



नारायणी डेभलपमेन्ट बैंक लि  
Narayani Development Bank Ltd.

Sharatpur-10, Chitwan, Nepal  
Tel : +977-34-561011/561012/561013  
www.nbdb.com.np, info@nbd.com.np

"नेपाल राष्ट्र बैंकबाट 'अ' वर्गको इजाजतप्राप्त संस्था"

## Unaudited Financial Results(Quarterly)

As on Third Quarter (2082/12/30) for F.Y. 2082/83

Condensed Consolidated Statement of Financial Position

As on Quarter ended 30th Chaitra 2082

(Amount in NPR, Full Figure)

| Particulars                                        | Group               |                                            | Bank                |                                            |
|----------------------------------------------------|---------------------|--------------------------------------------|---------------------|--------------------------------------------|
|                                                    | This Quarter Ending | Immediate Previous Year Ending (Unaudited) | This Quarter Ending | Immediate Previous Year Ending (Unaudited) |
| <b>Assets</b>                                      |                     |                                            |                     |                                            |
| Cash and Cash Equivalent                           | 338,177,923         | 94,264,515                                 | 338,177,923         | 94,264,515                                 |
| Due from Nepal Rastra Bank                         | 49,317,889          | 58,147,270                                 | 49,317,889          | 58,147,270                                 |
| Placement with Banks and FIs                       | -                   | -                                          | -                   | -                                          |
| Derivative Financial Instruments                   | -                   | -                                          | -                   | -                                          |
| Other Trading Assets                               | -                   | -                                          | -                   | -                                          |
| Loans and Advances to Banks and FIs                | -                   | -                                          | -                   | -                                          |
| Loans and Advances to Customers                    | 129,550,618         | 199,689,055                                | 129,550,618         | 199,689,055                                |
| Investment Securities                              | 30,132,778          | 39,153,365                                 | 30,132,778          | 39,153,365                                 |
| Current Tax Assets                                 | 11,338,299          | 11,013,997                                 | 11,338,299          | 11,013,997                                 |
| Investment in Subsidiaries                         | -                   | -                                          | -                   | -                                          |
| Investment in Associates                           | -                   | -                                          | -                   | -                                          |
| Investment Property                                | 36,132,137          | 36,132,137                                 | 36,132,137          | 36,132,137                                 |
| Property and Equipment                             | 28,905,690          | 40,877,399                                 | 28,905,690          | 40,877,399                                 |
| Goodwill and Intangible Assets                     | 5,821,559           | 5,097,948                                  | 5,821,559           | 5,097,948                                  |
| Deferred Tax Assets                                | 13,929,844          | 77,646,373                                 | 13,929,844          | 77,646,373                                 |
| Other Assets                                       | 44,275,064          | 18,931,724                                 | 44,275,064          | 18,931,724                                 |
| <b>Total Assets</b>                                | <b>687,581,801</b>  | <b>580,953,785</b>                         | <b>687,581,801</b>  | <b>580,953,785</b>                         |
| <b>Liabilities</b>                                 |                     |                                            |                     |                                            |
| Due to Banks and FIS                               | -                   | -                                          | -                   | -                                          |
| Due to Nepal Rastra Bank                           | -                   | -                                          | -                   | -                                          |
| Derivative Financial Instruments                   | -                   | -                                          | -                   | -                                          |
| Deposit from Customers                             | 478,762,031         | 449,675,444                                | 478,762,031         | 449,675,444                                |
| Borrowings                                         | -                   | -                                          | -                   | -                                          |
| Current Tax Liabilities                            | -                   | -                                          | -                   | -                                          |
| Provisions                                         | -                   | -                                          | -                   | -                                          |
| Deferred Tax Liabilities                           | -                   | -                                          | -                   | -                                          |
| Other Liabilities                                  | 35,699,263          | 60,031,124                                 | 35,699,263          | 60,031,124                                 |
| Debt Securities Issued                             | -                   | -                                          | -                   | -                                          |
| Subordinated Liabilities                           | -                   | -                                          | -                   | -                                          |
| <b>Total Liabilities</b>                           | <b>514,461,294</b>  | <b>509,706,568</b>                         | <b>514,461,294</b>  | <b>509,706,568</b>                         |
| <b>Equity</b>                                      |                     |                                            |                     |                                            |
| Share Capital                                      | 524,993,055         | 262,467,600                                | 524,993,055         | 262,467,600                                |
| Share Premium                                      | 30,852,977          | 10,101,374                                 | 30,852,977          | 10,101,374                                 |
| Retained Earnings                                  | (503,703,287)       | (453,921,774)                              | (503,703,287)       | (453,921,774)                              |
| Reserves                                           | 120,977,763         | 252,600,017                                | 120,977,763         | 252,600,017                                |
| <b>Total Equity Attributable to Equity Holders</b> | <b>173,120,508</b>  | <b>71,247,217</b>                          | <b>173,120,508</b>  | <b>71,247,217</b>                          |
| Non Controlling Interest                           | -                   | -                                          | -                   | -                                          |
| <b>Total Equity</b>                                | <b>173,120,508</b>  | <b>71,247,217</b>                          | <b>173,120,508</b>  | <b>71,247,217</b>                          |
| <b>Total Liabilities and Equity</b>                | <b>687,581,800</b>  | <b>580,953,785</b>                         | <b>687,581,800</b>  | <b>580,953,785</b>                         |

