562,905,058,154</b>

#### Notes

- Revenue from external customers: the revenue from external customers have been segregated in accordance with the nature and the type of the segment.
- Inter segment revenue: Bank does not have inter unit cost charging mechanism therefore inter segment revenue is not disclosed.
- Net Revenue: Net revenue is same as the revenue from external customers as there is no intersegment revenue.
- Interest Revenue: Total interest income is bifurcated into those from the loans and advances to the customers and interest earned from investments.
- Interest Expense: Interest expense has been apportioned on the basis of the interest revenue.
- Net interest revenue: Net interest revenue is Interest revenue less interest expense.
- Depreciation and amortisation: Bank's assets are managed centrally, depreciation and amortisations are apportioned according to income generation capacity of segments.
- Segment Profit / Loss: the profit before tax has been apportion on the basis of the net revenue from external customers in absence of cost allocation data for each of the reported segment.
- Profit from associates under equity method has been shown separately.
- Other material non-cash items: - Bank does not have basis of allocation non-cash assets to the segments, as it operates as a single comprehensive business unit.
- Impairment of assets: has been allocated to the specific segment assets.
- Segment Assets: Segment assets have been allocated in accordance with the nature of the assets.
- Segment Liabilities: Segment liabilities have been allocated in accordance with the nature of the liabilities.

#### 5.4.3 Measurement of Operating segment profit or loss, assets and liabilities

Transaction between reportable segments is reported as per the bank's accounting policy. There is no separate policy for measuring segments profit or loss, assets and liabilities.

#### 5.4.4 Reconciliation of reportable segments revenues, profit or loss, assets and liabilities

	NPR
<b>a) Revenue</b>	
Total revenues for reportable segments	17,120,271,777
Other revenues	
Elimination of intersegment revenues	-
<b>Entity's revenues</b>	<b>17,120,271,777</b>
<b>b) Profit or Loss</b>	
Total Profit or loss for reportable segments	6,198,795,904
Other profit or loss	-
Elimination of intersegment profits	-
Unallocated amounts	
<b>Profit Before Income Tax</b>	<b>6,198,795,904</b>
<b>c) Assets</b>	
Total Assets for reportable segments	562,905,058,154
Other assets	
Unallocated amounts	
<b>Entity's assets</b>	<b>562,905,058,154</b>
<b>d) Liability</b>	
Total Assets for reportable segments	562,905,058,154
Other liabilities	
Unallocated amounts	
<b>Entity's liabilities</b>	<b>562,905,058,154</b>

#### 5.4.5 Information about product and services

Product and Services	NPR
Banking Operation	12,159,054,748
Treasury	3,323,854,839
Trade Finance	1,285,417,616
Card	315,297,081
Remittance	36,647,494
<b>Total</b>	<b>17,120,271,777</b>

#### 5.4.6 Information about geographical areas

Province	NPR
Koshi Province	944,437,323
Madhesh Province	1,046,160,116
Bagmati Province	12,862,652,776
Gandaki Province	716,969,038
Lumbini Province	1,265,127,298
Karnali Province	75,582,059
Sudurpashchim Province	209,343,166
<b>Total</b>	<b>17,120,271,777</b>

#### 5.4.7 Concentration of Borrowings, Credits and Deposits

##### A. Concentration of Borrowings

Particulars	Current Year	Previous Year
Borrowings from 10 largest lenders.	2,744,000,000	5,334,000,000
Percentage of borrowings from ten largest lenders to total depositors	0.58%	1.31%

##### B. Concentration of Credit exposures

Particulars	Current Year	Previous Year
<b>Total exposures to twenty largest borrowers</b>		
a. As per group (related party)	80,720,504,799	74,299,210,978
b. As per individual customer	19,108,913,030	15,821,680,404
<b>Percentage of exposures to twenty largest borrowers to Total Loans and Advances</b>		
a. As per group (related party)	22.6%	22.6%
b. As per individual customer	5.4%	4.8%

##### C. Concentration of Deposits

Particulars	Current Year	Previous Year
<b>Total exposures to twenty largest depositors</b>		
a. Group-wise	92,509,179,552	77,185,324,765
b. As per individual customer	4,848,185,545	3,808,446,371
<b>Percentage of deposits from twenty largest depositors to Total Deposits</b>		
a. Group-wise	19.42%	19.0%
b. As per individual customer	1.02%	0.9%

#### 5.4.8 Information about major customers

None of the customer individually or as a group contribute to 10% or more of the bank's revenue.

#### 5.5 Share options and share based payments

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 entity's shares or other equity instruments of the entity.

There are no share options and employees and directors are not given any share based payments whether equity settled or cash settled.

## 5.6 Contingent liabilities and commitments

Details of contingent liabilities and commitments are given in note 4.28

## 5.7 Related Parties

### 5.7.1 Identification of Related Parties

Following has been identified as related parties for Nepal Investment Mega Bank Limited under NAS 24 Related Parties

1. Directors of the Bank
2. Key Management Personnel of the Bank
3. Relatives of directors and key management personnel
4. Subsidiaries- NIMB Ace Capital Limited and NIMB Stock Market Limited and,  
Associate companies- City Tech Group Private Limited, M Nepal Limited and National Laghubitta Bittiya Sanstha Ltd.
5. NIBL Retirement Fund

### 5.7.2 Transactions during the period

NPR

	2024-25	2023-24
<b>Directors and Family</b>		
Director's Sitting Fees	1,857,000	2,226,000
Other Expenses	183,200	282,454
Interest Paid	2,124,225	588,374
<b>Key Management Personnel and Family</b>		
Remuneration and benefits Paid	141,608,145	140,416,798
Interest paid	7,719,397	2,985,709
<b>NIMB Ace Capital Limited</b>		
Dividend Received	111,625,000	111,625,000
Bonus Shares Received		
Interest paid	3,387,785	1,646,085
Other Fee and cost Payable/Receivable	1,700,000	1,100,000
<b>NIMB Stock Markets Ltd</b>		
Interest paid	9,394,076	32,391,936
<b>NIBL Retirement Fund</b>		
Interest paid	121,574,620	92,469,842
<b>National Laghubitta Bittiya Sanstha Ltd.</b>		
Dividend Received	-	9,548,084
Bonus Shares Received (Rs.)	21,668,603	106,09000

### Salary, allowances and other benefits provided to CEO

S.N.	PARTICULARS	Amount in NPR
1	Basic Salary	16,076,052
2	Allowances	10,717,356
3	Dashain Allowance	2,232,784
4	Provident Fund	1,607,605
5	Bonus	8,305,729
	<b>TOTAL</b>	<b>38,939,526</b>

**Besides Salary and Allowances, following facilities were provided to Chief Executive Officer:**

1. Water/ Electricity/Telephone Bills are reimbursed as per actual to Chief Executive.
2. Vehicle with driver, fuel and repair and maintenance is provided to Chief Executive.
3. Bonus - as per Bonus Act.
4. Severance allowance as per Contract.
5. Accident Insurance, Medical Insurance, Life Insurance - as per Contract
6. Books & Periodicals are provided to Chief Executive.
7. Three security guards are provided to Chief Executive.

**5.7.3 Reporting date balances**

Particulars	16-Jul-2025	15-Jul-2024	NPR
Directors Deposits	59,797,468	38,250,001	
KMP Deposits	186,559,265	166,851,504	
NIMB Ace Capital	141,439,520	63,765,048	
NIMB Stock Markets Ltd	202,549,515	306,359,191	
M Nepal Limited	69,174	69,174	
City Tech Group Private Ltd	47,446	21,495,531	
NIBL Retirement Fund	1,630,157,107	1,242,315,497	

**5.7.4 Board of Directors**

1. Mr. Prithivi B. Pande' (Chairman)
2. Mr. Prajanya RajBhandary
3. Mr. Madan Kumar Acharya
4. Mr. Dipankar Shakya Uday
5. Mr. Kabi Kumar Tibrewala
6. Mr. Shalik Ram Belbase
7. Ms. Shobha Shrestha

**5.7.5 Key Management Personnel**

CEO	Mr. Jyoti Prakash Pandey
Senior DCEO	Mr. Mahesh Sharma Dhakal
Senior DGM	Mr. Rabin Sijapati
DGMs	Mr. Sachin Tibrewal Ms. Sujata Joshi Mr. Amit Shrestha Ms. Pragya Pandey Mr. Rajesh Sharma
AGMs	Mr. Chhabindra Nath Sharma Ms. Jenu Thapa Ms. Nikita Maskey Mr. Ujwol Manandhar Mr. Rajendra Subedi Mr. Ramesh Khadka Ms. Srijana Pandey Mr. Mekh Bahadur Thapa Thada

## 5.8 Merger and Acquisition

There were no merger and acquisitions that occurred during the year.

## 5.9 Additional disclosures of non-consolidated entities

The bank has no unconsolidated entities.

## 5.10 Loan written off / Recovery

**A. Loans and advances of different parties amounting to NPR. 568,496,855 has been written off during the fiscal year 2081-82.**

Date of write off	Borrower name	Principal written off	Loan Approver	Collateral type	RECOVERY STATUS
2082/01/14	SAGAR PODE	1,205,325	Chief Business Officer	Vehicle	35 days legal and 15 days auction notice published
2082/01/14	SAGAR PODE	1,301,807	Chief Business Officer	Vehicle	
2082/01/14	SAGAR PODE	1,089,960	Chief Business Officer	Vehicle	
2081/09/29	ROYAL MITHILA EXPORT IMPORT PVT. LTD.	1,010,099	Branch Manager	Vehicle	
2081/09/29	EVAN CONSTRUCTION	2,752,575	Chief Business Officer	Vehicle	35 days legal notice published
2082/03/31	AMI ABHI STORE	94,849,204	Senoir Management/ MCC	Hypothecation of stocks and assignment of receivables	
2081/12/30	ALPINE CARD SERVICE PVT.LTD	8,510,898	Chief Executive Officer	NO FAC	35 days legal, 15 days auction notice published
2081/06/30	BALIYO CONSTRUCTION PVT.	945,138	Province Head	Vehicle	
2081/10/24	DOLMA TAMANG	1,727,720	Chief Business Officer	Vehicle	
2081/12/30	RAJ KUMAR SHRESTHA	527,101	Chief Credit Officer	Vehicle	
2082/01/14	PRALAHAD BOGATI	1,199,251	Chief Business Officer	Vehicle	35 days legal, 15 days auction and 7 days auction notice published
2082/03/31	HIMCHULI PARTY PALACE HOTEL AND RESTAURANT PVT.LTD.	1,882,348	Deputy Chief Executive officer	Land and Building	
2082/03/16	BIRAT GROUP NEPALGUNJ	5,109,811	Chief Executive Officer	Land and Building	
2082/04/01	N P TRADERS AND SUPPLIERS	14,042,288	CEO	Land	
2082/04/01	SHISHIR HEMANTA BASTRALAYA	817,574	Province Head	Land and Building	
2082/04/01	SHEPHERD CHILDREN ACADEMY	299,920	Chief Business Officer	Vehicle	
2082/03/31	BIBEK HARDWARE AND SUPPLIERS	1,269,318	Chief Credit Officer	Land	
2082/04/01	NABIN KUMAR KHADKA	298,084	Chief Business Officer	Vehicle	
2082/04/01	NABIN KUMAR KHADKA	2,260	Chief Business Officer	Vehicle	
2082/03/31	SHREERAM SARANAM	3,129,861	Province Head	Land	
2082/03/31	SURAJ GALLA BHANDAR	7,271,194	Chief Business Officer	Land and Building	
2082/04/01	DEV OIL STORES	28,489,558	Chief Executive Officer	Land and Building	
2082/03/31	RED ROSE DISTILLERY PVT LTD	21,812,407	Chief Executive Officer	Land and Building	

2082/02/15	MALIKA BAHUDESIYA AGRICULTURE FARM PVT LTD	548,605	Province Head	Land and Building	35 days legal, 15 days auction and 7 days auction notice published
2082/03/31	R.P STORE	8,095,518	Province Head	Land and Building	
2082/04/01	MAYARA HARDWARE	1,229,938	Province Head	Land	
2082/03/31	CLOSET TRADERS	4,130,094	Province Head	Land	
2082/04/01	SUPER SEAL NEPAL PVT LTD	15,613,948	Province Head	Land	
2082/03/31	DAUNNE DEVI NIRMAN SEWA	105,725	Deputy Province Head	Land	
2082/03/31	NAWA KC KIRANA PASAL	587,929	Province Head	Land	
2081/09/29	RANIBAN AGRICULTURE COOPERATIVE LTD	5,110,480	CEO	Land	
2081/09/29	SANTA BUDHATHOKI	17,881,624	CEO	Land and Building	
2081/12/29	DURGA AND NEHA TRADERS	4,966,823	SME Head	Land and Building	
2081/12/30	COSMIC FURNITURE	3,616,568	SME Head	Land and Building	
2081/12/30	COSMIC SUPPLIERS	828,551	SME Head	Land and Building	
2081/12/29	HOTEL L D S MAKALU PVT LTD	5,366,789	SME Head	Land and Building	
2081/12/28	NEW SUPER TRADERS	1,201,161	Chief Executive Officer	Land	
2081/12/29	PANT COLD STORES	34,359,173	Chief Executive Officer	Land and Building	
2081/12/29	RISING MULTI BUSINESS PVT LTD	29,013,691	SME Head	Land	
2081/12/29	BHUSAL PLY PASAL	1,070,830	Province Head	Land	
2081/12/29	NEW NIRAJAN COLD STORE	914,357	SME Head	Land and Building	
2081/12/29	SHREE JAYANS MODERN RICE MILL	9,935,941	Deputy Chief Executive officer	Land	
2081/12/28	SGM INTERNATIONAL	2,275,596	Province Head	Land and Building	
2081/12/28	SIDDHANT ENTERPRISES	11,654,252	Chief Credit Officer	Land and Building	
2081/12/30	KOBIT SUNDAS	983,451	Province Head	Land and Building	
2081/12/30	DAVID LAUNDRY	215,905	Branch Manager	Land and Building	
2081/12/30	MISHA STORE	1,105,065	Branch Manager	Land and Building	
2081/12/30	DACTOR DAVID CAFE AND SPORTS BAR	485,330	Province Head	Land and Building	
2081/12/30	BIHANI GUEST HOUSE	730,032	Province Head	Land and Building	
2082/03/12	DAIIMI TRADING PVT.LTD. / HAMIKNIT INDUSTRIES PVT. / TAKINJO INDUSTRIES PVT.LT	204,851,100	Senior Management/ MCC	Land and Building	
2082/04/22	NIRANJAN DEVKOTA	2,074,681	Senior Management/ MCC	Land and Building	
<b>Total</b>		<b>568,496,855</b>			

**B. Further, there has been recovery of written off loans of NPR 36,290,121 which were written off in the year previous fiscal years. Details are mentioned as below:**

Date of Write-off	Amount Recovered in 2024-25
10/17/2023	32,924,438
7/14/2017	206,740
03/29/2019	1,700,000
7/3/2019	1,204,612
1/13/2023	70,818
7/15/2018	39,988
7/15/2018	63,467
7/15/2018	27,565
7/15/2018	52,491
<b>Total</b>	<b>36,290,121</b>

### 5.11 Non-Banking Assets (NBA)

Non-Banking Assets of the bank comprises NPR 3,684,295,489 as on Ashad end 2082.

### 5.12 Impairment of Goodwill

As part of the merger with Mega Bank Nepal Limited, the bank recognized goodwill of NPR 917 million, representing the excess of consideration over net identifiable assets and liabilities assumed. In compliance with IAS 36, annual impairment testing is performed. This year's assessment for the related cash-generating unit (CGU) confirmed that its recoverable amount exceeds its carrying amount, resulting in no impairment.

### 5.13 Capital Work in Progress (WIP)

There were no capital works in progress (WIP) concerning property, plant and equipment in this fiscal year.

### 5.14 Interest Capitalization

During the year, NPR 161.05 million interest accrued (including the loans disbursed before 2079/10/26) on various project loans has been capitalized in line with NRB's directives on interest capitalization.

### 5.15 Investment Adjustment Reserve

Investment Adjustment Reserve of the bank as per the exemption provided by Nepal Rastra Bank Directive 8 and other requirements as per the same directive as on Ashad end 2082 includes investment in shares of various entities as mentioned below:

Particulars	% Reserve	Cost Price	Investment Adjustment Reserve
Credit Information Centre Ltd	exempted	3,705,600	-
CMC Di Ravenna	unlisted	259,155,028	259,155,028
Nepal Clearing House Ltd	exempted	5,506,200	-
ICRA Nepal Ltd	unlisted	760,000	760,000
BFIN	unlisted	6,000,000	6,000,000

Nepal Stock Exchange Ltd	exempted	5,000	-
National Banking Institute	exempted	1,834,800	-
M Nepal Ltd	unlisted	48,964,900	48,964,900
City Tech Group P. Ltd.	unlisted	64,572,900	64,572,900
Swift Investment	unlisted	4,733,868	4,733,868
NIMB Ace capital Ltd.	unlisted, exempted (51% above)	871,500,000	-
<b>Total</b>		<b>384,186,696</b>	

### 5.16 Movement in Regulatory Reserve

FY	Particulars	Interest Receivable	Short Provision on NBA	Capital Reserve	Actuarial Loss Recognized	Other	Deferred Tax Assets Reserve	Interest Capitalized Reserve	Trading gain FVTPL	Total
2074/75	Opening	730,769,503	16,559,090	710,110,135	50,406,526	-	-	-	-	1,507,845,254
2075/76	Movement	(530,002,141)	197,531,000	568,163,786	239,239	-	-	-	-	235,931,884
2076/77	Movement	272,995,204	(46,520,825)	(1,278,273,921)	12,556,824	-	-	-	-	(1,039,242,718)
2077/78	Movement	107,759,271	211,594,877	280,000,000	37,913,159	4,883,820	-	-	-	642,151,127
2078/79	Movement	440,495,745	(18,163,284)	(280,000,000)	35,966,855	-	-	-	-	178,299,316
2079/80	Movement	1,405,809,533	372,932,906	1,676,527,991	132,851,424	-	1,209,562,849	21,915,657	-	4,819,600,360
2080/81	Movement	1,404,990,145	1,166,461,240	-	44,817,516	-	1,629,303,361	153,491,124	-	4,399,063,387
2081/82	Movement	(2,359,652,293)	(66,721,140)	-	61,207,321	-	977,999,407	58,240,350	10,681,291	(1,318,245,064)
<b>Total</b>	<b>Closing</b>	<b>1,473,164,967</b>	<b>1,833,673,865</b>	<b>1,676,527,991</b>	<b>375,958,864</b>	<b>4,883,820</b>	<b>3,816,865,617</b>	<b>233,647,130</b>	<b>10,681,291</b>	<b>9,425,403,546</b>

### 5.17 Disclosure related to Refinance, Business Continuity and Subsidy Loan

Particulars	During FY 2081/82	
	No of Customers	Amount (NRs)
<b>Refinance Loan</b>		
<b>Business Continuity Loan</b>		
	As of Ashad 2082	
Particulars	No of Customers	Amount (NRs)
<b>Subsidized loan</b>	<b>9,380</b>	<b>4,374,262,332</b>

Particulars	As of Ashad End 2082	
	No. of Customers	Amount(NRs.)
Accrued Interest Received after Ashad end 2082 till Shrawan 15 2082	6,336	1,162,616,398
Additional 0.2% Loan Loss Provision created on Pass Loan Portfolio	-	-
Extension of moratorium period of loan provided to Industry or Project Under Construction (Hydro-Power)	-	-
Restructured/Rescheduled Loan with % Loan Loss Provision	5	33,815,948
Enhancement of working Capital Loan by 20% to COVID affected borrowers	-	-
Enhancement of Term Loan by 10% to COVID affected borrowers	-	-
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	-	-

### 5.18 Issues, repurchases and repayments of debt and equity securities

The bank has not issued any debt and equity securities during the interim period.

