

14TH

ANNUAL REPORT

2078/79

Board of Directors



Mr. Sumed Bhattarai
Chairman



Ms. Aarti Rajyalaxmi Rana
Director



Mr. Bigyan Raj Subedi
Director



Mr. Vijay Kumar Sharma
Director

नेशनल बैंकिङ्ग ईन्स्टिट्यूट लिमिटेडको चौधौ वार्षिक साधारण सभा सम्बन्धी सूचना

यस ईन्स्टिट्यूटको मिति २०७९ साल मंसिर २९ गते बसेको सञ्चालक समितिको १६६ औं बैठकको निर्णय अनुसार यस ईन्स्टिट्यूटको चौधौ वार्षिक साधारण सभा निम्नलिखित मिति र समयमा निम्न विषयहरू उपर छलफल तथा निर्णय गर्न बस्ने भएकोले कम्पनी ऐन २०६३ को दफा ६७ तथा यस ईन्स्टिट्यूटको नियमावलीको नियम १८ (ग) अनुसार सम्पूर्ण शेयरधनीमहानुभावहरूको जानकारी तथा उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ ।

सभा हुने मिति र समय :-

मिति : २०७९ साल ९ महिना २९ गते, बिहबार

समय : दिउसो ४:०० बजे

स्थान : एलफ्ट काठमान्डौ, (Aloft Kathmandu)

१. छलफल गर्ने विषयहरू :-

क. सामान्य प्रस्ताव:

- १) अध्यक्षज्यूको मन्तव्य सहितको सञ्चालक समितिको आ.व. २०७८/७९को वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने ।
- २) लेखापरीक्षकको प्रतिवेदन सहितको २०७९ आषाढ मसान्तको वासलात तथा आर्थिक वर्ष २०७८/०७९ को नाफानोक्सान हिसाब र सोही अवधिको नाफानोक्सान बाँडफाँड हिसाब, नगद प्रवाह विवरण लगायतका सम्पूर्ण वित्तीय विवरणहरू पारित गर्ने ।
- ३) सञ्चालक समितिले प्रस्ताव गरे बमोजिम हालकायम चुक्तापूँजीको ५ प्रतिशतले नगदलाभांश (कर बाहेक) स्वीकृत गर्ने ।
- ४) कम्पनी ऐन २०६३ को दफा १११ अनुसार आर्थिक वर्ष २०७९/०८०को लागि लेखापरीक्षकनियुक्त गरी निजको पारिश्रमिकनिर्धारण गर्ने ।
- ५) वर्तमान सञ्चालकहरूमध्ये सञ्चालक समितीबाट नियुक्त भएकानिम्न लिखित सञ्चालकको नियुक्तिलाई अनुमोदन गर्ने ।
 १. विज्ञान राज सवेदी, नेपाल राष्ट्र बैंक, संचालक
 २. विजय कुमार शर्मा, एभरेष्ट बैंक लि., संचालक
- ६) कम्पनीको संस्थापक शेयरधनीहरूबाट आगामी ४ वर्षका लागि प्रतिनिधित्व गर्ने ४ जना संचालकहरूको निर्वाचन गर्ने ।

ख. विशेष प्रस्ताव

१. कम्पनीको रजिष्टर्ड कार्यालयको ठेगानामा थप स्पष्ट पार्न कम्पनीको प्रबन्धपत्रको दफा २ नियमावलीको नियम २ मा संशोधन गर्ने ।
२. कम्पनीले आफ्नो कार्यक्षेत्र विस्तार गरी कम्पनीको व्यवसायमा विविधता ल्याउनका लागि कम्पनीको उद्देश्यमा थप व्यवस्था गर्नुपर्ने भएकोले उद्देश्य थपका लागि कम्पनीको प्रबन्धपत्रको दफा ४ को उपदफा (५) पछि देहायबमोजिम उपदफा (५क) थप गर्ने।

दफा ४ को उपदफा (५क) :

कम्पनीले बैंक, वित्तीय तथा वित्तीय संस्थाहरूको लागि आवश्यक पर्ने प्राविधिक ज्ञानमा आधारित सफ्टवेयर टुलहरू कम्पनी स्वयंले वा अन्य कम्पनीको सहकार्यमा विकास गरि बैंक तथा वित्तीय संस्थाहरूलाई उपलब्ध गराउने ।