(0) (0) (0) (0)

**Condensed Consolidated Statement of Profit and Loss**  
As on Quarter ended 30th Chaitra 2082

(Amount in NPR, Full Figure)

| Particulars                                             | Group              |                         |                             |                         | Bank               |                         |                             |                         |
|---------------------------------------------------------|--------------------|-------------------------|-----------------------------|-------------------------|--------------------|-------------------------|-----------------------------|-------------------------|
|                                                         | Current Year       |                         | Previous Year Corresponding |                         | Current Year       |                         | Previous Year Corresponding |                         |
|                                                         | This Quarter       | Upto this Quarter (YTD) | This Quarter                | Upto this Quarter (YTD) | This Quarter       | Upto this Quarter (YTD) | This Quarter                | Upto this Quarter (YTD) |
| Interest income                                         | 6,338,096          | 16,332,210              | 10,749,000                  | 30,396,261              | 6,338,096          | 16,332,210              | 10,749,000                  | 30,396,261              |
| Interest expense                                        | 6,474,769          | 18,786,900              | 7,161,371                   | 29,175,492              | 6,474,769          | 18,786,900              | 7,161,371                   | 29,175,492              |
| <b>Net interest income</b>                              | <b>(136,673)</b>   | <b>(2,454,690)</b>      | <b>3,587,629</b>            | <b>1,220,769</b>        | <b>(136,673)</b>   | <b>(2,454,690)</b>      | <b>3,587,629</b>            | <b>1,220,769</b>        |
| Fee and commission income                               | 70,458             | 108,917                 | 214,909                     | 451,452                 | 70,458             | 108,917                 | 214,909                     | 451,452                 |
| Fee and commission expense                              | -                  | -                       | -                           | -                       | -                  | -                       | -                           | -                       |
| <b>Net fee and commission income</b>                    | <b>70,458</b>      | <b>108,917</b>          | <b>214,909</b>              | <b>451,452</b>          | <b>70,458</b>      | <b>108,917</b>          | <b>214,909</b>              | <b>451,452</b>          |
| <b>Net interest, fee and commission income</b>          | <b>(66,215)</b>    | <b>(2,345,773)</b>      | <b>3,802,538</b>            | <b>1,672,221</b>        | <b>(66,215)</b>    | <b>(2,345,773)</b>      | <b>3,802,538</b>            | <b>1,672,221</b>        |
| Net trading income                                      | -                  | -                       | -                           | -                       | -                  | -                       | -                           | -                       |
| Other operating income                                  | 47,002             | 165,314                 | 796,400                     | 1,561,882               | 47,002             | 165,314                 | 796,400                     | 1,561,882               |
| <b>Total operating income</b>                           | <b>(19,213)</b>    | <b>(2,180,459)</b>      | <b>4,598,938</b>            | <b>3,234,103</b>        | <b>(19,213)</b>    | <b>(2,180,459)</b>      | <b>4,598,938</b>            | <b>3,234,103</b>        |
| Impairment charge/(reversal) for loans and other losses | (7,537,010)        | 5,345,121               | 1,503,553                   | (29,516,723)            | (7,537,010)        | 5,345,121               | 1,503,553                   | (29,516,723)            |
| <b>Net operating income</b>                             | <b>7,517,797</b>   | <b>(7,525,580)</b>      | <b>3,095,385</b>            | <b>32,750,826</b>       | <b>7,517,797</b>   | <b>(7,525,580)</b>      | <b>3,095,385</b>            | <b>32,750,826</b>       |
| Operating expense                                       | -                  | -                       | -                           | -                       | -                  | -                       | -                           | -                       |
| Personnel expenses                                      | 5,131,301          | 15,282,148              | 4,610,757                   | 14,741,043              | 5,131,301          | 15,282,148              | 4,610,757                   | 14,741,043              |
| Other operating expenses                                | 5,209,147          | 14,134,946              | 5,157,495                   | 15,112,549              | 5,209,147          | 14,134,946              | 5,157,495                   | 15,112,549              |
| Depreciation & Amortization                             | 1,588,114          | 4,670,043               | 1,411,638                   | 4,227,733               | 1,588,114          | 4,670,043               | 1,411,638                   | 4,227,733               |
| <b>Operating Profit</b>                                 | <b>(4,410,765)</b> | <b>(41,612,717)</b>     | <b>(8,084,505)</b>          | <b>(1,330,498)</b>      | <b>(4,410,765)</b> | <b>(41,612,717)</b>     | <b>(8,084,505)</b>          | <b>(1,330,498)</b>      |
| Non operating income                                    | 1,977,055          | 4,206,064               | -                           | -                       | 1,977,055          | 4,206,064               | -                           | -                       |
| Non operating expense                                   | -                  | 12,374,860              | -                           | 1,956,269               | -                  | 12,374,860              | -                           | 1,956,269               |
| <b>Profit before income tax</b>                         | <b>(2,433,709)</b> | <b>(49,781,513)</b>     | <b>(8,084,505)</b>          | <b>(3,286,767)</b>      | <b>(2,433,709)</b> | <b>(49,781,513)</b>     | <b>(8,084,505)</b>          | <b>(3,286,767)</b>      |
| Income tax expense                                      | -                  | -                       | -                           | -                       | -                  | -                       | -                           | -                       |
| Current Tax                                             | -                  | -                       | -                           | -                       | -                  | -                       | -                           | -                       |
| Deferred Tax                                            | -                  | -                       | 19,398,731                  | 9,387,894               | -                  | -                       | 19,398,731                  | 9,387,894               |
| <b>Profit for the period</b>                            | <b>(2,433,709)</b> | <b>(49,781,513)</b>     | <b>(27,483,236)</b>         | <b>(12,674,661)</b>     | <b>(2,433,709)</b> | <b>(49,781,513)</b>     | <b>(27,483,236)</b>         | <b>(12,674,661)</b>     |

