

13TH ANNUAL REPORT 2077/78

नेशनल बैंकिङ्ग इन्स्टिट्यूट लिमिटेडको तेह्रौं वार्षिक साधारण सभा सम्बन्धी सूचना

यस इन्स्टिट्यूटको मिति २०७८ साल भदौ ३० गते बसेको सञ्चालक समितिको १५७ औं बैठकको निर्णय अनुसार यस इन्स्टिट्यूटको तेह्रौं वार्षिक साधारण सभा निम्न लिखित मिति र समयमानिम्न विषयहरु उपर छलफल तथा निर्णय गर्न (परिस्थिती हेरीविद्युतिय माध्यम (Online) बाटसमेत) बस्नेभएकोले कम्पनी ऐन २०६३ को दफा ६७ तथा यस इन्स्टिट्यूटको नियमावलीको नियम १८ (ग) अनुसार सम्पूर्ण शेयरधनी महानुभावहरुको जानकारी तथा उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ ।

सभा हुने मिति र समय :-

मिति : २०७८ साल असोजमहिना २२ गते, शुक्रवार (8 October 2021)

स्थान : कोभिड १९ को अवस्थालाई मध्यनजर गर्दै सभास्थलको जानकारी सबै शेयरधनीहरुलाई इमेलमार्फत गराइनेछ। परिस्थितीवस साधारण सभाविद्युतिय माध्यमबाट बस्ने भएमा सभामा सहभागी हुने शेयरधनी महानुभावहरुलाई Zoom ID/Passcode उपलब्ध गराइनेछ ।

समय : बिहान ११:०० बजे

१. छलफल गर्ने विषयहरु :-

क. सामान्य प्रस्ताव:

- १) अध्यक्षज्यूको मन्तव्य सहितको सञ्चालक समितिको आ.व. २०७७/७८ को वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने ।
- २) लेखापरीक्षकको प्रतिवेदन सहितको २०७८ आषाढ मसान्तको वासलात तथा आर्थिक वर्ष २०७७/०७८ को नाफा नोक्सान हिसाब र सोही अवधिको नाफा नोक्सान बाँडफाँड हिसाब, नगद प्रवाह विवरण लगायतका सम्पूर्ण वित्तीय विवरणहरु पारित गर्ने ।
- ३) सञ्चालक समितिले प्रस्ताव गरे बमोजिम हाल कायम चुक्ता पूँजीको ५.२६ प्रतिशतले नगद लाभांश (कर सहित) स्वीकृत गर्ने ।
- ४) कम्पनी ऐन २०६३ को दफा १११ अनुसार आर्थिक वर्ष २०७८/७९ को लागि लेखापरीक्षक नियुक्त गरी निजको पारिश्रमिक निर्धारण गर्ने ।
- ५) वर्तमान सञ्चालकहरुमध्ये सञ्चालक समितीबाट नियुक्त भएका निम्नलिखित सञ्चालकको नियुक्तिलाई अनुमोदन गर्ने ।

१. डा.सन्धिर कुमार

ख. विशेष प्रस्ताव

- १) कम्पनीले आफ्नो कार्यक्षेत्र विस्तार गरी कम्पनीको व्यवशायमा विविधता ल्याउनकालागि कम्पनीको उद्देश्यमा थप व्यवस्था गर्नु पर्ने भएकोले उद्देश्य थपकालागि कम्पनीको प्रबन्धपत्रको दफा ४ को उपदफा ६ पछि देहायबमोजिम उपदफा ६क को व्यवस्था थप गर्ने निर्णय गरियो ।

६क.नेपालको बैंकिङ तथा गैर बैंकिङ क्षेत्रका लागि आवश्यक कर्मचारीहरुको छनौट तथा बढुवाका लागि सम्बन्धित संस्थाका तर्फबाट परीक्षा संचालन गर्ने, नतिजा प्रकाशन गर्ने ।

- २) उपरोक्तकार्यको लागिप्रवन्धपत्रमाआवश्यक संशोधन स्वीकृत गर्ने, प्रस्तावित संशोधनमा कुनै फेरबदलगरि सम्बन्धित निकायबाट स्वीकृत गराउन आवश्यक भएमा सो गर्न संचालक समितिलाई अख्तियारी दिने सम्बन्धी बिशेष प्रस्तावपारित गर्ने ।

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव

अन्य थप जानकारी

- (१) सभामा छलफल गरिने सञ्चालक समितिको वार्षिक प्रतिवेदन, लेखापरीक्षकको प्रतिवेदन सहितको वासलात, नाफा नोक्सान हिसाब र सो सँग सम्बन्धित अनुसूचीहरु समेतको पुस्तिका ईन्स्टिच्यूटको कार्यालय, नक्साल बाट उपलब्ध गराईने छ । साथै उक्त प्रतिवेदन ईन्स्टिच्यूटमा उपलब्ध भएको शेयरधनीहरुको ईमेल ठेगाना र ईन्स्टिच्यूटको वेबसाईट www.nbi.com.np मा पनि राखिएको हुँदा उक्त वेबसाईटबाट डाउनलोड गर्न सकिने छ ।
- २) कोरोना भाइरस (Covid-19) महामारी बढ्दै जाने संभावना देखिएमा उक्त जोखिमलाई मध्यनजर गर्दै साधारण सभा भिडियो कन्फरेन्स (Virtual Zoom Meeting) मार्फत गर्न पर्ने अवस्था सिर्जना भएमा शेयरधनी महानुभावहरुलाई भिडियो कन्फरेन्सको माध्यमबाट सभामा भाग लिन सवै शेयरधनीलाई ईमेलमार्फत अनुरोध गरिनेछ ।
- ३) सभा शुरुहुनुभन्दा १ घण्टा अगाडि सभास्थलमा शेयरधनीहरुको लागि उपस्थिती अभिलेख प्रयोजनकोनिमित्त हाजिरी पुस्तिका खुल्ला गरिनेछ। शेयरधनी महानुभावहरुले साधारण सभामा उपस्थित भै भाग लिन तथा मतदान गर्न आ आफ्नो संस्थाको तर्फबाट अख्तियारप्राप्त व्यक्तिको दस्तखत भएको प्रोक्सी फाराम वा सोही व्यहोराको लिखितपत्र लिई आफ्नो परिचयत्रका साथ सभास्थलमा उपस्थित हुनुपर्नेछ ।
- ४) कदाचित विद्युतिय माध्यमबाट साधारण सभा गर्नुपर्ने परिस्थिती उत्पन्न भएको अवस्थामा सभा शुरुहुनुभन्दा १ घण्टा अघि भिडियो कन्फरेन्स (Virtual Zoom meeting) खुल्ला गरिनेछ । उक्त एक घण्टाको समयभित्र सभामा सहभागी शेयरधनीहरुलाई दिइएको Zoom ID र Passcode को माध्यमबाट ZOOM Log in गरी आफुले प्रतिनिधित्व गर्ने संस्थाको छाप लागेको अख्तियारी पत्र तथा आफ्नो आधिकारीक परिचय सहित उपस्थितिको जानकारी गराउनु पर्नेछ । शेयरधनीको उपस्थितिबाट कम्पनी ऐनको व्यवस्था बमोजिम सभाका लागि आवश्यक गणपुरक संख्या पुगेपछि सभाको कारवाही अगाडि बढाइनेछ ।
- ५) साधारण सभा सम्बन्धमा थप जानकारी आवश्यक परेमा कार्यालय समयभित्र नेशनल बैंकिङ्ग ईन्स्टिच्युट लिमिटेडको कार्यालयमा सम्पर्क राख्नुहुन अनुरोध छ ।

प्रोक्सी फाराम

श्री सञ्चालक समिति,
नेशनल बैंकिङ्ग इन्स्टीच्यूट लि.,
काठमाण्डौ, नेपाल ।

विषय : प्रतिनिधि नियुक्त गरेको बारे ।

महोदय,

..... जिल्ला न.पा/गा.पा. वडा नं. बस्ने म/हामी ले त्यस कम्पनीको शेयरधनीको हैसियतले २०७८ साल असोजमहिना २२ गते शुक्रबारका दिन हुने तेहीँ वार्षिक साधारण सभामा स्वयंम उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा भाग लिन तथा मतदान गर्नका लागि न.पा/गा.पा. वडा नं. बस्ने त्यस कम्पनीका शेयरधनी श्री शेयर प्रमाणपत्र नं..... लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको:-

हस्ताक्षरको नमुना :

शेयरधनीको नाम :

शेयर प्रमाणपत्र नं. :

मिति :

निवेदक :

दस्तखत :

नाम :

ठेगाना :

शेयरधनी परिचय नं. :

शेयर प्रमाणपत्र नं. :

शेयर संख्या

मिति :

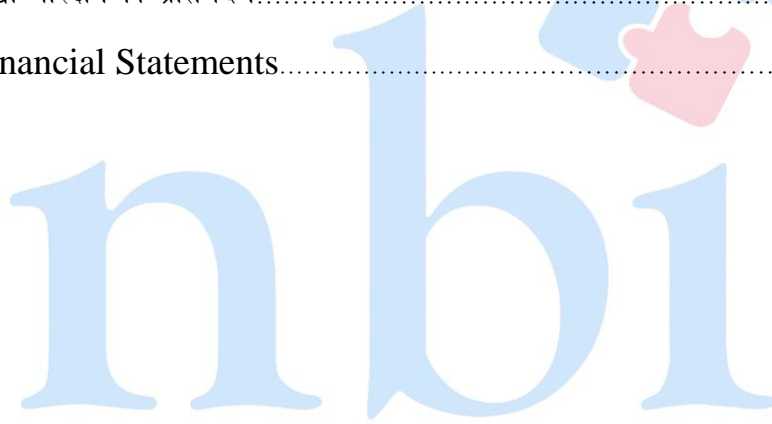
द्रष्टव्य : यो निवेदन साधारणसभा हुनु भन्दा कम्तीमा ४८ घण्टा अगावै कम्पनीको नक्साल स्थित रजिष्टर्ड कार्यालयमा पेश गरिसक्नु पर्नेछ ।

नेशनल बैंकिङ्ग इन्टिच्युट लिमिटेडको शेयरधनी तथा शेयर संख्या :

क्र.सं	शेयरधनीहरुको नाम	शेयर संख्या	शेयर वापत चुक्ता भएको रकम
१.	नेपाल राष्ट्र बैंक	७६,४५२/५०	७६,४५,२५०
२.	नेपाल बैंक लिमिटेड	१८,३४८/६०	१८,३४,८६०
३.	राष्ट्रिय वाणिज्य बैंक लिमिटेड	१८,३४८/६०	१८,३४,८६०
४.	नविल बैंक लिमिटेड	१८,३४८/६०	१८,३४,८६०
५.	हिमालयन बैंक लिमिटेड	१८,३४८/६०	१८,३४,८६०
६.	नेपाल एस.बि.आई.बैंक लिमिटेड	१८,३४८/६०	१८,३४,८६०
७.	नेपाल बङ्गलादेश बैंक लिमिटेड	१८,३४८/६०	१८,३४,८६०
८.	एभरेष्ट बैंक लिमिटेड	१८,३४८/६०	१८,३४,८६०
९.	बैंक अफ काठमाण्डू लिमिटेड	३६,६९७/००	३६,६९,७००
१०.	नेपाल क्रेडिट एण्ड कमर्स बैंक लिमिटेड	१८,३४८/६०	१८,३४,८६०
११.	एन.आई.सि.एशिया बैंक लिमिटेड	३६,६९७/४०	३६,६९,७४०
१२.	माछापुच्छ्रे बैंक लिमिटेड	१८,३४८/६०	१८,३४,८६०
१३.	प्रभु बैंक लिमिटेड	१८,३४८/६०	१८,३४,८६०
१४.	कुमारी बैंक लिमिटेड	१८,३४८/६०	१८,३४,८६०
१५.	लक्ष्मी बैंक लिमिटेड	२४,६९७/६०	२४,६९,७६०
१६.	सिद्धार्थ बैंक लिमिटेड	१८,३४८/६०	१८,३४,८६०
१७.	ग्लोबल आईएमई बैंक लिमिटेड	१२,०००/००	१२,००,०००
१८.	सिटिजन्स बैंक इन्टरनेशनल लिमिटेड	१८,३४८/६०	१८,३४,८६०
१९.	सनराईज बैंक लिमिटेड	१८,३४८/६०	१८,३४,८६०
२०.	नेपाल इन्भेष्टमेन्ट बैंक लिमिटेड	१८,३४८/६०	१८,३४,८६०
२१.	आरएमडिसि लघुवित्त वित्तीय संस्था लिमिटेड	३८,२२६/५०	३८,२२,६५०
	जम्मा	५,००,०००	५,००,००,०००

बिषय सूची

क्र.सं.	विवरण	पेज नं.
१)	अध्यक्षज्यूको मन्तव्य.....	७
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तेह्रौं वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट

अध्यक्षज्यू द्वारा पेश गरिएको संक्षिप्त मन्तव्य

आदरणीय शेयरधनी महानुभावहरु,

यस नेशनल बैंकिङ्ग इन्स्टिच्युट लिमिटेडको गरिमामय तेह्रौं वार्षिक साधारण सभामा उपस्थित शेयरधनी एवं अतिथि महानुभावहरुलाई इन्स्टिच्युट तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्न चाहन्छु ।

यहाँहरुलाई विधितै छ की नेशनल बैंकिङ्ग इन्स्टिच्युट स्थापनाको उद्देश्य बदलिदो समयको माग अनुसार बैंक तथा वित्तिय संस्थाका कर्मचारीहरुको दक्षता अभिवृद्धि गराउने प्राथमिक रोजाईको संस्थाको रुपमा उभ्याउने रहेको छ । यो लक्ष्य (भिजन) प्राप्तिका लागि चार महत्वपूर्ण स्तम्भहरु मिशन स्टेटमेन्टको रुपमा तय गरिएका छन् । जसअनुसार पहिलो स्तम्भका रुपमा बैंकिङ्ग इन्स्टिच्युटका लागि आवश्यक प्राविधिक ज्ञान सम्बन्धि तालीम तथा कर्मचारीको व्यक्तित्व विकास (प्रोफेशनल डेभलपमेन्ट) सम्बन्धि तालीमहरु मार्फत दक्ष जनशक्तिको विकास गर्नु रहेको छ । बैंकिङ्ग क्रियाकलापका विभिन्न पाटाहरु जस्तै बैंकिङ्ग क्षेत्रको अवस्था/ परिवर्तन, वित्तिय तथा आर्थिक सुचकहरु, माईको क्रेडिट, परिवर्तित प्राविधि / आवश्यकता आदिको शोध गराई बैंकिङ्ग क्षेत्रलाई रणनीतिक योजना तयार गर्न सहजिकरण गर्नु दोस्रो स्तम्भको रुपमा रहेको छ ।

बैंक तथा वित्तिय संस्थाका कर्मचारीहरुलाई व्यवहारीक ज्ञान मात्र नदिएर उनिहरुको समग्र विकासको लागि गहिरो प्राज्ञिक ज्ञानको समेत आवश्यकता हुने हुनाले बढिभन्दा बढि बैंकिङ्ग विषयहरुमा सर्टिफिकेशन कोर्सहरु गराई नेशनल बैंकिङ्ग इन्स्टिच्युटलाई बैंकिङ्ग एकेडेमिको रुपमा विकास गर्ने लक्ष्य प्राप्त गर्ने तेस्रो स्तम्भ तय गरिएको छ । तालिम मार्फत नेशनल बैंकिङ्ग इन्स्टिच्युट लाई प्राप्त हुने दक्षता, प्राज्ञिक कार्यबाट प्राप्त हुने ज्ञान तथा शोधका माध्यमबाट प्राप्त हुनेज्ञानका कारणले हामीलाई प्राप्त हुने दक्षताले परामर्श सेवाका माध्यमबाट बैंक तथा वित्तिय संस्थाहरुका व्यवसायिक समस्याहरु समाधान का लागि परामर्श सेवा दिनु नेशनल बैंकिङ्ग इन्स्टिच्युटको लक्ष्य प्राप्तिको चौथो स्तम्भ तय गरिएको छ ।

माथि उल्लेखित चार स्तम्भहरु तालीम, शोध, प्राज्ञिक कार्यक्रम तथा परामर्श सेवा मध्ये तालीमको क्षेत्रमा यहाँहरुको यो संस्था स्थापना काल देखि नै अग्रणी संस्थाहरुको रुपमा रहेको छ । संस्थाले गुणस्तर युक्त तालीम प्रदान गरिआएको भएता पनि यसमा सुधार गर्नुपर्ने विषयहरु धेरै रहेका हुन्छन् । लामो समय लिने तालीमहरुमा तालीम पश्चात् परिक्षा लिने, तालिमका विषयहरुलाई समयानुकुल परिमार्जन गर्दै लैजाने, बैंकहरुसँगको छलफल द्वारा तालीमको विषयहरु निरूपण गर्न आदि सुधारका कार्यहरु गुणस्तर वृद्धिमा सहायक हुन्छन् । यि विषयहरु कार्यन्वयन गर्नका लागि आवश्यक संख्यामा प्रशिक्षकहरु आवधिक आधारमा अनुबन्ध गर्न सक्नु पर्ने हुन्छ । यसका लागि हाम्रा सेवाग्राही शेयरधनि बैंक तथा वित्तिय संस्थाहरुबाट नेशनल बैंकिङ्ग इन्स्टिच्युट मार्फत वर्ष भरिमा गराउनुपर्ने तालीमहरुको फेहरिस्त वर्षको शुरुवातमा नै प्राप्त हुन सके सबै शेयरधनिहरुलाई आवश्यक तालीमहरुको क्यालेण्डर बनाई उक्त क्यालेण्डर अनुरूप तालीम प्रदान गर्न, प्रशिक्षकहरुलाई आवधिक अनुबन्धमा राखी तालीमको गुणस्तर वृद्धि गर्न सकिने हुन्छ । यसका लागि म उपस्थित सम्पूर्ण शेयरधनि संस्थाहरुलाई आफ्नो वर्षभरिको तालीम आवश्यकता नेशनल बैंकिङ्ग इन्स्टिच्युट लाई उपलब्ध गराईदिनुहुन पनि अनुरोध गर्दछु ।