३. उपरोक्त कार्यको लागि प्रवन्धपत्रमा आवश्यक संशोधन स्वीकृत गर्ने, प्रस्तावित संशोधनमा कुनै फेरवदल गरी सम्बन्धित निकायबाट स्वीकृत गराउन आवश्यक भएमा सो गर्न संचालक समितिलाई अख्तियारी दिने सम्बन्धी विशेष प्रस्ताव पारित गर्ने ।

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव

अन्य थप जानकारी

- (१) सभामा छलफल गरिने सञ्चालक समितिको वार्षिक प्रतिवेदन, लेखापरीक्षकको प्रतिवेदन सहितको वासलात, नाफानोक्सानहिसाब र सो सँग सम्बन्धित अनुसूचीहरू समेतको पुस्तिका ईन्स्टिच्यूटको कार्यालय, नक्सालबाट उपलब्ध गराईने छ । साथै उक्तप्रतिवेदन ईन्स्टिच्यूटमा उपलब्धभएको शेयरधनीहरूको ईमेल ठेगाना र ईन्स्टिच्यूटको वेबसाईट www.nbi.com.np मापनि राखिएको हुँदाउक्त वेबसाईटबाट डाउनलोड गर्न सकिने छ ।
- (२) संचालकहरूको निर्वाचन सम्बन्धि कार्यक्रम साधारण सभा हुने दिनभन्दा ७ दिन अघि प्रकाशित गरिनेछ ।
- (३) साधारण सभा सम्बन्धमा थपजानकारी आवश्यक परेमा कार्यालय समयभित्र नेशनल बैंकिङ्ग ईन्स्टिच्यूट लिमिटेडको कार्यालयमा सम्पर्क राख्नु हुन अनुरोध छ ।

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प्रोक्सी फाराम

श्री सञ्चालक समिति,
नेशनल बैंकिङ्गइन्स्टीच्यूट लि.,
काठमाण्डौ, नेपाल ।

विषय : प्रतिनिधिनियुक्त गरेको बारे ।

महोदय,

..... जिल्ला न.पा/गा.पा. वडा नं. बस्ने म/हामी
..... ले त्यस कम्पनीको शेयरधनीको हैसियतले २०७९ साल पौष २९ गते
विहिवारका दिन हुने चौधौँ वार्षिक साधारण सभामा स्वयंम उपस्थितभई छलफल तथा निर्णयमा सहभागी
हुन नसक्ने भएकोले उक्त सभामा भाग लिन तथा मतदान गर्नका लागि
न.पा/गा.पा. वडा नं. बस्ने त्यस कम्पनीका शेयरधनीश्री
..... 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 :

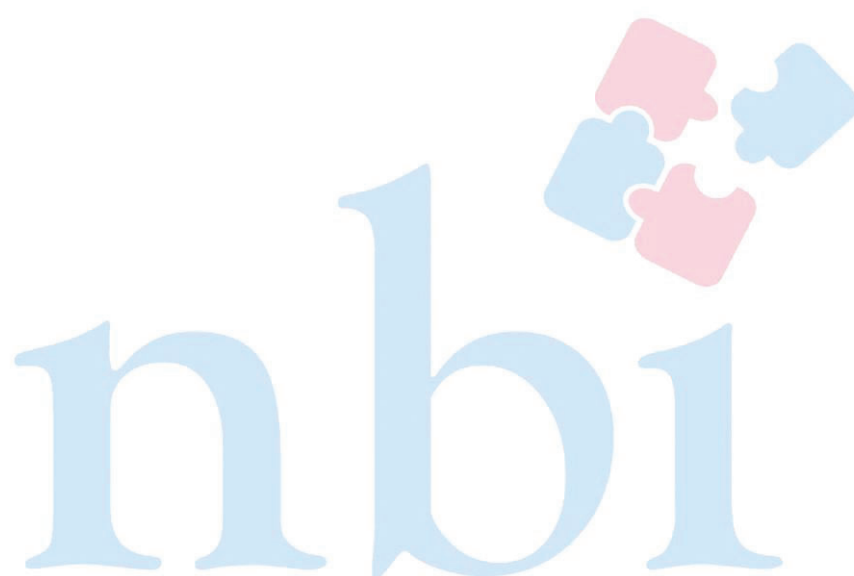
शेयरधनी परिचय नं. :