**Narayani Development Bank Limited**  
**Condensed Consolidated Statement of Other comprehensive income**  
**As on Quarter ended 30th Chaitra 2082**

(Amount in NPR, Full Figure)

| Particulars                                                                                | Group              |                         |                     |                         | Bank               |                         |                     |                         |
|--------------------------------------------------------------------------------------------|--------------------|-------------------------|---------------------|-------------------------|--------------------|-------------------------|---------------------|-------------------------|
|                                                                                            | Current Year       |                         | Previous Year       |                         | Current Year       |                         | Previous Year       |                         |
|                                                                                            | This Quarter       | Upto this Quarter (YTD) | This Quarter        | Upto this Quarter (YTD) | This Quarter       | Upto this Quarter (YTD) | This Quarter        | Upto this Quarter (YTD) |
| Profit or loss for the year                                                                | (2,433,709)        | (49,781,513)            | (27,483,236)        | (12,674,661)            | (2,433,709)        | (49,781,513)            | (27,483,236)        | (12,674,661)            |
| <b>Other comprehensive income</b>                                                          |                    |                         |                     |                         |                    |                         |                     |                         |
| a) Items that will not be reclassified to Profit or loss                                   |                    |                         |                     |                         |                    |                         |                     |                         |
| • Gains/(losses) from investments in equity instruments measured at fair value             | 1,283,522          | 1,009,835               | 148,251             | 1,090,553               | 1,283,522          | 1,009,835               | 148,251             | 1,090,553               |
| • Gains/(losses) on revaluation                                                            |                    |                         | -                   | -                       | -                  | -                       | -                   | -                       |
| • Actuarial gains/(losses) on defined benefit plans                                        |                    |                         | -                   | -                       | -                  | -                       | -                   | -                       |
| • Income tax relating to above items                                                       | (385,057)          | (302,951)               | (44,475)            | (327,166)               | (385,057)          | (302,951)               | (44,475)            | (327,166)               |
| <b>Net other comprehensive income that will not be reclassified to profit or loss</b>      | <b>898,466</b>     | <b>706,885</b>          | <b>103,775</b>      | <b>763,387</b>          | <b>898,466</b>     | <b>706,885</b>          | <b>103,775</b>      | <b>763,387</b>          |
| b) Items that are or may be reclassified to profit or loss                                 |                    |                         |                     |                         |                    |                         |                     |                         |
| • Gains/(losses) on cash flow hedge                                                        | -                  | -                       | -                   | -                       | -                  | -                       | -                   | -                       |
| • Exchange gains/(losses) (arising from translating financial assets of foreign operation) | -                  | -                       | -                   | -                       | -                  | -                       | -                   | -                       |
| • Income tax relating to above items                                                       | -                  | -                       | -                   | -                       | -                  | -                       | -                   | -                       |
