# NIC ASIA Bank Limited

**Unaudited Financial Results (Quarterly)**

## NIC ASIA Bank Ltd.
## Condensed Consolidated Statement of Profit or Loss
## For the Quarter Ended 32nd Ashad 2083 (16th July 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 | 6,039,223,554 | 25,157,836,038 | 14,252,517,794 | 30,376,119,201 | 5,244,201,595 | 22,732,145,623 | 6,221,237,698 | 28,690,553,845 |
| Interest expense | 3,950,122,886 | 15,894,204,739 | 9,121,305,918 | 19,585,097,777 | 3,707,397,724 | 14,887,090,112 | 4,053,179,548 | 18,559,976,558 |
| **Net interest income** | **2,089,100,668** | **9,263,631,299** | **5,131,211,876** | **10,791,021,425** | **1,536,803,871** | **7,845,055,511** | **2,168,058,151** | **10,130,577,287** |
| Fee and commission income | 400,269,405 | 1,831,156,691 | 702,584,711 | 1,735,202,659 | 489,650,217 | 1,712,735,095 | 327,035,909 | 1,534,714,695 |
| Fee and commission expense | 164,784,115 | 337,428,611 | 223,358,821 | 375,172,284 | 118,662,940 | 291,041,173 | 84,407,596 | 323,924,381 |
| **Net fee and commission income** | **235,485,290** | **1,493,728,080** | **479,225,890** | **1,360,030,375** | **370,987,277** | **1,421,693,922** | **242,628,312** | **1,210,790,313** |
| **Net interest, fee and commission income** | **2,324,585,958** | **10,757,359,379** | **5,610,437,766** | **12,151,051,799** | **1,907,791,148** | **9,266,749,433** | **2,410,686,463** | **11,341,367,600** |
| Net trading income | 40,392,150 | 230,038,838 | 78,290,146 | 162,721,578 | 40,392,150 | 230,038,838 | 44,906,923 | 162,721,578 |
| Other operating income | 194,398,942 | 425,933,952 | 197,649,209 | 328,109,852 | (8,354,722) | 123,033,430 | (16,459,195) | 127,293,150 |
| **Total operating income** | **2,559,377,050** | **11,413,332,169** | **5,886,377,121** | **12,641,883,229** | **1,939,828,576** | **9,619,821,701** | **2,439,134,190** | **11,631,382,329** |
| Impairment charge/ (Reversal) for loans and other losses | 292,050,366 | 3,336,381,914 | 8,861,059,041 | 10,714,487,210 | 3,994,583 | 2,917,675,327 | 6,663,599,548 | 9,713,867,718 |
| **Net operating income** | **2,267,326,684** | **8,076,950,255** | **(2,974,681,920)** | **1,927,396,019** | **1,935,833,993** | **6,702,146,374** | **(4,224,465,357)** | **1,917,514,610** |
| **Operating expense** | | | | | | | | |
| Personnel expenses | 1,238,231,571 | 4,210,147,545 | 2,268,631,319 | 4,502,870,340 | 1,073,137,101 | 3,520,226,859 | 911,181,952 | 3,830,325,952 |
| Other operating expenses | 405,638,299 | 1,698,451,158 | 1,071,670,688 | 2,056,227,336 | 364,182,147 | 1,425,236,963 | 485,897,409 | 1,801,396,825 |