प्राज्ञिक कार्यक्रमहरुमा नेशनल बैंकिङ्ग इन्स्टिच्युट ले दुई किसिमका पाठ्यक्रमहरुमा सर्टिफिकेशन कोर्स उपलब्ध गराउँदै आएको छ । जनरल बैंकिङ्ग अर्न्तगत जुनियर लेभलका लागि अत्यन्तै उपयोगी पाठ्यक्रम JANBI भारतको इन्डियन

इन्स्टिच्युट अफ बैंकिङ एण्ड फाईनान्स (IIBF) सँगको सहकार्यमा नेपालको परिवेशमा तयार गरिएको पाठ्यक्रम हो । यो पाठ्यक्रमले कर्मचारीहरूलाई बैंकिङका सबै क्षेत्रहरूको प्राथमिक ज्ञान प्रदान गर्ने हुनाले कर्मचारीको कार्यक्षमतामा उल्लेख्य वृद्धि गराउँछ । मिडिल लेभलका कर्मचारीहरूलाई बैंक म्यानेजमेन्ट सम्बन्धि आवश्यक ज्ञानका लागि IIBF सँगको सहकार्यमा **CANBI** पाठ्यक्रम तयार गरिएको छ । हाम्रो जस्तो सेवामूलक बैंकिङ संस्थाहरूका लागि उत्पादकत्व वृद्धि तथा जोखिम व्यवस्थापनका लागि कर्मचारीमा रहेको ज्ञान र सीपमा नै भर पनुपर्ने भएकाले सम्पूर्ण शेयरधनि संस्थाहरूलाई आफ्ना कर्मचारीहरूलाई तह अनुसार **JANBI** वा **CANBI** पाठ्यक्रम का परीक्षामा अनिवार्य रूपमा सामेल गराउन हार्दिक अनुरोध गर्दछु । साथै नेशनल बैंकिङ इन्स्टिच्युटले विशिष्टकृत क्षेत्रहरू जस्तै :ट्रेड फाईनान्स, एन्टि मनि लण्डरीङ्ग, एन्टी फड, ट्रेड वेस्ड मनि लण्डरीङ्ग आदिमा समेत पाठ्यक्रम तयार गरि ती विषयहरूमा परिक्षा लिई कर्मचारीहरूलाई सर्टिफाईड गदै आएको छ । यसै सिलसिलामा यस आर्थिक वर्ष भित्रमा थप चार विशिष्टकृत क्षेत्रहरू रिस्क म्यानेजमेन्ट, क्रेडिट म्यानेजमेन्ट, रिटेल बैंकिङ तथा इथिक्स इन बैंकिङ जस्ता पाठ्यक्रम तयार गर्ने योजना रहेको छ ।

तेस्रो स्तम्भ को रूपमा रहेको परामर्श सेवा तर्फ गत आर्थिक वर्षदेखि नेशनल बैंकिङ इन्स्टिच्युटले आफ्ना पाईलाहरू अघि बढाएको छ । यो सेवा अर्न्तगत बैंक तथा वित्तिय संस्थाहरूको आवश्यकता अनुरूप विभिन्न पोलिसिहरू,प्रडक्ट पेपरहरू रिभ्यू गरि समय सापेक्ष बनाउन सुझाव दिने,बैंकहरूलाई आवश्यक पर्ने विभिन्न किसिमका सफ्टवेयरहरू निमार्ण गराउने आदि कामहरू शुरु गरिएको छ । गत आर्थिक वर्षमा एक बैंकको पोलिसि रिभ्यू तथा २ बैंकमा अपरेसन रिस्क म्यानेजमेन्टको सफ्टवेयर उपलब्ध गराइएको छ । यि कार्यहरूले यस वर्ष पनि निरन्तरता पाइरहेका छन् । आउँदा दिनहरूमा मार्केट रिस्क म्यानेजमेन्ट, लिक्विडीटी रिस्क म्यानेजमेन्ट तथा क्रेडिट रिस्क रेटिङ्ग आदिका सफ्टवेयरहरू विकास गरि बैंकहरूलाई उपलब्ध गराउने योजना रहेको छ ।

चौथो स्तम्भको रूपमा तय गरिएको शोध (Research) मा भने नेशनल बैंकिङ इन्स्टिच्युट पछाडि नै रहेको छ । तर यसै आर्थिक वर्ष भित्रमा बैंकिङका केही जल्दा बल्दा विषयहरूमा शोधपत्र तयार गराई बैंकहरूलाई उपलब्ध गराउने तयारी गरिएको छ ।

बैंक तथा वित्तिय संस्थाहरूमा प्रोफेशनल ज्ञान बाहेक बैंकिङ सम्बन्धि उच्च स्तरको प्राज्ञिक ज्ञान समेतको सहज उपलब्धता होस् भन्ने उद्देश्यले नेशनल बैंकिङ इन्स्टिच्युटले थाइल्याण्डको एशियन इन्स्टिच्युट अफ टेक्नोलोजी (AIT) लाई नेपाली बैंकहरूका लागि प्रोफेशनल कोर्स गराउन निम्त्याएको छ । प्रोफेशनल मास्टर्स इन बैंकिङ एण्ड फाइनान्स नामको यो कोर्समा पढाउने विषयहरू नेशनल बैंकिङ इन्स्टिच्युटसँगको व्यापक छलफल पछि तयार गरिएको हुनाले यसबाट नेपालको बैंकिङ क्षेत्र का लागि अत्यन्त लाभदायक हुने अपेक्षा लिएको छु । यसरी हेर्दा नेशनल बैंकिङ इन्स्टिच्युटलाई एउटा बृहत प्राज्ञिक संस्थाको रूपमा विकसित गरि बैंकिङ क्षेत्रका लागि आवश्यक पर्ने सबै किसिमका ज्ञान उपलब्ध गराउन सक्ने संस्था बनाउन सक्ने देखिन्छ , जुन आजको आवश्यकता पनि हो ।

बैंक तथा वित्तिय संस्थाका कर्मचारीहरूको दक्षता अभिवृद्धिका लागि गरिनुपर्ने सम्पूर्ण तालीम लगायतका गतिविधिहरू तथा बैंकहरूका उद्देश्य प्राप्तिमा सहजीकरण गर्ने परामर्श तथा शोधका कार्यहरू गर्ने उद्देश्यले नै हामीले सामूहिक रूपमा लक्ष्यको स्थापना गरेका यहाँहरूलाई विदितै छ । माथि उल्लेखित सम्पूर्ण गतिविधिहरू तथा कार्यक्रमहरू सोही उद्देश्य पूर्ति गर्नका लागि हाम्रा प्रयासहरू हुन् । भविष्यमा समेत आवश्यक पर्ने दक्षता अभिवृद्धि लगायत अन्य प्राज्ञिक कार्यक्रमहरूका लागि नेशनल बैंकिङ इन्स्टिच्युट लाई एउटा सफल प्राज्ञिक संस्था बनाउने सोचका साथ काम गर्न नेशनल बैंकिङ इन्स्टिच्युट अब जुमुराएको छ । यि कार्यहरू यहाँहरू सँगको हातेमालो विना सम्भव छैन । तसर्थ म हाम्रा सम्पूर्ण शेयरधनिहरू जो हाम्रा सेवाग्राही पनि हुनुहुन्छ वहाँहरूलाई विनम्र निवेदन गर्न चाहन्छु कि हामी सबैले इच्छा राख्यौ भने त्यो दिन टाढा छैन जुन दिन नेशनल बैंकिङ इन्स्टिच्युट एउटा

अन्तराष्ट्रिय स्तरको बृहत प्राज्ञिक संस्था हुनेछ । यसका लागि आवश्यक संसाधनको समेत हामीलाई अभाव छैन । खाली नेशनल बैंकिङ्ग इन्स्टिच्युट का कार्यक्रमहरुमा हरेक शेयरधनि बैंक तथा वित्तिय संस्थाहरुले अत्याधिक सहभागिता जनाईदिने हो भने तालीममा छुट्याइएको बजेट छरिएर घटाउनको सट्टा नेशनल बैंकिङ्ग इन्स्टिच्युटमा एकिकृत भई यसको भौतिक प्राविधिक तथा प्राज्ञिक सवलता अभिवृद्धि गर्न सहज हुने कुरामा दुईमत हुन सक्दैन । तर्सथ म सम्पूर्ण शेयरधनि बैंक तथा वित्तिय संस्थाहरुलाई आफ्नो तालीम बजेटको निश्चीत प्रतिशत रकम नेशनल बैंकिङ्ग इन्स्टिच्युट मार्फत उपयोग गर्न हुन हार्दिक अनुरोध गर्दछु । साथै यस संस्थाको क्षमतालाई अधिकतम उपयोग गर्न म शेयर होल्डर नरहनुभएका बैंक तथा वित्तिय संस्थाहरुलाई समेत यसै मञ्चबाट आग्रह गर्न चाहन्छु ।

कोभिड- १९ ले ल्याएका विभिन्न असहजताका बावजुत यस नेशनल बैंकिङ्ग इन्स्टिच्युटले आ.व.२०७७/०७८मा खुद मुनाफा आर्जन गर्न सफल भएकोमा उक्त मुनाफाको केही अंश शेयरधनिहरुलाई लाभांशका रुपमा वितरण गरि बाँकी रकम संस्थालाई बैंकिङ्ग क्षेत्रको मानव संसाधन सम्बन्धी सम्पूर्ण समाधान सहितको सक्षम संस्था बनाउन पूर्वाधार तयारीको लागि सञ्चित गर्न मनासिब देखिएकोले आ.व.२०७७/०७८को मुनाफाबाट चुक्ता पूँजीको ५ प्रतिशत तथा सो मा लाग्ने कर ०.२६ प्रतिशत समेत गरि ५.२६ प्रतिशत नगद लाभांश वितरणका लागि प्रस्ताव पेश गरेको छु । यस साधारण सभाबाट उक्त प्रस्ताव सर्वसम्मतिले स्वीकृत हुने विश्वास लिएको छु ।

अन्त्यमा, यस संस्थाको प्रगतिमा महत्वपूर्ण भूमिका निर्वाह गरि आवश्यक सल्लाह र सुझाव प्रदान गर्नु हुने सम्पूर्ण शेयरधनि महानुभावहरुलाई धन्यवाद ज्ञापन गर्दै भविष्यमा समेत यस्तै प्रकारका सल्लाह, सुझाव एवम् मार्गदर्शनको अपेक्षा राखेको छु । त्यसै गरि यस संस्थालाई एक प्रतिष्ठित एवं अब्बल ज्ञान तथा तालीम प्रतिष्ठानको रुपमा स्थापित गर्न निरन्तर सहयोग तथा सुझाव दिई सहयोग पुर्याउनु हुने नेपाल राष्ट्र बैंक, नेपाल बैंकर्स संघ, विषय विज्ञ प्रशिक्षकहरु, मेरा सहकर्मी निर्देशक मित्रहरु तथा सम्पूर्ण कर्मचारीहरुलाई पनि उहाँहरुको उच्च योगदानको लागि हार्दिक धन्यवाद दिन चाहन्छु । धन्यवाद ।

सुमेद भट्टराई

अध्यक्ष

नेशनल बैंकिङ्ग इन्स्टिच्युट

नक्साल, काठमाण्डौ ।

"The Banking Academy Of Nepal"

यस नेशनल बैंकिङ्ग इन्स्टिच्यूट लिमिटेडको

तेह्रौं वार्षिक साधारण सभा

सञ्चालक समितिको तर्फबाट अध्यक्षज्यूद्वारा प्रस्तुत आ.व. २०७७/७८ को प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरु,

यस नेशनल बैंकिङ्ग इन्स्टिच्यूट लिमिटेडको तेह्रौं वार्षिक साधारण सभामा पाल्नु भएका सम्पूर्ण शेयरधनी एवं अतिथि महानुभावहरुमा यस संस्थाको सञ्चालक समिति तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा अभिवादन गर्दछु ।

देशमा भएको संरचनागत परिवर्तनसंगै सुगमदेखि दुरदराजसम्मका जनताहरुमा सहज वित्तीय सेवाको पहुँच पुऱ्याउन एवं वित्तीय समावेशीतामा अभिवृद्धि गर्नकालागि बैंक तथा वित्तीय संस्थाहरुले हरेक स्थानीय निकायहरुसम्म आफ्नो उपस्थिति बढाउँदै लगेका छन् । यसै परिपेक्ष्यमा शहरी तथा ग्रामीण क्षेत्रसम्म बैंकिङ्ग पहुँचको विस्तार भएसँगै सिर्जित अवसर तथा जोखिमहरुलाई व्यवस्थापन गर्दै सबल बैंकिङ्ग व्यावसाय सञ्चालन गर्नु चुनौतीपूर्ण रहेको छ । चुनौतीहरुको सामना गर्दै प्रतिस्पर्धात्मक वातावरणमा खरो उत्रनकोलागि सम्पूर्ण बैंक तथा वित्तीय संस्थाको मानव संसाधन सबल, गतिशील एवं सक्षम हुनु अपरिहार्य रहेको छ । योग्य, सक्षम तथा इमान्दार कर्मचारीको छनौट गरी तिनीहरुलाई समयानुकूल सीपविकास तथा तालिमको माध्यमबाट उपयुक्त स्थानमा समायोजन गर्दै अपेक्षित प्रतिफल हासिल गर्न प्रभावकारी व्यवस्थापकीय कार्यकुशलता जरुरी हुन्छ । कर्मचारीलाई समयानुकूल उपयुक्त तालिमहरुको व्यवस्था गर्न सकेमा तिनीहरुको कार्यकुशलतामा अवृद्धि भई संस्थाको उत्पादकत्वमा समेत सकारात्मक प्रभाव पर्न जान्छ । देशको आर्थिक विकासमा महत्वपूर्ण योगदान गरी रहेका बैंक तथा वित्तीय संस्थाहरुको प्रभावकारीता अभिवृद्धि गर्न योग्य तथा सक्षम मानव संसाधनको चयन र तालिम तथा विकासका कार्यक्रमहरु मार्फत तिनीहरुको निरन्तर क्षमता विकास हुनु पर्नेमा कसैको पनि दुईमत हुन सक्दैन । तसर्थ, बैंक तथा वित्तीय संस्थाहरुलाई प्रतिस्पर्धी बनाउनकोलागि मानव संसाधन व्यवस्थापनमा विशेष जोड दिनु जरुरी छ । साथै, बैंकिङ्ग जगतमा देखिएका चुनौतीहरुलाई सम्बोधन गर्न पनि दक्ष जनशक्ति विकास गर्ने तर्फ ध्यान दिनुपर्ने आवश्यकता रहेको छ ।

विश्व परिवेशमा आएको परिवर्तनसंगै बैंकिङ्ग व्यवसायमा समेत समयानुकूल परिवर्तन गर्दै जानु पर्ने अवस्था रहेको छ भने परिवर्तित परिवेशलाईसमेत सहज रुपमा स्वीकार गरी सकारात्मक नतिजा प्राप्त गर्न सोही अनुसार कर्मचारीहरुको सीप एवं दक्षतामा अभिवृद्धि गराउनु जरुरी छ । बैंकिङ्ग क्षेत्रमा आएको परिवर्तन संगै जोखिम पनि बढ्दै गईरहेको छ । जोखिमको बदलिंदो चक्रसंगै जोखिम न्यूनीकरणका लागि नविन तालिम तथा सीप आवश्यक पर्दछ । साथै, दिनानुदिन प्रतिस्पर्धी बन्दै गईरहेको बैंकिङ्ग क्षेत्रलाई आवश्यक पर्ने दक्ष जनशक्ति उत्पादन गर्ने कार्य महत्वपूर्ण अवयवको रुपमा रहेको छ । बैंकिङ्ग क्षेत्रमा विद्यमान यस प्रकारको आवश्यकतालाई अवसरको रुपमा पहिचान गरी समग्र बैंकिङ्ग क्षेत्रमा कार्यरत जनशक्तिको ज्ञान तथा सीप अभिवृद्धि गर्ने उद्देश्यकासाथ यो संस्था विगत बाह्र वर्षदेखि निरन्तर क्रियाशील रहँदै आएको छ ।

बैंकिङ्ग क्षेत्रसंग आवद्ध भएका एवं हुन सक्ने सम्भावित जनशक्तिको कार्यक्षमता अभिवृद्धिकोलागि यस संस्थाले स्वदेश तथा विदेशमा समेत गरी समय सापेक्ष विभिन्न प्रकारका तालिम एवं सेमिनारहरु सञ्चालन गरिरहेको छ भने आवश्यकता अनुसार विदेशबाट विज्ञहरुसमेत भिकाई तालिम कार्यक्रमहरु सञ्चालन गरिएको जानकारी गराउन चाहन्छु । हामीले प्रदान गर्ने तालिम एवं श्रोत सामाग्रीहरुलाई समय सापेक्ष पुनरावलोकन गरी सोही बमोजिम ती सामाग्रीहरु परिमार्जन गर्दै आएका छौं । समय समयमा परिमार्जनगरिएका तालिम तथा श्रोत सामाग्रीले गुणस्तरीय मानव संसाधनको विकास हुने विश्वास लिएका छौं ।