| • Reclassify to profit or loss                                                             | -                  | -                       | -                   | -                       | -                  | -                       | -                   | -                       |
| <b>Net other comprehensive income that are or may be reclassified to profit or loss</b>    | <b>-</b>           | <b>-</b>                | <b>-</b>            | <b>-</b>                | <b>-</b>           | <b>-</b>                | <b>-</b>            | <b>-</b>                |
| c) Share of other comprehensive income of associate accounted as per equited method        |                    |                         |                     |                         |                    |                         |                     |                         |
| Other comprehensive income for the period, net of income tax                               | 898,466            | 706,885                 | 103,775             | 763,387                 | 898,466            | 706,885                 | 103,775             | 763,387                 |
| <b>Total comprehensive income for the period</b>                                           | <b>(1,535,244)</b> | <b>(49,074,628)</b>     | <b>(27,379,460)</b> | <b>(11,911,274)</b>     | <b>(1,535,244)</b> | <b>(49,074,628)</b>     | <b>(27,379,460)</b> | <b>(11,911,274)</b>     |
| Basic earning per share                                                                    | (10.98)            | (10.98)                 | (4.83)              | (4.83)                  | (10.98)            | (10.98)                 | (4.83)              | (4.83)                  |
| Diluted earning per share                                                                  | (10.98)            | (10.98)                 | (4.83)              | (4.83)                  | (10.98)            | (10.98)                 | (4.83)              | (4.83)                  |
| <b>Profit attributable to:</b>                                                             |                    |                         |                     |                         |                    |                         |                     |                         |
| Equity holders of the Bank                                                                 | (1,535,244)        | (49,074,628)            | (27,379,460)        | (11,911,274)            | (1,535,244)        | (49,074,628)            | (27,379,460)        | (11,911,274)            |
| Non-controlling interest                                                                   |                    |                         |                     |                         |                    |                         |                     |                         |
| <b>Profit for the period</b>                                                               | <b>(1,535,244)</b> | <b>(49,074,628)</b>     | <b>(27,379,460)</b> | <b>(11,911,274)</b>     | <b>(1,535,244)</b> | <b>(49,074,628)</b>     | <b>(27,379,460)</b> | <b>(11,911,274)</b>     |

*Signature*

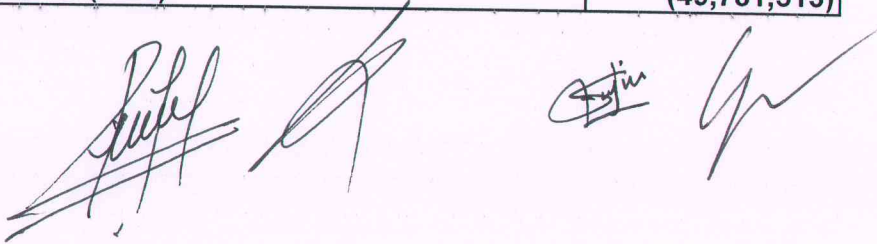
*Signature*

### Statement of Distributable Profit or Loss

As on Quarter ended 30th Chaitra 2082

Amount in full figure

| Particulars                                                    | Amount              |
|----------------------------------------------------------------|---------------------|
| Net Profit for the period end Chaitra, 2082                    | (49,781,513)        |
| <b>Net profit or (loss) as per statement of profit or loss</b> |                     |
| Appropriations:                                                |                     |
| a. General reserve                                             | -                   |
| b. Foreign exchange fluctuation fund                           | -                   |
| c. Capital redemption reserve                                  | -                   |
| d. Corporate social responsibility fund                        | -                   |
| e. Employees' training fund                                    | -                   |
| f. Other                                                       | -                   |
| <b>Profit or (loss) before regulatory adjustment</b>           | <b>(49,781,513)</b> |
| Regulatory adjustment (if any)                                 | -                   |
| <b>Distributable profit or (loss)</b>                          | <b>(49,781,513)</b> |



