NIC ASIA Bank Limited

Unaudited Financial Results (Quarterly)

NIC ASIA Bank Ltd.
Condensed Consolidated Statement of Profit or Loss
For the Quarter Ended 30th Chaitra 2082 (13th April 2026)

Amount in NPR

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	5,999,943,643	19,118,612,484	16,123,601,407	23,726,160,432	5,454,880,871	17,487,944,028	6,816,414,772	22,469,316,147
Interest expense	3,749,451,566	11,944,081,853	10,463,791,859	15,267,188,269	3,510,513,100	11,179,692,388	4,040,859,638	14,506,797,010
Net interest income	**2,250,492,077**	**7,174,530,631**	**5,659,809,548**	**8,458,972,163**	**1,944,367,771**	**6,308,251,640**	**2,775,555,133**	**7,962,519,137**
Fee and commission income	506,317,559	1,430,887,286	1,032,617,948	1,509,167,901	406,380,266	1,223,084,878	412,204,589	1,207,678,786
Fee and commission expense	57,849,505	172,644,496	151,813,463	245,402,378	57,810,962	172,378,233	76,172,335	239,516,785
Net fee and commission income	**448,468,054**	**1,258,242,790**	**880,804,485**	**1,263,765,523**	**348,569,304**	**1,050,706,645**	**336,032,254**	**968,162,001**
Net interest, fee and commission income	**2,698,960,131**	**8,432,773,421**	**6,540,614,033**	**9,722,737,686**	**2,292,937,075**	**7,358,958,285**	**3,111,587,388**	**8,930,681,138**
Net trading income	75,579,806	189,646,688	84,431,432	117,814,655	75,579,806	189,646,688	58,573,948	117,814,655
Other operating income	8,933,429	231,535,010	130,460,643	159,786,880	(27,681,477)	131,388,152	(31,821,008)	143,752,346
Total operating income	**2,783,473,366**	**8,853,955,119**	**6,755,506,108**	**10,000,339,221**	**2,340,835,404**	**7,679,993,125**	**3,138,340,328**	**9,192,248,138**
Impairment charge/ (Reversal) for loans and other losses	478,288,473	3,044,331,548	1,853,428,169	2,988,541,609	480,609,242	2,913,680,744	690,594,734	3,050,268,171
Net operating income	**2,305,184,892**	**5,809,623,571**	**4,902,077,939**	**7,011,797,612**	**1,860,226,162**	**4,766,312,381**	**2,447,745,594**	**6,141,979,968**
Operating expense								
Personnel expenses	1,039,401,514	2,971,915,974	2,234,239,020	3,375,219,052	863,900,967	2,447,089,758	965,586,479	2,919,144,000
Other operating expenses	428,421,565	1,292,812,859	984,556,648	1,509,686,661	328,181,308	1,061,054,816	365,599,887	1,315,499,416
Depreciation & Amortization	196,566,843	597,992,266	413,894,281	642,715,591	193,015,070	585,261,450	168,013,613	616,826,684
Operating Profit	**640,794,969**	**946,902,472**	**1,269,387,990**	**1,484,176,308**	**475,128,817**	**672,906,357**	**948,545,615**	**1,290,509,868**
Non operating income	4,580,417	17,052,427	14,194,707	16,138,386	1,751,367	12,377,260	4,779,940	12,100,090
Non operating expense	463,893,262	486,554,574	1,026,737,882	1,136,521,789	463,833,762	484,820,520	945,495,887	1,078,022,736
Profit before income tax	**181,482,124**	**477,400,325**	**256,844,815**	**363,792,905**	**13,046,422**	**200,463,097**	**7,829,669**	**224,587,222**
Income tax expense								
Current Tax	54,444,637	334,001,452	77,711,340	109,795,768	3,913,926	244,436,620	2,783,997	67,811,263
Deferred Tax	-	(184,297,691)	-	-	-	(184,297,691)	-	-
Profit/(loss) for the period	**127,037,487**	**327,696,564**	**179,133,474**	**253,997,138**	**9,132,495**	**140,324,168**	**5,045,672**	**156,775,959**
Condensed Consolidated Statement of Comprehensive Income								
Profit/(loss) for the period	127,037,487	327,696,564	179,133,474	253,997,138	9,132,495	140,324,168	5,045,672	156,775,959
Other Comprehensive Income	38,265,819	(28,476,220)	(171,098,929)	54,378,613	38,265,819	(28,476,220)	50,859,967	54,378,613
Total Comprehensive Income	**165,303,306**	**299,220,344**	**8,034,545**	**308,375,751**	**47,398,314**	**111,847,948**	**55,905,639**	**211,154,572**
Basic earnings per share		2.96		2.28		1.27		1.41
Diluted earnings per share		2.96		2.28		1.27		1.41
Profit attributable to:								
Equity holders of the Bank	86,832,926	274,477,279	175,392,746	248,653,463	9,132,495	140,324,168	5,045,672	156,775,959
Non-controlling interest	40,204,561	53,219,285	3,740,728	5,343,674	-	-	-	-
Total	**127,037,487**	**327,696,564**	**179,133,474**	**253,997,138**	**9,132,495**	**140,324,168**	**5,045,672**	**156,775,959**