| Depreciation & Amortization | 197,782,941 | 795,775,207 | 415,730,964 | 829,625,244 | 192,312,248 | 777,573,698 | 179,323,499 | 796,150,183 |
| **Operating Profit** | **425,673,873** | **1,372,576,345** | **(6,730,714,890)** | **(5,461,326,900)** | **306,202,497** | **979,108,854** | **(5,800,868,217)** | **(4,510,358,349)** |
| Non operating income | 4,985,808 | 22,038,235 | 14,724,251 | 28,918,958 | 2,088,213 | 14,465,473 | 11,964,055 | 24,064,145 |
| Non operating expense | 232,663,371 | 719,217,945 | 59,473,021 | 1,086,210,903 | 224,175,479 | 708,995,999 | 1,441,741 | 1,079,464,477 |
| **Profit before income tax** | **197,996,310** | **675,396,635** | **(6,775,463,661)** | **(6,518,618,846)** | **84,115,231** | **284,578,328** | **(5,790,345,902)** | **(5,565,758,680)** |
| **Income tax expense** | | | | | | | | |
| Current Tax | 1,133,039,876 | 1,467,041,328 | 845,930,029 | 923,641,369 | 1,058,915,800 | 1,303,352,420 | 802,859,762 | 870,671,025 |
| Deferred Tax | (1,016,178,870) | (1,200,476,561) | (2,913,727,001) | (2,913,727,001) | (1,016,178,870) | (1,200,476,561) | (2,564,386,924) | (2,564,386,924) |
| **Profit/(loss) for the period** | **81,135,304** | **408,831,868** | **(4,707,666,688)** | **(4,528,533,213)** | **41,378,301** | **181,702,469** | **(4,028,818,740)** | **(3,872,042,781)** |
| **Condensed Consolidated Statement of Comprehensive Income** | | | | | | | | |
| Profit/(loss) for the period | 81,135,304 | 408,831,868 | 179,133,474 | 253,997,138 | 41,378,301 | 181,702,469 | (4,028,818,740) | (3,872,042,781) |
| Other Comprehensive Income | (139,335,508) | (167,811,727) | (171,098,929) | 54,378,613 | (139,335,508) | (167,811,727) | (10,189,901) | 44,188,712 |
| **Total Comprehensive Income** | **(58,200,204)** | **241,020,140** | **8,034,545** | **308,375,751** | **(97,957,207)** | **13,890,741** | **(4,039,008,641)** | **(3,827,854,069)** |
| Basic earnings per share | | 2.74 | | (30.36) | | 1.22 | | (25.96) |
| Diluted earnings per share | | 2.74 | | (30.36) | | 1.22 | | (25.96) |
| **Profit attributable to:** | | | | | | | | |
| Equity holders of the Bank | 72,291,319 | 346,768,598 | (4,711,407,416) | (4,533,876,888) | 41,378,301 | 181,702,469 | (4,028,818,740) | (3,872,042,781) |
| Non-controlling interest | 8,843,985 | 62,063,270 | 3,740,728 | 5,343,674 | - | - | - | - |
| **Total** | **81,135,304** | **408,831,868** | **(4,707,666,688)** | **(4,528,533,213)** | **41,378,301** | **181,702,469** | **(4,028,818,740)** | **(3,872,042,781)** |