## Ratio as per NRB Directives Third Quarter

As on Quarter ended 30th Chaitra 2082

| Particulars                             | Group        |                         |                             |                         |              |                         | Bank                        |                         |  |
|-----------------------------------------|--------------|-------------------------|-----------------------------|-------------------------|--------------|-------------------------|-----------------------------|-------------------------|--|
|                                         | Current Year |                         | Previous Year Corresponding |                         | Current Year |                         | Previous Year Corresponding |                         |  |
|                                         | This Quarter | Upto this Quarter (YTD) | This Quarter                | Upto this Quarter (YTD) | This Quarter | Upto this Quarter (YTD) | This Quarter                | Upto this Quarter (YTD) |  |
| Capital Fund To RWA                     | 37.11%       | 37.11%                  | -1.14%                      | -1.14%                  | 37.11%       | 37.11%                  | -1.14%                      | -1.14%                  |  |
| Non Performing Loan (NPL) To Total Loan | 59.37%       | 59.37%                  | 44.96%                      | 44.96%                  | 59.37%       | 59.37%                  | 44.96%                      | 44.96%                  |  |
| Total Loan Loss provision To Total NPL  | 86.47%       | 86.47%                  | 72.44%                      | 72.44%                  | 86.47%       | 86.47%                  | 72.44%                      | 72.44%                  |  |
| Total Loan Loss provision To Total Loan | 51.33%       | 51.33%                  | 32.57%                      | 32.57%                  | 51.33%       | 51.33%                  | 32.57%                      | 32.57%                  |  |
| Cost of Fund                            | 5.58%        | 5.58%                   | 6.29%                       | 6.29%                   | 5.58%        | 5.58%                   | 6.29%                       | 6.29%                   |  |
| Credit To Deposit Ratio                 | 56.77%       | 56.77%                  | 81.06%                      | 81.06%                  | 56.77%       | 56.77%                  | 81.06%                      | 81.06%                  |  |
| Base Rate                               | 18.98%       | 18.98%                  | 15.51%                      | 15.51%                  | 18.98%       | 18.98%                  | 15.51%                      | 15.51%                  |  |
| Interest Spread                         | 4.50%        | 4.50%                   | 4.49%                       | 4.49%                   | 4.50%        | 4.50%                   | 4.49%                       | 4.49%                   |  |

*[Signature]*

*[Signature]*

*[Signature]*

**Narayani Development Bank Limited**

| As on Chaitra End, 2082 |                             |                       |                      |                       |                       |                      |
|-------------------------|-----------------------------|-----------------------|----------------------|-----------------------|-----------------------|----------------------|
| S.N.                    | Particulars                 | O/S Balance           | AIR                  | Provision as per NRB  | Provision as per ECL  | Difference           |
| 1.00                    | Stage 1                     |                       |                      |                       |                       |                      |
|                         | Revolving Loan              | 19,925,596.61         | 173,350.20           | 199,255.96            | 939,947.68            | 740,691.72           |
|                         | Term Loans                  | 64,485,703.15         | 201,013.00           | 644,857.04            | 4,357,390.33          | 3,712,533.29         |
|                         | <b>Total Stage 1</b>        | <b>84,411,299.76</b>  | <b>374,363.20</b>    | <b>844,113.00</b>     | <b>5,297,338.01</b>   | <b>4,453,225.01</b>  |
|                         |                             |                       |                      |                       |                       | 1.0%                 |
|                         |                             |                       |                      |                       |                       | 6.3%                 |
| 2.00                    | Stage 2                     |                       |                      |                       |                       |                      |
|                         | Revolving Loan              | 1,721,960.00          | 55,105.45            | 86,098.00             | 398,355.49            | 312,257.49           |
|                         | Term Loans                  | 14,283,243.22         | 250,524.06           | 714,162.18            | 356,579.95            | (357,582.23)         |
|                         | <b>Total Stage 2</b>        | <b>16,005,203.22</b>  | <b>305,629.51</b>    | <b>800,260.18</b>     | <b>754,935.45</b>     | <b>(45,324.73)</b>   |
|                         |                             |                       |                      |                       |                       | 5.0%                 |
|                         |                             |                       |                      |                       |                       | 4.7%                 |
| 3.00                    | Stage 3                     | 163,747,970.13        | 37,680,683.36        | 133,307,919.96        | 145,446,858.50        | 12,138,938.54        |
|                         |                             |                       |                      |                       |                       | 81.4%                |
|                         |                             |                       |                      |                       |                       | 88.8%                |
| A                       | <b>Total Funded Loans</b>   | <b>264,164,473.11</b> | <b>38,360,676.07</b> | <b>134,952,293.14</b> | <b>151,499,131.96</b> | <b>16,546,838.82</b> |
|                         |                             |                       |                      |                       |                       |                      |
|                         |                             |                       |                      |                       |                       |                      |
| B                       | <b>Total Staff Loans</b>    | <b>870,000.00</b>     | -                    | -                     | <b>852,272.25</b>     | <b>852,272.25</b>    |
|                         | Term Loans                  | 870,000.00            | -                    | -                     | 852,272.25            | 852,272.25           |
|                         | Off Balancesheet Investment |                       |                      |                       |                       |                      |
| C                       | <b>Total Others</b>         | -                     | -                    | -                     | -                     | -                    |
|                         |                             |                       |                      |                       |                       |                      |
|                         | <b>Grand Total (A+B+C)</b>  | <b>265,034,473.11</b> | <b>38,360,676.07</b> | <b>134,952,293.14</b> | <b>152,351,404.21</b> | <b>17,399,111.07</b> |
|                         |                             |                       |                      |                       |                       | 50.9%                |
|                         |                             |                       |                      |                       |                       | 57.5%                |