Ratios as per NRB Directive	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		11.24%		13.32%		11.45%		13.42%
Tier I capital to RWA		6.57%		9.13%		6.48%		9.05%
CET I capital to RWA		6.57%		9.13%		6.48%		9.05%
Gross Non-performing loan (NPL) to total loan		9.53%		6.60%		8.85%		5.75%
Net Non-performing loan to total Loan		1.24%		2.80%		0.49%		1.92%
Total loan loss provision to Total NPL		104.19%		78.50%		114.59%		89.22%
Cost of Funds		4.35%		5.22%		4.24%		5.12%
Credit to Deposit Ratio		67.58%		84.52%		65.39%		83.47%
Base Rate for the Month		6.31%		7.30%		6.20%		7.20%
Interest Rate Spread		3.90%		4.23%		3.40%		4.00%
Return on Equity		1.62%		1.08%		0.73%		0.71%
Return on Asset		0.11%		0.09%		0.05%		0.06%

NIC ASIA Bank Ltd.
Condensed Consolidated Statement of Financial Position
As on Quarter Ended 30th Chaitra 2082 (13th April 2026)

Amount in NPR

Assets	Group		Bank	
	This Quarter Ending	Immediate Previous Year	This Quarter Ending	Immediate Previous Year
Cash and cash equivalent	19,419,932,328	20,533,792,025	14,723,406,444	16,167,210,109
Due from Nepal Rastra Bank	84,074,825,697	59,224,514,070	84,074,825,697	59,224,514,070
Placement with Bank and Financial Institutions	-	-	-	-
Derivative financial instruments	5,774,802,106	4,985,138,408	5,774,802,106	4,985,138,408
Other trading assets	120,000,000	-	120,000,000	-
Loan and advances to B/FIs	5,141,615,000	6,554,208,000	8,601,615,000	9,899,208,000
Loans and advances to customers	221,070,011,841	235,990,498,312	201,343,299,152	218,426,689,177
Investment securities	54,143,986,598	48,906,805,414	53,768,183,444	48,569,988,034
Current tax assets	1,026,691,503	226,538,281	989,204,506	144,082,149
Investment in subsidiaries	-	-	1,184,500,000	1,184,500,000
Investment in associates	-	-	-	-
Investment property	4,174,352,243	4,643,590,898	4,168,025,777	4,639,844,432
Property and equipment	4,248,616,774	4,734,809,214	3,982,577,625	4,471,532,907
Goodwill and Intangible assets	149,328,567	160,262,228	146,604,523	156,282,826
Deferred tax assets	2,660,943,721	2,464,486,986	2,513,483,935	2,316,982,200
Other assets	5,102,276,666	4,819,404,045	4,891,690,580	4,653,846,570
Total Assets	**407,107,383,044**	**393,244,047,878**	**386,282,218,789**	**374,839,818,881**
Liabilities				
Due to Bank and Financial Institutions	4,326,846,194	4,908,580,662	6,044,794,473	7,393,949,036
Due to Nepal Rastra Bank	-	-	-	-
Derivative financial Instruments	5,813,183,203	4,975,247,868	5,813,183,203	4,975,247,868
Deposits from customers	336,723,233,179	320,845,896,711	334,375,479,282	319,065,897,444
Borrowing	17,899,669,843	17,132,787,364	-	-
Current Tax Liabilities	-	-	-	-