### 5.19 Events after reporting date

The Bank follow NAS 10 Events After Reporting Period for accounting and reporting of the events that occur after the reporting period. Bank classifies those events as adjusting and non-adjusting. All material events occurring after the reporting date have been duly considered, and necessary adjustments and disclosures have been made in the financial statements in accordance with NAS 10. The adjustments related to the subsequent recovery of principal and interest up to 15 Shrawan 2082 for 806 borrowers has resulted in a write-back of loan loss provisions amounting to NPR 1.352 billion.

Similarly, The bank has adjusted for loan loss provision for fully settled loans after Ashad end, 2082 to Bhadra 15, 2082, this adjustment has resulted in write back of loan loss provision amounting to NPR 68 million. Further, 24 borrowers have been impacted due to GenZ movement which are fully insured.

### 5.20 Corporate Social Responsibility Reserve Movements

Particulars	2024-25	2023-24
Opening Reserve	42,265,580	44,292,728
1% of Current Period Profit	43,322,818	41,088,921
Amount Spent	(33,338,773)	(43,116,069)
<b>Closing Balance</b>	<b>52,249,626</b>	<b>42,265,580</b>

#### CSR Expenses sector wise disclosures

Sector	Amount NPR
Financial, Economic and Industrial Development	3,167,787
Socio Economic Empowerment	1,647,246
Heritage Conservation And Preservation	5,871,000
Natural Disaster Management	0
Arts & Craft	200,000
Health and Sports	9,717,775
Education	2,707,324
Social Projects	8,843,062
Gender Equality and Empowerment Of Women	1,184,579
Cultural Program	0
<b>TOTAL</b>	<b>33,338,773</b>

#### CSR Expenses Province wise disclosures

Sector	Amount NPR
Koshi Province	6,296,343
Madhesh Province	897,881
Bagmati Province	21,038,636
Gandaki Province	2,271,714
Lumbini Province	1,232,972
Karnali Province	617,061
Sudurpashchim Province	984,166
<b>TOTAL</b>	<b>33,338,773</b>

### 5.21 Staff Training Reserve Movements

Particulars	2024-25	2023-24
Opening Reserve	78,077,606	55,977,371
3% of LY staff cost ( salary and allowances)	74,080,535	51,731,572
Amount Spent	(32,701,143)	(29,631,338)
<b>Closing Balance</b>	<b>119,456,997</b>	<b>78,077,606</b>

### 5.22 Nostro Reconciliation

Particulars	Upto 1 Year	1-3 Years	Above 3 Years	Total
Agency Balance (NRB)	37,347,000	9	70,244,917	107,591,926
Agency Balance (Others)	706,997,697	576,560,571	13,186,331	1,296,744,599

The above balance includes debit/credit differences. The differences are recognized and reconciled on daily basis.

### 5.23 Lease

The details of right of use asset, lease liability, interest expenses and total cash outflows for leases of the bank is as below.

Particulars	As on Ashad end 2082
Opening	2,637,016,271
Addition	71,709,514
Interest Expenses on lease liabilities	134,149,716
Total cash outflows for leases	(531,820,153)
Prepaid Rent	(20,404,667)
<b>Total lease liability</b>	<b>2,290,650,681</b>
ROU Assets	2,376,600,890
Addition: ROU Assets	100,509,597
Gross ROU Assets	2,477,110,487
Accumulated Depreciation	451,164,121
<b>Net ROU Assets</b>	<b>2,025,946,367</b>

### 5.24 Table of assets and liabilities in accordance to their liquidity

Assets	1-90 Days	91-180 Days	181-270 Days	271-365 Days	Above one Year	Total Amount
Cash Balance	7,061,395,836	-	-	-	-	7,061,395,836
Balance with Banks & FIs	24,758,634,304	-	-	-	-	24,758,634,304
Investment in Foreign Banks	19,831,667,688	4,630,500,000	1,372,000,000	686,000,000	-	26,520,167,688
Call Money	-	-	-	-	-	-
Government Securities	7,385,301,492	3,859,120,077	10,193,597,375	15,177,558,295	29,560,332,000	66,175,909,239
Nepal Rastra Bank Bonds	-	-	-	-	-	-
Inter Bank & FI Lending	1,000,000,000	-	-	-	-	1,000,000,000
Loans & Advances	67,745,821,113	34,506,133,924	12,150,880,756	10,889,787,337	235,704,000,947	360,996,624,077
Interest Receivable	8,381,522,740	-	-	-	-	8,381,522,740
Reverse Repo	-	-	-	-	-	-

Receivables from other Institutions under Commitment	61,845,825,000	-	-	-	-	61,845,825,000
Payment to be made for facilities under s.no 20,21 & 22	34,750,275,732	12,042,396,919	3,980,268,459	4,703,921,418	14,016,822,329	69,493,684,856
Others	-	-	-	-	-	-
<b>Total Assets (A)</b>	<b>232,760,443,904</b>	<b>55,038,150,920</b>	<b>27,696,746,590</b>	<b>31,457,267,050</b>	<b>279,281,155,276</b>	<b>626,233,763,740</b>
<b>Liabilities</b>						
Current Deposits	23,322,782,100	7,577,034,824	7,577,034,824	7,577,034,824	35,181,870,896	81,235,757,468
Saving Deposits	26,709,732,693	12,651,978,644	12,651,978,644	12,651,978,644	75,911,871,864	140,577,540,488
Fixed Deposits	50,856,372,613	66,377,108,730	48,122,647,755	25,752,334,905	63,369,014,656	254,477,478,660
Debentures	-	-	-	-	10,040,000,000	10,040,000,000
Borrowings:	2,744,000,000	-	-	-	-	2,744,000,000
(a) Call/Short Notice	-	-	-	-	-	-
(b) Inter-bank/Financial Institutions	-	-	-	-	-	-
(c) Refinance	-	-	-	-	-	-
(d) Others	2,744,000,000	-	-	-	-	2,744,000,000
<i>Other Liabilities and Provisions</i>	<i>4,370,422,209</i>	-	-	-	-	<i>4,370,422,209</i>
(a) Sundry Creditors	3,341,275,862	-	-	-	-	3,341,275,862
(b) Bills Payable	93,454,913	-	-	-	-	93,454,913
(c) Interest Payable	935,691,434	-	-	-	-	935,691,434
(d) Provisions	-	-	-	-	-	-
(e) Others	-	-	-	-	-	-
Payable to other institutions under Commitment	-	-	-	-	-	-
Unutilized Approved Facilities	-	-	-	-	-	-
Letter of Credit/Guarantee (Net of Margin)	34,750,275,732	12,042,396,919	3,980,268,459	4,703,921,418	14,016,822,329	69,493,684,856
Repo	-	-	-	-	-	-
Payment to be made for facilities under S.No 11	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>Total Liabilities (B)</b>	<b>142,753,585,347</b>	<b>98,648,519,117</b>	<b>72,331,929,682</b>	<b>50,685,269,791</b>	<b>198,519,579,745</b>	<b>562,938,883,682</b>
<b>Net Financial Assets (A-B)</b>	<b>90,006,858,557</b>	<b>(43,610,368,197)</b>	<b>(44,635,183,092)</b>	<b>(19,228,002,741)</b>	<b>80,761,575,531</b>	<b>63,294,880,058</b>
<b>Cumulative Net Financial Assets</b>	<b>90,006,858,557</b>	<b>46,396,490,360</b>	<b>1,761,307,268</b>	<b>(17,466,695,473)</b>	<b>63,294,880,058</b>	<b>-</b>

## 5.25 Earnings Per share

	Group	Bank			
		16-Jul-2025	15-Jul-2024	16-Jul-2025	15-Jul-2024
<b>Opening</b>	<b>341,285,949</b>	<b>341,285,949</b>	<b>341,285,949</b>	<b>341,285,949</b>	<b>341,285,949</b>
Weight	1	1	1	1	1
Bonus	-	-	-	-	-
weight	-	-	-	-	-
Fraction	-	-	-	-	-
AGM date for confirmation of bonus	-	-	-	-	-
weight	-	-	-	-	-
Further / Right / Merger	-	-	-	-	-
Acquisition / Allotment date	-	-	-	-	-

weight	-	-	-	-
<b>Total number of shares (gross)</b>	<b>341,285,949</b>	<b>341,285,949</b>	<b>341,285,949</b>	<b>341,285,949</b>
<b>Weighted number of shares</b>	<b>341,285,949</b>	<b>341,285,949</b>	<b>341,285,949</b>	<b>341,285,949</b>
<b>PAT</b>	<b>4,461,627,210</b>	<b>4,235,629,896</b>	<b>4,332,281,828</b>	<b>4,108,892,124</b>
<b>Weighted EPS</b>	<b>13.07</b>	<b>12.41</b>	<b>12.69</b>	<b>12.04</b>
<b>Gross EPS</b>	<b>13.07</b>	<b>12.41</b>	<b>12.69</b>	<b>12.04</b>

## 5.26 Distribution to shareholders

The Bank has not proposed any dividend for fiscal year 2081-82.

## 5.27 Classification of Loans, Advances & Bill Purchase and Provisioning

FY 2082 Ashad End

Particulars	Current Year		Previous Year	
	Total Loan and Advances	Provisions	Total Loan and Advances	Provisions
1. Performing Loan and Advances	333,931,877,139	6,660,274,553	312,725,949,291	8,572,824,090
1.1 Pass Loan	271,190,120,539	2,894,224,211	226,092,337,541	2,680,739,879
1.1.1 Pass Loan (other than Restructured/Rescheduled Covid Related)	-	-	-	-
1.1.2 Pass Loan (Restructured/Rescheduled Covid Related)	-	-	-	-
1.2 Watch List	62,741,756,599	3,766,050,342	86,633,611,750	5,892,084,211
2. Non-Performing Loan and Advances	22,644,338,230	18,742,143,854	16,133,798,334	12,449,804,825
2.1 Restructured / Rescheduled	33,815,948	4,226,994	-	-
2.2 Sub-standard	2,640,644,686	889,986,723	3,567,252,027	872,697,246
2.3 Doubtful	3,819,540,024	1,894,231,416	1,831,224,206	841,785,477
2.4 Loss	16,150,337,571	15,953,698,722	10,735,322,101	10,735,322,101
3. Total Loan and Advances (1+2)	356,576,215,368	25,402,418,407	328,859,747,625	21,022,628,915
4. Staff Loans	2,899,367,093	-	2,637,486,604	-
5. Accrued Interest	4,488,302,320	-	7,246,180,890	-
<b>6. Grand Total (3+4+5)</b>	<b>363,963,884,781</b>	<b>25,402,418,407</b>	<b>338,743,415,119</b>	<b>21,022,628,915</b>

## 5.28 Impairment Charge for FY 2081/82

For the current financial year, the Bank applies mandatory carve-outs and assesses impairment under both NRB's NFRS 9 – Expected Credit Loss related Guideline, 2024 and the NRB's Unified Directive and recognizes the higher of the two in its financial statements. The following table below depicts the calculation of impairment allowance as per NFRS 9 and NRB Directives:

S.N.	Financial Statement Items	2081/82		2080/81	
		As per NFRS 9 (ECL)	As per NRB	As per NFRS 9 (ECL)	As per NRB
	On Balance Sheet Items:				
1	Cash and Cash Equivalent				
2	Due from Nepal Rastra Bank				

3	Placement with Bank and Financial Institutions				
4	Derivative financial instruments				
5	Other trading assets				
6	Loan and advances to B/FIs				
7	Loans and advances to customers	16,684,429,385	25,402,418,407	8,634,264,172	21,022,628,915
8	Investment securities				
9	Current tax assets				
10	Investment in subsidiaries				
11	Investment in associates				
12	Other assets:				
	a) Lease Receivable				
	b) Contract Asset				
	c) Others				
<b>Off Balance Sheet Items:</b>					
13	Loan Commitments				
14	Financial guarantee contracts				
15	Others	995,619,797		714,245,705	
	<b>Total</b>	<b>17,680,049,182</b>	<b>25,402,418,407</b>	<b>9,348,509,877</b>	<b>21,022,628,915</b>

**Impairment Charge as per Expected Credit Loss (ECL) method**

Particulars	As at Ashadh end 2082
Loans and advances to customers (A)	16,684,429,385
Other financial assets (B)	
Off-balance sheet credit exposures (C)	995,619,797
Total impairment charges (D = A+B+C)	17,680,049,182
Investments in subsidiaries (E)	-
Direct write-offs (F)	-
<b>Total charge to Impairment Charge to Income Statements</b>	<b>17,680,049,182</b>

Particulars	As at Ashadh end 2082			
	Stage 1	Stage 2	Stage 3	Total
Loans and advances to customers (A)	1,670,831,947	3,599,988,414	11,413,609,023	16,684,429,385
Other Financial Assets (B)				
Cash and cash equivalent				
Due from Nepal Rastra Bank				
Placement with Bank and Financial Institutions				
Derivative Financial Instruments				
Other Trading Assets				
Other assets				
Off-balance sheet credit exposures (C)	995,619,797			995,619,797
<b>Total impairment charges (D = A+B+C)</b>	<b>2,666,451,745</b>	<b>3,599,988,414</b>	<b>11,413,609,023</b>	<b>17,680,049,182</b>

**Particulars of Expected Credit Loss:**
**Advances-Exposures**

Particulars	Stage				Total
	Stage 1	Stage 2	Stage 3	Receivables	
Opening Balance as on Shrawan 1, 2081	247,324,423,907	123,952,851,505	19,526,318,074		390,803,593,486
New Advances	145,233,509,060	21,128,391,398	1,390,157,338		167,752,057,795
Assets repaid	(16,459,041,285)	(39,769,585,089)	(4,401,052,157)		(60,629,678,530)
Assets derecognized	(62,438,012,682)	(14,753,249,158)	(2,214,649,681)		(79,405,911,522)
Transfer to Stage 1	13,261,062,922	(12,656,712,147)	(604,350,774)		-
Transfer to Stage 2	(5,717,587,439)	6,458,751,199	(741,163,759)		-
Transfer to Stage 3	(1,061,705,084)	(8,824,476,614)	9,886,181,698		-
Off balance Sheet Exposures	(2,840,377,560)				(2,840,377,560)
Receivables					-
Total	317,302,271,838	75,535,971,092	22,841,440,739		415,679,683,669
Amounts written off/charged off					-
Foreign Exchange Adjustments					-
<b>Closing Balance</b>	<b>317,302,271,838</b>	<b>75,535,971,092</b>	<b>22,841,440,739</b>		<b>415,679,683,669</b>

**Advances- Credit Loss Allowances**

Particulars	Stage				Total
	Stage 1	Stage 2	Stage 3	Receivables	
Opening Balance as on Shrawan 1 2081					
Impact of adoption of NFRS 9					
Balance on Shrawan 1 2081 after adopting NFRS 9	1,319,801,491	3,141,856,539	4,886,851,846		9,348,509,877
New Advances/Additional Charge	1,025,746,816	1,602,701,078	1,594,470,091		4,222,917,985
Assets derecognized or repaid	(173,272,284)	(545,936,971)	(533,516,098)		(1,252,725,353)
Transfer to Stage 1	83,212,924	(80,513,827)	(2,699,096)		-
Transfer to Stage 2	(260,308,355)	270,155,798	(9,847,443)		-
Transfer to Stage 3	(430,815,985)	(4,900,438,898)	5,331,254,883		-
Change in ECL	820,713,046	4,112,164,696	147,094,840		5,079,972,582
Off balance Sheet Exposures	281,374,092				281,374,092
Receivables					-
Total	2,666,451,745	3,599,988,414	11,413,609,023		17,680,049,182
Amounts written off/charged off					-
Changes in risk parameters (PDs/ LGDs/EADs)					-
Foreign Exchange Adjustments					-
<b>Closing Balance as on Ashad 32, 2082</b>	<b>2,666,451,745</b>	<b>3,599,988,414</b>	<b>11,413,609,023</b>		<b>17,680,049,182</b>

**Loan Classification and Corresponding ECL:**

Classification	Stage	2081/82	2080/81
		Outstanding amount	Outstanding Amount
Performing Loans			
Pass Loan	Stage 1	248,544,570,342	185,380,578,046
Watchlist	Stage 2	82,927,072,314	123,952,851,505
Restructured from performing	Stage 2		
Non- Performing Loans			
Restructured from non-performing	Stage 3	4,238,766,733	3,243,778,682
Substandard	Stage 3	3,896,721,776	3,795,022,566
Doubtful	Stage 3	3,736,155,914	1,965,565,944
Loss Loan	Stage 3	13,232,928,289	10,521,950,882
Off balance Sheet exposures		59,103,468,301	61,943,845,861
Receivables			
<b>Total</b>		<b>415,679,683,669</b>	<b>390,803,593,486</b>
Corresponding ECL			
Stage 1		1,670,831,947	605,555,786
Stage 2		3,599,988,414	3,141,856,539
Stage 3		11,413,609,023	4,886,851,846
Off balance Sheet exposures		995,619,797	714,245,705
Receivables			
<b>Total</b>		<b>17,680,049,182</b>	<b>9,348,509,877</b>

**5.29 Loans & Advances to B/FIs and customers**

Loans & Advances to B/FIs and Customers have been valued under amortized cost as allowed under NFRS 9. Separate Effective Interest Rate (EIR) has not been computed, and coupon interest rate is considered as EIR for the computation of Expected Credit Loss. Also, Institute of Chartered Accountants of Nepal (ICAN) have provided carve out on EIR till FY 2082/83.