## Notes to NFRS Compliant Financial Statement

- The above financial statement has been prepared in accordance with Nepal Financial Reporting standards (NFRS) and in the format prescribed by Nepal Rastra Bank.
- **Recognition of Impairment Charges on Loans and Advances**  
The Bank, following regulatory backstop as mentioned in Clause 16 of "NFRS 9- Expected Credit Loss Related Guidelines, 2024" has recognized impairment on credit exposures as the HIGHER of total ECL calculated as per NFRS 9 and existing regulatory provisions as mentioned in Unified NRB Directives No. 2.  
Following is the details of impairment under both methods:

| Particulars                 | Amount         |
|-----------------------------|----------------|
| Total Impairment as per NRB | 161,351,899.43 |
| Total Impairment as per ECL | 152,351,404.21 |

The higher of two above, i.e. 161,351,899.43 has been taken in account for impairment loss on loan and advances for the reporting period.

- Provision for gratuity and leave has been provided based on estimation by management and hence actuarial gain/loss has not been separately disclosed and will change as per actuary report.
- The above figures are subject to change upon otherwise instruction from statutory auditors and/or regulatory authorities.
- Detailed Financial Report is uploaded in the website of the bank ([www.ndbl.com.np](http://www.ndbl.com.np)).
- Previous period figures have been regrouped / rearranged/ restated wherever necessary.



**धितोपत्रदर्ता तथा निष्काशन नियमावली २०७३ को अनुसूची - १४**  
(नियम २६ को उपनियम (१) सँग सम्बन्धित)  
आ.व. २०८२/८३ को तेश्रो त्रैमासिक प्रतिवेदन

**१. वित्तीय विवरण**

(क) त्रैमासिक अवधिको वासलात तथा नाफा नोक्सान सम्बन्धी विवरण यसै साथ संलग्न गरिएको छ ।

(ख) प्रमुख वित्तीय अनुपातहरू :

|                                            |                                    |                              |
|--------------------------------------------|------------------------------------|------------------------------|
| प्रतिशेयर आम्दानी : रु (१०.९८)             | मूल्य आम्दानी अनुपात : रु (१०६.८३) | प्रतिशेयर नेटवर्थ : रु ३८.१९ |
| प्रतिशेयर कूल सम्पत्तिको मूल्य : रु २०१.१६ | तरलता अनुपात : ५६.७७%              | पुंजीकोष अनुपात : ३७.११%     |