Provisions	96,018,608	39,669,804	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	4,151,986,353	5,617,100,075	3,338,959,683	4,979,895,329
Debt securities issued	10,906,299,439	12,733,174,440	10,906,299,439	12,733,174,440
Subordinated Liabilities	-	-	-	-
Total liabilities	**379,917,236,819**	**366,252,456,925**	**360,478,716,080**	**349,148,164,118**
Equity				
Share capital	14,917,566,922	14,917,566,922	14,917,566,922	14,917,566,922
Share premium	-	-	-	-
Retained earning	(13,764,614,522)	(10,819,958,385)	(13,658,214,169)	(10,678,169,841)
Reserves	25,065,658,592	21,969,271,157	24,544,149,956	21,452,257,682
Total equity attributable to equity holders	**26,218,610,992**	**26,066,879,694**	**25,803,502,709**	**25,691,654,763**
Non-controlling interest	971,535,234	924,711,259	-	-
Total equity	**27,190,146,226**	**26,991,590,953**	**25,803,502,709**	**25,691,654,763**
Total liabilities and equity	**407,107,383,044**	**393,244,047,878**	**386,282,218,789**	**374,839,818,881**

Notes to Interim Financial Statement

1. The above figures are prepared in accordance with Nepal Financial Reporting Standard (NFRS) as issued by Nepal Accounting Standard Board.
2. The above figures are subject to change at the instance of external auditors and/or regulators.
3. Group represents the Bank and 90% holding NIC ASIA Capital Limited and 57.75% holding in NIC ASIA Laghubitta Bittiya Sanstha Limited.
4. Figures have been regrouped and rearranged wherever necessary.
5. The Impairment on Credit Exposures have been measured at higher of amount derived as per NFRS-9, Expected Credit Loss (ECL) Related Guideline issued by Nepal Rastra Bank and as per NRB Unified Directive 2 where the Impairment Charge as per NRB Unified Directive 2 is higher than impairment charge as calculated based on the ECL Related Guideline.

Related Party Disclosures
General

1. Group represents the Bank and 90% holding in NIC ASIA Capital Limited and 57.75% holding in NIC ASIA Laghubitta Bittiya Sanstha Limited.
2. All intragroup transactions are conducted at arm's length basis. The group financial statements has excluded all such transactions and outstanding balances between the bank and the subsidiaries.

Specific
With NIC ASIA Capital Limited

1. There is an Inter Service Agreement between NIC ASIA Bank Ltd. and NIC ASIA Capital for the logistics and services provided by the bank.
2. At reporting date, the Capital has outstanding deposit of NPR. 499.36 Million with the Bank. During the reporting period, the Bank has paid interest amounting to NPR 5.07 Mn to the Capital in respect of the deposit placed with the Bank.
3. NIC ASIA bank has received gross dividend income of Rs. 90 Million from NIC ASIA Capital during the year.