अन्तर्राष्ट्रिय बैंकिङ्ग जगतका असल अभ्यासहरुलाई नेपालका बैंक तथा वित्तीय क्षेत्रमासमेत परिष्कृतरुपमा लागु गरी प्रभावकारी नतिजा हासिल गर्ने अभिप्रायकासाथ यस संस्थाले नेपालका बैंक तथा वित्तीय संस्थाका कर्मचारीहरुलाई लक्षित गरी अन्तर्राष्ट्रिय स्तरमा बैंकिङ्ग क्षेत्रको तालिम तथा विकासको क्षेत्रमा कार्यरत विभिन्न संघ संस्थाहरुसंग समेत सहकार्य गर्दै आईरहेकोछ । यस संस्थाले भारतको ब्याङ्गलोर स्थित मनिपाल एकेडेमी अफ बैंकिङ्ग एण्ड

फाईनान्ससंग सम्झौता गरी उक्त इन्स्टिच्यूटसंगको सहकार्यमा निरन्तररूपमा विभिन्न बैंक तथा वित्तीय संस्थाका कर्मचारीहरूलाई विद्युतीय माध्यमबाट सीप विकास सम्बन्धि तालिम कार्यक्रमहरू सञ्चालन गर्दै आईरहेकोछ । वर्तमान परिप्रेक्ष्यमा कम्प्यूटरमा आधारीत Online course हरुको लोकप्रियता बढ्दै गैरहेकोले अमेरिकामा अवस्थित KESDEE सँगको सहकार्यमा Library of e-certification courses Bank लाई उपलब्ध गराउन शुरु गरिएको छ । Micro Finance sector मा पनि कर्मचारीहरूको दक्षता अभिवृद्धि गर्ने उद्देश्यले एउटा छुट्टै Microfinance Wing स्थापना गरि काम शुरु गरिएको छ ।

गत वर्ष International Finance Corporation तथा बैंकक स्थित (Asian Institute of Technology –AIT) संग पनि सहकार्यको लागि सम्बन्ध स्थापना गरिएको छ । AIT सँगको सहकार्यमा यस वर्ष देखि नेपाली बैंकरहरूलाई लक्षित गरि Professional Masters in Banking & Finance कोर्स सञ्चालन गर्ने योजना रहेको छ । यस प्रकारका तालिम कार्यक्रम विशेषतः उच्च तहमा कार्यरत कर्मचारीहरूलाई लक्षित गरी तयार गरिने गरिएकोमा यसै प्रकारको थप कार्यक्रम ल्याउनकोलागि पहल समेत भईरहेको छ । यो वाहेक अमेरिकाको IDI लगायतका संस्थाहरूसँग समन्वय गरि विभिन्न तालिमहरू प्रदान गरिएको छ ।

बैंकिङ्ग सम्बन्धि विषयमा थप क्षमता अभिवृद्धिकोलागि विशेषरूपमा तयार गरिएको JANBI (Junior Associates National Banking Institute) Certification कोर्समा सहभागिता बढ्दै गईरहेकोछ । गत आर्थिक वर्षसम्ममा उक्त कोर्समा जम्मा ४,८९६ जना सहभागि भई समीक्षा अवधिसम्म १,७६४ जना उत्तिर्ण भएका छन् । त्यस्तै, JANBI कोर्सको माथिल्लो संस्करण Chartered Associates of National Banking Institute (CANBI) समेत संचालन गरिसकेको व्यहोरा जानकारी गराउँदै उक्त कोर्समा हालसम्म विभिन्न बैंक तथा वित्तीय संस्थाहरूमा आवद्ध जम्मा ३४१ जना कर्मचारीहरू सहभागि भई १११ जना उत्तिर्ण भएका छन् । यस प्रकारका कोर्सले बैंक एवं वित्तीय क्षेत्रको जनशक्तिको ज्ञानलाई समयसापेक्ष परिष्कृत गर्न सहजता प्रदान गरेको छ । कर्मचारीहरूलाई बैंकिङ्ग सम्बन्धि सम्पूर्ण ज्ञान दिलाउने उद्देश्यमा यी कोर्सहरू अत्यन्त सफल रहेका छन् ।

कर्मचारीको योग्यता, क्षमता र लगनशीलताले बैंक तथा वित्तीय संस्थाको कार्यसम्पादन तथा उत्पादकत्वमा सकारात्मक प्रभाव पार्ने गर्दछ । तालिम तथा विकासका कार्यक्रमहरूका माध्यमबाट कर्मचारीको कार्य सम्पादनस्तर उच्च बनाउन सकिने कारण बैंक तथा वित्तीय संस्थाले तालिम कार्यक्रममा जोड दिनु आवश्यक छ । कर्मचारीको क्षमता विकासमा सहयोग गर्न यो यस संस्था तयार रहेको र यसको लागि बैंक तथा वित्तीय संस्थाहरूले यस इन्स्टिच्यूटद्वारा सञ्चालित कार्यक्रमहरूमा आवश्यक सहयोग रहने विश्वास पनि लिएको छ । संस्थाले बैंकिङ्ग क्षेत्रको जनशक्तिलाई आवश्यक हुने समयसापेक्ष तालिम एवं कार्यक्रमलाई निरन्तरता दिदै भविष्यमा अभै नयाँ तालिमसञ्चालन गरी वित्तीय क्षेत्रमा कार्यरत जनशक्तिलाई सक्षम बनाउन तथा यस क्षेत्रको गुणस्तर अभिवृद्धि गर्न सक्रिय भुमिका खेल्न कटिबद्ध रहने विश्वास दिलाउन चाहन्छौं ।

आर्थिक वर्ष २०७७/७८ को प्रगति विवरण :

आर्थिक वर्ष २०७७/७८ मा संस्थाले २०४ वटा तालिम कार्यक्रमहरूबाट कुल रु.५,९२,९१,२६७।०० (पाँच करोड बयानब्वे लाख एकानब्वे हजार दुई सय सरसट्टी मात्र) आम्दानी प्राप्त गरेको छ । त्यसैगरी, यस वर्ष खुद मुनाफा रु. १,२६,१२,५९१। रु एक करोड छब्बीस लाख बाह्र हजारपाँच सय एकानब्वे मात्र भएको छ । कोभिड -१९ को महामारीले गर्दा यस वर्षको तालिम आम्दानीमा गतवर्षको तुलनामा ह्रास आएको छ । कोभिड - १९ ले संसारभर आर्थिक क्रियाकलापमा असर पुर्‍याउनुको साथै कार्यालयको दैनिक क्रियाकलापमा समेत नराम्रो असर पुर्‍याएको छ । बैंकिङ्ग क्रियाकलापमा पनि अस्तब्यस्तता ल्याउनुको साथै थोरै कर्मचारीहरूबाट कार्य संचालन भएको, कैयौं कर्मचारीहरू यो रोगबाट पिडित हुँदा बैंकका कर्मचारीहरूको मनोबल खस्केको र आम्दानीमै असर पुगेको, बैंकहरूको प्राथमिकतामा तालिम तथा विकास कार्यक्रम नपरेको आदि कारणले गर्दा यस संस्थाको तालिम कार्यक्रममा प्रत्यक्ष

असर परि आम्दानीमा नकारात्मक असर पर्न गएको हो । यस संस्थाको विगत पाँच वर्षको आर्थिक भुलक निम्न बमोजिम छ ।

(रु. हजारमा)

विवरण	आ.व				
	२०७७/०७८	२०७६/०७७	२०७५/०७६	२०७४/०७५	२०७३/०७४
चुक्ता पूँजी	५०,०००	५०,०००	३२,७००	३२,७००	३२,७००
जगेडा कोष	१,३६,६४६	१२६,५३३	१,२३,३६५	१,०२,९२०	६९,२९७
लगानी/बैंक मुद्धति	१,६०,०००	१,४५,०००	१,२७,५००	१,०२,५००	८४,५००
तालिम कार्यक्रम आम्दानी	५९,२९९	७०,२३०	१,४५,५९८	१,३९,९०२	८९,८७७
तालिम कार्यक्रम खर्च	१९,०२३	३७,८५६	८१,७०२	६०,९९८	४३,३७९
कूल आम्दानी	४०,२६८	३२,३७५	६३,८९६	७९,७०३	४६,५०५
अन्य आम्दानी	१२,०८८	१६,७३२	१४,६६९	१०,८८८	६,४९७
कूल सञ्चालन खर्च	३९,९३९	३६,९५६	३७,२९९	२८,७४३	१८,९९०
हासकट्टि	२,४६९	२,८५५	३,३९९	१,२६९	१,३८४
सञ्चालन नाफा	१८,७४७	८,०५७	३४,६६४	५२,५८६	३२,६३०
तालिम संख्या	२०४	२३९	३५७	३५८	२४७

पूँजी र जगेडा कोष :

गत आर्थिक वर्षमा संस्थाको चुक्ता पूँजीमा कुनै परिवर्तन भएको छैन भने गत वर्षको तुलनामा यस वर्ष जगेडा कोषमा ८ प्रतिशतले वृद्धि भएको छ । यस संस्थालाई आवश्यक पूर्वाधारहरूको विकास गर्न तथा वित्तीय रुपमा अझ बढी आत्मनिर्भर बनाउन जगेडा कोषलाई अझ सुदृढ बनाउदै लैजाने नीति रहेको छ ।

संस्थाको सेवा :

बैंक तथा वित्तीय संस्थामा कार्यरत मानव संसाधनलाई अझ सक्षम र सबल बनाउन यस संस्थाले हरेक वर्ष विभिन्न प्रकारका तालिम, गोष्ठी, सेमिनार, अध्ययन भ्रमण लगायतका कार्यक्रमहरू सञ्चालन गर्दै आईरहेको छ । यस प्रकारका तालिम तथा कार्यक्रमहरूकालागि संस्थाले स्वदेशी तथा विदेशी विज्ञहरूको सहयोग लिदै आईरहेको छ । तालिमहरूको साथसाथै अन्य Banking Professional Certificate Courses JANBI/CANBI, Omega credit certificate courses, AML certification courses हरूको पनि लोकप्रियता बढ्दै गएको छ । गत वर्ष भारतको FINTELEKT संस्थासंगको सहकार्यमा Trade Based Money Laundering (TBML) Certificate course पनि नेपाली बैंकिङ्ग प्रणालीमा उपलब्ध गराएका छौं । त्यस्तै, बैंकहरूको आवश्यकता बुझ्नकोलागि Training Need Assessment (TNA) पनि गतवर्षबाट Structured Way मा शुरु गरेका छौं ।

कर्मचारी व्यवस्थापन :

संस्थाको कर्मचारी व्यवस्थापनकोलागि श्रम ऐन, २०७४ को अधिनमा रही कर्मचारी प्रशासन सम्बन्धि नियमावली, २०७५ तयार गरी लागु गरिएको छ । गत आर्थिक वर्षको अन्त्यसम्ममा संस्थामा २३ जना कर्मचारीहरू कार्यरत रहेका थिए ।

अन्तर्राष्ट्रिय प्रभाव :

हालको विश्वव्यापीकरणको अवस्थामा समग्र बैंकिङ्ग क्षेत्र पनि परिष्कृत भई अन्तर्राष्ट्रिय जगतसंग क्रमिकरुपले आबद्ध हुँदै गईरहेको छ । नेपालको बैंकिङ्ग क्षेत्रलाई पनि अन्तर्राष्ट्रिय जगतसंग परिचित गराउने हेतुले यस संस्थाले विभिन्न अन्तर्राष्ट्रिय तालिम तथा सम्मेलनहरू आयोजना गर्दै आएको छ । यसै परिप्रेक्ष्यमा गत आर्थिक वर्षमा संस्थाले Cyber Securities, Risk Management, AML Conference आदि कार्यक्रमहरू सञ्चालन गरेको छ । यस्ता

अन्तर्राष्ट्रिय सम्मेलनहरूलाई आगामी वर्ष पनि निरन्तरता दिने जानकारी गराउन चाहन्छौं । साथै, विभिन्न बैंक तथा वित्तीय संस्थाका कर्मचारीहरूलाई विदेशमा समेत तालिम कार्यक्रममा सहभागि गराईएको छ भने विदेशबाट श्रोत व्यक्ति/विज्ञहरूसमेत आमन्त्रण गरी तालिम कार्यक्रमहरू सञ्चालन गरिएका छन् । अन्तर्राष्ट्रिय असल अभ्यासहरूबाट नवीनतम विषयहरूको ज्ञान हासिल गर्न सहजीकरण हुने अभिप्रायले यस संस्थाले गत आर्थिक वर्षमा IFC तथा AIT संग आवद्ध भएको छ ।

बैंक तथा वित्तीय संस्थाहरूसंग हाम्रो सम्बन्ध :

यस संस्थाले मुख्यतया: बैंक तथा वित्तीय संस्थाहरूकोलागि विभिन्न प्रकारका तालिम कार्यक्रमहरू सञ्चालन गर्दै आइरहेको छ । यस्ता प्रकारका सम्बन्धहरूलाई अझ सुदृढ बनाउन तथा वित्तीय संस्थाहरू बीच समन्वय गराउन विभिन्न फोरमहरू मार्फत अन्तरक्रिया कार्यक्रम सञ्चालन गर्दै आइरहेको छ ।

बैंक तथा वित्तीय संस्थाका कर्मचारीहरूको क्षमता अभिवृद्धि गर्नकोलागि समझदारी पत्रमा हस्ताक्षर गरी आवश्यकता अनुसार तालिम तथा कार्यक्रमहरू आयोजना गर्दै आइरहेका छौं । यसका साथै Risk Management जस्ता महत्वपूर्ण क्षेत्रमा परामर्श सेवा पनि प्रदान गर्दै आएका छौं । एसोसीएसनसँग विभिन्न तहमा सहकार्यकोलागी अन्तरक्रियाहरू गर्दै आएका छौं ।

सञ्चालक समिति :

सञ्चालक समितिले संस्थाको दैनिकरूपमा आई पर्ने कार्यहरूलाई व्यवस्थापन गर्नकोलागि आवश्यकता अनुसार विभिन्न नीति, नियम निर्माण तथा परिमार्जन गरी व्यवस्थापनलाई विभिन्न प्रकारका निर्देशन दिने गरेको छ । नेपाल बैंकर्स एसोसियसनसँग विभिन्न तहमा सहकार्यको लागि अन्तरक्रियाहरू गर्दै आएका छौं ।

लेखा परीक्षक :

संस्थाको आर्थिक वर्ष . २०७७/७८ को लेखापरीक्षण कार्यको लागि नियुक्त लेखापरीक्षक श्री PKF TR Upadhy & Co. आर्थिक वर्ष २०७८/७९ को लेखापरीक्षण कार्य गर्न पनि ऐन बमोजिम योग्यहुनुभएकोले लेखापरीक्षण समितिको सिफारिस बमोजिम निजलाई नै आर्थिक वर्ष २०७८/७९ को लेखापरीक्षण कार्यको लागि नियुक्तिको सिफारिस गरिएको छ ।

शेयर जफत :

आर्थिक वर्ष २०७७/०७८ मा कुनै पनि शेयर जफत गरेको छैन ।

संस्थाका भगिनी संस्थाहरूसंगको कारोवार :

यस संस्थाको कुनै पनि भगिनी संस्थाहरू छैनन् ।

सञ्चालक र सञ्चालकका एकाघरका परिवारहरूको वित्तीय स्वार्थ सम्बन्धी विवरण :

त्यस्तो कुनै पनि विवरण हालसम्म नभएको ।

सम्पत्ति बिक्री :

कम्पनी ऐन, २०६३ को दफा १४१ मा उल्लेख भए बमोजिमको कारोवार नभएको ।

आन्तरिक नियन्त्रण प्रणाली :

संस्थाले आन्तरिक नियन्त्रण प्रणाली थप सबल बनाउन विभिन्न प्रकारका नीति, नियम, कार्यविधिहरू तर्जुमा गरी लागु गरेको छ । संस्थाले मानव संसाधन सम्बन्धी नीति, कर्मचारी सेवा नियमावली, लगानी नीति, तालिम निर्देशिका र आर्थिक नीति तथा निर्देशिका तयार गरी लागु गरेको छ । यी नीति तथा निर्देशिकाहरूले कर्मचारीको भर्ना, कर्मचारी अनुशासन, आचारसंहिता, संस्थामा गरिने खर्चहरू, खर्चकोलागि अख्तियारी, संस्थामा भएको श्रोत र साधनको उचित परिचालन आदिका सम्बन्धमा स्पष्ट व्यवस्था गरेको छ । तिनै नीति निर्देशिकामा भएका व्यवस्थाहरू अनुसरण गरी

संस्था सञ्चालित छ । साथै, संस्थाको कारोबार, सम्पत्ति र मसलन्द आदिको समय समयमा आकस्मिक अनुगमन पनि हुँदै आएको छ । संस्थाको खर्चमा तीन तहको नियन्त्रण प्रणाली लागु गरिएको छ ।

संस्थाका आर्थिक, प्रशासन एवं तालिम कार्यक्रमहरूलाई नीतिसंगत ढंगले सञ्चालन भए नभएको एकिन गर्न एवं थप सवलीकरण गर्नकोलागि स्वतन्त्र आन्तरिक लेखापरीक्षकको व्यवस्था गरिएकोछ । आर्थिक वर्ष २०७७/७८ को आन्तरिक लेखा परीक्षण एनबिएसएम एण्ड एशोसियेट्सले गरेको छ । संस्थामा हुने खरिद प्रक्रियालाई प्रभावकारी बनाउनकोलागि आन्तरिक खरिद समिति गठन गरिएको छ ।

कम्पनी ऐनमा भएको व्यवस्था बमोजिम यस संस्थामा गैह कार्यकारी सञ्चालक संयोजक रहेको एउटा छुट्टै लेखापरीक्षक समिति रहेको छ । यस समितिमा आन्तरिक नियन्त्रण प्रणाली, आन्तरिक एवं बाह्य लेखा परीक्षण प्रतिवेदन आदिका बारेमा विस्तृतरूपमा छलफल गर्ने गरिएको छ ।