**२. व्यवस्थापकीय विश्लेषण**

- क) त्रैमासिक अवधिमा संस्थाको मौज्जात, आम्दानी र तरलतामा कुनै परिवर्तन भएको भए सोको प्रमुख कारण सम्बन्धी विवरण : समीक्षा अवधिमा अर्थतन्त्रमा देखिएको तरलता संकुचन, व्यावसायिक कारोवारमा आएको मन्दी लगाएत व्यावसायी तथा सर्वसाधारणको व्यवसायीक आत्मविश्वास बृद्धी हुन नसकेका कारणले अपेक्षित रूपमा नयाँ कर्जा लगानी बृद्धी हुन सकेको छैन । यद्यपी क्रमशः सुधारका संकेतहरू देखिदै गएका छन् ।
- ख) आगामी अवधिको लागि व्यवसायिक योजनाका साथ दिगो संस्थागत विकासको लागि बैंकले विश्वसनीय रूपमा विशुद्ध बैकिङ सेवा प्रदान गरी सरोकारवालाहरूको हित संरक्षण गर्दै जानेछ ।
- ग) समीक्षा अवधिमा खराब कर्जाको अनुपात उल्लेख्य रूपमा घट्न जाने प्रक्षेपण गरिएतापनी विभिन्न अराजक गतिविधि, धाकधम्की, संकुचन हुदै गएको ग्राहकको आर्थिक अवस्था, व्यापार व्यवसायमा देखिएको सुस्तता, व्यवसायिक आत्मविश्वासमा आएको हास, स्थानिय निकायहरूको अपेक्षित समन्वयमा देखिएको असहजताका कारण सुधार हुन सकेको छैन । यद्यपी बैंकले प्रभावकारी असुलीको मार्ग निर्माण गरेकोले आगामी दिनमा प्रविधिक, निगरानी तथा कानुनी प्रक्रिया मार्फत खराब कर्जा उल्लेख्य रूपमा घटाउने आधार तयार भएको छ ।

**३. कानूनी कारवाही सम्बन्धी विवरण**

- (क) परिक्षणकालमा रहेको मोबाईल बैकिङ प्रणाली मार्फत अनाधिकृत रूपमा विभिन्न खातावालाहरूको रकम रकमान्तर भई सो कसुर गर्ने व्यक्तिहरू विरुद्ध यस बैंक वादी रहेको बैकिङ कसुर सम्बन्धी मुद्दा र ऋणीले दायर गरेको धितो लिलाम बदर सम्बन्धी मुद्दा हाल सर्वोच्च अदालत विचाराधिन छन् । बैंकको कर्जा रकम नतिरेका विभिन्न ऋणीहरू विरुद्ध श्री ऋण असुली न्यायधिकरणमा मुद्दा चलिरहेको छ । सम्मानित श्री जिल्ला अदालत चितवनमा यस बैंक विरुद्ध दुषित धितो बन्दकी सम्बन्धी मुद्दा चलिरहेको छ ।
- (ख) बैंकको संस्थापक/संचालकले कर्जा अपचलन गरि सोही कर्जाको ब्याज मिलान गर्न बैंकको सण्डी डेब्ट्स हिसाव खर्च गरि ढुक्टीको रकम हिनामिना गरेको सम्बन्धमा नेपाल राष्ट्र बैंकको जाहेरीले नेपाल सरकार वादी भई बैकिङ कसुर सम्बन्धी मुद्दा सम्मानित सर्वोच्च अदालतमा विचाराधिन रहेको छ ।

**४. संगठित संस्थाको शेयर कारोवार सम्बन्धी विश्लेषण**

क) यस संस्थाका शेयरहरू नेपाल स्टक एक्सचेन्जमा सूचिकृत भई कारोवार भैरहेको छ । शेयरको मूल्य तथा कारोवार बजारले निर्धारण गर्ने हुँदा यस संस्थाको व्यवस्थापन शेयरको मूल्य तथा कारोवार प्रति तटस्थ छ । तर प्रचलित कानून अनूसार लगानीकर्ता तथा सम्बन्धित निकायहरूलाई उपलब्ध गराउन पर्ने सूचना तथा जानकारी भने संस्थाले उपलब्ध गराएको छ ।

ख) यस विकास बैंकको त्रैमासिक अवधिमा शेयरको अधिकतम, न्यूनतम, अन्तिम मूल्य तथा कारोवार संख्या देहाय बमोजिम रहेको छ :

| महिना | कारोवार संख्या | कारोवार रकम रु    | कारोवार भएको कुल दिन | उच्च मूल्य | न्यून मूल्य | अन्तिम मूल्य |
|-------|----------------|-------------------|----------------------|------------|-------------|--------------|
| माघ   | १२,९३,४७०.००   | २,०७,४९,४३,१२७.६० | १९                   | १,८३५.००   | १,३१९.५     | १,६००.००     |
| फागुन | ४,८५,०५२.००    | ६९,७९,१७,०४५.००   | १३                   | १,५८७.१०   | १,२७०.४०    | १,५७५.००     |
| चैत्र | ७,८४,५९६.००    | १,११,१५,१७,९१२.८० | २१                   | १,६०६.५०   | १,०७८.००    | १,१७३.००     |

(source: www.nepalstock.com.np)