With NIC ASIA Laghubitta Bittiya Sanstha Limited

1. At reporting date, NIC ASIA Laghubitta Bittiya Sanstha Limited has borrowed NPR. 3.46 billion from the bank and paid interest of NPR 34.92 million during the year to the Bank

Detailed Interim Financial Statement has been published at Bank's Website www.nicasiabank.com

Statement of Distributable Profit or Loss
For the Qtr end of Chaitra 2082
(As per NRB Regulation)

Amount in NPR

	Current Year Upto this Qtr YTD	Previous Year Corresponding Qtr YTD
Net profit or (loss) as per statement of profit or loss	**140,324,168**	**156,775,959**
Appropriations:		
a. General reserve	28,064,834	31,355,192
b. Foreign exchange fluctuation fund	1,138,021	1,500,697
c. Capital redemption reserve	1,222,308,022	1,028,058,021
d. Corporate social responsibility fund	23,559	(6,291,316)
e. Employees' training fund	-	-
f. Other	-	-
- Deferred Tax reserve	-	-
- Investment Adjustment Reserve	-	-
- Sale of investment	-	(7,319,285)
Profit or (loss) before regulatory adjustment	**(1,111,210,268)**	**(890,527,350)**
Regulatory adjustment:	**(1,868,834,060)**	**(11,703,285)**
a. Interest receivable (-)/previous accrued interest received (+)	(1,919,360,514)	(476,338,259)
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 (+)	234,824,145	464,634,974
e. Deferred tax assets recognised (-)/ reversal (+)	(184,297,691)	-
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	-	-
i. Other (+/-)	-	-
- Debt securities recognised at amortised cost	-	-
- Defined benefit obligation	-	-
- Fair value reserve	-	-
Net Profit or (loss) for the Qtr end Chaitra 2082 available for distribution	**(2,980,044,328)**	**(902,230,635)**
Opening Retained Earning as on Shrawan 1	(10,678,169,841)	(2,666,972,173)
Distribution	-	
Bonus Share Issued	-	-
Cash Dividend Paid	-	-
Total Distributable profit or (loss) as on Quarter end date	**(13,658,214,169)**	**(3,569,202,808)**
Annualised Distributable Profit/Loss per share	-	-

The Debenture Redemption Reserve pertaining to the matured debenture, amounting to Rs. 4.83 billion, has been transferred to the Capital Adjustment Reserve. In accordance with NRB Directive No. 16/2082, distributions from the Capital Adjustment Reserve are permitted only in the form of bonus shares. After giving effect to the above adjustment, the distributable loss would amount to Rs. 8.83 billion.

Amount in '000

Particulars	Corporate	Retail	SME	DSL	Treasury	TB	Others	Total
Revenue from External Customers	**2,374,375**	**7,556,318**	**5,142,023**	**1,577,402**	**1,547,948**	**356,546**	**358,441**	**18,913,053**
Inter Segment Expenses/ Revenue	(22)	12	8	2	-	-	-	-
Net Revenue	2,374,353	7,556,330	5,142,031	1,577,404	1,547,948	356,546	358,441	18,913,053
Interest Income	2,287,577	7,230,029	4,800,568	1,520,801	1,290,183	-	358,786	17,487,944
Interest Expenses	1,686,647	4,580,407	3,210,217	1,104,545	597,876	-	-	11,179,692
Net Interest Income	**600,930**	**2,649,621**	**1,590,351**	**416,256**	**692,307**	**-**	**358,786**	**6,308,252**
Depreciation and Amortization	50,234	200,360	192,804	51,488	66,928	3,358	20,090	585,261
Profit before Income Tax	**4,846**	**71,011**	**51,594**	**12,446**	**37,532**	**1,753**	**21,282**	**200,463**
Impairment charge/(reversal) for loans and other losses	628,611	1,372,415	708,550	204,104	-	-	-	2,913,681
Segment Assets	**30,525,061**	**123,784,830**	**119,116,687**	**31,809,930**	**80,854,820**	**175,620**	**15,271**	**386,282,219**
Segment Liabilities	**31,659,409**	**124,995,235**	**123,622,456**	**21,165,102**	**84,764,035**	**75,380**	**603**	**386,282,219**

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ (छैठौं संसोधन) को अनुसूची १४ नियम २५ को उपनियम १ सँग सम्बन्धित
आ.व. २०८२/०८३ को तेश्रो त्रैमासिक प्रतिवेदन