Pursuant to adoption of ECL model, recognition of interest income has been based upon Guidance Note on Interest Income Recognition, 2025 issued by NRB. As per the Guidelines, Interest income for stage 3 loan of previous quarter must be recognized on a cash basis. Accordingly, the bank has derecognized NPR 2,320 million for FY 2081-82 regarding accrued interest which has not been received in cash.

As per NFRS 9, an entity shall assess at the end of each reporting period if there is any objective evidence that financial asset or group of financial assets measured at amortized cost is impaired.

The bank for the current financial year has assessed the impairment under para 5.5 of the NFRS 9 impairment model and the NRB Directive. The Bank, following regulatory backstop as mentioned in Clause 16 of "**NFRS 9- Expected Credit Loss Related Guidelines, 2024**" has recognize impairment on credit exposures as the HIGHER of total ECL calculated as per NFRS 9 and existing regulatory provisions as mentioned in Unified NRB Directives no 02. Further, Bank has applied carve out issued by ICAN and has computed impairment loss. As per the carve-out issued by ICAN as a mandatory treatment of impairment loss for banks and financial institution till FY 2082.83, impairment loss to be measured at higher of amount derived as per norms prescribed by NRB for loan loss provision and measured as per paragraph 5.5 of NFRS 9.

**5.29.1 Details of such impairment are as mentioned below:**

Amount in NPR

Particulars	Year ended 16 July 2025	Year ended 15 July 2024	P/L Impact
Impairment (A)	17,680,049,182	14,083,215,372	3,596,833,810
Provision as per NRB (B)	25,402,418,407	21,022,628,915	4,379,789,492
Impairment to be considered (Higher of A or B)	<b>25,402,418,407</b>	<b>21,022,628,915</b>	<b>4,379,789,492</b>

Note: The Impairment for FY 2081-82 is calculated as per Expected Credit Loss model under NFRS 9, whereas for the previous FY 2080-81, it was calculated based on the Incurred Loss Model under NAS 39.

**4.2 Details of Collective and Individual Impairment:**

Particulars	Expected Credit Loss (ECL)
<b>Collective Impairment</b>	
Stage 1	1,670,831,947
Stage 2	2,742,995,123
Stage 3 -	7,574,504,976
<b>Individual Impairment</b>	
Stage 1	
Stage 2	856,993,292
Stage 3	3,839,104,047
<b>Total Funded</b>	<b>16,684,429,385</b>
<b>Non-Funded Exposures**</b>	<b>995,619,797</b>
<b>Total Expected Credit Loss</b>	<b>17,680,049,182</b>

\*\* Non-Funded Exposures includes Letter of Credit, Bank Guarantee, Forward Exchange Contract Liabilities and undrawn limit for short term and long-term loan with exposures of NPR 123,368,502,734.

#### 4.3 Expected Credit Loss Summary:

Financial Statement Items	Gross Carrying Amount (Stage)			ECL Provision (Stage)			NRB Regulatory Provision (Stage)					
	1	2	3	Total	1	2	3	Total	1	2	3	Total
Loans and advances to customers	248,544,570,342	82,927,072,314	25,104,572,712	<b>356,576,215,368</b>	1,670,831,947	3,599,988,414	11,413,609,023	<b>16,684,428,385</b>	2,667,768,709	3,961,907,713	18,772,741,985	<b>25,402,418,407</b>
Loan Commitments												
Financial guarantee contracts												
Others	59,103,468,301			59,103,468,301	995,619,797			995,619,797				
<b>Total</b>	<b>307,648,038,643</b>	<b>82,927,072,314</b>	<b>25,104,572,712</b>	<b>415,679,683,669</b>	<b>2,666,451,745</b>	<b>3,599,988,414</b>	<b>11,413,609,023</b>	<b>17,680,049,182</b>	<b>2,667,768,709</b>	<b>3,961,907,713</b>	<b>18,772,741,985</b>	<b>25,402,418,407</b>

Financial Statement Items	ECL Coverage Ratio % (Stage)			Regulatory Provision Coverage Ratio % (Stage)				
	1	2	3	Total	1	2	3	Total
Loans and advances to customers	0.67%	4.34%	45.46%	<b>4.68%</b>	1.07%	4.78%	74.78%	<b>7.12%</b>
Loan Commitments	-	-	-		-	-	-	-
Financial guarantee contracts	-	-	-		-	-	-	-
Others	1.68%	-	-	<b>1.68%</b>	-	-	-	-
<b>Total</b>	<b>2.36%</b>	<b>4.34%</b>	<b>45.46%</b>	<b>4.25%</b>	<b>1.07%</b>	<b>4.78%</b>	<b>74.78%</b>	<b>6.11%</b>

### 5.30 Principal Indicators

Particulars	Indicators	5 Years Principal Indicators				
		F/Y 2020/2021*	F/Y 2021/2022*	F/Y 2022/2023**	F/Y 2023/2024**	F/Y 2024/2025**
		(F/Y 077/78)	(F/Y 078/79)	(F/Y 079/80)	(F/Y 080/81)	(F/Y 081/82)
Core Capital	NPR	26,119,364,873	29,003,831,150	45,094,186,593	43,642,210,172	48,364,206,411
Supplementary Capital	NPR	8,443,435,870	9,086,879,315	10,876,526,592	12,291,330,237	12,557,489,005
Total Capital Fund	NPR	34,562,800,743	38,090,710,465	55,970,713,185	55,933,540,409	60,921,695,417
Risk Weighted Exposure	NPR	235,021,642,910	238,724,145,502	420,338,273,233	431,098,974,669	463,684,077,878
Core Capital	Percent	11.11	12.15	10.73	10.12	10.43
Supplementary Capital	Percent	3.59	3.81	2.59	2.85	2.71
Total Capital Fund	Percent	14.71	15.96	13.32	12.97	13.14
Earning Per Share (Average Share Outstanding)	Rs.	22.0	20.7	13.9	12.0	12.7
Market Value Per Share	Rs.	460	265	174	175	231
Book Value Per Share	Rs.	198	186	163	176	190
Total Net-worth (Net Assets)	Rs. '000	32,235,061,073	33,991,914,255	55,600,636,822	60,172,457,064	64,982,048,791
Number of Promoter Equity Shares	Nos.	125,386,039	130,401,480	207,534,107	207,534,107	207,534,107
Number of Public Equity Shares	Nos.	57,689,374	59,996,949	133,751,842	133,751,842	133,751,842
Total Shares	No.	162,573,295	183,075,413	341,285,949	341,285,949	341,285,949
Number of Permanent Staffs	Nos.	1478	1502	3096	3132	3037
Price Earning Ratio	Times	20.9	12.8	12.5	14.5	18.2
Dividend (including bonus) on share capital	Percent	16.0	11.0	-	-	-
Cash Dividend on Share Capital	Percent	3.4	4.0	-	-	-
Net Profit / Gross Income	Percent	21.2%	19.7%	9.8%	8.9%	10.8%
Net Profit / Loans and Advances	Percent	2.1%	2.3%	1.2%	1.2%	1.2%
Return on Total Assets	Percent	1.6%	1.6%	0.8%	0.8%	0.8%
Return on Equity (opening)	Percent	13.1%	11.8%	10.9%	7.4%	7.2%
Exchange Gain/ Total Income	Percent	9.1%	8.4%	3.5%	3.2%	4.6%
Interest Expenses / Total Deposits and Borrowings (Yearly average)	Percent	4.6%	5.7%	7.9%	7.2%	4.8%
Total Operating Expenses / Total Assets	Percent	1.2%	1.3%	1.1%	1.3%	1.2%
Staff Expenses / Total Operating Expenses	Percent	60%	61%	62%	60%	61%
Staff Bonus / Total Staff Expenses	Percent	49%	47%	24%	20%	21%
Total Credit / Deposits	Percent	95%	90%	89%	81%	75%
Non-Performing Loans / Total Loans	Percent	2.46%	1.49%	4.54%	4.91%	6.35%
Net NPL	Percent	0.2%	0.2%	1.6%	1.2%	1.1%
Base Rate (Yearly average)	Percent	6.40%	7.47%	9.75%	8.93%	6.44%
Weighted Average Interest Rate Spread	Percent	3.89%	3.22%	4.50%	4.27%	3.77%
Interest Income/ Loan & Advances	Percent	8.20	8.68	12.31	11.43	8.43
Credit Deposit Ratio (NRB)	Percent	75.1	85.1	85.05	79.22	74.44
Liquidity (CRR)	Percent	4.44	3.06	3.45	3.45	4.62
Return on Paid-Up Capital	Percent	22.0	20.7	10.90	12.04	12.69
Market Capitalization (in Billion)	Rs.	74.78	48.51	59.32	59.76	78.84
Total number of Branches	No.	86	88	296	272	272
Total number of ATMs	No.	130	132	282	266	265
Total employee expenses per employee	Rs. '000	761	840	759	1,002	1,086
Total Deposit per employee	Rs. '000	116,897	122,669	111,532	129,888	156,366

\*Indicators till F/Y 2021-2022 are that of erstwhile Nepal Investment Bank Limited only (before merger).

\*\* Indicators for FY 2022-23 with FY 2023-24 and FY 2024-25 may not be directly comparable due to the impact of a mid-year merger in FY 2022-2023.

### 5.31 Comparison of Unaudited Financial Statements

Particulars	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
<b>Assets</b>					
Cash and Cash Equivalent	13,325,358	13,325,358	-	-	
Due from Nepal Rastra Bank	22,293,028	22,293,028	-	-	
Placements with Banks and FIs	24,934,136	24,934,136	-	-	
Derivative financial instruments	46,685	46,685	-	-	
Other trading assets	172,594	172,594	-	-	
Loans and advances to B/FIs	15,355,688	15,383,654	27,966	0.18	
Loans and advances to customers	326,932,297	323,177,812	(3,754,484)	(1.15)	due to additional impairment allowance during finalization of external Audit and NRB preliminary onsite report
Investment Securities	138,556,342	138,556,342	0	0.00	
Current tax assets	358,690	275,037	(83,653)	(23.32)	due to change in profit.
Investments in subsidiaries	1,471,500	1,471,500	-	-	
Investments in associates	141,158	141,158	-	-	
Investment Property	3,684,295	3,684,295	-	-	
Property and Equipment	8,306,922	8,306,922	(0)	(0.00)	
Goodwill and Intangible assets	1,085,493	1,085,493	-	-	
Deferred tax assets	1,358,992	2,410,867	1,051,875	77.40	due to change in LLP
Other assets	7,640,176	7,640,176	0	0.00	
<b>Total Assets</b>	<b>565,663,355</b>	<b>562,905,058</b>	<b>(2,758,296)</b>	<b>(0.49)</b>	
<b>Liabilities</b>					
Due to Bank and Financial Institutions	3,943,305	3,943,305	-	-	
Due to Nepal Rastra Bank	-	-	-	-	
Derivative financial instruments	-	-	-	-	
Deposits from customers	472,347,472	472,347,472	-	-	
Borrowing	2,744,000	2,744,000	-	-	
Current Tax Liabilities	-	-	-	-	
Provisions	-	-	-	-	
Deferred tax liabilities	-	-	-	-	
Other liabilities	9,226,902	8,848,233	(378,669)	(4.10)	due to change in staff bonus payable
Debt securities issued	10,040,000	10,040,000	-	-	
Subordinated Liabilities	-	-	-	-	
<b>Total Liabilities</b>	<b>498,301,679</b>	<b>497,923,009</b>	<b>(378,669)</b>	<b>(0.08)</b>	
<b>Equity</b>					
Share capital	34,128,595	34,128,595	-	-	
Share premium	-	-	-	-	
Retained earnings	491,356	(2,455,117)	(2,946,473)	(599.66)	due to change in profit and appropriation of profit
Reserves	32,741,724	33,308,571	566,846	1.73	due to change in profit and appropriation of profit
<b>Total equity attributable to equity holders</b>	<b>67,361,676</b>	<b>64,982,049</b>	<b>(2,379,627)</b>	<b>(3.53)</b>	
Non-controlling interest					
<b>Total equity</b>	<b>67,361,676</b>	<b>64,982,049</b>	<b>(2,379,627)</b>	<b>(3.53)</b>	
<b>Total Liabilities and equity</b>	<b>565,663,355</b>	<b>562,905,058</b>	<b>(2,758,296)</b>	<b>(0.49)</b>	

Particulars	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Interest income	36,101,210	36,175,665	74,455	0.21	adjustment fair value of staff loan facilities and AIR
Interest expense	(21,973,042)	(21,973,042)	-	-	
<b>Net interest income</b>	<b>14,128,167</b>	<b>14,202,622</b>	<b>74,455</b>	<b>0.01</b>	
Fee and commission income	2,767,014	2,767,014	-	-	
Fee and commission expense	(563,775)	(563,775)	-	-	
<b>Net fee and commission income</b>	<b>2,203,238</b>	<b>2,203,238</b>	-	-	
<b>Net interest, fee and commission income</b>	<b>16,331,406</b>	<b>16,405,860</b>	<b>74,455</b>	<b>0.46</b>	
Net trading income	766,060	766,060	-	-	
Other operating income	544,473	480,559	(63,914)	(11.74)	reclassification /adjustment of other incomes.
<b>Total operating income</b>	<b>17,641,938</b>	<b>17,652,479</b>	<b>10,540</b>	<b>0.06</b>	
Impairment charge/(reversal) for loans and other losses	(574,409)	(4,375,381)	(3,800,973)	661.72	due to additional impairment allowance during finalization of external Audit and NRB preliminary onsite report
<b>Net operating income</b>	<b>17,067,530</b>	<b>13,277,097</b>	<b>(3,790,433)</b>	<b>(22.21)</b>	
Personnel expenses	(4,375,596)	(3,996,511)	379,085	(8.66)	due to change in staff bonus expense
Other operating expenses	(1,610,363)	(1,610,778)	(415)	0.03	
Depreciation & Amortisation	(938,806)	(938,806)	-	-	
<b>Total Operating expense</b>	<b>(6,924,764)</b>	<b>(6,546,094)</b>	<b>378,669</b>	<b>(5.47)</b>	
<b>Operating Profit</b>	<b>10,142,766</b>	<b>6,731,003</b>	<b>(3,411,763)</b>	<b>(33.64)</b>	
Non-operating income	36,290	36,290	-	-	
Non-operating expense	(568,497)	(568,497)	-	-	
<b>Profit before income tax</b>	<b>9,610,559</b>	<b>6,198,796</b>	<b>(3,411,763)</b>	<b>(35.50)</b>	
Income tax expense	(2,853,910)	(1,866,514)	987,396	(34.60)	
Current Tax	(2,748,132)	(2,831,785)	(83,653)	3.04	due to changes in profits
Deferred Tax	(105,779)	965,271	1,071,049	(1,012.54)	due to deferred tax adjustment in additional provisioning.
<b>Profit/(loss) for the period</b>	<b>6,756,649</b>	<b>4,332,282</b>	<b>(2,424,367)</b>	<b>(35.88)</b>	

## Unaudited Financial Results (Quarterly)

### Nepal Investment Mega Bank Limited

#### Condensed Consolidated Statement of Financial Position

As on Quarter ended 2082 Ashad 32

Assets	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending (Audited)	This Quarter Ending	Immediate Previous Year Ending (Audited)
	Ashad 32 2082	Ashad 31 2081	Ashad 32 2082	Ashad 31 2081
Cash and Cash Equivalent	13,998,196	12,682,442	13,325,358	12,470,533
Due from Nepal Rastra Bank	22,293,028	19,133,037	22,293,028	19,133,037
Placements with Banks and FIs	24,934,136	15,453,818	24,934,136	15,453,818
Derivative financial instruments	46,685	32,469	46,685	32,469
Other trading assets	525,933	224,476	172,594	64,108
Loans and advances to B/FIs	15,355,688	12,225,967	15,355,688	12,225,967
Loans and advances to customers	326,932,297	305,494,819	326,932,297	305,494,819
Investment Securities	140,562,599	104,969,079	138,556,342	103,465,243
Current tax assets	362,856	246,032	358,690	237,694
Investments in subsidiaries	-	-	1,471,500	971,500
Investments in associates	469,141	438,353	141,158	141,158
Investment Property	3,684,295	3,016,500	3,684,295	3,016,500
Property and Equipment	8,484,310	7,832,694	8,306,922	7,720,881
Goodwill and Intangible assets	1,090,180	1,110,404	1,085,493	1,104,839
Deferred tax assets	1,355,408	1,652,599	1,358,992	1,650,158
Other assets	7,973,309	8,814,142	7,640,176	8,359,011
<b>Total Assets</b>	<b>568,068,059</b>	<b>493,326,832</b>	<b>565,663,355</b>	<b>491,541,734</b>

Assets	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending (Audited)	This Quarter Ending	Immediate Previous Year Ending (Audited)
	Ashad 32 2082	Ashad 31 2081	Ashad 32 2082	Ashad 31 2081
Due to Banks and Financial Institutions	3,943,305	3,390,914	3,943,305	3,390,914
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposits from customers	472,203,483	403,346,832	472,347,472	403,416,956
Borrowings	2,744,000	5,334,000	2,744,000	5,334,000
Current tax liabilities	-	-	-	-
Provisions	8,110	1,622	-	-
Deferred tax liabilities	-	-	-	-
Other Liabilities	10,950,945	10,336,174	9,226,902	9,187,407
Debt securities issued	10,040,000	10,040,000	10,040,000	10,040,000
Subordinated liabilities	-	-	-	-
<b>Total Liabilities</b>	<b>499,889,843</b>	<b>432,449,543</b>	<b>498,301,679</b>	<b>431,369,277</b>
<b>Equity</b>				
Share capital	34,128,595	34,128,595	34,128,595	34,128,595
Share premium	-	-	-	-
Retained earnings	1,218,994	(5,056,898)	491,356	(5,693,232)
Reserves	32,830,627	31,805,593	32,741,724	31,737,094
<b>Total equity attributable to equity holders</b>	<b>68,178,216</b>	<b>60,877,290</b>	<b>67,361,676</b>	<b>60,172,457</b>
<b>Non-Controlling Interest</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total equity</b>	<b>68,178,216</b>	<b>60,877,290</b>	<b>67,361,676</b>	<b>60,172,457</b>
<b>Total Liabilities and Equity</b>	<b>568,068,059</b>	<b>493,326,832</b>	<b>565,663,355</b>	<b>491,541,734</b>