## ५. समस्या तथा चुनौतिहरु

### क) आन्तरिक समस्या एवं चुनौतिहरु

१. संचालन खर्च बढ्दै जानु, ब्याजदर अन्तर कम हुनु, दक्ष जनशक्तीको अभाव, लगानीका क्षेत्रहरु विस्तार हुन नसक्नु, संचालन जोखिम बढ्नु लगाएतका कारण संस्थाको मूनाफा वृद्धि गर्दै जाने कार्य चुनौतीको रुपमा रहेको ।
२. निष्क्रिय कर्जाको मात्रा बढनाले सम्पत्तिको गुणस्तर यथावत राख्न चुनौती रहेको ।
३. नयाँ अवसरहरुको पहिचान गरी ब्यावसायिक कारोवार गर्नुपर्ने चुनौती ।
४. ब्याज आम्दानीको अलावा अन्य आम्दानी बढाउनमा चुनौती रहेको ।
५. सिपयुक्त कर्मचारीको अभावका कारण प्रतिस्पर्धात्मक कारोवारको लागी सक्षम हुन चुनौती रहेको ।
६. संचालन जोखिम व्यवस्थापन थप खर्चिलो एवम् चुनौतीपूर्ण रहेको ।

### ख) बाह्य समस्या एवं चुनौतिहरु

१. वढ्दो प्रतिस्पर्धा, सूचना तथा प्रविधिको क्षेत्रमा देखिएका जोखिम तथा चुनौतीहरु ।
२. ब्यावसायिकहरुको ब्यावसायिक आत्मविश्वास बृद्धि हुन नसक्नुका कारण देखिएको ब्यावसायिक सुस्तता ।
३. अधिक तरलताले भविष्यमा सृजना गर्नसक्ने चुनौतीहरु ।
४. वित्तीय क्षेत्रमा देखिएका नकारात्मक घटना, धाकधम्की, आक्रण, अफवाह, दुष्प्रचार तथा स्थानिय निकायहरुको अपेक्षित समन्वयमा देखिएको असहजता लगाएतका चुनौतीहरु ।

## ६. रणनीति

बैंकले माथि उल्लेखित आन्तरिक समस्या तथा चुनौतीहरुका विषयमा सचेत भई सो बाट उत्पन्न हुन सक्ने जोखिमको विषयमा अध्ययन गरी नेपाल राष्ट्र बैंकको एकीकृत निर्देशन, विभिन्न समयमा जारी हुने परिपत्र, संस्थाको नीति, नियम तथा कार्यविधिको अधिनमा रही आवश्यक रणनीति तर्जुमा गर्ने, न्युन लागत भएका दिगो निक्षेप लाई बढावा दिई ब्याजदरलाई सन्तुलीत राख्ने आवश्यक कदमहरु अवलम्बन गर्ने, संचालन खर्च न्युनीकरण गर्न तर्फ सचेत रहने, बैंकको व्यवसाय अभिवृद्धि तथा शाखा संजाल बढाउदै सिपयुक्त कर्मचारी भर्ना गर्ने, कार्य क्षमता वृद्धि गरी स्तरीय सेवा प्रदान गर्न तालिमहरु उपलब्ध गराउने तथा बैंक प्रति आबद्ध तथा प्रतिबद्ध राख्न यथोचित निति अवलबन गर्ने ।

## ७. संस्थागत सुशासन

बैंकले नेपाल राष्ट्र बैंकद्वारा जारी गरेको एकीकृत निर्देशनहरुको पालना गर्नुका साथै लेखापरीक्षण समिति द्वारा संस्थागत सुशासन पालना भए नभएको सम्बन्धमा आवश्यक लेखाजोखा गर्ने गरिएको/साथै समय समयमा नेपाल राष्ट्र बैंकद्वारा हुने स्थलगत निरिक्षण, आन्तरिक तथा वाह्य लेखापरीक्षकको प्रतिवेदनको आधारमा संस्थागत सुशासनलाई सुदृढ बनाउन बैंक संचालक समिति प्रतिबद्ध रहेको छ ।

## ८. सत्य, तथ्यता सम्बन्धमा कार्यकारी प्रमुखको उद्घोषण

आजका मिति सम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरुको सत्यताका सम्बन्धमा म व्यक्तिगत रुपमा उत्तरदायित्व लिन्छु । साथै म यो उद्घोष गर्दछु की मैले जाने बुझेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरु सत्य, तथ्य र पूर्ण छन् र लगानीकर्ताहरुलाई सुसूचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरु लुकाइएको छैन ।