१) वित्तीय विवरण

क) त्रैमासिक अवधिको वासलात तथा नाफा नोक्सान सम्बन्धी विवरण :

यस बैंकको त्रैमासिक अवधिको वासलात तथा नाफा नोक्सान सम्बन्धी विवरण यसै साथ संलग्न गरिएको छ ।

ख) प्रमुख वित्तीय अनुपातहरु

प्रति शेयर आम्दानी	रु. ९.२७	मूल्य आम्दानी अनुपात	२९२.०४
प्रति शेयर नेटवर्थ	रु. १७२.९७	प्रति शेयर बजार मूल्य	रु. ३७०.००
तरलता अनुपात	४३.२९ प्रतिशत	कुल सम्पत्तिमा प्रतिफल	०.०५ प्रतिशत

२) व्यवस्थापकीय विश्लेषण

क) तरलता र लग्यानीयोग्य रकमको पर्याप्तताको बाबजुद अर्थतन्त्रमा आएको शिथिलताका कारण कर्जाको माग न्युन हुन गयो । यस त्रैमासको अन्त्यमा बैंकको तरलता अनुपात ४३.२९ प्रतिशत रहेको छ ।

ख) व्यवसायिक योजना

आ) **निक्षेप :** बैंकको दीर्घकालीन रणनीति अनुरुप नै यस बैंकले बचत खाता/व्यक्तिगत निक्षेपमा विशेष जोड दिदै यस्ता खाता मार्फत ग्राहक वर्गलाई उच्च गुणस्तरीय सेवा तथा अधिकतम सुविधा प्रदान गर्दै आएको छ । साथै, बैंकले कुल निक्षेपमा व्यक्तिगत निक्षेपको हिस्सालाई क्रमिक रुपमा सुधार गर्दै लैजाने नीति अपनाएको छ ।

आ) **कर्जा तथा सापटी :** बैंकले अवलम्बन रणनीति अनुरुप आउागामी दिनहरुमा कर्जा प्रवाह गर्दा कर्जा जोखिमलाई मध्यनजर गर्नुका साथै बैंकको खराब कर्जा तथा कर्जा नोक्सानीलाई न्यूनीकरण गर्ने उद्देश्यका साथ कर्जा असुली तथा व्यवस्थापन प्रक्रियालाई थप सुदृढ तथा सबल बनाउदै नियन्त्रित कर्जा विस्तारतर्फ बैंकले आफ्नो ध्यान केन्द्रित गरेको छ ।

इ) शाखा संजाल विस्तार : यस त्रैमासमसम्ममा बैंकको शाखा संजाल ३६० रहेकोमा वैशाख ३, २०८३ मा नेपाल राष्ट्र बैंकको इ.प्रा. निर्देशन नं. १४/०२ बमोजिम ४४ शाखा समायोजन गरी हाल कुल शाखा ३१६ रहेको छ ।

ई) २:१ अनुपातमा हकप्रद शेयर जारी गर्ने मिति २०८२/०९/२० गते नेपाल राष्ट्र बैंकमा निवेदन पेश गरिएको तथा रु ५ अर्बको अतिरिक्त अप्राधिकार शेयर जारी गर्ने नेपाल धितोपत्र बोर्डमा स्वीकृतीका लागी पेश गरिएको छ ।

३) कानूनी कारवाही सम्बन्धी विवरण

क) यस अवधिमा बैंकले वा बैंकको विरुद्ध कुनै मुद्दा दायर भए नभएको :

यस अवधिमा बैंकको सामान्य व्यवसायिक कारोवार सम्बन्धी मुद्दा बाहेक व्यवसायमा तात्विक असर पर्ने गरी बैंकबाट वा बैंकको विरुद्ध कुनै मुद्दा दायर नभएको ।

ख) बैंकको संस्थापक वा संचालकले वा संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै किसिमको मुद्दा दायर भए नभएको :

यस सम्बन्धी कुनै जानकारी प्राप्त नभएको ।

ग) कुनै संस्थापक वा संचालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भए नभएको :