**Condensed Consolidated Statement of Profit or Loss**

As on Quarter ended 2082 Ashad 32

Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD) (Audited)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD) (Audited)
Interest income	9,316,722	36,185,988	10,593,405	43,261,637	9,301,108	36,101,210	10,563,823	43,153,414
Interest expense	(5,484,807)	(21,960,599)	(6,474,888)	(28,003,495)	(5,487,867)	(21,973,042)	(6,479,420)	(28,036,494)
<b>Net interest income</b>	<b>3,831,916</b>	<b>14,225,390</b>	<b>4,118,517</b>	<b>15,258,142</b>	<b>3,813,241</b>	<b>14,128,167</b>	<b>4,084,403</b>	<b>15,116,920</b>
Fees and Commission income	990,133	3,227,703	882,077	2,645,989	807,548	2,767,014	790,339	2,332,330
<b>Fees and Commission expense</b>	<b>(190,088)</b>	<b>(605,837)</b>	<b>(167,985)</b>	<b>(587,020)</b>	<b>(125,459)</b>	<b>(563,775)</b>	<b>(153,997)</b>	<b>(554,338)</b>
<b>Net fee and commission income</b>	<b>800,045</b>	<b>2,621,866</b>	<b>714,093</b>	<b>2,058,968</b>	<b>682,089</b>	<b>2,203,238</b>	<b>636,342</b>	<b>1,777,992</b>
Net interest, fee and commission income	4,631,961	16,847,256	4,832,609	17,317,110	4,495,330	16,331,406	4,720,745	16,894,912
Net trading income	225,020	798,862	155,032	471,084	195,339	766,060	132,383	469,546
Other operating income	163,711	445,692	(86,512)	304,628	155,921	544,473	(90,738)	408,084
<b>Total Operating Income</b>	<b>5,020,692</b>	<b>18,091,810</b>	<b>4,901,130</b>	<b>18,092,822</b>	<b>4,846,590</b>	<b>17,641,938</b>	<b>4,762,390</b>	<b>17,772,542</b>
Impairment (charges)/reversals for loans & other losses	623,757	(574,409)	(2,061,790)	(5,111,564)	623,757	(574,409)	(2,061,790)	(5,111,564)
<b>Net operating income</b>	<b>5,644,450</b>	<b>17,517,401</b>	<b>2,839,340</b>	<b>12,981,257</b>	<b>5,470,348</b>	<b>17,067,530</b>	<b>2,700,600</b>	<b>12,660,978</b>
<b>Operating expenses</b>	<b>(2,019,151)</b>	<b>(7,195,980)</b>	<b>(1,770,663)</b>	<b>(6,473,300)</b>	<b>(1,938,992)</b>	<b>(6,924,764)</b>	<b>(1,716,028)</b>	<b>(6,268,527)</b>
Personnel Expenses	(1,335,022)	(4,525,602)	(1,109,317)	(3,884,992)	(1,292,407)	(4,375,596)	(1,077,809)	(3,768,832)
Other Operating Expenses	(86,659)	(1,707,352)	(69,302)	(1,635,090)	(72,175)	(1,610,363)	(65,746)	(1,566,472)
Depreciation and Amortization	(597,469)	(963,025)	(592,044)	(953,218)	(574,410)	(938,806)	(572,472)	(933,223)
<b>Operating profit</b>	<b>3,625,299</b>	<b>10,321,421</b>	<b>1,068,677</b>	<b>6,507,957</b>	<b>3,531,356</b>	<b>10,142,766</b>	<b>984,573</b>	<b>6,392,451</b>
Non operating income	(5,443)	67,077	1,993	83,443	1,907	36,290	3,067	4,372
Non operating expense	(421,308)	(568,497)	(8,797)	(732,100)	(421,308)	(568,497)	(8,797)	(732,100)
<b>Profit before income tax</b>	<b>3,198,548</b>	<b>9,820,001</b>	<b>1,061,873</b>	<b>5,859,300</b>	<b>3,111,955</b>	<b>9,610,559</b>	<b>978,842</b>	<b>5,664,723</b>
Income tax expense								
Current Tax	(813,974)	(2,833,754)	(1,915,514)	(3,364,749)	(789,533)	(2,748,132)	(1,886,748)	(3,297,352)
Deferred Tax	(111,914)	(111,914)	1,741,079	1,741,079	(105,779)	(105,779)	1,741,521	1,741,521
<b>Profit for the period</b>	<b>2,272,660</b>	<b>6,874,334</b>	<b>887,438</b>	<b>4,235,630</b>	<b>2,216,644</b>	<b>6,756,649</b>	<b>833,615</b>	<b>4,108,892</b>

**Condensed Consolidated Statement of Comprehensive Income**

Profit/(loss) for the period	2,272,660	6,874,334	887,438	4,235,630	2,216,644	6,756,649	833,615	4,108,892
Other Comprehensive Income	167,025	432,570	444,753	462,928	167,025	432,570	444,753	462,928
<b>Total Comprehensive Income</b>	<b>2,439,686</b>	<b>7,306,903</b>	<b>1,332,191</b>	<b>4,698,558</b>	<b>2,383,669</b>	<b>7,189,219</b>	<b>1,278,368</b>	<b>4,571,820</b>
Basic earnings per share		20.14		12.41		19.80		12.04
Diluted earnings per share		20.14		12.41		19.80		12.04
<b>Profit attributable to:</b>								
Equity holders of the Bank	2,439,686	7,306,903	1,332,191	4,698,558	2,383,669	7,189,219	1,278,368	4,571,820
Non-controlling Interest								
<b>Total</b>	<b>2,439,686</b>	<b>7,306,903</b>	<b>1,332,191</b>	<b>4,698,558</b>	<b>2,383,669</b>	<b>7,189,219</b>	<b>1,278,368</b>	<b>4,571,820</b>

## Five Years Financial Summary

NPR in '000

## Balance Sheet

Fiscal Year	2077/78	2078/79	2079/80	2080/81	2081/82
Assets	2020/2021	2021/2022	2022/2023	2023/2024	2024/2025
Cash and Cash Equivalent	7,012,723	11,148,236	19,396,685	12,470,533	13,325,358
Due from Nepal Rastra Bank	7,417,254	5,637,282	20,554,788	19,133,037	22,293,028
Placements with Banks and FIs	8,136,780	8,778,707	15,824,900	15,453,818	24,934,136
Derivative financial instruments	36,747	-	55,463	32,469	46,685
Other trading assets	-	-	-	-	172,594
Loans and advances to B/FIs	5,094,851	7,659,343	8,743,542	12,225,967	15,383,654
Loans and advances to customers	156,816,677	157,157,095	302,874,153	305,494,819	323,177,812
Investment Securities	35,168,049	44,572,883	58,977,269	103,529,351	138,556,342
Current tax assets	586,042	436,404	995,881	237,694	275,037
Investments in subsidiaries	171,500	171,500	971,500	971,500	1,471,500
Investments in associates	82,363	82,363	141,158	141,158	141,158
Investment Property	601,848	573,017	1,164,974	3,016,500	3,684,295
Property and Equipment	4,076,387	4,536,008	7,386,748	7,720,881	8,306,922
Goodwill and Intangible assets	112,239	75,349	1,120,146	1,104,839	1,085,493
Deferred tax assets	-	-	107,035	1,650,158	2,410,867
Other assets	2,616,668	3,620,607	7,871,282	8,359,011	7,640,176
<b>Total Assets</b>	<b>227,930,127</b>	<b>244,448,793</b>	<b>446,185,523</b>	<b>491,541,734</b>	<b>562,905,058</b>

Capital & Liabilities	2018/2019	2021/2022	2022/2023	2023/2024	2024/2025
Due to Banks and Financial Institutions	4,840,265	1,973,920	5,810,447	3,390,914	3,943,305
Due to Nepal Rastra Bank	3,575,647	6,470,865	344,780	-	-
Derivative Financial Instruments	-	5,239	-	-	-
Deposits from customers	174,557,704	184,791,072	354,414,420	403,416,956	472,347,472
Borrowings	-	3,825,000	11,803,500	5,334,000	2,744,000
Current tax liabilities	-	-	-	-	-
Provisions	-	-	-	-	-
Deferred tax liabilities	1,792,917	1,099,513	-	-	-
Other Liabilities	4,178,682	6,291,270	12,211,740	9,187,407	8,848,233
Debt securities issued	6,750,000	6,000,000	6,000,000	10,040,000	10,040,000
Subordinated liabilities	-	-	-	-	-
<b>Total Liabilities</b>	<b>195,695,215</b>	<b>210,456,879</b>	<b>390,584,887</b>	<b>431,369,277</b>	<b>497,923,009</b>
<b>Equity</b>					
Share capital	16,257,330	18,307,541	34,128,595	34,128,595	34,128,595
Share premium	4,798	-	-	-	-
Retained earnings	1,836,617	1,307,666	(3,471,720)	(5,693,232)	(2,455,117)
Reserves	14,136,167	14,376,707	24,943,762	31,737,094	33,308,571
<b>Total equity attributable to equity holders</b>	<b>32,234,912</b>	<b>33,991,914</b>	<b>55,600,637</b>	<b>60,172,457</b>	<b>64,982,049</b>
Non-Controlling Interest					
<b>Total Liabilities and Equity</b>	<b>227,930,127</b>	<b>244,448,793</b>	<b>446,185,523</b>	<b>491,541,734</b>	<b>562,905,058</b>
Contingent Liabilities & commitment					
Net assets value per share	198	186	163	176	190
<b>Total Liabilities</b>	<b>227,930,127</b>	<b>244,448,793</b>	<b>446,185,523</b>	<b>491,541,734</b>	<b>562,905,058</b>

**Profit & Loss Account**

Fiscal Year	2077/78	2078/79	2079/80	2080/81	2081/82
Particulars	2020/2021	2021/2022	2022/2023	2023/2024	2024/2025
Interest Income	13,712,045	16,703,930	35,126,123	43,153,414	36,175,665
Interest Expenses	(8,118,991)	(10,884,941)	(22,819,024)	(28,036,494)	(21,973,042)
<b>Net Interest Income</b>	<b>5,593,054</b>	<b>5,818,990</b>	<b>12,307,098</b>	<b>15,116,920</b>	<b>14,202,622</b>
Fees and Commission income	1,362,039	1,592,634	2,096,408	2,332,330	2,767,014
Fees and Commission expense	(245,403)	(319,598)	(495,054)	(554,338)	(563,775)
<b>Net fee and commission income</b>	<b>1,116,636</b>	<b>1,273,036</b>	<b>1,601,354</b>	<b>1,777,992</b>	<b>2,203,238</b>
<b>Net interest, fee and commission income</b>	<b>6,709,690</b>	<b>7,092,025</b>	<b>13,908,452</b>	<b>16,894,912</b>	<b>16,405,860</b>
Net trading income	747,864	667,252	507,637	469,546	766,060
Other operating income	937,463	307,975	352,483	408,084	480,559
<b>Total Operating Income</b>	<b>8,395,017</b>	<b>8,067,253</b>	<b>14,768,572</b>	<b>17,772,542</b>	<b>17,652,479</b>
Impairment (charges)/reversals for loans & other losses	(441,670)	1,306,894	(3,200,298)	(5,111,564)	(4,375,381)
<b>Net operating income</b>	<b>7,953,348</b>	<b>9,374,147</b>	<b>11,568,274</b>	<b>12,660,978</b>	<b>13,277,097</b>
Personnel Expenses	(1,708,094)	(1,874,385)	(3,036,301)	(3,768,832)	(3,996,511)
Other operating expense	(865,493)	(722,552)	(1,184,024)	(1,566,472)	(1,610,778)
Depreciation and Amortization	(260,243)	(487,550)	(712,323)	(933,223)	(938,806)
<b>Total operating expenses</b>	<b>(2,833,829)</b>	<b>(3,084,487)</b>	<b>(4,932,648)</b>	<b>(6,268,527)</b>	<b>(6,546,094)</b>
<b>Operating profit</b>	<b>5,119,518</b>	<b>6,289,660</b>	<b>6,635,627</b>	<b>6,392,451</b>	<b>6,731,003</b>
Non operating income	4,080	2,900	2,273	4,372	36,290
Non operating expense	(64,726)	(904,109)	(1,300,818)	(732,100)	(568,497)
<b>Profit before income tax</b>	<b>5,058,872</b>	<b>5,388,451</b>	<b>5,337,082</b>	<b>5,664,723</b>	<b>6,198,796</b>
Income tax expense					
- Current Year	(1,531,314)	(1,620,511)	(2,292,926)	(3,297,352)	(2,831,785)
- Upto Previous Year	-	-	-	-	-
- Deferred Tax Income / (Expense)	31,047	29,664	676,677	1,741,521	965,271
<b>Net Profit/ Loss</b>	<b>3,558,606</b>	<b>3,797,604</b>	<b>3,720,833</b>	<b>4,108,892</b>	<b>4,332,282</b>

Note: Figures of FY 2077/78 to FY 2078/79 represent erstwhile NIBL and figures of FY 2079/80 to FY 2081/82 represent merged entity NIMB, hence may not be comparable.

**BASEL DISCLOSURE**
**ASHAD 2082**
**1. CAPITAL STRUCTURE & CAPITAL ADEQUACY**
*Amount in NPR.*

<b>Core Capital (Tier I)</b>	<b>48,364,206,411</b>
Paid up Equity Share Capital	34,128,594,897
Statutory General Reserves	13,250,554,532
Retained Earnings	(2,455,116,667)
Capital Reserve	1,676,527,991
Debenture Redemption Reserve	5,133,253,903
Other Free Reserve	917,060,811
Less: Goodwill	917,060,811
Less: Intangible Assets	168,037,019
Less: Investment in equity of institutions with financial interests	1,085,037,800
Less: Investment in equity of institutions in excess of limits	12,139,425
Less: Purchase of land & building in excess of limit and unutilized	29,394,000
Less: Other Deductions	2,075,000,000
<b>Supplementary Capital (Tier 2)</b>	<b>12,557,489,005</b>
Subordinated Term Debt	10,040,000,000
Less : 20% discount value to 5YTM Bond/ Debenture	(4,400,000,000)
General LLP (only 1.25% of RWE is eligible for Tier 2 Capital)	5,218,910,914
Exchange Equalization Reserve	166,025,555
Investment Adjustment Reserve	384,186,696
Accrued Interest Receivable on pass loan included in Regulatory Reserve	914,718,710
Interest Capitalized Reserve included in Regulatory Reserve	233,647,130
<b>Total Capital Fund (Tier I and Tier II)</b>	<b>60,921,695,416</b>

**Information about Subordinated Term Debts**

8% Debenture of Rs.1000 each issued on 27-07-2014(2071-04-11) and Maturing on 26-07-2021(2078-04-10)		-
Outstanding balance of Redemption Reserve	17,698,347	
10.5% Debenture of Rs.1000 each issued on 19-06-2019 (2076-03-04) and Maturing on 28-06-2026(2083-03-03)		2,000,000,000
Outstanding balance of Redemption Reserve	2,000,000,000	
8.5% Debenture of Rs.1000 each issued on 21-02-2021(2077-10-09) and Maturing on 20-02-2028(2084-10-08)		4,000,000,000
Outstanding balance of Redemption Reserve	2,666,666,667	
10% Debenture of Rs.1000 each issued on 22-02-2024(2080-11-10) and Maturing on 21-02-2034(2090-11-09)		4,040,000,000
Outstanding balance of Redemption Reserve	448,888,889	
<b>Total</b>	<b>5,133,253,903</b>	<b>10,040,000,000</b>
<b>Deductions from Capital</b>		
20% Discount value to 5 YTM Debenture		(4,400,000,000)
<b>Total Qualifying Capital</b>		<b>5,640,000,000</b>

Tier 1 Capital to Total Risk Weighted Exposures	<b>10.43%</b>
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	<b>13.14%</b>

**Summary of the Banks internal approach to assess the adequacy of its capital to support current & future activities:**

- Regular monitoring by the Internal Audit & Compliance Department
- Periodic supervision by the Top management

**Features of Subordinated Term Debts (Debenture)**

- Fixed Maturity period
- Interest payment half yearly
- At the time of liquidation rights of claim will be only after depositors
- Listed with Nepal Stock Exchange Ltd.
- Redeemable and non convertible

**2. Risk Exposures**

<b>RISK WEIGHTED EXPOSURES</b>	<b>Current Period</b>
Risk Weighted Exposure for Credit Risk	417,512,873,100
Risk Weighted Exposure for Operational Risk	22,769,227,541
Risk Weighted Exposure for Market Risk	4,963,425,858
Add: 3% of the total RWE As Per NRB Instruction	13,357,365,795
Add: 3% Capital Charge For Operational Risk	5,081,185,584
<b>Total Risk Weighted Exposures</b>	<b>463,684,077,878</b>

**Risk Weighted exposure under each of 11 categories of Credit Risk**

<b>Particulars</b>	<b>Risk Weighted Exposure</b>
a. Claims on government & central bank	-
b. Claims on other official entities	-
c. Claims on banks	12,033,230,303
d. Claims on corporate & securities firms	253,126,293,322
e. Claims on regulatory retail portfolio	16,141,409,097
f. Claims secured by residential properties	3,871,461,799
g. Claims secured by commercial real state	5,411,712,268
h. Past due claims	15,428,564,502
i. High risk claims	20,721,468,545
j. Other assets	35,505,653,047
k. Off balance sheet items	55,273,080,217
<b>Total</b>	<b>417,512,873,100</b>

**Risk Weighted exposure under each of 11 categories of Credit Risk**

Category	Gross	Provision	Net
Substandard	2,640,644,686	889,986,723	1,750,657,963
Doubtful	3,819,540,024	1,894,231,416	1,925,308,609
Loss	16,150,337,571	15,953,698,722	196,638,849
Restructured and Rescheduled	33,815,948	4,226,994	29,588,955
<b>Total</b>	<b>22,644,338,230</b>	<b>18,742,143,854</b>	<b>3,902,194,376</b>

<b>NPA Ratio:</b>	
Gross NPA to Gross Advances	6.35%
Net NPA to Gross Advances	1.09%

**Movement of NPA**

Particulars	Opening Balance	Closing Balance	Movement
Non Performing Loan	16,133,798,334	22,644,338,230	6,510,539,896
1 Substandard	3,567,252,027	2,640,644,686	(926,607,341)
2 Doubtful	1,831,224,206	3,819,540,024	1,988,315,818
3 Loss	10,735,322,101	16,150,337,571	5,415,015,470
4. Restructured and Rescheduled	-	33,815,948	33,815,948

**Write off of Loans & Interest Suspense:**

NPR.