| 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 | | 10.63% | | 11.48% | | 11.10% | | 11.44% |
| Tier I capital to RWA | | 6.10% | | 7.12% | | 6.27% | | 6.87% |
| CET I capital to RWA | | 6.10% | | 7.12% | | 6.27% | | 6.87% |
| Gross Non-performing loan (NPL) to total loan | | 9.56% | | 9.35% | | 9.26% | | 8.74% |
| Net Non-performing loan to total Loan | | 1.30% | | 2.81% | | 0.57% | | 1.97% |
| Total loan loss provision to Total NPL | | 111.61% | | 75.38% | | 114.23% | | 93.00% |
| Cost of Funds | | 4.13% | | 5.02% | | 4.02% | | 4.93% |
| Credit to Deposit Ratio | | 63.51% | | 75.38% | | 61.07% | | 73.97% |
| Base Rate for the Month | | 5.94% | | 7.14% | | 5.83% | | 7.05% |
| Interest Rate Spread | | 3.98% | | 4.35% | | 3.50% | | 4.00% |
| Return on Equity | | 1.53% | | -15.99% | | 0.71% | | -14.03% |
| Return on Asset | | 0.10% | | -1.04% | | 0.05% | | -0.99% |

## Statement of Distributable Profit or Loss
## For the Qtr end of Ashadh 2083
## (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** | **181,702,469** | **(3,872,042,781)** |
| **Appropriations:** | | |
| a. General reserve | 36,340,494 | 4,664,821 |
| b. Foreign exchange fluctuation fund | 1,868,592 | 1,422,688 |
| c. Capital redemption reserve | 1,629,744,029 | 1,370,744,029 |
| d. Corporate social responsibility fund | (3,432,628) | (8,617,527) |
| e. Employees' training fund | 37,575,948 | 80,809,521 |
| f. Other | - | - |
| - Deferred Tax reserve | - | - |
| - Investment Adjustment Reserve | - | - |
| - Sale of investment | - | (23,324,106) |
| **Profit or (loss) before regulatory adjustment** | **(1,520,393,966)** | **(5,297,742,207)** |
| **Regulatory adjustment:** | **(2,666,459,234)** | **(2,713,455,462)** |
| a. Interest receivable (-)/previous accrued interest received (+) | (1,682,635,760) | (566,358,130) |
| 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 (+) | 256,635,549 | 438,599,670 |
| e. Deferred tax assets recognised (-)/ reversal (+) | (1,200,476,561) | (2,474,156,947) |
| f. Goodwill recognised (-)/ impairment of Goodwill (+) | - | - |
| g. Bargain purchase gain recognised (-)/reversal (+) | - | - |
| h. Actuarial loss recognised (-)/reversal (+) | (39,982,463) | (111,540,055) |
| i. Other (+/-) | - | - |
| - Debt securities recognised at amortised cost | - | - |
| - Defined benefit obligation | - | - |
| - Fair value reserve | | |
| **Net Profit or (loss) for the Qtr end Ashadh 2083 available for distribution** | **(4,186,853,201)** | **(8,011,197,669)** |
| 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** | **(14,865,023,042)** | **(10,678,169,841)** |
| **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. 10.03 billion.

Amount in '000

| Particulars | Corporate | Retail | SME | DSL | Treasury | Transaction Banking and others | Total |
|---|---|---|---|---|---|---|---|
| **Revenue from External Customers** | **3,099,545** | **9,864,132** | **6,712,475** | **2,059,164** | **2,020,715** | **933,355** | **24,689,385** |
| Inter Segment Expenses/ Revenue | (22) | 12 | 8 | 2 | - | - | - |
| Net Revenue | 3,099,523 | 9,864,144 | 6,712,482 | 2,059,166 | 2,020,715 | 933,355 | 24,689,385 |
| Interest Income | 2,973,565 | 9,398,135 | 6,240,140 | 1,976,851 | 1,677,077 | 466,378 | 22,732,146 |
| Interest Expenses | 2,245,972 | 6,099,357 | 4,274,786 | 1,470,833 | 796,143 | - | 14,887,090 |
| **Net Interest Income** | **727,593** | **3,298,778** | **1,965,354** | **506,018** | **880,934** | **466,378** | **7,845,056** |
| Depreciation and Amortization | 66,740 | 266,196 | 256,157 | 68,406 | 88,920 | 31,154 | 777,574 |
| **Profit before Income Tax** | **6,879** | **100,808** | **73,243** | **17,668** | **53,281** | **32,700** | **284,578** |
| Impairment charge/(reversal) for loans and other losses | 629,473 | 1,374,296 | 709,522 | 204,384 | - | - | 2,917,675 |
| **Segment Assets** | **17,103,316** | **103,790,572** | **87,449,252** | **10,510,056** | **166,274,456** | **8,751,287** | **393,878,939** |
| **Segment Liabilities** | **20,413,640** | **118,697,500** | **105,922,635** | **11,877,236** | **130,119,531** | **6,848,396** | **393,878,939** |

## NIC ASIA Bank Ltd.
## Condensed Consolidated Statement of Financial Position
## As on Quarter Ended 32nd Ashad 2083 (16th July 2026)