शेयर प्रमाणपत्र नं. :

शेयर संख्या

मिति :

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



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नेशनल बैंकिङ्ग इन्स्टिट्युट लिमिटेडको शेयरधनी तथा शेयर संख्या :

सि. नं.	तत्कालकायम रहेकाशेयरधनीहरुको नाम	शेयर संख्या	शेयर वापत चुक्ता भएको रकम
१.	नेपाल राष्ट्र बैंक	७६४५२५०	७६,४५,२५०।-
२.	नेपाल बैंक लि.	१८३४८६०	१८,३४,८६०।-
३.	राष्ट्रिय बाणिज्य बैंक	१८३४८६०	१८,३४,८६०।-
४.	नविल बैंक लि.	१८३४८६० १८३४८६०	१८,३४,८६०।- १८,३४,८६०।-
५.	हिमालयन बैंक लि.	१८३४८६०	१८,३४,८६०।-
६.	नेपालएसविआई बैंक लि.	१८३४८६०	१८,३४,८६०।-
७.	नेपाल बङ्गलादेश बैंक लि.	नविल बैंक लि.मा मर्ज भएको ।	
८.	एभरेष्ट बैंक लि.	१८३४८६०	१८,३४,८६०।-
९.	बैंक अफ काठमाण्डौं लि.	३६६९७	३६,६९,७००।-
१०.	नेपाल क्रेडिट एण्ड कमर्स बैंक लि.	१८३४८६०	१८,३४,८६०।-
११.	एन.आई.सी. एशिया बैंक लि.	३६६९७४०	३६,६९,७४०।-
१२.	माछापुच्छ्रे बैंक लि.	१८३४८६०	१८,३४,८६०।-
१३.	प्रभु बैंक लि.	१८३४८६०	१८,३४,८६०।-
१४.	कुमारी बैंक लि.	१८३४८६०	१८,३४,८६०।-
१५.	लक्ष्मी बैंक लि.	२४६९७६०	२४,६९,७६०।-
१६.	सिद्धार्थ बैंक लि.	१८३४८६०	१८,३४,८६०।-
१७.	ग्लोबल आई.एम.ई. बैंक लि.	१२,०००	१२,००,०००।-
१८.	सिटिजन्स बैंक इन्टरनेशनललि.	१८३४८६०	१८,३४,८६०।-
१९.	सनराईज बैंक लि.	१८३४८६०	१८,३४,८६०।-
२०.	नेपाल इन्भेष्टमेन्ट बैंक लि.	१८३४८६०	१८,३४,८६०।-
२१.	आरएमडीसी लघुवित्त वित्तीय संस्था लि.	३८२२६५०	३८,२२,६५०।-
	जम्मा	५०००००१००	५,००,००,०००।-

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बिषय सूची

क्र.सं.	विवरण	पेज नं.
१)	अध्यक्षज्यूको मन्तव्य.....	७
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यस नेशनल बैंकिङ्ग इन्स्टिच्यूट लिमिटेडको चौधौँ वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट अध्यक्षज्यू द्वारा प्रस्तुत गरिएको संक्षिप्त मन्तव्य

आदरणीय शेयरधनी महानुभावहरु,

यस नेशनल बैंकिङ्ग इन्स्टिच्यूट लिमिटेडको गरिमामय चौधौँ वार्षिक साधारण सभामा उपस्थित शेयरधनि एवम् अतिथि महानुभावहरुलाई इन्स्टिच्यूट तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्न चाहन्छु ।

आर्थिक वर्ष २०७८/०७९ हाम्रा लागि मिश्रीत किसिमको रह्यो । प्रतिदिन २५०० का दरले कोरोनाका विरामीहरु थपिने क्रमसँगै आर्थिक वर्षको शुरुवात भएकाले प्रथम त्रैमासिकमा सोचेअनुरूप कार्यक्रमहरु संचालन गर्न नसकिने अवस्था श्रृजना भएको थियो । दोस्रो त्रैमासिकमा स्थितिमा सुधार देखिन थालेको भएता पनि पौष महिनाको अन्त्य देखि फेरि संक्रमण बढेको यहाँहरुलाई विदितै छ । यति सम्मकी माघको प्रथम हप्ता मा इन्स्टिच्यूटका ५० प्रतिशत भन्दा बढि कर्मचारीहरु एकै चोटी संक्रमित भएकाले छोटो समयको लागी कार्यालय नै बन्द गर्नुपर्ने अवस्था आएको थियो । तर्सथ वर्षको अन्तिम त्रैमासिक देखि मात्र कार्यक्रमहरु सुचारु रुपले गर्न सकिएको थियो ।