हाल लेखा परीक्षण समितिमा निम्नानुसारका पदाधिकारीहरु रहनु भएको छ ।

१. श्री सन्धीर कुमार - संयोजक (२०७७/०९/२२ बाट नियुक्ती)
२. श्री निर्मल दाहाल - सदस्य (२०७७/०६/१५ बाट नियुक्ती)

संस्थाको मानव संशाधन सम्बन्धी नीति नियमहरु बनाएर लागु गर्न तथा त्यसको अनुगमन गर्न सञ्चालक संयोजक रहेको मानव संशाधन समिति गठन गरिएको छ, जसमा निम्नानुसार पदाधिकारीहरु रहनु भएको छ ।

१. श्री तुलसी प्रसाद घिमिरे - संयोजक(२०७७/०४/२६ बाट नियुक्ती)
२. श्री आरती राज्यलक्ष्मी राणा - सदस्य

माथि उल्लेखित समितिका सदस्यज्यूहरूलाई (कर्मचारी बाहेक)प्रति बैठक जनही रु.४,०००/ मात्र भत्ता वापत प्रदान गर्ने गरिएको छ ।

सञ्चालक समितिको संरचना :

यस संस्थाको सञ्चालक समितिको संरचना निम्नअनुसार रहेको छ ।

क्र.सं.	सञ्चालक	पद	कैफियत
१.	श्री सुमेद भट्टराई	अध्यक्ष	प्रतिनिधित्व लक्ष्मी बैंक लि.
३.	श्री तुलसी प्रसाद घिमिरे	सञ्चालक	प्रतिनिधित्व नेपाल राष्ट्र बैंक
२.	श्री आरती राज्यलक्ष्मी राणा	सञ्चालक	प्रतिनिधित्व सनराइज बैंक लि.
४.	श्री सन्धीर कुमार	सञ्चालक	प्रतिनिधित्व एभरेष्ट बैंक लि.
५.	श्री निर्मल दाहाल	सञ्चालक	स्वतन्त्र सञ्चालक

सञ्चालक समितिको बैठक :

आ.व.२०७७/०७८ मा सञ्चालक समितिको कुल १२ वटा बैठक बसेको छ । बैठकमा सञ्चालकहरुको उपस्थिति र निजहरुले प्राप्त गरेको भत्ताको विवरण निम्न अनुसार रहेको छ ।

सञ्चालकहरुको बैठक भत्ताको विवरण :

(२०७७ श्रावण १ गते देखि २०७८ असार समान्तसम्म)

क्र.सं.	नाम	भत्ता
१.	श्री सुमेद भट्टराई	रु. ५२,०००।-
२.	श्री भुवन कडेल (२०७७/०४/२५ सम्म बहाल)	रु. १२,०००।-
३.	श्री गिरिश कोहली, (२०७७/०६/२९ सम्म)	रु २४,०००।-
४	श्री आरती राज्यलक्ष्मी राणा	रु.५२,०००।-

५.	श्री तुलसी प्रसाद घिमिरे, सञ्चालक (२०७७/०४/२६ बाट नियुक्ती)	रु. ४८,०००।-
६.	श्री निर्मल दाहाल, सञ्चालक (२०७७/०६/१५ बाट नियुक्ती)	रु. ४४,०००।-
७.	श्री सन्धीर कुमार, सञ्चालक (२०७७/०९/२२ बाट नियुक्ती)	रु. २०,०००।-
	जम्मा भुक्तानी रकम	रु. २,५२,०००।-

सञ्चालक समितिका अध्यक्ष र सदस्यहरुलाई बैठक भत्ता वापत रु. ४,०००/(कर सहित) प्रति बैठक प्रदान गर्ने गरिएको छ। सो भत्ता बाहेक अन्य कुनै किसिमको पारिश्रमिक, तलब तथा भत्ता सुविधा प्रदान गरिएको छैन।

प्रमुख कार्यकारी अधिकृतको तलब, भत्ता तथा सुविधा:

प्रमुख कार्यकारी अधिकृतलाई गत वर्ष प्रदान गरिएको तलब, भत्ता तथा सुविधा देहाय बमोजिम रहेको छ।

प्रमुख कार्यकारी अधिकृतको तलब, भत्ता तथा सुविधा :

क्र.सं.	विवरण	रु.
१.	तलब	रु. ६६,९०,०००।००
२.	बोनस	रु. १,५७,५८८।३४
३.	दर्शै भत्ता	रु. ५,००,०००।००
४.	कूल रकम	रु. ७३,४७,५८८।३४
५.	कर कट्टि	रु. २२,४६,६३९।८०
६.	जम्मा भुक्तानी रकम	रु. ५१,००,९४८।५४

यसको अतिरिक्त प्रमुख कार्यकारी अधिकृतको प्रयोजनकोलागि संस्थाको तर्फबाट एउटा गाडी सुविधा, ड्राईभर र इन्धन वापत प्रति महिना १२० लिटर इन्धन प्रदान गरिएको छ। साथै, करार बमोजिम मोबाईल तथा इन्टरनेट सुविधा वापत मासिक रु. ४,०००/ प्रदान गरिएको छ। साथै, बोनस ऐन, २०३० बमोजिम संस्थाको मुनाफाबाट नियमानुसार बोनस उपलब्ध गराईएको छ।

सञ्चालन तथा कर्मचारी खर्च :

आ.व. २०७७/०७८ मा सञ्चालन र कर्मचारी खर्च निम्न बमोजिम रहेको छ।

सञ्चालन खर्च (रु.)	५७,२७,९७५।-
कर्मचारी खर्च (रु.)	२,५४,०२,९५४।-
जम्मा (रु.)	३,११,३०,९२९।-

संस्थाका भावी योजनाहरु

१. Risk management, Commercial Credit management, International Trade finance, Retail Banks जस्ता विषयहरुको प्रमाणिकरण कोर्सहरु तयार गरी सञ्चालन गर्ने।
२. Virtual Training को संभ्याव्यतालाई मध्यनजर गरी Virtual Infrastructure लाई Upgrade गर्ने।
३. NBI Faculty Pool बढाउने।
४. दुरदराजका विपन्न वर्गसम्म वित्तीय साक्षरता तथा वित्तीय सेवाको पहुँच अभिवृद्धि गर्नकोलागि यस क्षेत्रमा संस्थाको तर्फबाट योगदान पुऱ्याउन सकिने सम्भावित क्षेत्रहरु पहिचान गरी आवश्यक कार्य गरिने।
५. ऐकेडेमीको रुपमा विकास गर्न आवश्यक अध्ययन गरि कार्य अगाडि बढाउने।
६. विश्व बैंकिङ्ग परिवेशमा आएका नवीनतम सकारात्मक अभ्यासहरुलाई नेपालमासमेत अङ्गीकार गर्दै अगाडी बढ्ने वातावरण तयार गर्ने, अन्तर्राष्ट्रिय संघ संस्थाहरूसँग समन्वय तथा सहकार्यलाई निरन्तरता दिईने।

७. Banking & finance को विभिन्न क्षेत्रमा आवश्यक अनुसन्धान (Research) कार्यको शुरुवात गर्ने ।
८. Banking & financial Institutes लाई जोखीम व्यवस्थापनमा परामर्श सेवा (consulting Service) उपलब्ध गराउन गत वर्षबाट शुरु गरिएकोमा सोकार्यलाई निरन्तरता दिने ।

धन्यवाद ज्ञापन:

अन्त्यमा यस संस्थालाई उच्चस्तरीय तालिम प्रतिष्ठानको दर्जामा पुर्‍याउन सहयोग गर्नु हुने सम्पूर्ण शेयरधनीज्यूहरु, संस्थाको हितकोलागि समय समयमा आवश्यक निर्देशन दिनु हुने नेपाल राष्ट्र बैंक, नेपाल बैंकर्स संघ तथा वित्तीय संस्थाका पदाधिकारीहरु र यस संस्थाद्वारा आयोजना गरिएका कार्यक्रमहरु सुचारु रूपले सञ्चालन गर्न सहयोग गर्नु हुने बैंक तथा वित्तीय संस्था, तालिम सहजकर्ताहरु, कम्पनी रजिष्ट्रार र सम्बन्धित निकायहरुलाई धन्यवाद दिन चाहन्छु । त्यस्तै, यो संस्थालाई यस उचाईसम्म पुर्‍याउन अथक योगदान गर्ने यस संस्थाका उर्जाशील कर्मचारीहरुलाई हार्दिक धन्यवाद दिन चाहन्छु ।

सञ्चालक समिति
नेशनल बैंकिङ्ग इन्स्टिट्यूट लि.
नक्साल, काठमाडौं ।



NBI Profile: At a glance

Background:

National Banking Institute Ltd. (NBI), the country's apex banking and finance academy was established in the year 2009 AD under the aegis of Nepal Bankers' Association (NBA) with a support from Asian Development Bank (ADB). The institute has Nepal Rastra Bank (NRB) the Central Bank of Nepal, Rural Microfinance Development Centre (RMDC) and member banks of Nepal Bankers' Association (NBA) as the promoters.

Established by the industry and for the industry with the main objective of developing the capability of human capital of the financial sector of the country, NBI has been able to set the foot print as the leading learning institute in the country. From the very inception, NBI has been fully engaged and committed in capacity building of the financial sector.

Government of Nepal, in its 'Financial Sector Development Strategy has identified NBI as an Executing Agency (EA) in building capacity of the human capital. NBI has been working as a strategic partner to both the regulators and the industry to develop a sustainable financial sector of the country.

Besides training programs, the other initiatives NBI has taken in the area of capacity building include:

1. **Banking Certification Courses**
2. **E-based certification courses**
3. **Moody's (Omega) Credit Certification Courses**
4. **Financial Literacy**
5. **Examination services**
6. **Bank's Training Need Assessment services**

Board Members:

1. Mr. Sumed Bhattarai
Chairman
Deputy Chief Executive Officer,
Laxmi Bank Limited
2. Mr. Tulashi Prasad Ghimire
Director
Executive Director (Acting)
Nepal Rastra Bank
3. Ms. Aarti Rajyalaxmi Rana
Director
Deputy Chief Executive Officer,
Sunrise Bank Ltd.
4. Dr. Sandhir Kumar
Director
Deputy General Manager
Everest Bank Ltd.
5. Mr. Nirmal Dahal
Independent Director
Team Leader
Ukaid Sakcham Access to Finance Programme

Vision:

To be the most preferred learning institute for providing and enhancing the competency in professional bankers and personnel in financial services in a changing environment.

Mission:

National Banking Institute (NBI) shall be the role model in establishing and furnishing the objectives on TRAK module as under:

T = Trainings

Deliver trainings and professional development programs in hard and soft skill to cater to the needs of the Financial Industry in the areas of Banking & Finance.

R= Research

Carry out research in areas related to the financial and other sector that would support the financial industry in their strategy planning. e.g. Professional development, Industry status/changes, Financial and economic indicators, Research on micro credit, New trends, and technologies etc.

A= Academic Programs

Set its aim to be the Banking Academy of Nepal to develop banking professionals e.g. certification in banking and professional qualification to individuals in banking products and services.

K=Knowledge Consulting

Expertise gained through training programs, research and academic wing would allow NBI to provide innovative solutions that can be packaged in the form of knowledge. The Knowledge Consulting wing of NBI would closely work with each and every stake holder in the chain to assist them in solving complex industry issues.

Description of key objectives of NBI:

Pursuant to the purpose of NBI establishment, the main objective of NBI is to provide quality trainings and academic programs to the financial sector of the nation. Listed below are the other few objectives of NBI:

1. Establish standards of proficiency to guide banking practice, to form a key criterion for entry to Financial Sector advancement in a career in banking and finance in Nepal, and to be the core of curricula and courses at the National Banking Institute Ltd. (NBI).
2. Promote these standards of proficiency as the basis for Rural Finance Institute/ Micro Finance Institute partnership with commercial banks in financing rural enterprise;
3. Provide access to NBI training across the nation for persons employed or seeking employment in the financial sector;
4. Raise the level of professional competence throughout the financial sector and
5. To provide a service to the banking and rural finance sectors that ensures raising standards of professional competence so that the banking sector operates effectively in an increasingly competitive market.

Alliances with esteemed Institutions:

Over the years of operation, NBI has been able to stand out as a prominent player in its service domain. This has eased the way to collaborate and form alliances with both national and international partners. NBI's alliances and associations with international partners have been instrumental in sharing of best practices and innovative knowledge sharing.

NBI has its alliances with the following institutes –

- Emirates Institute for Banking and Financial Studies (EIBFS)
- Organization for Economic Co-operation and Development (OECD)/ International Network on Financial Education (INFE) membership, France
- Moody's Analytics, USA
- State Bank of India (SBI)
- Manipal Global Education services
- National Institute of Securities Markets (NISM)
- Nepalese association of financial Journalists (NAFIJ)
- Management Development Institute (MDI), India
- Indian Institute of Banking and Finance (IIBF), India
- Asian Institute of Chartered Bankers (AICB), Malaysia
- Financial Institutions Training Institute (FITI), Bhutan
- Fintelekt, India
- Frankfurt School of Finance and Management (FSFM), Germany
- The Redwood Edge, India
- Asian Institute of Technology (AIT), Bangkok
- International Finance Corporation (IFC)
- KESDEE Inc., USA
- International Development Institute (IDI), USA
- Integrated Development Foundation (IDF), Bangladesh
- SISA, India





Integrated Development Foundation (IDF)
Bangladesh



"The Banking Academy Of Nepal"



Operation Overview 2077/78

Operation Review

National Banking Institute (NBI) has been playing catalytic role in developing nation-wide system for capacity enhancement of employees working in banks and BFIs. Delivery of quality services nation-wide has been the utmost priority to ensure the enrichment of individual competencies and raising the standards of the skill set of the future banking professionals. The products offered by NBI have been designed in line with the industry's requirement of skill set, regulations and policies formulated. To ensure the quality of services at par with international standards, NBI has equally invested in internal staffs' exposure visits and trainings so that they acquire all skills and knowledge to maintain the NBI's benchmark of quality without compromise.

Products and Services:

NBI has designed and developed many programs in line with the TRAK module. Both national and international programs have been designed on the basis of the industry's current requirements to best address the changing dynamics of the industry. Besides the regular training programs, international conferences/workshops and the professional academic certification courses, NBI has initiated its collaboration with various foreign institutions in providing the best of the Executive Education programs. Frankfurt School of Finance and Management (FSFM), Germany and the Management Development Program with Management Development Institute (MDI), Gurgaon, India are two of such major collaborations. Moody's Credit Certification course is another international program that has been launched to cater to the Nepalese banking industry.

The major highlighted categories of products and service of NBI are as under:

Calendar Program (Open programs):

NBI plans the training program of the entire fiscal year by the end of the previous year on the basis of the Training Need Assessments (TNA). Through various interaction programs/workshops and forum meetings with the heads of departments and regional branches, NBI collates the TNA to meet the competency gap of the existing banking professionals. These programs are designed after coordinating with BFI's and other institutions so that the outcome of the program delivery yields meaningful impact. The program, with the combined participation of trainees from different institutions, also provides a valuable platform for sharing of experiences, knowledge and expertise in areas of concern.

Conference/ Workshop and Seminars:

Various conference and workshops are also organized as a part of calendar programs, where largely the participants are senior bankers. The conferences are usually facilitated by international key Subject Matter Experts (SMEs) and the local industry experts. Panel discussions towards the end of the conferences, do add value in open sharing of useful insights, perspectives and best practices followed in the banking sector globally.

Customized Programs (In-House program):

NBI has also been delivering tailored programs to meet the specific needs of the institutions. The programs are exclusively designed to meet the desired requirement of the client following the processes of need assessment, program designing, implementation and evaluation. The flexibility of the program allows customizing the content on the basis of requirement of the institutions. These programs are considered highly effective. One of the reasons being, the opportunity to freely share experiences and openly discuss the in-house cases.

Financial Literacy:

Financial Literacy has a major role to play in financial market development, economic and policy change. Financial markets are becoming more sophisticated, and new innovative products are being continuously introduced to add to the convenience of the clients. Clients now have greater access to a variety of credit and saving products provided by a range of entities from on-line banks, brokerage firms to community-based groups. With the motive to bring large segment of unbanked population into the banking network, NBI has been delivering Financial Literacy programs all across the country amongst the various target groups including, youths, farmers, mothers' groups, women groups, students and teachers. NBI has also been conducting awareness programs, Training of Trainers and Training on Financial Literacy to educate the general mass about the financial services. This serves as a small effort to contribute for the improvement in access to finance and inclusive finance so that more and more population could start accessing financial products.

It is also the responsibility of Banks and financial institutions to provide financial literacy and assist the clients and communities to understand the basics of banking and financial services. In this regard, NBI has also been collaborating with various banks in conducting the financial literacy program to make the package more practical and relevant for the communities to directly connect with simplicity of understanding.

Microfinance related programs:

NBI conducted 10 programs pertaining to microfinance during this fiscal year. Catering trainings to the financial institutions which offer microfinance products could prove to be beneficial in strengthening the workforce of FIs in managing associated risks.

Banking Certification Course:

NBI launched the first professional banking certification course of Nepal titled JANBI (Junior Associates of NBI) in 2015. The course aims at providing required level of comprehensive knowledge in banking and financial services which included - technology, customer relations, basic accounting and legal aspects necessary for carrying out day to day banking operations.

After the successful rolling out of JANBI, the next higher level of certification, CANBI Chartered Associate of National Banking Institute was launched in 2017. This course is expected to be instrumental in contributing to the industry in polishing banking knowledge of the banking professionals and inducing the traits of true banking leaders for the benefit of the industry as a whole.

Both the courses have been developed in collaboration with Indian Institute of Banking and Finance (IIBF), Mumbai, India. IIBF has provided technical support to research, write, review and develop these course books, which have been reviewed/ vetted by the seasoned banking experts of Nepal. IIBF is a pioneer institute of more than 95 years, contributing in this sector in India.