Amount in NPR

| Assets | Group | | Bank | |
|---|---|---|---|---|
| | This Quarter Ending | Immediate Previous Year | This Quarter Ending | Immediate Previous Year |
| Cash and cash equivalent | 17,916,531,437 | 20,382,416,752 | 13,125,802,799 | 16,167,210,109 |
| Due from Nepal Rastra Bank | 90,974,253,026 | 59,374,779,745 | 90,974,253,026 | 59,224,514,070 |
| Placement with Bank and Financial Institutions | - | - | - | - |
| Derivative financial instruments | 4,538,901,913 | 4,985,138,408 | 4,538,901,913 | 4,985,138,408 |
| Other trading assets | - | - | - | - |
| Loan and advances to B/FIs | 5,381,640,000 | 6,554,208,000 | 8,846,640,000 | 9,899,208,000 |
| Loans and advances to customers | 211,622,337,076 | 235,712,300,259 | 192,016,176,249 | 218,426,689,177 |
| Investment securities | 66,851,876,143 | 48,906,805,414 | 66,539,481,185 | 48,569,988,034 |
| Current tax assets | 591,988,223 | 226,776,582 | 557,225,844 | 144,082,149 |
| Investment in subsidiaries | - | - | 1,184,500,000 | 1,184,500,000 |
| Investment in associates | - | - | - | - |
| Investment property | 4,130,527,843 | 4,643,590,898 | 4,124,201,377 | 4,639,844,432 |
| Property and equipment | 4,238,945,683 | 4,524,098,263 | 3,933,093,311 | 4,471,532,907 |
| Goodwill and Intangible assets | 145,332,600 | 160,262,228 | 140,355,878 | 156,282,826 |
| Deferred tax assets | 4,088,219,148 | 2,813,827,063 | 3,589,378,022 | 2,316,982,200 |
| Other assets | 4,471,702,121 | 5,088,066,523 | 4,308,929,154 | 4,653,846,570 |
| **Total Assets** | **414,952,255,212** | **393,372,270,133** | **393,878,938,758** | **374,839,818,881** |
| **Liabilities** | | | | |
| Due to Bank and Financial Institutions | 3,966,045,847 | 4,908,580,662 | 6,044,794,473 | 7,393,949,036 |
| Due to Nepal Rastra Bank | - | - | - | - |
| Derivative financial Instruments | 4,559,736,160 | 4,975,247,868 | 4,559,736,160 | 4,975,247,868 |
| Deposits from customers | 346,236,058,590 | 320,845,896,711 | 343,679,055,675 | 319,065,897,444 |
| Borrowing | 18,458,549,323 | 17,132,787,398 | - | - |
| Current Tax Liabilities | - | - | - | - |
| Provisions | 39,669,804 | 39,669,804 | - | - |
| Deferred tax liabilities | - | - | - | - |
| Other liabilities | 4,010,440,647 | 6,105,553,436 | 2,982,465,839 | 4,979,895,329 |
| Debt securities issued | 10,907,341,106 | 12,733,174,440 | 10,907,341,106 | 12,733,174,440 |
| Subordinated Liabilities | - | - | - | - |
| **Total liabilities** | **388,177,841,477** | **366,740,910,320** | **368,173,393,253** | **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 | (15,324,652,921) | (11,186,434,843) | (14,865,023,042) | (10,678,169,841) |
| Reserves | 26,351,565,449 | 22,132,334,021 | 25,653,001,624 | 21,452,257,682 |
| **Total equity attributable to equity holders** | **25,944,479,450** | **25,863,466,099** | **25,705,545,505** | **25,691,654,763** |
| Non-controlling interest | 829,934,286 | 767,893,714 | - | - |
| **Total equity** | **26,774,413,736** | **26,631,359,813** | **25,705,545,505** | **25,691,654,763** |
| **Total liabilities and equity** | **414,952,255,212** | **393,372,270,133** | **393,878,938,758** | **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. 546.57 Million with the Bank. During the reporting period, the Bank has paid interest amounting to NPR 7.37 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 65.34 million during the year to the Bank