कोरोनाले ल्याएको व्यावधानहरुले समिक्षा अवधिका लागि योजना गरिएका कतिपय कार्यक्रमहरु सम्पन्न गर्न सकिएन भने कतिपय कार्यक्रमहरु व्यवधानका बावजुद शुरुवात एवं सम्पन्न गरिएका छन् । तालिमको हकमा अधिल्लो वर्षभन्दा गत आ.व.मा ३१ प्रतिशत बढि तालिमहरु संचालन गरिएभने अन्तराष्ट्रिय श्रोतव्यक्तिहरु निम्ता गरि रिक्स म्यानेजमेन्ट कन्फरेन्स तथा AML/CFT कन्फरेन्स सफलतापूर्वक संचालन गरियो । त्यसै गरि बङ्गलादेश को IDF सँगको सहकार्यमा माईक्रोफाइनान्स सम्बन्धि वेबिनार तथा न्यू डेभलपमेन्ट बैंक तथा चाईनाको सहकार्यमा ICAAP तथा Risk Appetite सम्बन्धि वेबिनार गरियो । चालुपूँजी सम्बन्धी नेपाल राष्ट्र बैंकको मार्गदर्शनमा समेत वेबिनार गरि प्राप्त सुझावहरु नेपाल राष्ट्रबैंकमा सम्प्रेषण गरिएको थियो ।

समिक्षा अवधिमा नयाँ तालिम कार्यक्रमहरु,ब्रान्च म्यानेजमेन्ट,अपरेसन रिस्क म्यानेजमेन्ट, Comprehensive कर्मसियल लेन्डिङ्ग, रिटेल लेन्डिङ्ग, क्रेडिट रिस्क म्यानेजमेन्ट र ब्रान्च लेभल तथा संचालक शिक्षा कार्यक्रम अर्न्तगत Strategy and Appetite आदि कोर्षहरु तयार पारी तालिमहरु संचालन गरिए । दुई दिन भन्दा बढिको तालिम कार्यक्रमहरुमा अनिवार्य रुपमा तालिम पछि परिक्षा लिने व्यवस्था गरिएको छ । यसै समयमा थाईल्यान्डको एशियन इन्स्टिच्यूट अफ टेक्नेलाजी सँगको सहकार्यमा प्रोफेशनल मास्टर इन बैंकिङ्ग एण्ड फाइनान्स नामको १वर्षे कोर्ष संचालन शुरु भई २३ जना बैंकरहरु अध्ययनरत हुनुहुन्छ । AIT सँगको सहकार्यले हाम्रा लागि नया अवसरको श्रृजना गरेको छ । हालै मात्रै पनि १ हप्ता लामो Executive Development Program संचालन गरिएको छ ।

सटिफिकेशन कोर्ष तर्फ समिक्षा अवधिमा अधिल्लो वर्षको तुलनामा ७८ प्रतिशत बढि कर्मचारीहरु संलग्न भएका छन् । यसै अवधिमा नयाँ KESSDEE E-Library संचालन ल्याइएको छ भने Indian Institute off Banking and Finance (IIBF) सँगको सहकार्यमा चारवटा कोर्सहरु ल्याउने काममा कोभिडका कारणले ढिलाई भएता पनि हाल तीन वटा कोर्सहरु Retail Banking, Risk Management तथा Ethics in Banking मा को काम भईरहेको छ । क्रेडिट म्यानेजमेन्टको कोर्स भने स्थानिय स्तरमै तयार गरिदैछ । यी चारवटै कोर्सहरु यसै आर्थिक वर्ष भित्र शुरुवात गरिने छ ।