Examination Committee:

An examinations committee has been formed with defined scope of work and the responsibilities to ensure quality in the examination related services.

The Committee members are highly experienced & seasoned bankers, officials from NRB, Legal Consultant of NBI, Academic Director of NBI and Snr Manager Academics of NBI

Subject Matter Expert (SME) Group

A Subject Matter Expert (SME) Group comprising of highly experienced & seasoned bankers, qualified academicians and experts in related fields have been formed for regular review and updates in the course ware and development of question banks for both the JANBI and CANBI certification examinations.

Overview of Banking Certification Course

JANBI & CANBI certification enrollments in Fiscal Year 2077/78

There were altogether 602 enrollments in JANBI this year where as in CANBI there were 147 enrollments. The monthly enrollment trend during the year is illustrated in the figure 1 & 2 below.

Figure 1: JANBI Enrollment for FY 2077-78

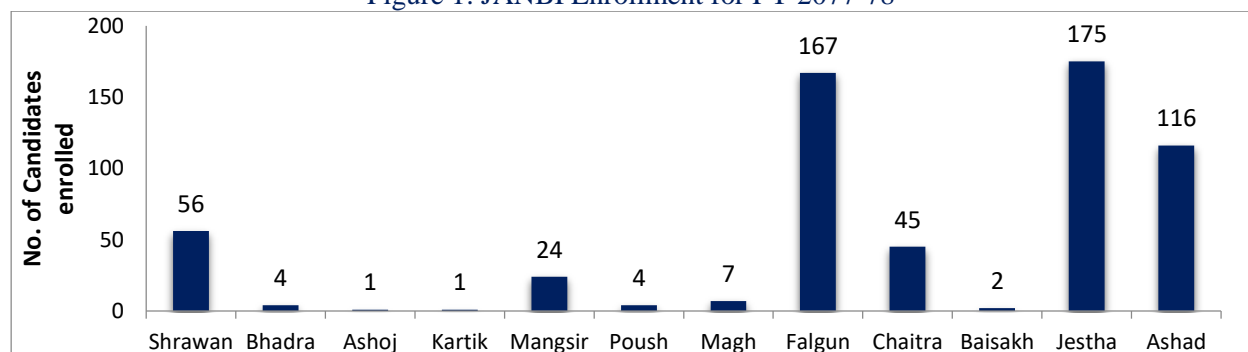
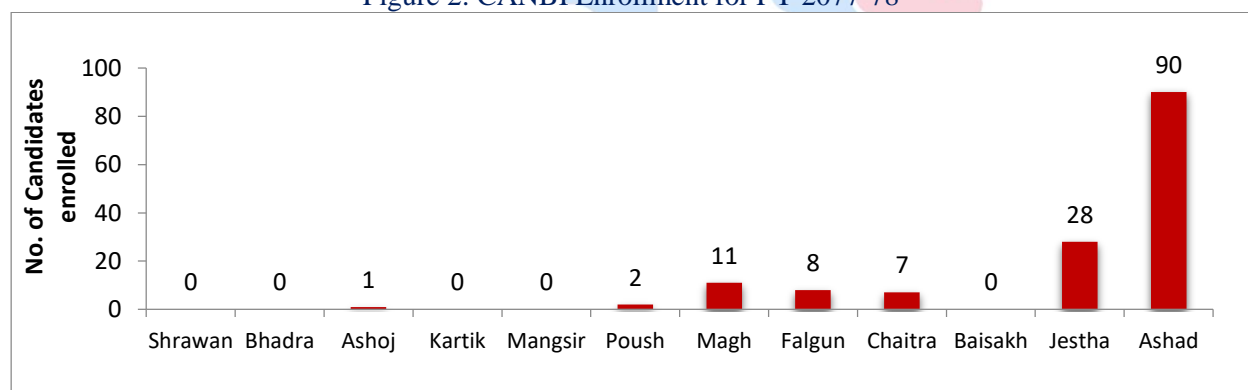


Figure 2: CANBI Enrollment for FY 2077-78



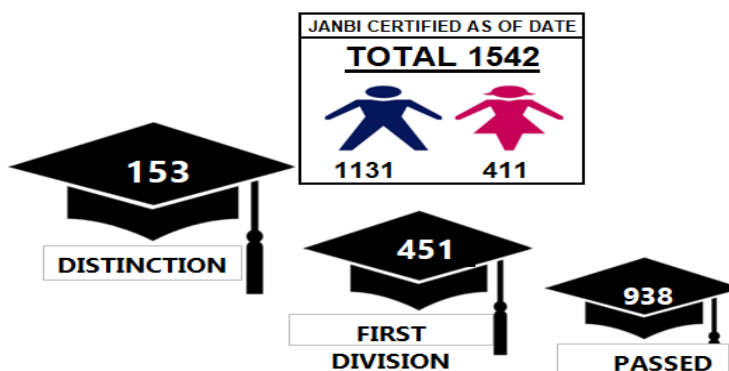
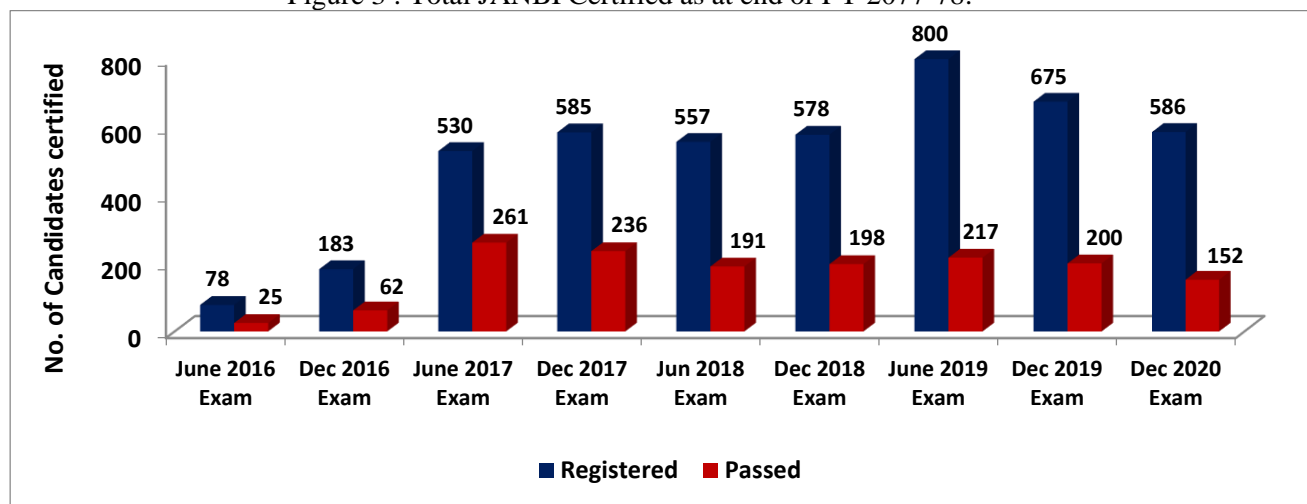
JANBI & CANBI certification examinations in Fiscal Year 2077/78

Only one block of examination was conducted during this year. The examinations of December 2020 were successfully conducted where as the June 2021 examination had to be postponed owing to the sharp increase in the number COVID 19 infection. There were altogether 586 in JANBI and 51 in CANBI to have registered for examinations of December 2020.

JANBI certified:

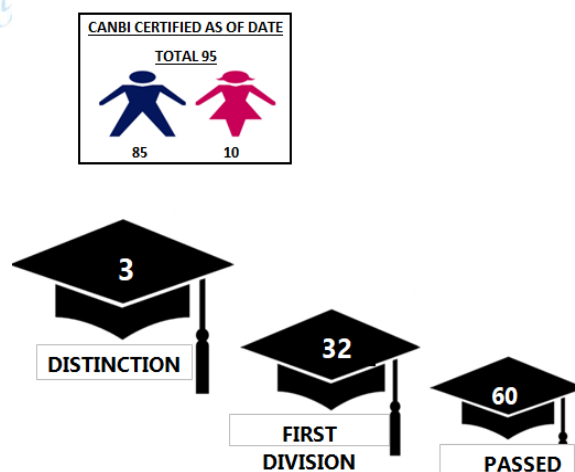
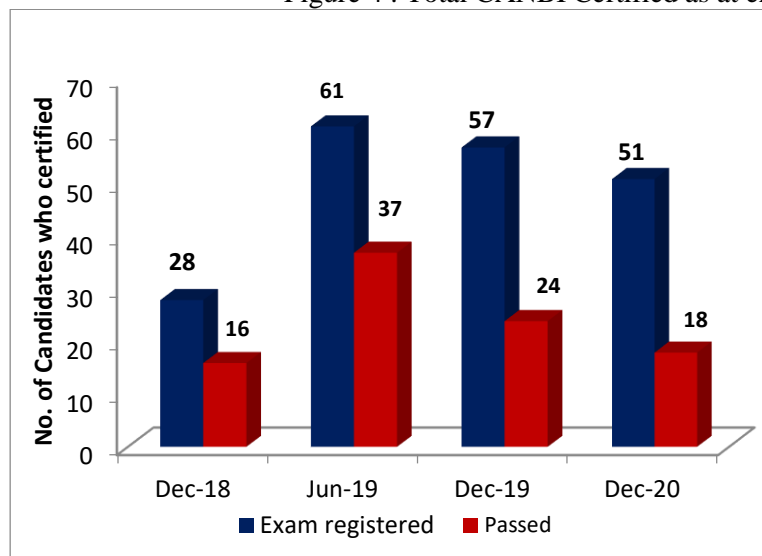
As of this fiscal year end, 1,542 candidates have been JANBI certified out of which 9.92% are distinction holder, 29.24% are 1st division and 60.83% passed. Out of total 1,542 JANBI certified as of date, 73.35% are male and 26.65% are female. The figure 3 below depicts the number of JANBI certified candidates in different examination blocks as of this fiscal year end.

Figure 3 : Total JANBI Certified as at end of FY 2077-78:

**CANBI certified:**

As of date 95 candidates have been CANBI certified out of which 3.16% are distinction holder, 33.68% are 1st division and 63.16% passed. Out of total 95 CANBI certified as of date, 89.47% are male and 10.53 % are female. The figure 4 below depicts the number of CANBI certified candidates in different examination blocks as of date.

Figure 4 : Total CANBI Certified as at end of FY 2077/78:



An overview of the Training Programs 2077/78:

The Fiscal year 2077/78 proved to a very challenging year in terms of business growth as the threat of COVID 19 pandemic still persisted during the year. The classroom trainings could not be conducted due to the need of maintaining social distancing and the restriction imposed by the Government on trainings. Almost all the trainings had to be conducted virtually using Zoom or Microsoft Team.

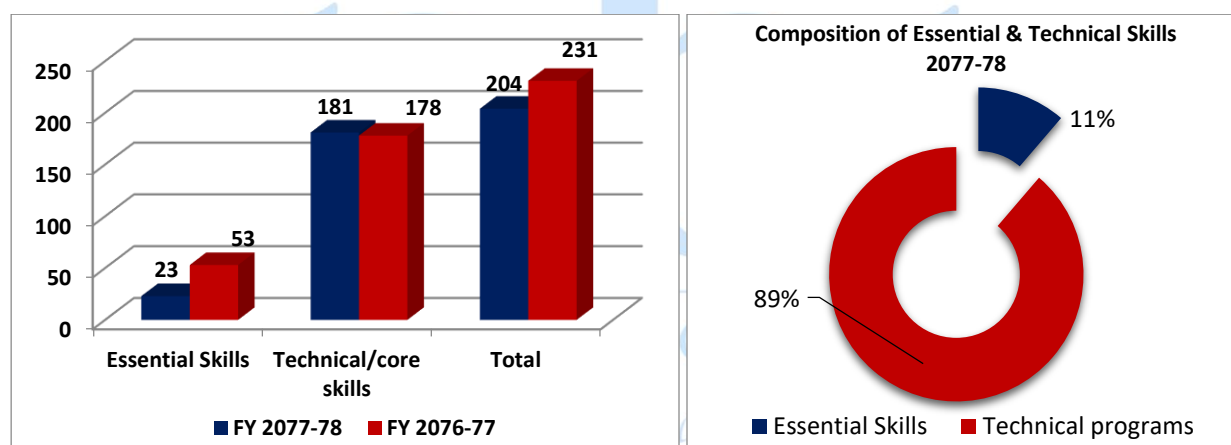
NBI conducted 204 programs to 6,739 banking professionals across the country. In terms of category of programs, out of 204 programs, 89% of the programs were on core banking and 11% on soft skills.

The Table # 1 and Figure #5 reflects the comparison of our programs on core banking and essential skills in the year 2076-77 and 2077-78. The graph shows that, as compared to last year the total number of programs has decreased by 11.7% in this fiscal year whereas the number participants has increased by 14.12%.

Table 1: Training Areas

Training Areas	FY 2077-78		FY 2076-77	
	No. of programs	No. of Participants	No. of programs	No. of Participants
Soft Skills	23	728	53	1,593
Technical/core skills	181	6,011	178	4,312
Total	204	6,739	231	5,905

Figure 5: Training Areas :



Categories of Programs:

NBI has categorized its training programs into 4 main categories namely In-house, Calendar, Conference/Seminars/Workshops and Micro Finance Institutions/Rural Finance Institutions. The table below shows the number of programs and the participants this year as compared with that of last year.

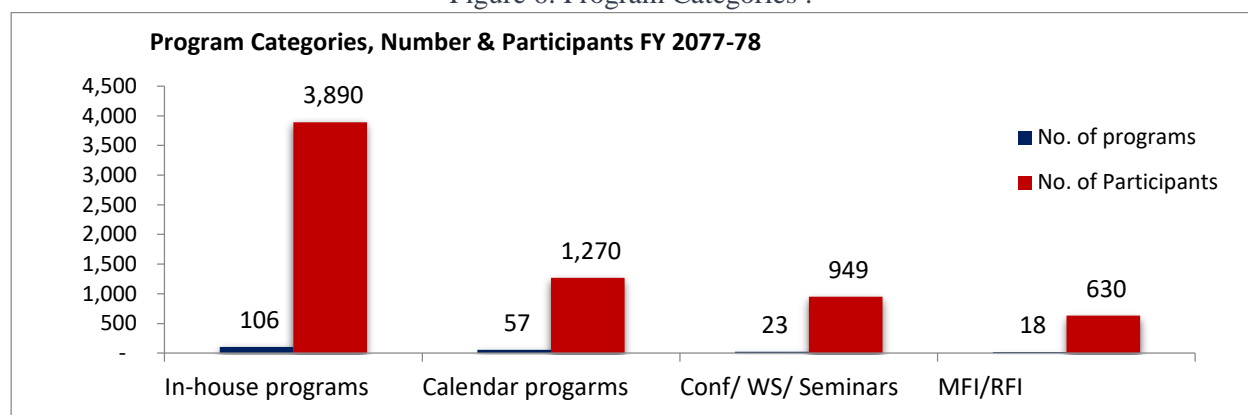
Table 2 and Figure 6 depicts the comparison of the categories of program.

Table 2: Program Categories:

Category	2077-78		2076-77	
	No. of programs	No. of Participants	No. of programs	No. of Participants
In-house programs	106	3,890	95	2,668
Calendar programs	57	1,270	110	1,998

Conference/ Workshop/ Seminars	23	949	11	643
MFI/RFI	18	630	15	596
Total	204	6,739	231	5,905

Figure 6: Program Categories :

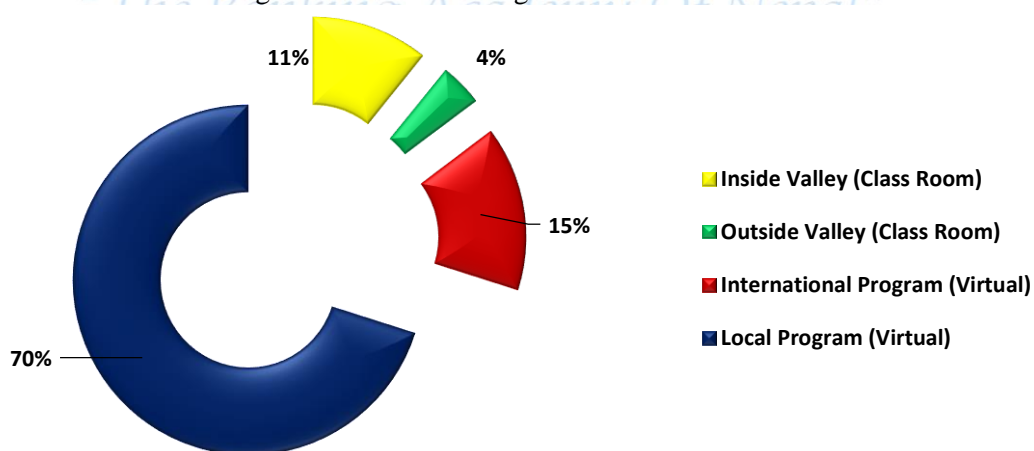
**Program delivery mode:**

In terms of overall program, 30 programs were conducted in a physically present environment where as 174 programs were conducted virtually. The table 3 and figure 8 shows the area-wise programs conducted during the FY 2077-78.