Particulars	Loan Amount	Interest Suspense	Provision write Back
Total Loan Write off	568,496,855	497,735,110	568,496,855

**Movement of Loan Loss Provision & Interest Suspense**

Particulars	Opening Balance	Closing Balance	Movement
<b>Loan Loss Provision</b>			
1. Pass	2,680,739,879	2,891,053,211	210,313,332
2. Watch List	5,892,084,211	3,766,050,342	(2,126,033,869)
3. Restructured and Rescheduled	-	4,226,994	4,226,994
4. Substandard	872,697,246	889,986,723	17,289,477
5. Doubtful	841,785,477	1,894,231,416	1,052,445,939
6. Loss	10,735,322,101	15,953,698,722	5,218,376,621
7. PG & Third Party Collateral	-	3,171,000.00	3,171,000.00
<b>Total Loan Loss Provision</b>	<b>21,022,628,914</b>	<b>25,402,418,407</b>	<b>4,379,789,493</b>

**Interest Suspense:**

Particulars	Opening Balance	Closing Balance	Movement
Interest Suspense	2,309,603,052	2,320,914,815	11,311,763

**Details of Additional Loan loss provision**

Particulars	Opening Balance	Closing Balance	Movement
Total Loan Loss Provision	21,022,628,914	25,402,418,407	4,379,789,493

**Segregation of Investment Portfolio**

Investment Held to Maturity	Cost Price Rs. (A)	Amount Impaired till Previous Year Rs. (B)	Net
Nepal Government Treasury Bills	30,471,027,239		30,471,027,239
Nepal Government Savings Bond	35,704,882,000		35,704,882,000
Nepal Government Other Securities	-		-
Nepal Rastra Bank Securities	61,845,825,000		61,845,825,000
Foreign Bonds	-		-
Local Licensed Institutions- Placement with Local Banks			-
Local Licensed Institutions' Shares	-		-
Local Licensed Institutions' Debentures & Bond	-		-
Foreign Bank Placements	26,520,167,688		26,520,167,688
Other Investment	134,311,382		134,311,382
<b>Total</b>	<b>154,676,213,309</b>	-	<b>154,676,213,309</b>

Investment Held For Trading	Cost Price	Previous market price	Current Market Price
Investment in Equities	151,132,566	64,107,972	172,593,870

Investment (Available for Sale)	Cost Price	Previous market price	Current Market Price
Nepal Government Treasury Bills			
Nepal Government Savings Bond			
Nepal Government Other Securities			
Nepal Rastra Bank Bonds			
Foreign Bonds			
Local Licensed Institutions' Shares ***	146,450,605	1,566,612,202	1,676,403,805
Local Licensed Institutions' Mutual Fund	2,698,071,190	2,468,809,652	2,743,002,139
Foreign Bank Placements			
Other Investment	5,708,500,361	7,188,459,873	7,593,548,354
<b>Total</b>	<b>8,553,022,156</b>	<b>11,223,881,727</b>	<b>12,012,954,298</b>

\*\*\*Note: Incase of unlisted share Cost price is taken as Market Price.

## Risk Management Process

Nepal Investment Mega Bank has tailored its risk management program to its needs and circumstances. Regardless of the risk management program design, each program should cover:

### Risk identification

In order to properly manage risks, an institution must recognize and understand risks that may arise from both existing and new business initiatives; for example, risks inherent in lending activity include credit, liquidity, interest rate and operational risks. Risk identification should be a continuing process, and should be understood at both the transaction and portfolio levels.

### Risk Measurement

Once risks have been identified, they should be measured in order to determine their impact on the banking institution's profitability and capital. This can be done using various simple models. Accurate and timely measurement of risk is essential to effective risk management systems. An institution that does not have a risk measurement system has limited ability to control or monitor risk levels. Banking institutions should periodically test their risk measurement tools to make sure they are accurate. Good risk measurement systems assess the risks of both individual transactions and portfolios.

### Risk Monitoring

Institutions should put in place an effective management information system (MIS) to monitor risk levels and facilitate timely review of risk positions and exceptions. Monitoring reports should be frequent, timely, accurate, and informative and should be distributed to appropriate individuals to ensure action, when needed.

### Risk Control

After measuring risk, an institution should establish and communicate risk limits through policies, standards, and procedures that define responsibility and authority. These limits should serve as a means to control exposure to various risks associated with the banking institution's activities. Institutions may also apply various mitigating tools in minimizing exposure to various risks. Institutions should have a process to authorize and document Exceptions or changes to risk limits when warranted.

A sound risk management system should have the following elements:

- Active board and senior management oversight; (BMO)
- Adequate policies, procedures and limits; (PPL)
- Adequate risk measurement, monitoring and management information system (MIS); and
- Comprehensive internal controls. (ICs)

### Active Board and Senior Management Oversight

Boards of directors have ultimate responsibility for the level of risk taken by Nepal Investment Mega Bank Limited. Accordingly, they should approve the overall business strategies and significant policies of NIMB, including those related to managing and taking risks, and should also ensure that senior management is fully capable of managing the activities that NIMB undertake. While all boards of directors are responsible for understanding the nature of the risks significant to NIMB and for ensuring that management is taking the steps necessary to identify, measure, monitor, and control these risks.

Senior management is responsible for implementing strategies in a manner that limits risks associated with each strategy and that ensures compliance with laws and regulations on both a long-term and day-to-day basis. Accordingly, management should be fully involved in the activities of NIMB and possess sufficient knowledge of all major business lines to ensure that appropriate policies, controls, and risk monitoring systems are in place and that accountability and lines of authority are clearly delineated. Senior management is also responsible for establishing and communicating a strong awareness of and need for effective internal controls and high ethical standards.

## Strategies and Processes

Credit risk process is a joint effort between its marketing and credit areas. Relationship managers and account officers on one hand, and the credit officers on the other are engaged in analyzing inherent risks in the customer's business, ability to repay and structure a facility that simultaneously accommodates the financing needs, while assuring seniority, protection and control of the Bank's assets and collateral.

## The Structure and Organization of the Relevant Risk Management Function

The Board of Directors (BOD) is the ultimate authority in the decision making process. The process, however, is initiated at the business unit officers / business unit heads / ALCO level, Risk Management department and goes through the Chief Executive Officer, Risk management committee and the BOD. The risk management stops at different levels depending on the Bank's policy relating to approval discretions. Further policy manuals on credit, asset liability, information technology & operations are also available to guide the staff on day to day business.

## The Scope and Nature of Risk Reporting and / or Measurement Systems

Risk reporting / measurement system is done through regular customer interactions, site inspections & annual reviews. These are continuous processes. Further, quarterly review of the bank's performance is conducted every quarter and findings reported to the BOD.

## Policies for Hedging and / or mitigating risk and Strategies, and processes for monitoring the continuing effectiveness of hedges / mitigants

Policies for mitigating risks & strategies are as outlined in the respective manuals and as discussed at various levels after customer interactions / visits, during annual reviews, quarterly reviews and at meetings at various levels.

## Types of Eligible credit risk mitigants used and the benefits availed under CRM:

Particulars	Eligible CRM
Deposits with Bank	6,127,330,198
Deposits with other banks/FI	-
Gold	2,478,322,804
Govt. & NRB Securities	-
Government Guarantee	379,595,278
Sec/G'tee of Foreign Banks	6,039,777,446
<b>Total</b>	<b>15,025,025,726</b>

**धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को नियम २६ को**  
**उपनियम (२) सँग सम्बन्धित वार्षिक प्रतिवेदन**

१. संचालक समितिको प्रतिवेदन : यसै प्रतिवेदनमा संलग्न ।
२. लेखापरीक्षकको प्रतिवेदन : यसै वार्षिक प्रतिवेदनमा संलग्न ।
३. लेखापरीक्षण भएको वित्तीय विवरण : यसै वार्षिक प्रतिवेदनमा संलग्न ।
४. कानूनी कारबाही सम्बन्धी विवरण :
  - (क) यस अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै तात्त्विक मुद्दा दायर नभएको ।
  - (ख) संस्थाको संस्थापक वा संचालकले वा संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर नभएको ।
  - (ग) कुनै संस्थापक वा संचालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर नभएको ।
५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण :
  - (क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा :
 

नेपाल स्टक एक्सचेन्ज लि., नेपाल धितोपत्र बोर्डको सुपारिवेक्षणमा संचालित भएको हुनाले यस सम्बन्धमा व्यवस्थापनको कुनै धारणा नभएको ।
  - (ख) आ.व. २०८१/८२ मा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन ।

त्रैमास (महिना)	शेयरको अधिकतम मूल्य	शेयरको न्यूनतम मूल्य	शेयरको अन्तिम मूल्य	कुल कारोबारको शेयर संख्या (हजारमा)	कुल कारोबार दिन
प्रथम त्रैमासिक (असोज मसान्त २०८१)	२९५.००	१७२.२०	२५४.००	२४,२७३.५६	५७
दोस्रो त्रैमासिक (पौष मसान्त २०८१)	२५४.००	२१०.००	२१०.९०	७१६३.०५	५५
तेस्रो त्रैमासिक (चैत्र मसान्त २०८१)	२३८.००	२०४.००	२११.५१	६८०८.५७९	५६
चौथौ त्रैमासिक (आषाढ मसान्त २०८२)	२३७.००	२०१.००	२३१.०२	९२५१.५९९	६३

६. समस्या तथा चुनौती :
 

बैंकिङ थेट्रमा बद्दो अस्वस्थ प्रतिस्पर्धा, कर्जाको मागमा आएको कमिले लगानी विस्तारमा संकुचन, राजनैतिक तथा नितिगत अस्थिरता तथा अन्तराष्ट्रीय आर्थिक तथा व्यापारिक परिदृश्यमा हुने अनपेक्षीत उतार चढाव, छोटो अन्तरालमा हुने व्याजदर परिवर्तनलाई बैंकले बाह्य समस्या तथा चुनौतिको रूपमा लिएको छ र मानव संशाधनमा हुने परिवर्तनलाई आन्तरिक समस्या तथा चुनौतिको रूपमा लिएको छ । साथै काबुभन्दा बाहिरका परिस्थिति बाहेक उपरोक्त चुनौति समाधान गर्न व्यवसाय विविधीकरण, ग्राहकमुखी गुणस्तरीय सेवा तथा खर्चमा मितव्यीता, मानव संशाधन विकास आदि क्षेत्रमा लगानी गर्ने रणनीति लिएको छ ।

७. संस्थागत सुशासन :

संस्थागत सुशासन अभिवृद्धिका लागि व्यवस्थापनद्वारा चालिएका कदम सम्बन्धी विवरण :

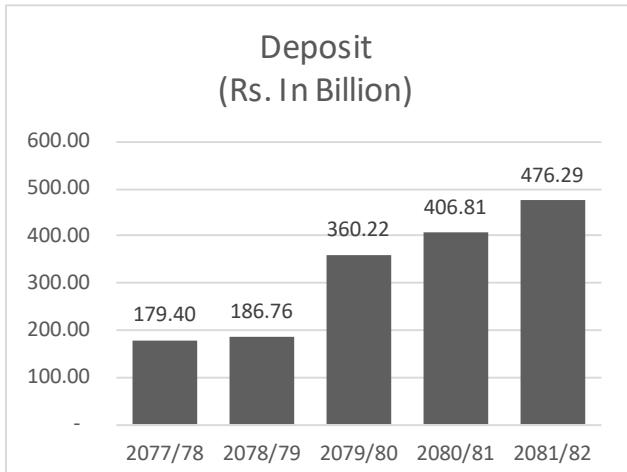
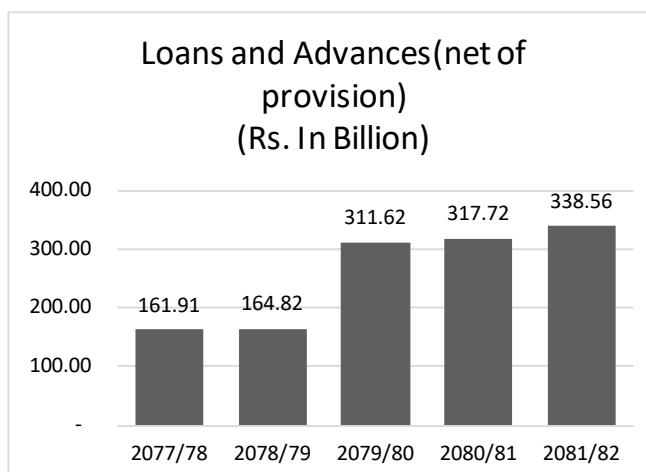
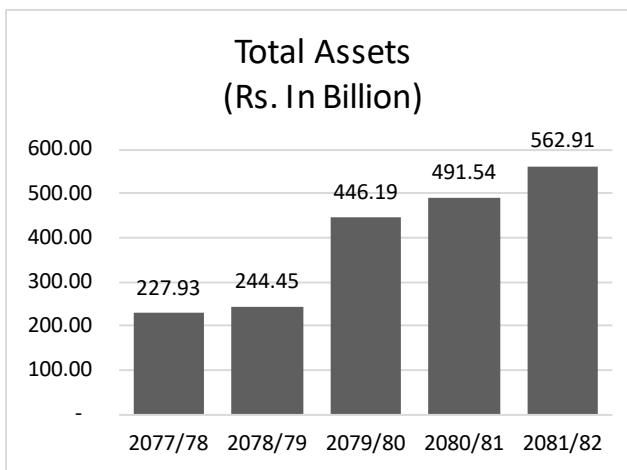
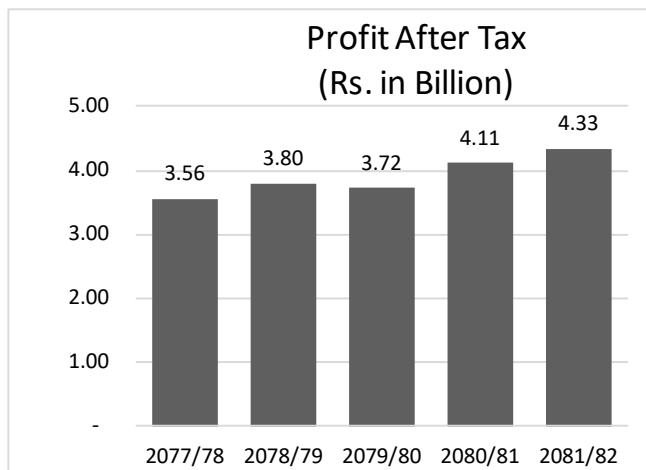
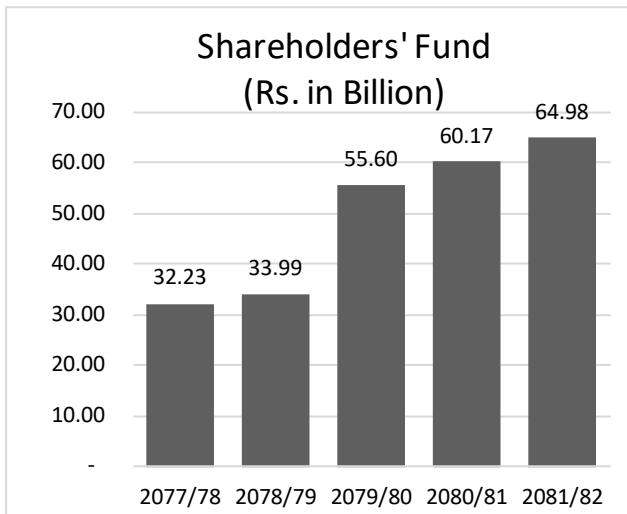
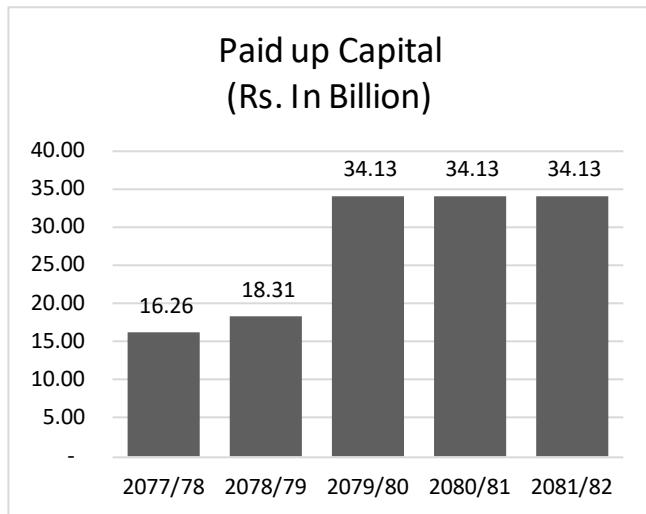
- (क) संचालक समिति,कर्जा तथा जोखिम व्यवस्थापन समिति, पदपूर्ति तथा बढुवा समिति, सम्पति तथा दायित्व समिति,सम्पति सुद्धिकरण नियन्त्रण समिति लगायत विभिन्न समितिहरु क्रियाशील रहेका छन् ।
- (ख) आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्न आन्तरिक लेखापरिक्षकबाट नियमित रूपमा लेखापरीक्षण गराई प्रतिवेदनमा दिइएका सुभावहरु कार्यान्वयन तथा समिक्षा गर्न लेखापरीक्षण समितिको बैठक नियमित बस्ने गरेको छ ।
- (ग) संचालन जोखिमहरु कम गर्न तथा कारोबारलाई व्यवस्थित गर्न विभिन्न आन्तरिक नीति, नियम तथा निर्देशिकाहरूको तर्जुमा गरि लागू गरिएको छ ।
- (घ) संस्थागत सुशासन कायम गर्न आचार संहिता जारी गरी सो को अनुगमनको समेत व्यवस्था गरिनुको अलावा अनुपालना विभागबाट सो सम्बन्धमा नियमित अनुगमन गर्ने व्यवस्था समेत गरिएको छ ।

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को नियम ३० सम्बन्धित वार्षिक प्रतिवेदन