यस सम्बन्धी कुनै जानकारी प्राप्त नभएको ।

४) बैंकको शेयर कारोवार सम्बन्धी विश्लेषण

क) धितोपत्र बजारमा भएको बैंकको शेयरको कारोवार सम्बन्धमा व्यवस्थापनको धारणा :

दोस्रो बजारमा हुने शेयर कारोबारको मूल्य खुल्ला बजारले निर्धारण गरे अनुरुप हुने व्यवस्थापनको धारणा रहेको छ ।

ख) यस अवधिको शेयरको अधिकतम, न्युनतम, अन्तिम मुल्य, कारोवार भएको कुल दिन तथा कारोवार संख्या :

अधिकतम मूल्य	रु. ४११.००	न्युनतम मूल्य	रु. ३१५.६०
अन्तिम मूल्य	रु. ३७०.००	कारोवार संख्या	२६,७४२
कारोबार दिन	५३		

५) समस्या र चुनौती

प्रमुख चुनौतीहरु तल उल्लेख गरिए अनुसार रहेको छ ।

आन्तरिक

क) बढ्दो निष्क्रीय कर्जा ।
ख) बढ्दो सञ्चालन लागत ।
ग) गैर बैंकिङ्ग सम्पतिको बिक्रीमा ढिलाई ।

वाह्य

क) राजश्व आम्दानी र विकास खर्चमा कमी ।
ख) बढ्दो सुचना प्रविधि चुनौति ।
ग) न्यून कर्जा माग ।
घ) खस्कदो व्याजदर अन्तर
ङ) बढ्दो प्रतिस्पर्धात्मक वातावरण

रणनीति

क) नविनतम् प्रविधिको प्रयोग गरी उत्कृष्ट सेवा प्रदान गर्ने ।
ख) नयाँ क्षेत्रहरुमा लग्यानी एवं अवसरहरुको निरन्तर खोजी गर्दै जाने ।
ग) कर्मचारीहरुको निरन्तर वृति विकासमा जोड दिने ।
घ) प्रतिस्पर्धी क्षमताको विकास गदै जाने ।
ङ) विवेकशील जोखिम व्यवस्थापनको नीतिलाई अंगिकार गर्दै जाने ।
च) उत्पादनशील क्षेत्र कर्जा लग्यानी वृद्धिको लागि सम्भाव्य अवसरहरुको खोजी गर्ने ।
छ) डिजिटल बैंकिङ्ग गतिविधिहरु तिव्र रुपमा अगाडि बढाउने ।
ज) चल्ती तथा बचत निक्षेपमा जोड ।
झ) मितव्ययी खर्चमा जोड दिने ।

६) संस्थागत सुशासन

संस्थागत सुशासनलाई सदैव उच्च प्राथमिकता दिने नीति अनुसार श्री नेपाल राष्ट्र बैंकद्वारा जारी संस्थागत सुशासन सम्बन्धी व्यवस्था अनुरुप बैंकका संचालक समिति तथा व्यवस्थापनमा कार्यरत सम्पूर्ण कर्मचारीहरु, आफ्ना शेयरधनीहरु, सर्वसाधारण निक्षेपकर्ताहरु लगायत सम्पूर्ण सरोकारवालाहरुको हितलाई सदैव उच्च प्राथमिकतामा राखी संस्थागत सुशासनको मुल्य मान्यता प्रति सदैव सजग रही कार्य गर्दै आएको छ ।

संस्थागत सुशासन परिपालनाको प्रत्याभूतिका लागि प्रभावकारी संस्थागत सुशासन नीति तर्जुमा गरी लागु गर्दै आइरहेको छ ।

७) सत्य, तथ्यता सम्बन्धमा प्रमुख कार्यकारी अधिकृतको उद्घोषण

आजको मितिसम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरुको शुद्धता सम्बन्धमा मैले जानेबुझेसम्म 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 सूसुचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरु लुकाइएको छैन ।

प्रमुख कार्यकारी अधिकृत