Table 3: Programs delivery mode used in 2077-78:

Area	No. of programs	No. of Participants
Inside Valley (Class Room)	22	936
Outside valley (Class Room)	8	180
International Program (Virtual)	31	1,157
Local Program (Virtual)	143	4,466
Total	204	6,739

Figure 7: Area-wise Programs 2077-78



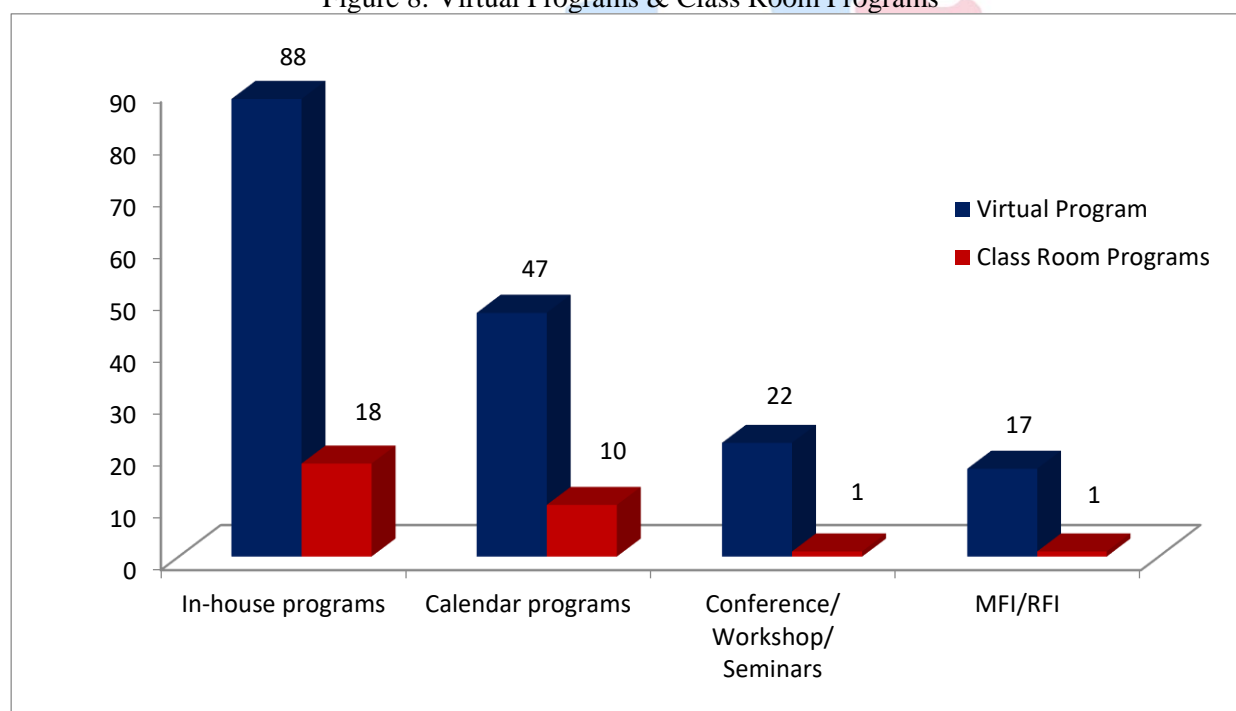
Program categories against the delivery mode :

Out of the four categories of programs, the in-house programs outnumbered the other program categories. There were altogether 106 in-house programs which is equivalent to 52% of the total programs conducted in the year. Further, there were 57 Calendar programs, 23 programs under the category of Conference/Workshop/Seminar and 18 programs related to MFI/RFI.

Table 4: Categories of programs Vs Program delivery mode

Category	Virtual Programs		Class Room Programs	
	No. of programs	No. of Participants	No. of programs	No. of Participants
In-house programs	88	3011	18	879
Calendar programs	47	1097	10	173
Conference/ Workshop/ Seminars	22	897	1	52
MFI/RFI	17	618	1	12
Total	174	5,623	30	1,116

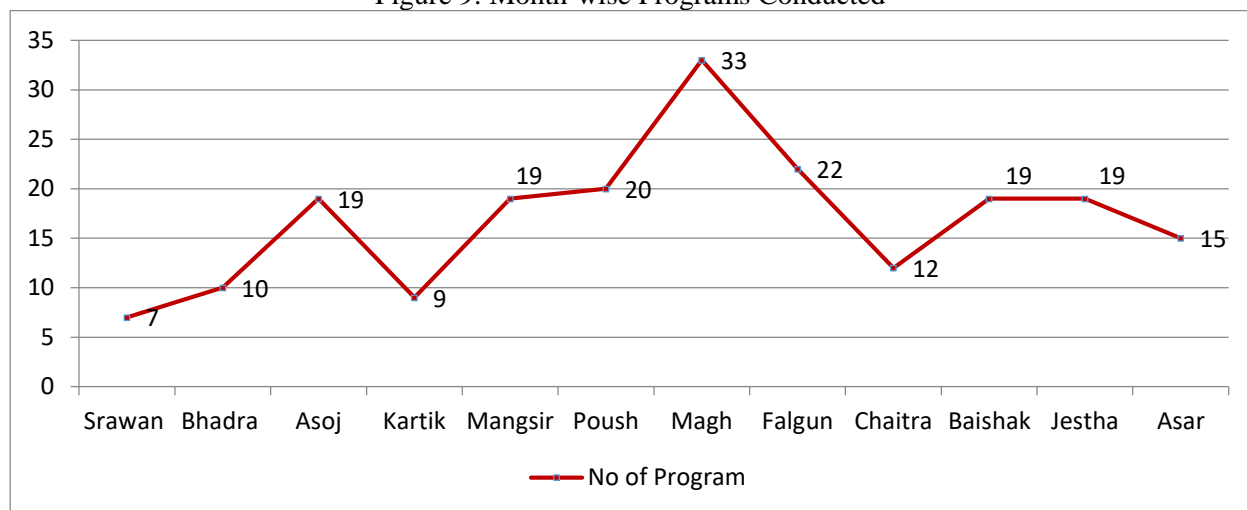
Figure 8: Virtual Programs & Class Room Programs



Month-wise Programs:

The figure below shows the month-wise distribution of the total of 204 programs conducted during the fiscal year. The highest number of programs were conducted in the month of Magh with 33 programs followed by Falgun with 22 programs.

Figure 9: Month-wise Programs Conducted



Conference/ Workshop and Seminars:

NBI conducted a total of 23 programs under this category. Out of the 23 programs, 22 were virtually conducted while 1 was in the physically present environment.

NBI's Clients and their contribution in our programs:

The majority of the clientele for NBI's programs has been banks and financial institutions (BFI's). However, programs have been designed catering to the various other sectors of target audience like corporate houses, INGO's and government authorities like Nepal Police and Central Investigation Bureau. Largely, the non-financial target audiences have been taking training programs in soft skills like customer service, communication and leadership and motivation.

The following table 5 shows the list of top 20 valued clients in terms of revenue contribution in our program for FY 2077-78:

Table 5: NBI's Client Revenue Contribution:

S.no	Bank Name	S.no	Bank Name
1	Siddhartha Bank Ltd.	11	Laxmi Bank Ltd.
2	Nabil Bank Ltd.	12	Sanima Bank Ltd.
3	Sunrise Bank Ltd.	13	Prime Commercial Bank Ltd.
4	Rastriya Banijya Bank Ltd.	14	Bank of Kathmandu Ltd.
5	Prabhu Bank Ltd.	15	Citizens Bank International Ltd.
6	Machhapuchchhre Bank Ltd.	16	NMB Bank Ltd.
7	Nepal Bank Ltd.	17	Nepal Investment Bank Ltd.
8	Everest Bank Ltd.	18	NIC Asia Bank Ltd.
9	Century Commercial Bank Ltd.	19	Nepal Credit & Commerce Bank Ltd.
10	Nepal Bangladesh Bank Ltd.	20	Himalayan Bank Ltd.

Number of Training Programs Conducted over the last five years:

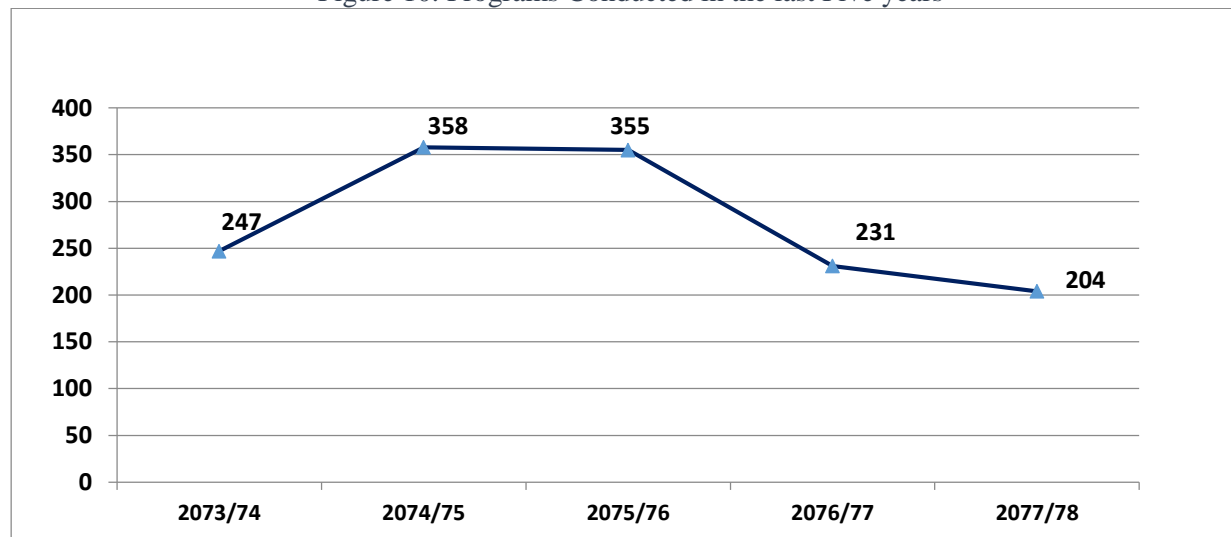
The number of programs has been increasing annually as per the five years trend. With the increasing resources of the organization, NBI has been persuading for better performance in the each coming year.

This year the number of programs we conducted is 204. The number of programs, conducted in the last five fiscal years, are depicted in table 6 and figure 10 below.

Table 6: Program Conducted in the last 5 years :

Total Programs	Fiscal Years				
	2073/74	2074/75	2075/76	2076/77	2077/78
	247	358	355	231	204

Figure 10: Programs Conducted in the last Five years



Popularity of the programs conducted

The programs conducted during the year covered on various topics of banking and essential skills. From among them, several of the programs were conducted in repetition as per the demand of the market. The top 4 most popular calendar programs and in-house programs are as tabulated below-

In-House Programs -

S.N	Program Name	Frequency	No Of Participants
1	AML/CFT-KYC	17	596
2	Fradulent Behavior	12	495
3	Comprehensive Banking Course	10	330
4	Basic Credit Skills	7	207

Calendar Programs –

S.N	Program Name	Frequency	No Of Participants
1	Aml/CFT-KYC	11	226
2	Environmental & Social Risk Management	4	146
3	Effective Branch Management	4	133
4	Banking Fradulent	4	68

Feedback of the Programs:

All the programs delivered at NBI have received very good feedback. Programs with excellent feedbacks have been continuously replicated, maintaining the quality in delivery and service. The table below shows

the top 4 programs each of core banking genre and soft skill genre. The ratings received below are out of 5 and indicate the programs have been very well received by the target audience.

Top 4 Popular Programs in the Genre of Soft skills:

SN	Name of the program	Average Rating
1	Corporate Personality Development	4.54
2	Developing Sales Culture	4.22
3	Sales & Customer Service During COVID-19 Pandemic	4.10
4	Sales, Deposit & Mobilization	4.09

Top 4 Popular Programs in the Genre of Core Banking Skills

SN	Name of the program	Average Rating
1	Fraudulent Behavior	4.58
2	Comprehensive Banking Course	4.46
3	Basic Credit Skills	4.31
4	AML/CFT	4.30

Online Certification Courses 2077/78:

The online certification courses which NBI has been offering to the Nepalese banking industry have received overwhelming responses. This year too the number of enrollments in the online certification courses was encouraging

S.no	Certification Course	Enrolled Candidates
1	AML Certification Course	2925
2	Anti-Fraud Certification Course	246
3	Trade Based Money Laundering	74
4	Omega Certification Course	431

Examination Services 2077/78:

During the fiscal year, with exception to the examinations of JANBI and CANBI, we offered examination services for recruitment, internal promotion and knowledge testing. The examinations were carried out on different dates for 1180 individuals

S.no	Examination Type	Examinees
1	Recruitment Exam	600
2	Promotional Exam	448
3	Knowledge Test	132

New Initiatives:

Operation Risk Management Software Application –

NBI entered into a tripartite agreement with General Technologies Private Lt. and Risk Solutions and Analytics Private Ltd. on 10th March 2021. The collaborative synergy is expected to exponentially contribute in designing and developing highly innovative techno-based risk management solution for banks and financial institutions. Risk Management Solution (RMS) can be perceived as a one door solution for risk management process in banks and BFIs to further standardize and strengthen the Risk Management Frameworks within. The product has already been successfully deployed by few banks and some are in the process of acquiring the system.

JANBI- Free online Classes –

From this fiscal year onwards, we have started conducting free online JANBI supportive classes for the JANBI enrolled candidates. The initiation has been well received and appreciated by all concerned. The objective of such free classes is to offer an opportunity for better understanding of the subject matter of the books and at the same time avail an opportunity for quality interactions of the JANBI candidates with the Subject matter experts. Classes are scheduled Fridays and at least one cycle of 9 classes is run once between every two examinations.

Start of overall Recruitment process including exam services –

Initially, NBI had just been conducting the recruitment examinations for the banks. However, this year we were approached by one of the national level development banks with the requirement to provide them with entire recruitment service right from collecting the applications to conducting the group discussion sessions. The meetings were held several times and schedules were planned to effectively manage the overall process of recruitment as demanded by the bank. With the successful completion of the overall recruitment process using the internal resources, NBI has now added a new avenue for revenue generation.

International Alliances:

KESDEE Inc. –

On 8th of June 2021, National Banking Institute entered into a collaborative agreement with KESDEE Inc., a leading global knowledge solution company incorporated under C Corporations, California and having its registered office at 6540 Lusk Blvd, Suite C240, San Diego, CA 92121, U.S.A. With this alliance, NBI has acquired the right to offer the NBI-KESDEE e-library, consisting of 60 programs with 548 courses, to the banks and financial institutions in Nepal. The subscription of the e-library has also been opened to the interested individuals working in banks and financial institutions. The soft launch event of the course was organized on 6th August 2021 whereby many bankers had participated with high enthusiasm.

INDEPENDENT AUDITOR'S REPORT

National Banking Institute Limited

Report on the Financial Statements

Opinion

We have audited the financial statements of National Banking Institute Limited (the "Company") which comprise the statement of financial position as at 15 July 2021, and the statement of Profit or loss, statement of changes in equity and statement of cash flows for the period then ended, and a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at 31 Ashad 2078 (15 July 2021), and its financial performance and its cash flows for the year then ended in accordance with Nepal Accounting Standards and related practices.

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 Financial Statements section of our report.

We are independent of the Company in accordance with the ICAN's Handbook of Code of Ethics for Professional Accountants together with the ethical requirements that are relevant to our audit of 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.

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

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Nepal Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of 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 the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit 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:

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

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

Report on Other Legal and Regulatory Requirement

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 balance sheet, income statement, statement of cash flows and statement of change in equity have been prepared in accordance with the requirements of the Companies Act 2063 and are in agreement with the books of account of the Company; and proper books of account as required by law have been kept by the Company.

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 Company necessary for the purpose of our audit, we have not come across cases where Board of Directors or any employees of the Company have acted contrary to the provisions of law relating to the accounts, or committed any misappropriation or caused loss or damage to the Company relating to the accounts in the Company.

Shashi Satyal
Shashi Satyal
Partner >



PKF T R Upadhyaya & Co.
Chartered Accountants
Kathmandu

Date: 5 September 2021

UDIN: 210908CA00008hhbtf

National Banking Institute Ltd.

Kathmandu, Nepal

Statement of Financial Position

As at 31st Ashadh 2078 (15 July 2021)

Amount in Rs.

Particulars	Schedule	31 Ashadh 2078	31 Ashadh 2077
ASSETS			
Non-Current Assets			
Property and Equipment	1A	8,648,368	10,462,996
Intangible Asset	1B	940,892	529,666
Deferred Tax Asset	2	-	-
Total Non-Current Assets		9,589,260	10,992,662
Current Assets			
Investments	3	160,000,000	145,000,000
Inventories	4	971,144	1,012,568
Trade and Other Receivables	5	8,003,521	10,697,906
Cash & Bank Balances	6	15,091,137	10,964,807
Advances & Deposits	7	3,098,838	5,742,554
Total Current Assets		87,164,640	173,417,835
Total Asset		196,753,900	184,410,497
EQUITY AND LIABILITIES			
Equity			
Share Capital	8	50,000,000	50,000,000
Share Premium	8A	165,074	165,074
Reserve & Surplus	9	136,646,423	126,533,832
Total Equity		186,811,497	176,698,906
LIABILITIES			
Non current liabilities			
Deferred Tax Liability	2	164,017	164,557
Capital Reserve on Grant Assets		2,516	3,355
Total Non current liabilities		166,533	167,912
Current Liabilities			
Current Liabilities	10	7,064,505	6,185,640
Provisions	11	2,711,365	1,358,039
Total Current liabilities		9,775,870	7,543,679
Total Liabilities		9,942,403	7,711,591
Total Equity and Liabilities		196,753,900	184,410,497

Significant accounting policy and other explanatory notes

Schedule 17

Note: Schedule "1" To "17" are integral part of this financial statement

As per Our Report of Even Date

Kumar Lamsal
CEO

Sumed Bhattarai
Chairman

Tulashi Prasad Ghimire
Director

Shashi Satyal
Partner
PKF T.R. Upadhy & Co.
Chartered Accountants

Aarti Rajyalaxmi Rana
Director

Dr. Sandhir Kumar
Director

Nirmal Dahal
Independent Director

Dhan B. Thapa
AGM

Date: 5 September 2021

Place: Kathmandu

National Banking Institute Ltd.
Kathmandu, Nepal
Statement of Profit or Loss
For the year ended 31 Ashadh 2078 (15 July 2021)

			Amount in Rs.
Particulars	Schedule	Current Year	Previous Year
INCOME			
Revenue from services	12	59,291,267	70,230,293
Other Income	14	12,087,841	16,731,819
Total Income		71,379,108	86,962,112
EXPENSE			
Cost of rendering service	13	19,023,233	37,855,625
Employee Expenses	15	25,402,954	30,447,971
Depreciation and amortization	1A and 1B	2,461,025	2,855,127
Impairment loss provision for doubtful debt		16,959	1,237,818
Other Expenses	16	5,727,975	6,508,583
Total Expense		52,632,146	78,905,124
Net Profit Before Bonus and Tax		18,746,962	8,056,988
Staff Bonus		1,874,696	805,699
Profit Before Tax		16,872,266	7,251,289
Tax			
Current Tax Expense		4,260,215	1,944,150
Deferred Tax Expenses/(Income)	2	(540)	503,515
Net Profit After Tax		12,612,591	4,803,624

Significant accounting policy and other explanatory notes

Schedule 17

Note: Schedule "1" To "17" are integral part of this financial statement

As per Our Report of Even Date

"The Banking Academy Of Nepal"

Kumar Lamsal
CEO

Sumed Bhattarai
Chairman

Tulashi Prasad Ghimire
Director

Shashi Satyal
Partner
PKF T.R. Upadhyaya & Co.
Chartered Accountants

Aarti Rajyalaxmi Rana
Director

Dr. Sandhir Kumar
Director

Nirmal Dahal
Independent Director

Dhan B. Thapa
AGM

Date: 5 September 2021
Place: Kathmandu

National Banking Institute Ltd.