परामर्श सेवाको हकमा समिक्षा अवधिमा दूईवटा बैंकहरुमा रिस्क म्यानेजमेन्ट तथा कार्यविधिको अध्ययन गरि सुझाव दिईएको र थप आठवटा बैंकसँग अपरेसन रिस्क म्यानेजमेन्टको सफ्टवेयर उपलब्ध गराउने सम्झौता गरि एउटा बैंकमा लाइभ गईसकेको र अन्य बैंकहरु Implementation को विभिन्न चरण मा रहेको छन् । मार्केट रिस्क म्यानेजमेन्ट सफ्टवेयर विकासको अन्तिम चरणमा रहेको छ ।

रिसर्च सम्बन्धमा आवश्यक निति तथा कार्यविधि बनाई हाल आवश्यक जनशक्तिको व्यवस्थापन गर्ने क्रममा रहेको छ । यसै आर्थिक वर्ष भित्रमा केहि शोधपत्र हरु तयार हुने अपेक्षा गरिएको छ ।

नेपाल राष्ट्र बैंकले हालैमात्र लागू गरेको चालुपूँजी सम्बन्धि मार्गदर्शनले नेपालका बहुसंख्यक बैंकहरूले अवलम्बन गरेका कर्जा प्रवाह सम्बन्धि प्रक्रियामा आमूल परिवर्तन ल्याउने देखिन्छ । तर्सथ एउटा प्रक्रियामा अभ्यस्थ कर्मचारीहरूले अर्को प्रक्रिया अनुसार कूशलतापूर्वक कार्य सम्पादन गर्नका लागि नयाँ तालिम लिनुपर्ने देखिन्छ । त्यसैगरी हालै नेपाल राष्ट्र बैंकले कर्मचारी तालिम सम्बन्धि निर्देशनमा संशोधन गरि केही तालिमहरूलाई अनिवार्य गराएकाले संस्थाको कार्यभार आगामी दिनमा बढ्न जाने देखिन्छ । यसका लागि आवश्यक विभिन्न किसिमका तालिमहरू जस्तै २ हप्ते Comprehensive Banking Course, Working Capital Loan Management, Branch Management Excellence, Comprehensive Commercial Lending, Trade Finance Certification Course तथा अन्य आवश्यक पाठ्यक्रमहरू सहित हाम्रो संस्था तयार रहेको जानकारी गराउन चाहन्छु । यी तालिम कार्यक्रमहरूमा आफ्ना सम्बन्धित कर्मचारीहरूलाई संलग्न गराई आफ्नो मानव संसाधनलाई चुस्त राख्नुहुन म सबै बैंक तथा वित्तीय संस्थाहरूलाई आह्वान गर्न चाहन्छु ।

कोभिड- १९ ले ल्याएका विभिन्न असहजताका बावजुत यस नेशनल बैंकिङ्ग इन्स्टिट्युटले आ.व.२०७८/०७९मा खुद मुनाफा आर्जन गर्न सफल भएकोमा उक्त मुनाफाको केही अंश शेयरधनिहरूलाई लाभांशका रूपमा 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.२०७८/०७९को 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 सर्वसम्मतिमले स्वीकृत हुने विश्वास लिएको छु ।

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

सुमेद भट्टराई

अध्यक्ष

नेशनल बैंकिङ्ग इन्स्टिट्युट

नक्साल, काठमाण्डौ ।

"The Banking Academy Of Nepal"

यस नेशनल बैंकिङ्ग इन्स्टिच्यूट लिमिटेडको

चौधौँ वार्षिक साधारण सभा

सञ्चालक समितिको तर्फबाट अध्यक्षज्यू द्वारा प्रस्तुत आ. व. २०७८/७९ को प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरु,