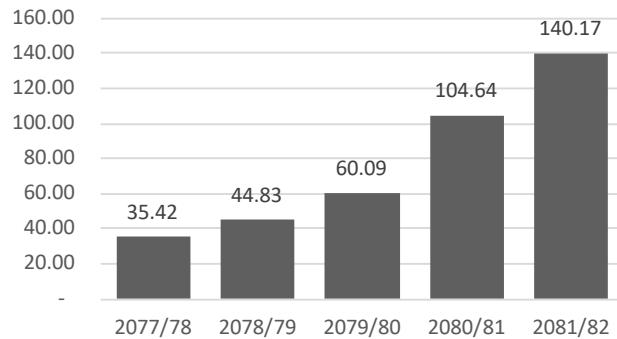
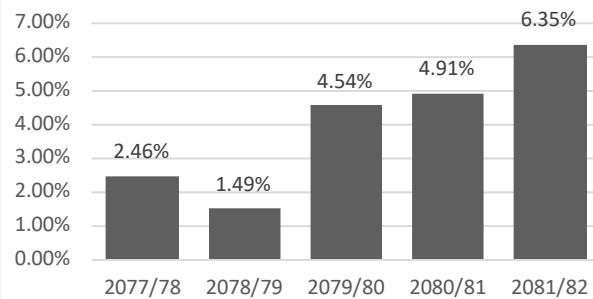
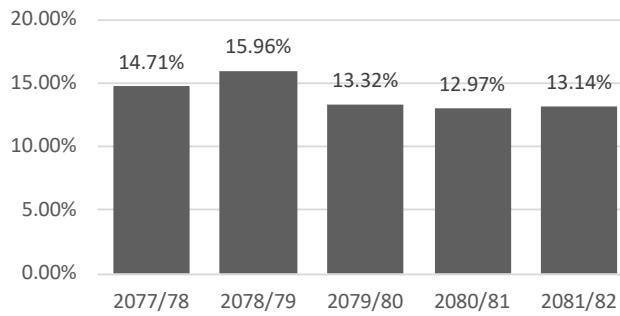
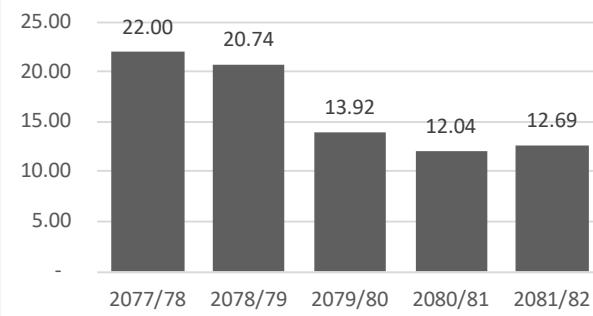
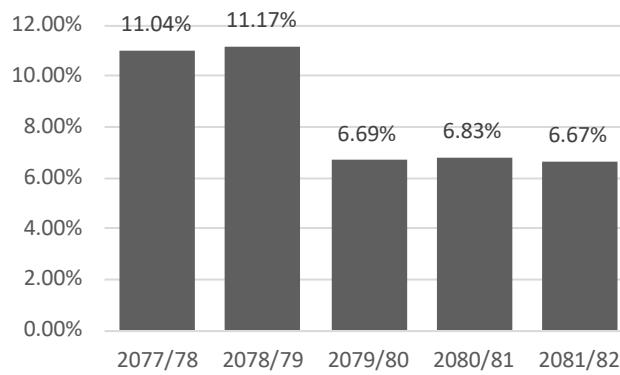
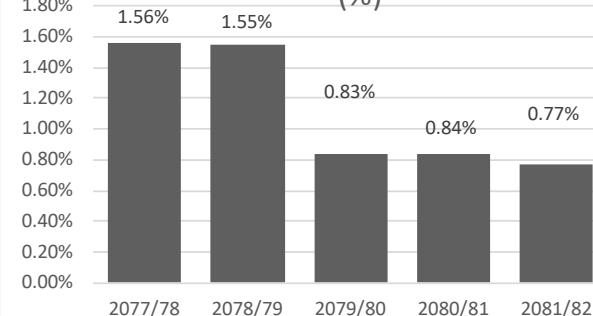
रु. हजारमा

विवरणहरू	अनुमानित वित्तीय विवरण अनुसार	लेखा परीक्षित वित्तीय विवरण अनुसार	भिन्नता		भिन्नता कारणहरू
			रकम	%	
खुद मुनाफा	७,७८९,६९५	४,३३२,२८२	(३,४५७,३३३)	(४४.३८%)	आर्थिक मन्दीको कारण अपेक्षित भन्दा कर्जाको कम माग भएकोले, प्रक्षेपित भन्दा कम ब्याजदर अन्तर (Interest Spread) र अपेक्षित भन्दा बढी खुद सम्भावित नोकसानी भएकोले

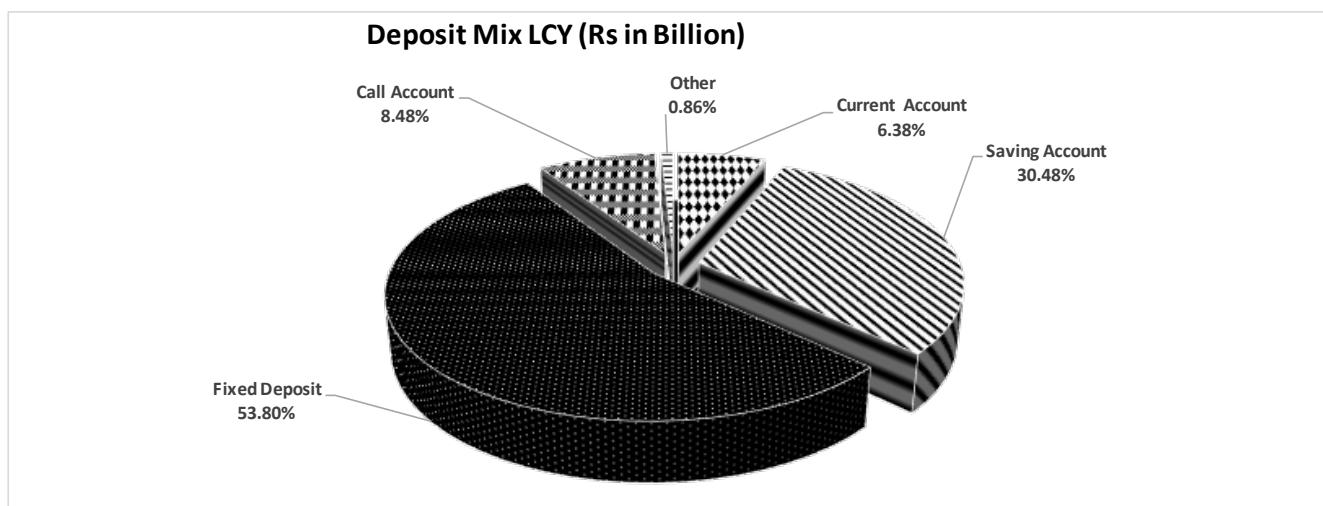
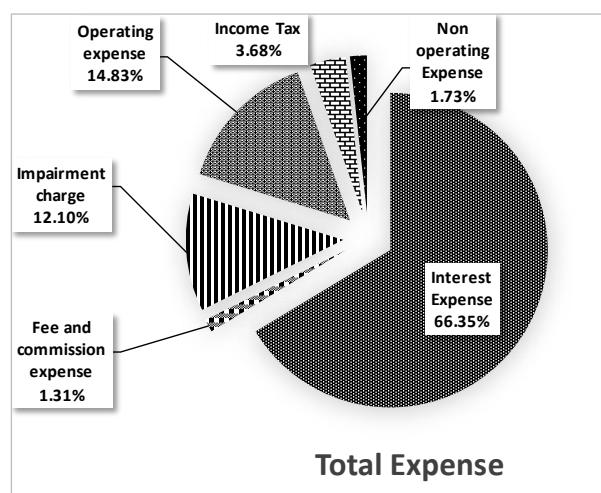
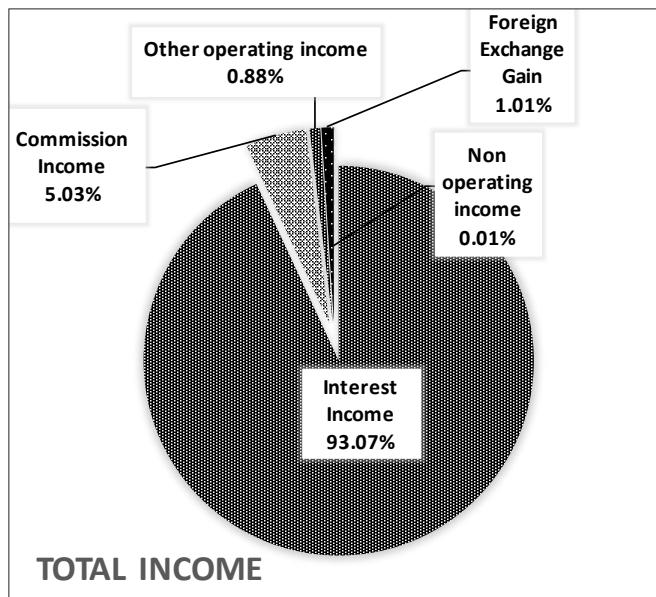
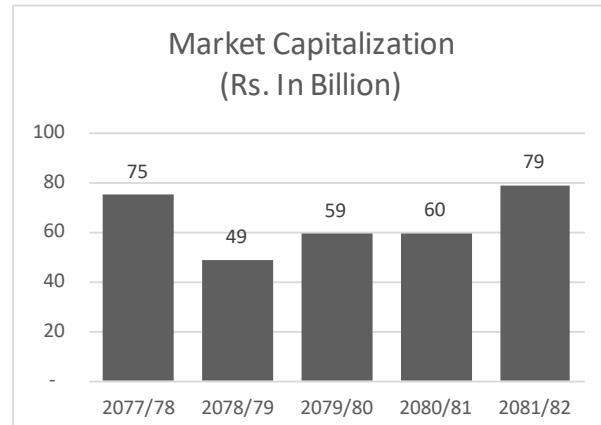
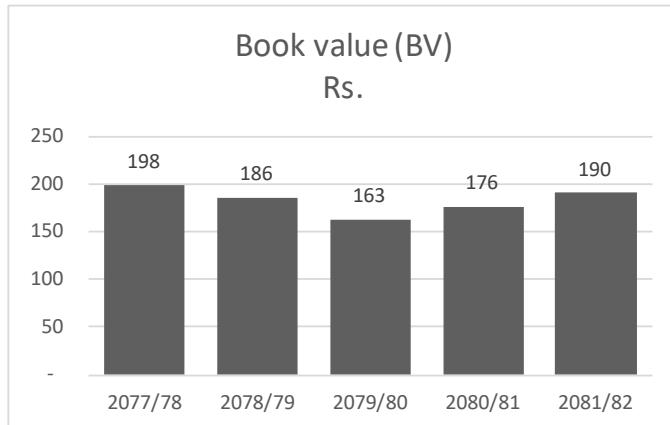
## Major Financial Highlights



**Note:** Figures of FY 2077/78 to FY 2078/79 represent erstwhile NIBL and figures of FY 2079/80 to FY 2081/82 represent merged entity NIMB, hence may not be comparable.

**Investment  
(Rs. In Billion)**

**Non Performing Assets  
(NPA)  
(%)**

**Capital Adequacy  
(%)**

**Earning per Share(EPS)  
Rs.**

**Return on Closing Equity (ROE)  
%**

**Return on Total Assets  
(%)**


**Note:** Figures of FY 2077/78 to FY 2078/79 represent erstwhile NIBL and figures of FY 2079/80 to FY 2081/82 represent merged entity NIMB, hence may not be comparable.



**Note:** Figures of FY 2077/78 to FY 2078/79 represent erstwhile NIBL and figures of FY 2079/80 to FY 2081/82 represent merged entity NIMB, hence may not be comparable.



## नेपाल राष्ट्र बैंक बैंक सुपरिवेक्षण विभाग



प.सं: बै.सु.वि./अफसाइट/एजिएम/१९/२०८२-८३  
च.नं. २३३

केन्द्रिय कार्यालय  
बालुवाटार, काठमाडौं।  
फोन नं.: ०१-५७९६४९/४२  
Site: [www.nrb.org.np](http://www.nrb.org.np)  
Email: [bsdofsite@nrb.org.np](mailto:bsdofsite@nrb.org.np)  
पोस्ट बक्स: ७३

नेपाल इन्वेष्टमेन्ट मेगा बैंक लिमिटेड,  
दरबारमार्ग, काठमाडौं।

विषय: वित्तीय विवरण प्रकाशन सम्बन्धमा।

महाशय,

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

- लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरु पूर्ण रूपले सुधार गरी कार्यान्वयन गर्न र यस्तो कैफियतहरु पुनः दोहोरान नदिन आवश्यक व्यवस्था मिलाउनुहुन।
- यस बैंकबाट जारी एकीकृत निर्देशन २०८१ को निर्देशन नं २ तथा स्थलगत निरीक्षण प्रतिवेदनमा दिइएका निर्देशन बमोजिम अनिवार्य रूपमा कर्जा तोकिए अनुसार वर्गीकरण गरी नियमानुसार कर्जा नोकसानी व्यवस्था गरी त्रयमासिक/वार्षिक वित्तीय विवरणहरु प्रकाशित गर्नु गराउनुहुन।

साथै, यस बैंकले स्थलगत तथा गैर स्थलगत निरीक्षण प्रतिवेदन मार्फत् दिएका सम्पूर्ण निर्देशन तथा तहाँबाट यस बैंकसमक्ष गरिएका प्रतिवेदनहरु पूर्ण रूपमा पालना गरी तोकिए बमोजिम नै हुने गरी कार्यान्वयन गर्नु गराउनुहुन।

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

भवदीय,

(सूजना क्षेत्री)  
सहायक निर्देशक

### बोधार्थ

- नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग।
- बैंक सुपरिवेक्षण विभाग, प्रतिवेदन कार्यान्वयन इकाई-२, नेपाल इन्वेष्टमेन्ट मेगा बैंक लिमिटेड।

बैंकको आर्थिक वर्ष २०८१/८२ को वार्षिक हरहिसाब स्वीकृतिको ऋगमा

नेपाल राष्ट्र बैंकबाट

दिइएको निर्देशन उपर व्यवस्थापनको जवाफ

१. लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरु पूर्ण रूपले सुधार गर्न तथा पुन नदोहरिन आवश्यक व्यवस्था मिलाइएको छ ।
२. निर्देशन बमोजिम व्यवस्था कायम गरिने छ ।

## सहायक कम्पनी सम्बन्धी विवरणहरू

### Financial Statements of Subsidiary

**S.R. PANDEY & CO.**  
**Chartered Accountants**  
**Member HLB International**

2nd Floor, House No. 2979/33, Tel.: +977-1-4720983  
 Nabil Galli, Maharajgunj  
 P.O. Box No. 2343 Website: [www.srp.com.np](http://www.srp.com.np)  
 Kathmandu, Nepal E-mail: [info@srp.com.np](mailto:info@srp.com.np)

**INDEPENDENT AUDITOR'S REPORT  
 TO THE SHAREHOLDERS OF NIMB ACE CAPITAL LIMITED**

**Report on the Audit of the Financial Statements**

**Opinion**

We have audited the accompanying financial statements of **NIMB Ace Capital Limited** ("the Company") which comprise the Statement of Financial Position as at Ashadh 32, 2082 (July 16, 2025), the Statement of Profit or Loss (including Other Comprehensive Income), the Statement of Change in Equity and the Statement of Cash Flows for the year then ended on that date, and a summary of the significant accounting policies and other explanatory information (hereafter referred to as "the financial Statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements presents fairly, in all material respects, the financial position of the Company, as at Ashadh 32, 2082 (July 16, 2025), and its financial performance, changes in equity, cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information, in accordance with Nepal Financial Reporting Standards and comply with Company Act, 2063 and other prevailing laws.

**Basis for Opinion**

We conducted our audit of the financial statements in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Handbook of The Code of Ethics for Professional Accountants issued by The Institute of Chartered Accountants of Nepal (ICAN), 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 audit opinion on the financial statements.

**Key Audit Matters**

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of the audit of financial statement as a whole, and in forming the auditor opinion thereon, and the auditor does not provide a separate opinion on these matters.

We have determined that there are no any key audit matters to communicate in our report.

**Information Other than the Financial Statements and Auditor's Report Thereon**

The Company's Management is responsible for the preparation of the other information. The other information comprises the information included in the Management report, Report of the Board of Directors and Chairman's statement but does not include 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.

In connection with our audit of the financial statements, 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 during the course of our 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.

S.R. Pandey & Co., Chartered Accountants is an independent member firm of  HLB International.

 HLB International is a global network of independent advisory and accounting firms.

Page 1 of 3

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

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Nepal Financial Reporting Standards, 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 and 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.

The Board of Directors 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 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 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 controls 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 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.

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

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



#### Report on Other Legal and Regulatory Requirements

Based on our examination, we would like to further report that:

- i. We have obtained all the information and explanations, which were considered necessary for the purpose for our audit.
- ii. The Company has kept proper books of accounts as required by law, in so far as it appears from our examination of those books of account.
- iii. The Statement of Financial Position, Statement of Profit or Loss (including other Comprehensive Income), the Statement of Changes in Equity and the Statement of Cash Flows and attached Schedules dealt with by this report are in agreement with the books of account maintained by the Company.
- iv. During our examination of the books of account of the Company, we have not come across the cases where the Board of Directors or any member thereof or any representative or any office holder or any employee of the Company has acted contrary to the provisions of law or caused loss or damage to the Company and
- v. We have not come across any fraudulence in the accounts, based on our sample examination of the books.