Kathmandu, Nepal

Cash Flow Statement

For the year ended 31 Ashadh 2078 (15 July 2021)

Amount in Rs.

	Particulars	Current Year	Previous Year
A	Cash flow from Operational Activities		
	Profit(Loss) Before Income Tax	16,872,266	7,251,289
	Add/(Less): Non cash expenses and income		
	Depreciation	2,461,025	2,855,127
	Profit on sale of Property and Equipments	-	(23,803)
	Deduction	-	-
	Interest Income	(12,015,420)	(15,681,968)
	Deferred Income	(839)	(1,119)
	Add/(Less): Change in working capital		
	(Increase)/Decrease in Current Assets	5,379,525	(2,561,459)
	Increase (Decrease) in Current Liabilities	2,232,191	(13,569,776)
	Income tax expense	(4,260,215)	(1,944,150)
	Net Cash flow from Operational Activities (A)	10,668,533	(23,675,859)
B	Cash flow from Investing Activities		
	Purchase of Property and Equipments	(1,057,623)	(967,067)
	Sale/Write off of Property and Equipments	-	130,861
	Increase/Decrease in Investment	(15,000,000)	(17,500,000)
	Interest Income	12,015,420	15,681,968
	Net Cash flow from Investing Activities (B)	(4,042,203)	(2,654,238)
C	Cash flow from Financing Activities		
	Dividend Distribution	(2,500,000)	(1,635,000)
	Deduction of Capital Reserve	-	-
	Issuance of Share	-	17,465,074
	Net Cash flow from Financing Activities (C)	(2,500,000)	15,830,074
	Increase/(Decrease) in Net Cash flow (A+B+C)	4,126,330	(10,500,023)
	Cash and cash equivalents at beginning of year	10,964,807	21,464,830
	Cash and cash equivalents at end of year	15,091,137	10,964,807

Significant accounting policy and other explanatory notes

Schedule 17

Note: Schedule "1" To "17" are integral part of this financial statement

As per Our Report of Even Date

Kumar Lamsal
CEO

Sumed Bhattarai
Chairman

Tulashi Prasad Ghimire
Director

Shashi Satyal
Partner
PKF T.R. Upadhy & Co.
Chartered Accountants

Aarti Rajyalaxmi Rana
Director

Dr. Sandhir Kumar
Director

Nirmal Dahal
Independent Director

Dhan B. Thapa
AGM

Date: 5 September 2021

Place: Kathmandu

National Banking Institute Ltd.
Kathmandu, Nepal
Statement of Changes in Equity
For the year ended 31 Ashadh 2078 (15 July 2021)

Amount in Rs.

Particulars	Share Capital	Share Premium	Reserve & Surplus	Total
Balance as at 31 Ashadh 2076	32,700,000	-	123,365,208	156,065,208
Share Premium	-	165,074	-	165,074
Net Profit for period	-	-	4,803,624	4,803,624
Dividend Paid	-	-	(1,635,000)	(1,635,000)
Issue of Share Capital	17,300,000	-	-	17,300,000
Balance as at 31 Ashadh 2077	50,000,000	165,074	126,533,832	176,698,906
Share Premium	-	-	-	-
Net Profit for period	-	-	12,612,591	12,612,591
Dividend Paid	-	-	(2,500,000)	(2,500,000)
Issue of Share Capital	-	-	-	-
Balance as at 31 Ashadh 2078	50,000,000	165,074	136,646,423	186,811,497

Significant accounting policy and other explanatory notes

Schedule 17

Note: Schedule "1" To "17" are integral part of this financial statement

As per Our Report of Even Date

NATIONAL BANKING INSTITUTE LTD.

Kumar Lamsal
CEO

Sumed Bhattarai
Chairman

Tulashi Prasad Ghimire
Director

Shashi Satyal
Partner

PKF T.R. Upadhyaya & Co.
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Director

Nirmal Dahal
Independent Director

Dhan B. Thapa
AGM

Date: 5 September 2021
Place: Kathmandu

National Banking Institute Ltd.
Kathmandu, Nepal
Schedules forming part of Financial Statement
For the year ended 31 Ashadh 2078 (15 July 2021)

Property & Equipment and Intangibles

Schedule 1A.
PROPERTY AND EQUIPMENT

Amount in Rs.
Schedule 1B.
INTANGIBLE ASSET

	Computer Equipment and Furnitures	Vehicles	Leasehold Improvement	Total	Computer Software
Gross Cost					
As at 1 Shrawan 2076	7,227,907	8,793,910	6,658,918	22,680,735	999,316
Addition	790,961	176,106	-	967,067	-
Sales/Adjustment	(277,499)	(120,071)	(55,616)	(453,186)	-
As at 1 Shrawan 2077	7,741,369	8,849,945	6,603,302	23,194,616	999,316
Addition	442,388	-	-	442,388	615,235
Sales/Adjustment	-	-	-	-	-
Balance as at 31 Ashadh 2078	8,183,757	8,849,945	6,603,302	23,637,004	1,614,551
Accumulated Depreciation/ Amortization and impairment loss					
As at 1 Shrawan 2076	4,845,723	1,776,108	3,777,345	10,399,176	293,095
Addition	684,405	1,426,751	567,416	2,678,572	176,555
Sales/Adjustment	(232,333)	(102,672)	(11,123)	(346,128)	-
Impairment loss	-	-	-	-	-
As at 1 Shrawan 2077	5,297,795	3,100,187	4,333,638	12,731,620	469,650
Addition	653,131	1,149,952	453,933	2,257,016	204,009
Sales/Adjustment	-	-	-	-	-
Impairment loss	-	-	-	-	-
Balance as at 31 Ashadh 2078	5,950,926	4,250,139	4,787,571	14,988,636	673,659
Net Book Value					
Balance as at 31 Ashadh 2077	2,443,574	5,749,758	2,269,664	10,462,996	529,666
Balance as at 31 Ashadh 2078	2,232,831	4,599,806	1,815,731	8,648,368	940,892

National Banking Institute Ltd.
Kathmandu, Nepal
Schedules forming part of Financial Statement
For the year ended 31 Ashadh 2078 (15 July 2021)

Amount in Rs.
Schedule-2

Deferred Tax

Particulars	31 Ashadh 2078	31 Ashadh 2077
Accounting Base		
Depreciable property, plant & equipment	9,589,260	10,992,662
Provision for Gratuity	-	-
Provision for Leave	(836,669)	(552,340)
Total (A)	8,752,591	10,440,322
Tax Base		
Depreciable property, plant & equipment	8,096,523	9,782,094
Provision for Gratuity	-	-
Provision for Leave	-	-
Total (B)	8,096,523	9,782,094
Temporary Difference (A - B)	(656,068)	(658,228)
Closing Deferred Tax Asset/ (Liability) @ 25%	(164,017)	(164,557)
Opening Deferred Tax Assets / (Liability)	(164,557)	338,958
Charged to Statement of Profit or Loss	540	(503,515)

Investment**Schedule-3**

Particulars	31 Ashadh 2078	31 Ashadh 2077
Fixed Bank Deposit (More than 3 months less than 12 months)	160,000,000	145,000,000
Total	160,000,000	145,000,000

Inventories**Schedule-4**

Particulars	31 Ashadh 2078	31 Ashadh 2077
Books & Stationery	971,144	1,012,568
Total	971,144	1,012,568

Trade and Other Receivables**Schedule-5**

Particulars	31 Ashadh 2078	31 Ashadh 2077
Unsecured Trade Receivables		
Outstanding less than 1 year	6,080,554	8,835,387
Outstanding for more than 1 year	4,617,724	4,600,765
Less : Impairment Provision for Doubtful Receivable	(4,617,724)	(4,600,765)
Total Unsecured debtors (A)	6,080,554	8,835,387
Interest Receivables (B)	1,922,967	1,862,519
Total (A+B)	8,003,521	10,697,906

National Banking Institute Ltd.
Kathmandu, Nepal
Schedules forming part of Financial Statement
For the year ended 31 Ashadh 2078 (15 July 2021)

Amount in Rs.
Schedule-6

Cash & Bank Balances

Particulars	31 Ashadh 2078	31 Ashadh 2077
Cash in Hand	-	-
Cash at Bank	15,091,137	10,964,807
Total	15,091,137	10,964,807

Advances and Deposits**Schedule-7**

Particulars	31 Ashadh 2078	31 Ashadh 2077
Advances and Loans to staff	137,900	478,149
Advance Income Tax (refer below 7.1)	2,643,931	4,693,853
VAT Receivable	-	275,342
Prepaid Expenditures	317,007	295,210
Total	3,098,838	5,742,554

7.1 Advances and Deposits

Advance income tax and TDS	51,456,583	49,246,290
Less : Provision for Tax	(48,812,652)	(44,552,437)
Total Advance Income Tax	2,643,931	4,693,853

Share Capital**Schedule-8**

Particulars	31 Ashadh 2078	31 Ashadh 2077
<u>Authorized</u>		
(500,000 Ordinary Shares @ Rs. 100/- each)	50,000,000	50,000,000
<u>Issued</u>		
(500,000 Ordinary Shares @ Rs. 100/- each)	50,000,000	50,000,000
<u>Subscribed & Paid Up</u>		
(500,000 Ordinary Shares @ Rs. 100/- each Fully Paid Up)	50,000,000	50,000,000
Total	50,000,000	50,000,000

Share Capital**Schedule-8A**

Particulars	31 Ashadh 2078	31 Ashadh 2077
<u>Subscribed & Paid Up</u>		
(6,349 Ordinary shares @ Rs.26/- each Fully paid up)	165,074.00	165,074.00

Reserve & Surplus**Schedule-9**

Particulars	31 Ashadh 2078	31 Ashadh 2077
Accumulated Profit	126,533,832	123,365,208
Current year profit	12,612,591	4,803,624
Less:Dividend paid	(2,500,000)	(1,635,000)
Total	136,646,423	126,533,832

National Banking Institute Ltd.
Kathmandu, Nepal
Schedules forming part of Financial Statement
For the year ended 31 Ashadh 2078 (15 July 2021)

Amount in Rs.
Schedule-10

Current Liabilities

Particulars	31 Ashadh 2078	31 Ashadh 2077
Advances from Debtors	389,046	505,549
Trade Payables	4,277,553	5,029,916
Staff Payable	-	17,615
TDS Payable	474,101	515,687
VAT Payable	457,305	-
Audit Fee Payable	120,000	116,873
Accrued Expenses	1,346,500	-
Total	7,064,505	6,185,640

Provisions**Schedule-11**

Particulars	31 Ashadh 2078	31 Ashadh 2077
Staff Bonus	1,874,696	805,699
Provision for Leave	836,669	552,340
Total	2,711,365	1,358,039

Revenue from Services**Schedule-12**

Particulars	Current Year	Previous Year
Training Fees	59,291,267	70,230,293
Total	59,291,267	70,230,293

Cost of Rendering Services**Schedule-13**

Particulars	Current Year	Previous Year
In House/Calender Training	10,274,203	34,053,574
Workshop/Seminar	1,186,831	2,214,922
Professional Banking Certification Course Expenses	7,562,199	1,587,129
Total	19,023,233	37,855,625

Other Income**Schedule-14**

Particulars	Current Year	Previous Year
Other Income	59,382	439,634
Interest Income	12,015,420	15,681,968
Writeback of Leave provision	-	578,498
Income from grant assets	839	1,119
Book Sales Income	12,200	30,600
Total	12,087,841	16,731,819

National Banking Institute Ltd.
Kathmandu, Nepal
Schedules forming part of Financial Statement
For the year ended 31 Ashadh 2078 (15 July 2021)

Amount in Rs.
Schedule-15

Employee Expenses

Particulars	Current Year	Previous Year
Salary & Wages	20,293,378	25,616,126
Providend Fund Contribution	1,116,119	1,165,084
Gratuity Expenses	929,664	1,004,019
Dashain Allowances	1,587,095	1,519,042
Staff Medical /Accidental Insurance	85,722	164,252
Staff Training Expenses	10,000	142,466
Leave Expense	1,341,230	496,350
Staff Lunch Expenses	39,746	340,632
Total	25,402,954	30,447,971

Other Expenses**Schedule-16**

Particulars	Current Year	Previous Year
News Paper Subscription	5,900	9,400
Printing & Stationery	37,876	63,837
Vehicle Tax and Insurance	62,111	58,212
Insurance of Property and Equipment	11,501	8,954
Repair and Maintenance	150,378	193,207
Leasehold Repair Expenses	-	37,263
Office Rent Expenses	2,578,195	3,054,262
Advertisement and Marketing	44,700	152,777
Statutory Audit Fee & Expenses	120,000	120,000
Internal Audit Fee & Expenses	120,000	120,000
AGM Expenses	24,040	225,100
Board Meeting Expenses	23,923	65,242
Board Meeting Allowance	204,000	316,000
Audit Committee Allowance	12,000	8,000
Membership Expenses	104,813	63,605
Recruitment Expenses	-	40,965
Office Management Expenses	377,115	328,601
Electricity/ Telephone, Fax & Mobile/ Internet	1,127,370	840,784
Fuel & Transportation Expense	97,619	131,205
Bank Charge	41,065	79,316
Legal Fee	320,000	360,000
Security and Cleaning Expenses	198,655	211,532
Annual Maintenance Charge	3,383	-
Consultant Fee	4,000	-
Exchange Loss/(Gain)	43,331	4,340
Fines and Penalty	-	3,981
Special Committee Meeting Allowance	-	12,000
HR Committee Meeting Allowances	16,000	-
Total	5,727,975	6,508,583

National Banking Institute Ltd.
Kathmandu, Nepal
Significant Accounting Policies and Other Explanatory Notes
For the year ended 31 Ashadh 2078 (15 July 2021)

Schedule-17**1. About Company**

National Banking Institute Ltd. (hereafter referred as “NBI” or “Company”) is a limited liability public company domiciled in Nepal established under the Companies Act 2063 on 2065.11.06. The registered address of the Company is Kathmandu Metropolitan Ward No. 1 Narayanchaur, Naxal with registration number 120989/070/71.

The Company’s principal activity includes providing banking training.

2. Basis of Preparation**2.1 Statement of compliance**

The financial statements comprise of statement of financial position, statement of profit or loss, statement of cash flows, statement of changes in equity and significant accounting policies and other explanatory notes. The significant accounting policies adopted in preparation of financial statements have been consistently applied unless otherwise stated.

The financial statements have been prepared in accordance with applicable Nepal Accounting Standards (NAS) as issued by the Accounting Standards Board Nepal and pronounced by the Institute of Chartered Accountants of Nepal (ICAN) in conformity with the Companies Act 2063 and other relevant laws.

These financial statements have been approved by the NBI Board vide its 156th BOD meeting on 5 September 2021.

Details of the Company’s accounting policies are included in note 3 below.

2.2 Functional and presentation currency

These financial statements are presented in Nepali Rupees (Rs), which is also the Company’s functional currency. All amounts have been rounded-off to the nearest Rupees, unless otherwise indicated.

2.3 Basis of Measurement

The financial statements have been prepared in accordance with historical cost convention basis.

2.4 Use of estimates and judgments

In preparing these financial statements, management has made judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized prospectively.

2.5 Presentations

The Company presents assets and liabilities in statement of financial position based on current/non-current classification. The Company classifies an asset as current when it is:

- Expected to be realized or intended to be sold or consumed in normal operating cycle,
- Held primarily for the purpose of trading,
- Expected to be realized within twelve months after the reporting period, or

- Cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least twelve months after the reporting period.

All other assets are classified as non-current.

The Company classifies a liability as current when it is:

- Expected to be settled in normal operating cycle,
- Held primarily for the purpose of trading,
- Due to be settled within twelve months after the reporting period, or
- There is no unconditional right to defer the settlement of the liability for at least twelve months after the reporting period.

All other liabilities as non-current.

Deferred tax assets and liabilities are classified as non-current assets/liabilities.

The Company's operating cycle has been defined as a twelve-month period.

The statement of profit or loss has been prepared using classification 'by nature' method.