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

## वित्तीय पत्र दर्ता तथा निष्काशन नियमावली २०७३ (बैठौं संशोधन) को अनुसूची १४ नियम २६ को उपनियम ७ सँग सम्बन्धित आ.व. २०८२/०८३ को चौथो त्रैमासिक प्रतिवेदन

**१) वित्तीय विवरण**

**क) नेपालीमा अवधिको वासलात तथा नाफा नोक्सान सम्बन्धी विवरण :**

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

**ख) प्रमुख वित्तीय अनुपातहरु**

| | | | |
|---|---|---|---|
| प्रति शेयर आम्दानी | रु. ९२० | मूल्य आम्दानी अनुपात | २६६.९० |
| प्रति शेयर जेथा | रु. ५७२.३० | प्रति शेयर बजार मूल्य | रु. ३७५.५० |
| तरलता अनुपात | ७७.८२ प्रतिशत | खुल्ला सम्पत्तिमा प्रतिफल | ०.०४ प्रतिशत |

**२) व्यवस्थापकीय विश्लेषण**

**क)** तरलता र लगानीयोग्य स्रोतको पर्याप्तितामा बाबजुद अर्थतन्त्रमा आएको शिथिलताका कारण कर्जाको माग न्यून हुन गयो । यस नेमानको अन्त्यमा बैंकको तरलता अनुपात ७७.८२ प्रतिशत रहेको छ ।

**ख) व्यवसायिक योजना**

**अ) विशेष :** बैंकको दीर्घकालीन रणनीति अनुरुप नै यस बैंकले बचत खाता/व्यक्तिगत सिक्रेपमा विशेष जोड दिदै बचत खाता लाभ्रहित ग्राहकका दरोलिई उच्च गुणस्तरीय सेवा तथा अधिकतम सुविधा प्रदान गर्दै आएको छ । साथै, बैंकले चालु सिक्रेपमा व्यक्तिगत सिक्रेपको सिक्रमालाई क्रमिक रुपमा सुधार गर्दै लैजाने नीति अपनाएको छ ।

**आ) कर्जा तथा जोखिम :** बैंकले अवलम्बन रणनीति अनुरुप आउगामी दिनहरुमा कर्जा प्रवाह गर्दा कर्जा जोखिमलाई सन्तुलनमा राख्दै बैंकको सबल कर्जा तथा कर्जा लोकसानीलाई न्यूनीकरण गर्ने उद्देश्यका साथ कर्जा अनुगली तथा व्यवस्थापन प्रक्रियालाई थप सुदृढ गरी सबल बनाउदै लिजानिएका कर्जा विश्लेषणमा जोड्दै लगिने छ ।

**इ) शाखा संजाल विस्तार :** यस नेमानसम्ममा बैंकको शाखा संजाल ३७६ रहेको छ ।

**ई)** २०७ अनुपालना लक्ष्यमा रहेका यस वर्ष मिति ०७८/०३/१५ गते नेपाल धितोपत्र बोर्डमा स्वीकृतीका लागी पेश गरिसकेको छ ।

**३) कानूनी कारवाही सम्बन्धी विवरण**

**क) यस अवधिमा बैंकले वा बैंकको विरुद्ध चलुै नुहु दायर भए नभएको :**

यस अवधिमा बैंकको संलग्नमा व्यवसायिक कारोबार सम्बन्धी थुहु बारेक व्यवसायमा तात्विक असर पर्ने गरी बैंकबाट वा बैंकको विरुद्ध चलुै नुहु दायर नभएको ।

**ख) बैंकको संचालक वा संचालकको वा संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध जरेको सम्बन्धमा चलुै किर्मिनको नुहु दायर भए नभएको :**