For, S. R. Pandey & Co.  
Chartered Accountants


Laxmi Prasad Luintel, ACA  
Partner

Place: Kathmandu  
Date: 2082-08-22  
UDIN: 251210CA00823MnXUw

## NIMB ACE CAPITAL LTD.

### Statement of Financial Position

For the period from Shrawan 1, 2081 to Ashad 32, 2082

Amount in NRs

Particulars	Notes	As at 16th July 2025	As at 15th July 2024
<b>SHAREHOLDERS' EQUITY</b>			
Paid up capital	7	970,000,000	470,000,000
Retained earnings	8	293,942,726	219,434,396
Reserves	8	82,571,528	65,833,466
<b>Total Shareholders' Equity</b>		<b>1,346,514,254</b>	<b>755,267,862</b>
<b>NON CURRENT LIABILITIES</b>			
Deferred Tax Liability	6.3	11,598,321	-
Employment Benefits	19	3,930,842	2,193,521
<b>Total Non Current Liabilities</b>		<b>15,529,163</b>	<b>2,193,521</b>
<b>CURRENT LIABILITIES</b>			
Trade and Other Payables	10.1	1,627,816,887	1,049,642,965
Other Current Liabilities	10.2	66,564,107	53,694,735
Provisions	20	-	1,621,015
<b>Total Current Liabilities</b>		<b>1,694,380,994</b>	<b>1,104,958,715</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>3,056,424,411</b>	<b>1,862,420,098</b>
<b>NON CURRENT ASSETS</b>			
Property, plant and equipment	11	145,364,480	98,846,805
Intangible Assets	12	3,811,410	4,784,685
Capital Work in Progress (CWIP)	14	12,774,318	9,779,131
Investments- Long term	15	1,064,515,000	84,396,751
Other Non- Current Assets	13	72,008,215	62,530,284
<b>Total Non Current Assets</b>		<b>1,298,473,423</b>	<b>260,337,657</b>
<b>CURRENT ASSETS</b>			
Investments- Short term	15	1,110,992,689	1,266,140,355
Trade Receivables, advances and deposits	17.1	84,461,621	166,162,335
Current Tax Assets	6.2	39,787,366	8,132,847
Deferred Tax Asset	6.3	-	2,333,031
Cash and cash equivalents	17.2	522,709,313	159,313,874
<b>Total Current Assets</b>		<b>1,757,950,988</b>	<b>1,602,082,441</b>
<b>Total Assets</b>		<b>3,056,424,411</b>	<b>1,862,420,098</b>
<b>Contingent Liabilities</b>	18		
<b>Sachin Tibrewal</b> Chairman		<b>Srijana Pandey</b> Director	<b>CA Laxmi Prasad Luintel</b> Partner
<b>Rabindra Bhattachari</b> Director		<b>Ananda Kumar Bhattachari</b> Director	SR Pandey & Co. Chartered Accountants
<b>Shivani B. Pandé</b> CEO		<b>Sachindra Dhungana</b> Deputy CEO	<b>Bishal Raj Paudyal</b> CFO
			<b>Ibika Adhikari</b> Head Accounts

Date: 8 December, 2025

## NIMB ACE CAPITAL LTD.

### Statement of Profit & Loss & SOCI

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

Amount in NRs

Particulars	Notes	As at 16th July 2025	As at 15th July 2024
<b>Revenue</b>			
Revenue from operation	3.1	387,326,893	300,035,445
Other income	3.2	89,245,601	116,561,353
Net changes in gain/(losses) on financial assets and liabilities at FVTPL	15.1	30,466,107	(823,163)
<b>Total Revenue</b>		<b>507,038,602</b>	<b>415,773,635</b>
<b>Expenses:</b>			
Operating Expenses	4	43,931,762	32,437,981
General and Administrative Expenses	5	207,863,985	164,364,965
Finance Cost		3,379,304	1,876
Depreciation and amortization	11,12 & 13	22,980,868	19,449,264
<b>Total Expenses</b>		<b>278,155,919</b>	<b>216,254,086</b>
<b>Income before income taxes</b>		<b>228,882,682</b>	<b>199,519,550</b>
Tax expense /(income)		62,525,289	59,456,022
<b>Profit for the Year</b>		<b>166,357,393</b>	<b>140,063,527</b>
Gains /(losses) on re-measuring available for sale financial assets	15.2	44,620,000	-
Gain/(loss) on Actuarial valuation of defined liability		-	-
<b>Total other comprehensive income /(loss) - A</b>		<b>44,620,000</b>	-
Income tax income /(expense) relating to components of other comprehensive income - B	6.3	(2,231,000)	-
<b>Other comprehensive income /(loss) for the year, net of income tax (A-B)</b>		<b>42,389,000</b>	-
<b>Total comprehensive income of the year</b>		<b>208,746,393</b>	<b>140,063,527</b>

**Sachin Tibrewal**  
 Chairman

**Srijana Pandey**  
 Director

**CA Laxmi Prasad Luintel**  
 Partner

**Rabindra Bhattarai**  
 Director

**Ananda Kumar Bhattarai**  
 Director

**SR Pandey & Co..**  
 Chartered Accountants

**Shivani B. Pandé**  
 CEO

**Sachindra Dhungana**  
 Deputy CEO

**Bishal Raj Paudyal**  
 CFO

**Ibika Adhikari**  
 Head Accounts

Date: 8 December, 2025

## NIMB ACE CAPITAL LTD.

### Cash Flow Statement

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

Amount in NRs

Particulars	FY 2024-25	FY 2023-24
<b>A. Cash Flows From Operating Activities:</b>		
<b>Cash Inflows</b>	<b>560,056,324</b>	<b>402,679,248</b>
Interest Income	84,264,486	104,037,576
Issue and Sales Management & Underwriting Fee	19,829,217	22,215,011
Advisory Income	15,334,148	10,875,576
Share Registrar	5,346,515	5,007,035
Portfolio Management	19,374,068	12,616,216
Fund Management Fee	206,490,344	126,009,952
MF Depository	20,620,652	13,841,436
DP Income	107,603,205	93,038,255
Income from Investment	79,310,589	7,859,597
Other Income	1,883,099	3,624,144
<b>Cash Outflows</b>	<b>326,457,354</b>	<b>249,585,410</b>
Sebon Fee	14,025,452	9,222,264
CDS Fee	22,475,273	17,372,569
DP Commission Expense	1,623,218	985,300
Staff Expenses	133,668,412	105,564,238
Office and other Overhead Expenses	72,295,382	65,549,235
Income Tax Paid	82,369,618	50,891,804
<b>Cash Flow Before Change in Working Capital</b>	<b>233,598,970</b>	<b>153,093,838</b>
(Increase)/Decrease in Current Assets	(752,454,263)	175,391,115
(Increase)/Decrease in Short Term Investments	(769,234,132)	186,371,220
(Increase)/Decrease in Other Assets	16,779,869	(10,980,105)
(Increase)/Decrease in Liabilities	580,662,742	(144,743,475)
(Increase)/Decrease in Other Liabilities	580,662,742	(144,743,475)
<b>Net Cash Flows from Operating Activities</b>	<b>61,807,449</b>	<b>183,741,478</b>
<b>B. Cash Flows from Investing Activities:</b>		
(Increase)/Decrease in Preoperating Expenses	(80,912,010)	(45,785,181)
Purchases of Fixed Assets	(85,212,781)	(47,879,339)
Proceeds from disposal of Assets	4,300,771	2,094,158
<b>C. Cash Flows from Financing Activities:</b>		
(Increase)/Decrease in Share Capital	382,500,000	(117,500,000)
(Increase)/Decrease in Long Term Loan	500,000,000	-
Dividend Paid	(117,500,000)	(117,500,000)
<b>Current Year's Cash Flow From All Activities</b>	<b>363,395,439</b>	<b>20,456,297</b>
<b>Opening Balance of Cash and Bank Balance</b>	<b>159,313,874</b>	<b>138,857,577</b>
<b>Closing Balance of Cash and Bank Balance</b>	<b>522,709,313</b>	<b>159,313,874</b>
Sachin Tibrewal Chairman	Srijana Pandey Director	CA Laxmi Prasad Luitel Partner
Rabindra Bhattacharai Director	Ananda Kumar Bhattacharai Director	SR Pandey & Co.. Chartered Accountants
Shivansh B. Pandey CEO	Sachindra Dhungana Deputy CEO	Bishal Raj Paudyal CFO
Ibika Adhikari Head Accounts		

Date: 8 December, 2025

**NIMB ACE CAPITAL LTD.**
**Statements of Changes in Shareholders' Equity**

For the period from Shrawan 1,2081 to Ashad 32,2082

Particulars	Share Capital	Net unrealized gain (loss) on available-for-sale investments	Net actuarial gain (loss) on defined benefit plans	Other	Total Accumulated Other Comprehensive Income (Loss)	CSR Fund	General Reserve	Retained Earnings	Total Equity
<b>Balance as at 16 July 2024</b>	<b>470,000,000</b>				<b>2,929,964</b>	<b>62,903,501</b>	<b>219,434,396</b>	<b>755,267,862</b>	
Profit for the year	-	-	-	-	-	-	166,357,393	166,357,393	
Other comprehensive income (loss)	-	-	-	-	-	-	42,389,000	42,389,000	
Dividends (Distributed) / Recapitalized	-	-	-	-	-	-	(117,500,000)	(117,500,000)	
Share issued for dividend reinvestment plan	-	-	-	-	-	-	-	-	
Transfer of net actuarial loss on defined benefit plans	-	-	-	-	-	-	-	-	
Transfer to General Reserve	-	-	-	-	-	16,635,739	(16,635,739)	-	
Transfer to CSR Fund	-	-	-	-	1663,574	-	(1,663,574)	-	
Less: CSR Expenses During the year	-	-	-	-	(1,561,250)	-	1,561,250	-	
Previous Year Adjustment	-	-	-	-	-	-	-	-	
Shares issued	500,000,000	-	-	-	-	-	500,000,000	-	
<b>Balance as at 16 July 2025</b>	<b>970,000,000</b>				<b>3,032,288</b>	<b>79,539,240</b>	<b>293,942,726</b>	<b>1,346,514,255</b>	

 CA Laxmi Prasad Luimel  
 Partner

SR Pandey &amp; Co.

 Chartered Accountants  
 Ibika Adhikari  
 Head Accounts

 Srijana Pandey  
 Director

 Ananda Kumar Bhattarai  
 Director

 Bishal Raj Paudyal  
 CFO  
 Sachindra Dhungana  
 Deputy CEO

Date: 8 December, 2025

**एन.आई.एम.बि.स्टक मार्केट्स लि.**
**SK DUTTA & ASSOCIATES**  
 Chartered Accountants

Hanumanthhan, Anamnagar

Kathmandu, Nepal

Phone: 01- 4249777

E-mail : sudhi\_dut09@yahoo.com

**INDEPENDENT AUDITOR'S REPORT  
TO THE SHAREHOLDERS OF  
N.I.M.B STOCK MARKETS LIMITED**
**Reports on the Audit of the Financial Statements**
**Opinion**

We have audited the accompanying financial statements of **M/s N.I.M.B. Stock Markets Limited** (hereinafter referred to as "the Company"), which comprises statement of financial position as at Ashadhi 32, 2082 (corresponding to July 16, 2025), statement of profit or loss and other comprehensive income, statement of changes in equity, 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 gives a true and fair view, in all material respect, the financial position of the Company as at Ashadhi 32, 2082 and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS) and comply with Companies Act, 2063.

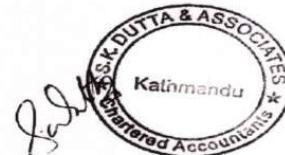
**Basis for Opinion**

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 financial statements section of our report. We are independent of the Company in accordance with the code of ethics for the professional accountant issued by The Institute of Chartered Accountants of Nepal together with the ethical requirement that is relevant to our audit of the financial statements under the provisions of the Company Act, 2063, and we have fulfilled our other ethical responsibilities in accordance with these requirements and ICAN code of ethics for professional accountants. We believe that the audit evidences we have obtained are sufficient and appropriate to provide a basis for our opinion.

**Key Audit Matters**

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements for the financial year ended on Ashadhi 32, 2082 (corresponding to July 16, 2025). 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 matter described below to be the key matter to be communicated in our report.

Key audit Matter	How our audit addressed the key audit matter
<p>1. Revenue from Operation (Note 17 of Financial statement and Notes 14 a of Notes of accounts) Revenue from Operation (hereinafter referred to as "Revenue") for brokerage services (e.g., trading commissions, investment advisory fees, and portfolio management) can involve complex estimations, especially for contingent or performance-based fees.</p> <p>The timing of revenue recognition is relevant to the reported performance of the Company. The management considers revenue as key measure of evaluation of performance.</p>	<p>Our audit procedures including following:</p> <ul style="list-style-type: none"> <li>Assessed the Company's accounting policies on revenue recognition in line with NFRS 15 (Revenue from Contract with Customer) and tested thereof.</li> <li>Evaluated the integrity of the Company's general information and technology control environments and tested the operating effectiveness of IT application control over the revenue recognition.</li> <li>Performed detailed analysis of revenue, tested the timing of the recognition and accuracy of the amounts recognized and verification of the supporting information of the Revenue transactions.</li> <li>Tested the supporting documents for selected sample of service transactions recorded during the period closer to the year end and subsequent to the year end to evaluate whether Revenue was recognized in the correct period.</li> </ul>



## एन.आई.एम.बि.स्टक मार्केट्स लि.

### Information Other Than the Financial Statements and Auditor's Report Thereon

The management of the Company 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.

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

In connection with our audit of the financial statements, 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 during the course of audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we concluded that there is a material misstatement therein, 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 Financial Statements

Management of the Company is responsible for the preparation and fair presentation of the financial statements in accordance with the NFRS, and for such internal control as management determines is necessary to enable preparation of the financial statements that are free from material misstatements, 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 going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

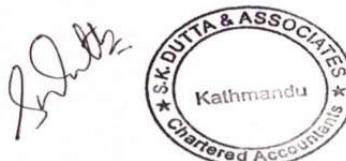
Those charged with governance are responsible for overseeing the Company's financial reporting process.

### Auditors' Responsibilities for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatements, 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 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 financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidences 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 auditor's report to the related disclosures in the financial statement or, if such disclosure are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



## एन.आई.एम.बि.स्टक मार्केट्स लि.

- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the company to express an opinion on the financial statements. We are responsible for the direction, supervision, and performance of the Company audit. We remain solely responsible for our audit opinion.

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

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

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

### Report on Other Legal and Regulatory Requirements

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

- We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose for our audit.
- The enclosed statement of financial position, statement of profit or loss and other comprehensive income and statement of cash flow have been prepared as per the Company Act, 2063 are in agreement with the books of account maintained by the Company.
- In our opinion, proper books of accounts as required by law have been kept by the Company, so far as appears from our examination of those books.
- In our opinion and to the best of our information and according to the explanations given to us and from our examination of the books of account of the Company, we have not come across the cases where the Board of Directors or any member thereof or any employee of the Company has acted contrary to the provisions of law or caused loss or damage to the Company relating to the accounts of the Company.
- We have not come across any fraudulence in accounts, so far as it appeared from our examination of books of accounts.
- The operation of the company has been found satisfactory.

FCA Sudhir Kumar Dutta  
 Principal  
 S. K. Dutta & Associates  
 Chartered Accountant.



Place: Kathmandu, Nepal  
 UDIN NO: 251008CA00803Datrd  
 Date: 23.05.2082

**एन.आई.एम.बि.स्टक मार्केट्स लि.**
**N.I.M.B Stock Markets Limited**  
**Statement of Financial Position**  
**As at 32<sup>nd</sup> Ashad 2082 (16<sup>th</sup> July, 2025)**

Particulars	Notes	32 <sup>nd</sup> Ashad 2082	31 <sup>st</sup> Ashad 2081
<b>ASSETS</b>			
<b>Non Current Assets</b>			
Property, Plant and Equipment	1	19,603,628	3,186,733
Intangible Assets	2	875,289	780,418
Deferred Tax Asset	10	1,359,186	108,254
<b>Total Non Current Assets</b>		<b>21,838,103</b>	<b>4,075,406</b>
<b>Current Assets</b>			
Cash and Cash Equivalents	4	295,312,733	122,720,111
Trade & Other Receivables	5	151,548,486	215,991,190
Prepaid Expenses & Advances	6	241,520	45,564
Financial Assets measured at Amortized Cost (FD)	3	200,000,000	300,000,000
Financial Assets held at fair value through Profit or Loss (Shares)	8	43,091,380	24,069,518
Current Tax Assets	6(A)	1,888,255	205,273
<b>Total Current Assets</b>		<b>692,082,374</b>	<b>663,031,655</b>
<b>Total Assets</b>		<b>713,920,477</b>	<b>667,107,061</b>
<b>EQUITY AND LIABILITIES</b>			
<b>Non Current Liabilities</b>			
Provision for employee Benefits	9	332,715	89,738
Deferred Tax Liability	10	-	-
<b>Total Non Current Liabilities</b>		<b>332,715</b>	<b>89,738</b>
<b>Current Liabilities</b>			
Unsecured loan	7	337,886	-
Trade & Other Payables	11	37,583,304	40,078,488
Provisions	12	7,386,006	3,069,413
<b>Total Current Liabilities</b>		<b>45,307,196</b>	<b>43,147,902</b>
<b>Equity</b>			
Share Capital	13	600,000,000.00	600,000,000
Retained Earnings		60,597,848	21,203,679
Reserves		7,682,718	2,665,742
<b>Total Equity</b>		<b>668,280,566</b>	<b>623,869,421</b>
<b>Total Equity &amp; Liabilities</b>		<b>713,920,477</b>	<b>667,107,061</b>
<b>Capital commitments &amp; contingencies</b>	14	-	-

Schedules and Explanatory Notes forms an integral part of Statement of Financial Position

For and on behalf of board

As per our report of even date

 Chiranjeebi Upadhyaya  
**Chairman**

 Virat S.J.B Rana  
**Director**

 Bandana Thapa  
**Director**

 Bibhu Shrestha  
**Director**

 Sudhir Kumar Dutta, FCA  
**Proprietor**  
 SK Dutta & Associates  
 Chartered Accountants

 Sandeep Kumar Dahal  
**CEO**

 Yubaraj Bhusal  
**CBO**

 Sandhya Bhusal  
**Head of Finance**

 Date:  
 Place: Kathmandu

वार्षिक प्रतिवेदन २०८१/८२

१६

## एन.आई.एम.बि.स्टक मार्केट्स लि.

**N.I.M.B Stock Markets Limited**  
**Statement of Profit or Loss and other Comprehensive Income**  
**For the period ended 32<sup>nd</sup> Ashad 2082 (16<sup>th</sup> July, 2025)**

Particulars	Notes	For the Period Ended on 32 <sup>nd</sup> Ashad 2082	For the Period Ended on 31 <sup>st</sup> Ashad 2081
Income from Operation	15	93,154,917	16,702,286
Net Realised (losses)/Gains on Financial Assets at Fair Value Through Profit and Loss (FVTPL)	8.1	10,395,810	1,479,294
Net Changes in Unrealised Gains / (loss) on Financial Assets at Fair Value Through Profit and Loss (FVTPL)		(4,072,058)	(834,408)
Interest Income	16	10,048,964	32,567,998
<b>Total Operating Income</b>		<b>109,527,632</b>	<b>49,915,170</b>
<b>Operating Expense</b>			
Licensing and Regulatory Fee	17	16,569,185	2,898,094
Personnel Expenses	18	13,740,460	8,703,887
Premises Costs	19	5,267,830	2,952,159
Advertisement and Promotion Expenses	20	340,544	1,254,949
General Administrative Expenses	21	8,701,760	5,948,743
<b>Operating Profit</b>		<b>64,907,855</b>	<b>28,157,339</b>
<b>Non - Operating Expense</b>			
Interest Expenses	23	337,886	-
Depreciation and amortisation	1&2	1,105,353	545,684
<b>Profit Before Income Tax</b>		<b>63,464,615</b>	<b>27,611,655</b>
<b>Income Tax Expense</b>			
Current Tax	22	20,202,362	8,531,187
Deferred Tax	22	(1,250,932)	(147,567)
<b>Profit for the period</b>		<b>44,513,185</b>	<b>19,228,035</b>
<b>Other Comprehensive Income / (Expenses)</b>			
Net Gains on Available-for-Sale Investments		-	-
Actuarial Gains / (Losses) on Defined Benefits Plan		-	-
<b>Total Other Comprehensive Income / (Expenses)</b>			
Less: Tax Expense relating to Components of Other Comprehensive Income (OCI)		-	-
<b>Total Comprehensive Income for the period</b>		<b>44,513,185</b>	<b>19,228,035</b>
<b>Attributable to</b>			
Equity Share Holders			

Schedules and Explanatory Notes forms an integral part of Statement of Financial Position