3. Significant Accounting Policies

Significant accounting policies adopted by the Company, which unless specifically stated otherwise, have been applied consistently with the previous year and, are as follows:

3.1 Property and equipment

Recognition and measurement

Items of property and equipment are measured at cost less accumulated depreciation and accumulated impairment losses, if any.

Cost of an item of property and equipment includes its purchase price, duties, taxes, after deducting trade discounts and rebates, any directly attributable cost of bringing the item to its working condition for its intended use and estimated costs of dismantling and removing the item and restoring the site on which it is located.

If significant parts of an item of property, plant and equipment have different useful lives, then they are accounted for as separate items (major components) of property and equipment.

Any gain or loss on disposal of an item of property and equipment is recognized in profit or loss.

Subsequent expenditure

Subsequent expenditure is capitalized only if it is probable that the future economic benefits associated with the expenditure will flow to the Company.

Depreciation

The Company has adopted depreciation policy based on useful life of assets and is consistent with Nepal Accounting Standard (NAS) and consistent with previous year's policy. The company has followed Written Down Value method of depreciation.

Class of Asset	WDV depreciation rate
Computer Equipment and Furnitures	25%
Vehicles	20%
Leasehold Improvement	20%

The residual values, useful lives and methods of depreciation of property and equipment are reviewed at each financial year-end and adjusted prospectively, if appropriate.

Depreciation of an asset begins when it is available for use, i.e. when it is in the location and condition necessary for it to be capable of operating in the manner intended by management.

Depreciation of an asset ceases at the earlier of the date that the asset is classified as held for sale and the date that the asset is derecognized.

3.2 Intangible assets

Intangible assets of the Company include purchased computer software and license which are initially measured at cost. Such intangible assets are subsequently measured at cost less accumulated amortization and any accumulated impairment losses.

Amortization

Amortization is calculated to write off the cost of intangible assets less their estimated residual values over their estimated useful lives using written down value (WDV) method. The WDV amortization rate of computer software is 25%.

3.3 Impairment on non-financial asset

Intangible assets and property and equipment are evaluated for recoverability whenever events or changes in circumstances indicate that their carrying amounts may not be recoverable. For the purpose of impairment testing, the recoverable amount (i.e. the higher of the fair value less cost to sell and the value-in-use) is determined on an individual asset basis unless the asset does not generate cash flows that are largely independent of those from other assets. In such cases, the recoverable amount is determined for the CGU to which the asset belongs. If such assets are considered to be impaired, the impairment to be recognized in the Statement of Profit or Loss is measured by the amount by which the carrying value of the assets exceeds the estimated recoverable amount of the asset. An impairment loss is reversed in the statement of profit or loss if there has been a change in the estimates used to determine the recoverable amount. The carrying amount of the asset is increased to its revised recoverable amount, provided that this amount does not exceed the carrying amount that would have been determined (net of any accumulated amortization or depreciation) had no impairment loss been recognized for the asset in prior years.

3.4 Income tax

Income tax comprises current and deferred tax. It is recognized in statement of profit or loss except to the extent that it relates to an item recognized directly in equity.

a) Current tax

Current tax comprises the expected tax payable or receivable on the taxable income or loss for the year and any adjustment to the tax payable or receivable in respect of previous years. The amount of current tax reflects the best estimate of the tax amount expected to be paid or received after considering the uncertainty, if any related to income taxes. It is measured using tax rates (as per Nepalese tax laws) enacted or substantively enacted by the reporting date.

b) Deferred tax

Deferred tax is recognized in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the corresponding amounts used for taxation purposes. Deferred tax is also recognized in respect of carried forward tax losses and tax credits.

Deferred tax assets are recognized to the extent that it is probable that future taxable profits will be available against which they can be used.

Deferred tax assets recognized or unrecognized are reviewed at each reporting date and are recognized/ reduced to the extent that it is probable / no longer probable respectively that the related tax benefit will be realized.

Deferred tax is measured at the tax rates that are expected to apply to the period when the asset is realized or the liability is settled, based on the laws that have been enacted or substantively enacted by the reporting date.

The Company offsets, the current tax assets and liabilities (on a year on year basis) and deferred tax assets and liabilities, where it has a legally enforceable right and where it intends to settle such assets and liabilities on a net basis.

3.5 Financial asset and liabilities

A financial asset is measured at amortized cost less impairment loss (if any), if objective of holding such asset is to collect contractual cash flows and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Financial asset is measured at fair value if objective of holding such asset is to collect cash flows preliminary from selling assets.

a) *Trade Receivables and Impairment*

Trade receivables are measured at amortized cost less impairment loss, if any. Impairment loss on trade receivables is recognized based aging analysis of debtors and receivables and evaluation of non-collectivity information. The company has adopted policy of making impairment loss provision on full amount for trade debtors which are aged more than one year.

b) *Investment*

Investment includes Fixed Bank Deposit which is for period more than three months and less than twelve months. Fixed bank deposit is recognized and measured at cost which is approximate to amortized cost.

c) *Financial liabilities*

Financial liabilities are carried at carrying amount which is approximate to amortized cost. For trade and other payables maturing within one year from the balance sheet date, the carrying amounts approximate fair value due to the short maturity of these instruments.

3.6 Cash and Cash Equivalent

For the purpose of presentation in the statement of cash flows, cash and cash equivalents includes cash in hand, deposits held at call with financial institutions, other short-term, highly liquid investments with original maturities of three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

3.7 Inventories

Inventories are valued at the lower of cost and estimated net realizable value, after providing for obsolescence, where appropriate. The comparison of cost and net realizable value is made on an item-by-item basis.

3.8 Revenue

The Company recognizes revenue from service when the amount of revenue can be reliably measured; it is probable that future economic benefits will flow to the entity.

Revenue is measured at fair value of the consideration received or receivable for services provided in the ordinary course of the company's activities. Revenue is shown net of Value Added Tax (VAT), rebates and discounts.

Revenue from services mainly includes fees from short term training course and fees from certification course.

Short term training fees are recognized and booked after completion of delivery of training and issue of invoice to customer for the service. Fees from non-refundable certification course such as JANBI and CANBI are recognized and booked at time of enrollment of students/participants and issue of invoice for the course.

Other income mainly includes interest income from fixed bank deposits which is recognized on accrual and time proportionate basis.

3.9 Provision and Contingencies

a) *General*

Provisions are recognized when the Company has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. When the Company expects some or all of a provision to be reimbursed, the expense relating to a provision is presented in the statement of profit or loss net of any reimbursement.

If the effect of the time value of money is material, provisions are discounted using a current pre-tax rate that reflects, when appropriate, the risks specific to the liability. When discounting is used, the increase in the provision due to the passage of time is recognized as a finance cost.

b) *Contingent liabilities*

A disclosure for contingent liabilities is made where there is a possible obligation or a present obligation that may probably not require an outflow of resources. When there is a possible or a present obligation where the likelihood of outflow of resources is remote, no provision or disclosure is made.

3.10 Employee Benefits

a) *Defined contribution plan*

A defined contribution plan is a post-employment benefit plan under which an entity pays fixed contributions into a separate entity and will have no legal or constructive obligation to pay further amounts. Obligations for contributions to defined contribution pension plans i.e. provident fund, gratuity are recognized as an employee benefit expense in profit or loss in the periods during which services are rendered by employees.

b) *Defined benefit plan*

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The Company's net obligation in respect of defined benefit plans is calculated separately by estimating the amount of future benefit that employees have earned in return for their service in the current and prior periods.

The Company recognizes all gains and losses arising from defined benefit plans in statement of profit or loss.

c) *Short-term employee benefits*

Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognized for the amount expected to be paid under short-term cash bonus or profit-sharing plans if the company has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee, and the obligation can be estimated reliably.

d) *Long-term employee benefits*

The Company's net obligation in respect of long-term employee benefits is the amount of future benefit that employees have earned in return for their service in the current and prior periods. The calculation of Company's obligation is performed as per local laws. Any gains and losses are recognised in statement of profit or loss in the period in which they arise.

4. Other Explanatory Notes

4.1 Assets in grant

The Company has recognized assets received in grant (Computer equipment worth Rs. 65,000) setting up an equivalent deferred income in line with Nepal Accounting Standards for the treatment of grants.

During the current year, amount equivalent to the depreciation on such grant assets of Rs. 839 has been booked as income from grant assets disclosed under schedule 14 - Other Income.

4.2 Current tax

Current tax for the year amounting Rs. 4,260,215 (Previous year Rs. 1,944,150) has been provided as per Income Tax Act 2002.

4.3 Deferred tax

Deferred taxes are calculated on temporary difference using an effective tax rate of 25% (Previous year 25%). Refer Schedule 2 for detail computation.

4.4 Related party transactions and balance

The related party wise transactions showing the total transactions (nature of transaction - training fees) and closing balance (nature of closing balance - receivables) are as follows:

Amount in Rs.

Name of party	Transaction amount	Amount Outstanding as at 31 Ashadh 2078
Laxmi Bank Ltd.	1,007,666	-
Sunrise Bank Ltd.	4,122,236	8,250
Everest Bank Ltd	2,948,890	251,312
Total	8,078,792	259,562

Key management personnel (KMP) include CEO, Academic Director, HOP (Head of Program) and MA (Manager Academics). The salary and benefit provided to KMPs for FY 2077/78 are as follows:

Amount in Rs.

Name and Designation of KMPs	Salary	Bonus Paid F/Y 2076-77	Leave Provisioned	Total Benefits
Kumar Lamsal- CEO	7,190,000	157,588	320,000	7,667,588
Academic Director	2,274,000	93,493	-	2,367,493
AGM (Assistant General Manager)	2,536,366	92,446	106,943	2,735,755
SMA (Senior Manager)	2,020,127	73,932	111,000	2,205,059

The Company has paid Rs. 227,923 as Board meeting fee, Rs.16,000 as HR Committee fees and Rs. 12,000 as Audit committee fee in FY 2077/78.

4.5 Subsequent Events

There are no significant events both adjusting and non-adjusting after the balance sheet date affecting the financial statement at material level.

4.6 Contingent Liabilities

The Company has not been reassessed by Inland Revenue Department till date on income tax returns submitted under the self-assessment procedures. Further, there are no other contingent liabilities as on balance sheet date requiring disclosure.

4.7 Impairment for Doubtful Receivables

The Company has made additional impairment loss provision of Rs. 16,959 on doubtful receivables during the current year. Total impairment loss provision as at 31 Ashadh 2078 amounts to Rs. 4,617,724 on various uncollected sundry receivables pending for more than a year.

4.8 Employee Benefits

Employees have a statutory entitlement to payment of 90 days of accumulated un-availed leaves and 45 days' cash equivalent of accumulated un-availed sick leave. As per Company's policy an employee can avail sick leave of 12 days per year. Un-availed sick leave can be accumulated up to 45 days for use for encashment in future.

As per NAS 14, such long term employee benefits should be measured using actuarial valuation. However, the management estimates the leave liability for the actual unused accumulated leave days as at each reporting date which is undiscounted value and is in of view that the liability arising through actuarial valuation would not be materially different from the management current estimates of leave liability.

As on 31 Ashadh 2078, the calculated liability in respect of leave encashment is Rs. 836,669 (Previous year Rs. 552,340) against staff leave calculated on the basis of company's own estimation of the outstanding leave balance & salary entitled to individual employee.

4.9 Proposed Dividend

The Company has proposed cash dividend of 5% of paid up capital exclusive of dividend tax. The dividend is subject to approval from Annual General Meeting.

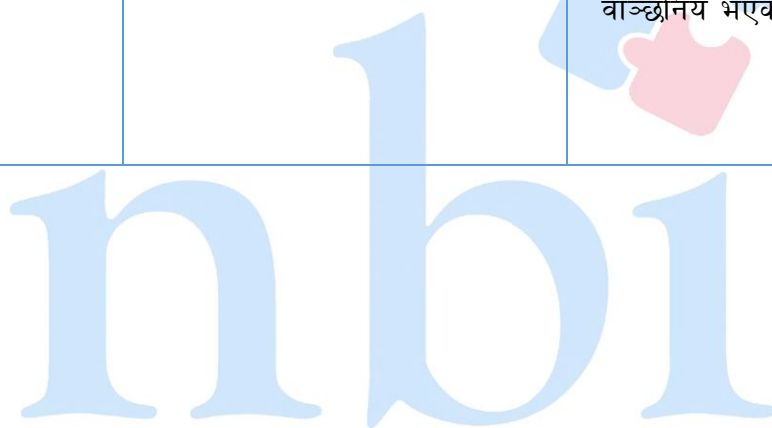
4.10 Previous year figures/Rounding off

Previous year's figures have been regrouped/ rearranged wherever necessary and practicable to facilitate comparison. Figures are rounded off to nearest Nepalese Rupee.

नेशनल बैंकिङ्ग इन्स्टिट्युट लिमिटेडको

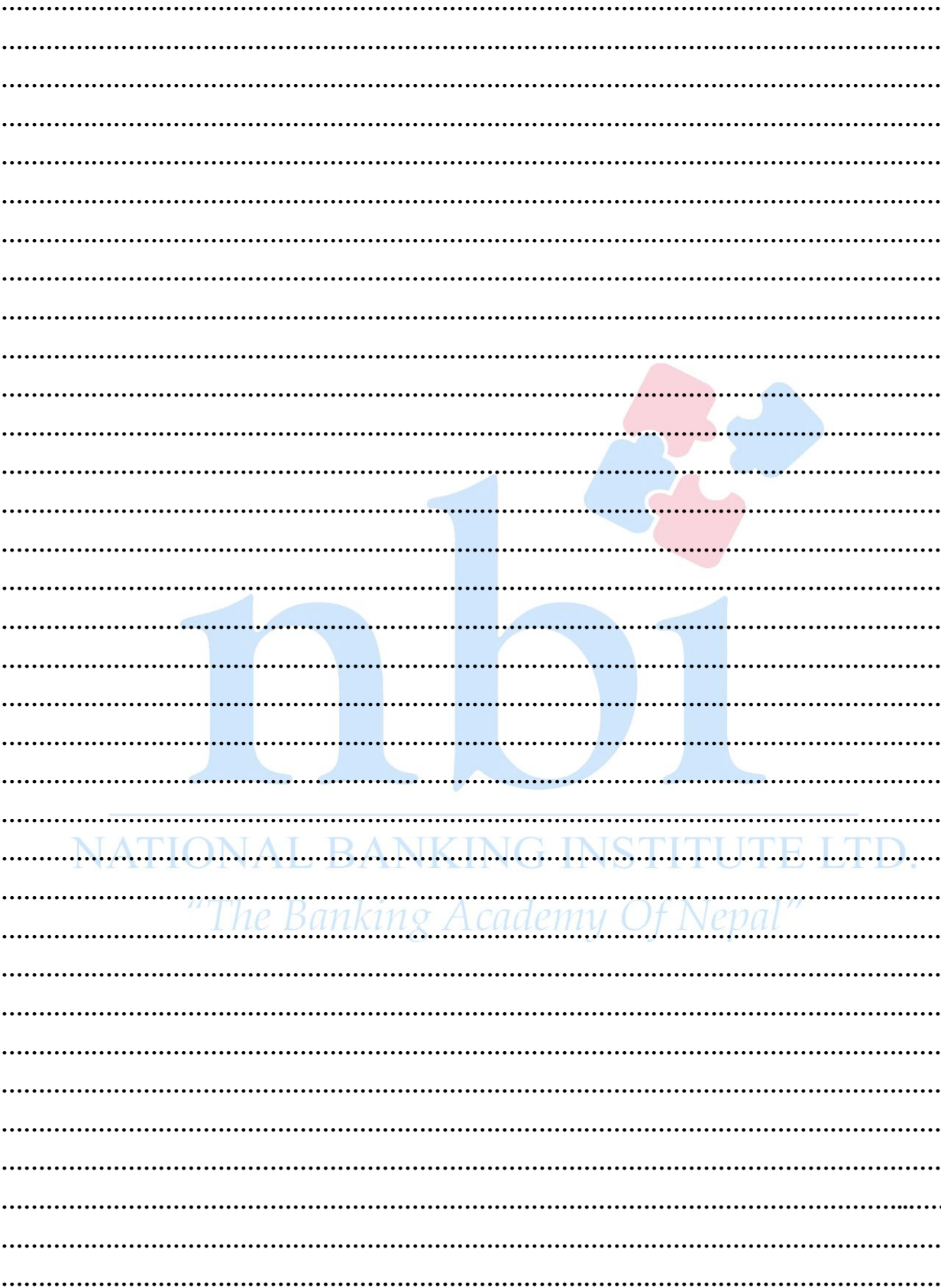
तेह्रौं वार्षिक साधारण सभाको विशेष प्रस्ताव नं. १ संग सम्बन्धित प्रबन्धपत्रमा गर्न लागिएको प्रस्तावित संशोधनको तीन महले

प्रबन्धपत्रमा भएको हालको व्यवस्था	प्रबन्धपत्रको प्रस्तावित संशोधन	संशोधन गर्नु परेको कारण
साविकमा व्यवस्था नभएको	दफा ४ (६क). नेपालको बैंकिङ तथा गैर बैंकिङ क्षेत्रका लागि आवश्यक कर्मचारीहरूको छनौटका लागि सम्बन्धित संस्थाका तर्फबाट परीक्षा संचालन गर्ने, नतिजा प्रकाशन गर्ने ।	बैंकिङ तथा वित्तीय क्षेत्रलाई आवश्यक तालिमका साथ योग्य जनशक्तिको छनौट पनि जरुरी देखिएको र बैंक तथा वित्तीय संस्थाहरूले योग्य र दक्ष जनशक्ति छनौटमा समेत सहयोग गर्न अनुरोध गरिएको अवस्थालाई प्रबन्धपत्रमा समावेश गर्न वाञ्छनिय भएकोले ।



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