यस सम्बन्धी चलुै जानकारी प्राप्त नभएको ।

**ग) चलुै संस्थापक वा संचालक विरुद्ध आर्थिक अपराध जरेको सम्बन्धमा चलुै नुहु दायर भए नभएको :**

यस सम्बन्धी चलुै जानकारी प्राप्त नभएको ।

**४) बैंकको शेयर कारोबार सम्बन्धी विश्लेषण**

**क) वित्तीय बजारमा संघको बैंकको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा :**

दोश्रो बजारमा हुने शेयर कारोबारको मूल्य सुलुमा बजारले नियन्त्रण गरे अनुरुप हुने व्यवस्थापनको धारणा रहेको छ ।

**ख) यस अवधिको शेयरको अधिकतम, न्यूनतम, अन्तिम मूल्य, कारोबार भएको चलुै दिन तथा कारोबार संख्या :**

| | | | |
|---|---|---|---|
| अधिकतम मूल्य | रु. ३८३.०० | न्यूनतम मूल्य | रु. ३९३.४० |
| अन्तिम मूल्य | रु. ३७५.९० | कारोबार संख्या | १६,४७४ |
| कारोबार दिन | ६४ | | |

**५) समस्या र चुनौती**

**प्रमुख चुनौतीहरु तल उल्लेख जरिए अनुसार रहेको छ ।**

**आन्तरिक**

क) बढ्दो लिक्विडिटी कर्जा ।

ख) बढ्दो सञ्चालन लागत ।

ग) गैर बैंकिङ्ग सम्पत्तिको बिक्रीमा ढिलाई ।

**वाह्य**

क) राजश्व आम्दानी र विकास खर्चमा कमी ।

ख) बढ्दो सुधका प्रविधि चुनौति ।

ग) चुलुा कर्जा माग ।

घ) ब्याजदरे व्यवस्थापन अन्तर

ङ) बढ्दो प्रतिस्पर्धात्मक वातावरण

**रणनीति**

क) नविनतम प्रविधिको प्रयोग गरी उत्कृष्ट सेवा प्रदान गर्ने ।

ख) नयाँ क्षेत्रहरुमा लगानी गर्दै अवसरहरुको सिर्जना गरी जोड्दै जाने ।

ग) कर्मचारीहरुको निरन्तर वृत्ति विकासमा जोड दिने ।

घ) प्रतिस्पर्धी संस्थाको विकास गर्दै जाने ।

ङ) पोर्टफोलियो जोखिम व्यवस्थापनको तालिकाई अगिसार गर्दै जाने ।

च) उत्पादनशील क्षेत्र कर्जा लगानी वृद्धिको लागि समसाध्य अवसरहरुको खोजी गर्ने ।

छ) डिजिटल बैंकिङ्ग प्रतिविधिहरुक लिइ रुपमा अगाडि बढाउने ।

ज) चल्ती तथा बचत निक्षेपमा जोड ।

झ) लिलवजेमी सर्पमा 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 व्यवस्थापनका कार्यरत समुर्ण कर्मचारीगरुक, आफ्ना शेयरधनीहरु, सर्वसाधारण लिक्षेपकहरुप्रति उच्चतर समुर्ण जरोकारवालाहरुको हितलाई सदैव उच्च प्राथमिकतामा राखी संस्थागत सुशासनको मूल्य मान्यता प्रति सदैव सजग रही कार्य गर्दै आएको छ ।

संस्थागत सुशासन परियालनको प्रत्यक्षतालिका लागि प्रमावकारी संस्थागत सुशासन नीति तर्जुमा गरी लागु गर्दै आइरहेको छ ।

**७) सत्य, तथ्यता सम्बन्धमा प्रमुख कार्यकारी अधिकृतको उद्घोषण**

आफको जिम्मेवरमा यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरुको शुद्धता सम्बन्धमा मैले जानेबुझेअनुसार म व्यक्तिगत रुपमा उत्तरदायित्व लिन्छु । साथै म यो उद्घोष गर्दछु की मैले जाने बुझेअनुसार यस प्रतिवेदनमा उल्लेखित विवरणहरु सत्य, तथ्य र पूर्ण छन् र लगानीकर्ताहरुलाई सुसूचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरु लुकाइएको छैन ।

**प्रमुख कार्यकारी अधिकृत**