For and on behalf of board

As per our report of even date

Chiranjeebi Upadhyaya <b>Chairman</b>	Virat S.J.B Rana <b>Director</b>	Bandana Thapa <b>Director</b>	Bibhu Shrestha <b>Director</b>	Sudhir Kumar Dutta, FCA <b>Proprietor</b> SK Dutta & Associates Chartered Accountants
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Sandeep Kumar Dahal <b>CEO</b>	Yubaraj Bhusal <b>CBO</b>	Sandhya Bhusal <b>Head of Finance</b>
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**Date:**  
**Place: Kathmandu**

**एन.आई.एम.बि.स्टक मार्केट्स लि.**
**N.I.M.B Stock Markets Limited**  
**Statement of Cash Flow**  
**For the period ended 32<sup>nd</sup> Ashad 2082 (16<sup>th</sup> July, 2025)**

Particulars	For the Period Ended on 32nd Ashad 2082	For the Period Ended on 31st Ashad 2081
<b>A. Cash Flow from Operating Activities</b>		
Net Profit Before Tax	63,464,615	27,611,655
Loss on Sales of Fixed Assets	1,452,466	-
Prior Year Tax Adjustment	(58,227)	-
Adjustments for:		
Depreciation Expenses	1,105,353	545,684
Unrealized Gain from Investment	4,072,058	834,408
Dividend Received	-	-
Income Tax	(20,144,134)	(8,531,187)
Provision for Expenses	4,559,569	73,318
Interest Expenses	337,886	-
CSR Expense	(102,041)	(64,719)
Increase/(Decrease) in Liabilities	(2,157,298)	42,689,345
(Increase)/Decrease in Investments	(23,093,920)	(24,903,926)
(Increase)/Decrease in Trade Receivable	64,442,705	(215,991,190)
(Increase)/Decrease in Other Assets	(1,878,938)	901,223
<b>Net Cash Flow from Operating Activities (1)</b>	<b>92,000,094</b>	<b>(176,835,390)</b>
<b>B. Cash Flow from Financing Activities</b>		
Increase/(Decrease) in Share Capital	-	-
Increase/(Decrease) in Long Term Loan	-	-
Dividend Received	-	-
Interest paid	(337,886)	-
<b>Net Cash Flow from Financing Activities (2)</b>	<b>(337,886)</b>	<b>-</b>
<b>C. Cash Flow from Investing Activities</b>		
Sale/(Purchase) of Tangible Fixed Assets	(18,888,786)	(1,050,432)
Sale/(Purchase) of Intangible Assets	(180,800)	(858,800)
(Increase)/Decrease in Fixed Deposits	100,000,000	(300,000,000)
<b>Net Cash Flow from Investing Activities (3)</b>	<b>80,930,414</b>	<b>(301,909,232)</b>
<b>Net Increase/(Decrease) in Cash and Cash Equivalents (1+2+3)</b>	<b>172,592,623</b>	<b>(478,744,622)</b>
Cash and Cash Equivalents at beginning of the period	122,720,111	601,464,732
<b>Cash and Cash Equivalents at end of the period</b>	<b>295,312,733</b>	<b>122,720,111</b>

**Components of Cash and Cash Equivalents**

Balance with Banks	295,312,733	122,720,111
Collateralised Borrowing and Lending Obligation	-	-

For and on behalf of board

As per our report of even date

 Chiranjeebi Upadhyaya  
**Chairman**

 Virat S.J.B Rana  
**Director**

 Bandana Thapa  
**Director**

 Bibhu Shrestha  
**Director**

 Sudhir Kumar Dutta, FCA  
**Proprietor**  
 SK Dutta & Associates  
 Chartered Accountants

 Sandeep Kumar Dahal  
**CEO**

 Yubaraj Bhusal  
**CBO**

 Sandhya Bhusal  
**Head of Finance**

 Date:  
 Place: Kathmandu

वार्षिक प्रतिवेदन २०८१/८२

**एन.आई.एम.बि.स्टक मार्केट्स लि.**
**N.I.M.B Stock Markets Limited**  
**Statement of Changes in Equity**  
**For the Period Ended 32<sup>nd</sup> Ashad 2082 (16<sup>th</sup> July, 2025)**

Particulars	Share Capital	Retained Earnings	General Reserve	CSR Reserve	Settlement Reserve	Total	NPR
Balance at the Beginning of the Period	600,000,000	21,203,679	2,394,838	174,764	96,140	623,869,421	
Change in Accounting Policies	-	-	-	-	-	-	
<b>Restated Balance at 1st Shrawan 2081</b>	<b>600,000,000</b>	<b>21,203,679</b>	<b>2,394,838</b>	<b>174,764</b>	<b>96,140</b>	<b>623,869,421</b>	
Profit for the Period	-	44,513,185	-	-	-	44,513,185	
Other Comprehensive Income/ (Expense) Net of Tax	-	-	-	-	-	-	
Surplus on Revaluation of Properties	-	-	-	-	-	-	
Deficit on Revaluation of Investments	-	-	-	-	-	-	
Issue of Share Capital	-	-	-	-	-	-	
CSR Expense	-	-	-	(102,041)	-	(102,041)	
Transferred to Statutory Reserve	-	(4,451,319)	4,451,319	-	-	-	
Transferred to Corporate Social Responsibility Reserve (CSR Reserve)	-	(445,132)	-	445,132	-	-	
Dividends to shareholders	-	-	-	-	-	-	
Transferred to Settlement Reserve	-	(222,566)	-	-	222,566	-	
<b>Balance at 32<sup>nd</sup> Ashad 2082</b>	<b>600,000,000</b>	<b>60,597,848</b>	<b>6,846,156</b>	<b>517,856</b>	<b>318,706</b>	<b>668,280,566</b>	

For and on behalf of board

As per our report of even date

Chiranjeebi Upadhyaya  
**Chairman**Virat S.J.B Rana  
**Director**Bandana Thapa  
**Director**Bibhu Shrestha  
**Director**Sudhir Kumar Dutta, FCA  
**Proprietor**  
SK Dutta & Associates  
Chartered AccountantsSandeep Kumar Dahal  
**CEO**Yubaraj Bhusal  
**CBO**Sandhya Bhusal  
**Head of Finance**Date:  
Place: Kathmandu



## BOARD OF DIRECTORS



- **Mr. Prithivi Bahadur Pandé**  
Chairman
- **Mr. Madan Kumar Acharya**  
Director
- **Mr. Kabi Kumar Tibrewala**  
Director
- **Ms. Shobha Shrestha**  
Independent Director
- **Mr. Prajanaya Rajbhandary**  
Director
- **Mr. Dipankar Shakya Udai**  
Director
- **Mr. Shalik Ram Belbase**  
Director

## MANAGEMENT TEAM



- **Jyoti Prakash Pandey**  
Chief Executive Officer
- **Pragya Pandey**  
Deputy General Manager
- **Nikita Maskey**  
Assistant General Manager
- **Srijana Pandey**  
Assistant General Manager
- **Mahesh Sharma Dhakal**  
Senior Deputy CEO
- **Rajesh Sharma**  
Deputy General Manager
- **Ujwol Manandhar**  
Assistant General Manager
- **Mekh Bahadur Thapa Thada**  
Assistant General Manager
- **Rabin Sijapati**  
Senior Deputy General Manager
- **Chhabindra Nath Sharma**  
Assistant General Manager
- **Rajendra Subedi**  
Assistant General Manager
- **Sachin Tibrewal**  
Deputy General Manager
- **Jenu Thapa**  
Assistant General Manager
- **Ramesh Khadka**  
Assistant General Manager
- **Sujata Joshi**  
Deputy General Manager

## DEPARTMENT HEADS



- **Sachin Tibrewal**  
Finance and Planning
- **Basu Upadhyaya**  
Card
- **Nagendra Prasad Pant**  
Credit Administration
- **Dipesh Bhakta Shrestha**  
Retail Credit
- **Sujata Joshi**  
Risk Management
- **Sanjeev Jung Karki**  
Central Operations
- **Nirmal Shrestha**  
Business Coordination
- **Atmaram Koirala**  
Loan Operation
- **Rajesh Sharma**  
Recovery
- **Bishwa Singh**  
Digital Payments
- **Om Bahadur Gaire**  
Legal
- **Ujwol Manandhar**  
Information Technology
- **Rajeev Gajurel**  
Compliance
- **Rekha Pant**  
Share and Promoter Network
- **Ujwol Manandhar**  
Information Technology
- **Tina Bajracharya**  
Trade Finance
- **Suraj Jung Thapa**  
General Service
- **Sunil Shah**  
Research and Development
- **Shivani Bahadur Pande**  
Deputed as CEO of NIMB  
Ace Capital Markets Ltd.
- **Pramod Acharya**  
Corporate Unit
- **Niyanta Koirala**  
SME
- **Grishma Khanal**  
MSME
- **Sushil Shrestha**  
Corporate Credit
- **Aman Shrestha**  
Agro
- **Chandra Kumari Shrestha**  
Internal Audit
- **Santosh Ghimire**  
Treasury
- **Bobby Raj Mulmi**  
Remittance
- **Chhabindra Nath Sharma**  
Micro
- **Prakash Raj Subedi**  
Mid Corporate
- **Srijana Basnet Neupane**  
Marketing

**Head Office**

Durbar Marg, Kathmandu  
Tel: 01-5328229, 5342530, Fax: 01-5326349, 01-5328927  
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**For HelpDesk**

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Mobile No: +977-9851147829,  
9851145829 (Viber / WhatsApp)  
Toll-free No: 16600125205  
Email: customercare@nimb.com.np,  
helpdesk@nimb.com.np

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Mobile No: +977-9851126440 (Available 24x7)  
Toll-free No: 16600100070  
Email: card@nimb.com.np

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**Rajesh Sharma**  
Chief Information Officer  
(Deputy General Manager)  
Durbarmarg, Kathmandu.  
Tel: 01-5342530/5328229, Ext-209  
Mobile: 9851326902  
Working Hour  
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<b>BIRATNAGAR - 008</b> Golchha Chowk, Biratnagar 021-574523, 021-574524, 021-574525 customerservicebn@nimb.com.np	<b>BIRATNAGAR - 097</b> Biratnagar Metropolitan City-07. Rangeli Road, Biratnagar, Morang 021-511354, 021-511384 biratnagar097@nimb.com.np	<b>BIRATNAGAR - 139</b> Biratnagar Metropolitan City- 07. Devkota Chowk, Biratnagar, Morang 021-442519, 021-442620 biratnagaratb@nimb.com.np	<b>BIRTAMOD - 018</b> Mukti Chowk, Hanuman Central Building, Birtamod 023-533810, 023-533811, 023-533814 customerservicebm@nimb.com.np
<b>DAMAK - 211</b> Damak Municipality-05, Beldangi Road, Jhapa, Nepal (Opposite of Machhapuchre Bank Limited) 023-575794/575795	<b>DEWANGANJ - 080</b> Dewanganj Rural Municipality, Sunsari 9842023149 customerserviceDW@nimb.com.np	<b>DHANPALTHAN - 295</b> Dhanpalthan Rural Municipality- 04. Karsiya, Morang 021-565029 dhanpalthan@nimb.com.np	<b>DHARAN - 109</b> Dharan Sub-Metropolitan City - 02. Bhanuchowk, Dharan, Sunsari 025-536932/571045 dharan@nimb.com.np
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<b>RANKE - 069</b> Ranke, Panchthar 024-411181 customerserviceRN@nimb.com.np	<b>RAUTAMAI-177</b> Rautamai Rular Municipality - 07. Murkuchi, Udayapur 035-410053/54 rautamai@nimb.com.np	<b>RONG - 180</b> Rong Rural Municipality - 03. Harkate Bazar, Ilam 027-420001/2 rong@nimb.com.np	<b>SHIVASATAKSHI - 296</b> Shivasatakshi Municipality - 07. Dudhe, Jhapa 023-470365 shivasatakshi@nimb.com.np
<b>TIWARI BHANJIYANG - 066</b> Tiwari Bhanjyang, Pauwadunma. Bhojpur 9762971000 customerserviceTB@nimb.com.np	<b>URLABARI - 055</b> Urlabari Bazar, Urlabari - 4, Morang 021-543701, 543702 urlabari@nimb.com.np		

**Madhesh Province**

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**Bagmati Province**

**Province Manager:**
**Nikita Maskey** (Bagmati Province-West) | **Pragya Pandey** (Bagmati Province-East)

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<b>BANEPA-005</b> Banepa, Kavre 011-664315 / 011-6643144 customerservicebp@nimb.com.np	<b>BANIYATAR-191</b> Tokha Municipality-08, Jalpa Marga, Baniyatar, Kathmandu 01-4984996 / 97 baniyatar@nimb.com.np	<b>BATTISPUTALI-019</b> Battisputali, Kathmandu 01-4571790, 01-4571780, 01-4571690, 01-4571775 battisputali@nimb.com.np	<b>BHAISEPATI-303</b> Lalitpur Metropolitan City-25, Lalitpur 01-5909374 / 01-5909375 bhaisepati@nimb.com.np
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<b>BIDUR-268</b> Bidur Municipality-02, Bhattar, Nuwakot 010-560402 / 403 Bidur@nimb.com.np	<b>BIKASH CHOWK-274</b> Bharatpur Metropolitan City-07, Bikashchowk, Narayanpurchowk, Chitwan 056-418243 / 244 Bikashchowk@nimb.com.np	<b>BOUDHA-024</b> Boudha, Kathmandu 01-4914715 / 4915121 / 4915122 / 4915123 boudha@nimb.com.np	<b>CHABAHIL-056</b> First Floor, KL Tower, Chabahil 01-4584632 / 4560808 / 4585317 chabahil@nimb.com.np
<b>CHABAHIL-165</b> Kathmandu Metropolitan City-07, Chuchepati, Chabahil, Kathmandu 01-4580593 / 4585738 chabahil165@nimb.com.np	<b>CHANAUJI-054</b> Bharatpur Metropolitan City-20 Chanauji, Chitwan 059-592074 / 083 chanauji@nimb.com.np	<b>CHARIKOT-153</b> Bhimeshwor Municipality-03, Charikot Bazar, Dolakha 049-421937 / 38 charikot@nimb.com.np	<b>CHAUTARA-101</b> Chautara Sangachowk Gadi Municipality-05, Chautara, Sindhupalchok 011-620412 / 13 chautara@nimb.com.np
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<b>JAWALAKHEL-096</b> Jawalakhel, Perra Business House, Lalitpur-04, Nepal 01-5454506 / 508 jawalakhel096@nimb.com.np	<b>JARANKHU-253</b> Tarkeshwor Municipality-08, Jarankhu, Kathmandu 01-4022012 / 4022000 jarankhu@nimb.com.np	<b>JORPATI-255</b> Gokarneshwor Municipality-06, Jorpati, Kathmandu, Nepal 01-4915435 / 36 jorpati@nimb.com.np	<b>JWALAMUKHI-166</b> Jwalamukhi Rural Municipality-06, Sadhabhangyang, Dhading 9851109882 jwalamukhi@nimb.com.np
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<b>KAMALBINAYAK-307</b> Bhaktapur-10, Bhaktapur 01-6613058 / 6618958 / 6620590 kamalbinayak@nimb.com.np	<b>KAPAN-092</b> Kathmandu Metropolitan City-06, Saraswotnagar, Kapan, Kathmandu 01-4812603 / 604 kapan@nimb.com.np	<b>KAUSHALTAR-061</b> Kaushaltar, Bhaktapur 01-6639265, 01-6639268 customerserviceKU@nimb.com.np	<b>KHICHAPOKHARI-201</b> Kathmandu Metropolitan City-22, Khichapokhari, Kathmandu Nepal 01-5332535 / 5338422 khichapokhari@nimb.com.np



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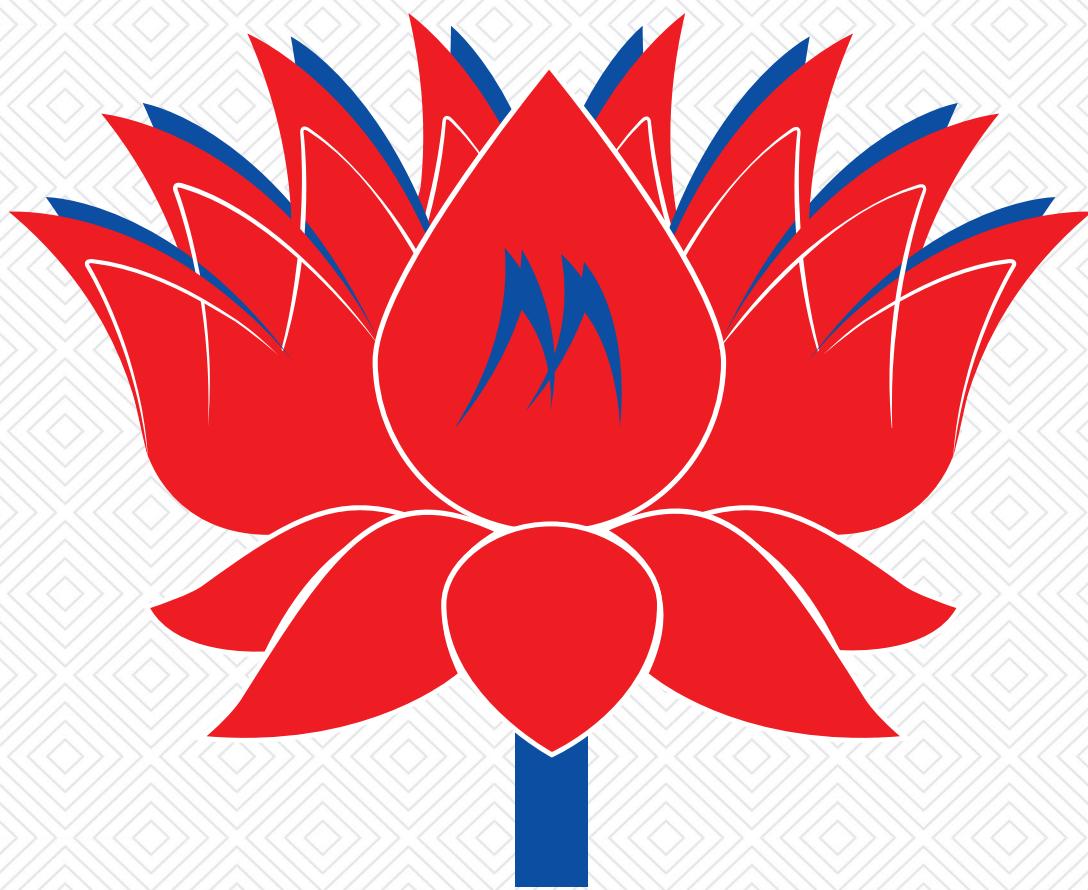


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