यस नेशनल बैंकिङ्ग इन्स्टिच्यूट लिमिटेडको चौधौँ 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 परिवर्तनसँगै 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 परिप्रेक्ष्यमा शहरी तथा ग्रामीण क्षेत्रसम्म बैंकिङ्ग पहुँचको विस्तार भएसँगै सिर्जित अवसर तथा जोखिमहरुलाई व्यवस्थापन गर्दै सबल बैंकिङ्ग व्यवसाय सञ्चालन गर्नु चुनौतीपूर्ण रहेको छ । त्यसै गरी सुचना तथा प्रविधिको विकासले नयाँ नयाँ चुनौतीहरु ल्याएको छ । गत २ बष कोरोना भाईरसको महामारीले विश्वलाई नै प्रतिकूल असर पुर्याएको छ र आर्थिक- सामाजीक क्षेत्रमा नयाँ नयाँ चुनौतीहरु देखा परेका छन् । चुनौतीहरुको सामना गर्दै प्रतिस्पर्धात्मक वातावरणमा खरो उत्रनको लागि 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 अभिवृद्धि 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 प्रतिस्पर्धीबनाउनको लागि 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 परिवर्तनसँगै बैंकिङ्ग व्यवसायमा समेत समयानुकूल परिवर्तन गर्दै जानु पर्ने अवस्था रहेको छ भने परिवर्तित परिवेशलाई समेत सहज रुपमा स्वीकार गरी सकारात्मक नतिजा प्राप्त गर्न सोही अनुसार कर्मचारीहरुको सीप एवं दक्षतामा अभिवृद्धि गराउनु जरुरी छ । बैंकिङ्ग क्षेत्रमा आएको परिवर्तन सँगै जोखिम पनि बढ्दै गईरहेको छ । जोखिमको बदलिँदो चक्रसँगै 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 उद्देश्यका साथ यो संस्था विगत चौध वर्षदेखि निरन्तर क्रियाशील रहँदै आएको छ ।

बैंकिङ्ग क्षेत्रसंग आवद्ध भएका एवं हुन सक्ने सम्भावित जनशक्तिको कार्यक्षमता अभिवृद्धिको लागि 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 छौँ । समय समयमा परिमार्जन गरिएका तालिम तथा श्रोत सामाग्रीले गुणस्तरीय मानव संसाधनको विकास हुने विश्वास लिएका छौँ ।

अन्तर्राष्ट्रिय बैंकिङ्ग जगतका असल अभ्यासहरुलाई नेपालका बैंक तथा वित्तीय क्षेत्रमा समेत परिष्कृतरुपमा लागू गरी प्रभावकारी नतिजा हासिल गर्ने अभिप्रायका साथ 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 आईरहेको छ। वर्तमान परिप्रेक्ष्यमा Cetificaed course हरुको लोकप्रियता बढ्दै गैरहेकोले भारत स्थित Indian Institute Banking & Finance सँगको सहकार्यमा Interaional Trade Finance Certification Course उपलब्ध गराउन शुरु गरिएको छ भने अन्य ४ वटा Risk Management, Retail Banking, Ethics in Banking, Credit Management कोर्सहरुमा पनि काम भईरहेको छ। यस संस्थाले ब्याङ्क स्थित Asian Institute Technology (AIT) सँगको सहकार्यमा PMBF जस्तो प्रोफेशनल सर्टिफिकेट कोर्स को शुरु गरिएको छ भने भारत स्थित MDI सँगको सहकार्यमा MDP (Management Development Programs) कोर्सहरु संचालन गरिएका छन्।

वैकिङ्ग सम्बन्धि विषयमा थप क्षमता अभिवृद्धिको लागि विशेष रुपमा तयार गरिएको JANBI-Junior Associates National Banking Institute_Certification कोर्समा सहभागिता बढ्दै गईरहेको छ। गत आर्थिक वर्ष सम्ममा उक्त कोर्समा जम्मा ५२८५ जना सहभागि भई समीक्षा अवधिसम्म २०४७ जना उत्तिर्ण भएका छन्। त्यस्तै, JANBIकोर्सको माथिल्लो संस्करण Chartered Associates of National Banking Institute (CANBI) समेत संचालन गरिसकेको ब्यहोरा जानकारी गराउँदै उक्त कोर्समा हालसम्म विभिन्न बैंक तथा वित्तीय संस्थाहरुमा आवद्ध जम्मा ४५२ जना कर्मचारीहरु सहभागि भई १५२ जना उत्तिर्ण भएका छन्। यस प्रकारका कोर्सले बैंक एवं वित्तीय क्षेत्रको जनशक्तिको ज्ञानलाई समय सापेक्ष परिष्कृत गर्न सहजता प्रदान गरेको छ। कर्मचारीहरुलाई वैकिङ्ग सम्बन्धि सम्पूर्ण ज्ञान दिलाउने उद्देश्यमा यी कोर्सहरु अत्यन्त सफल रहेका छन्। कर्मचारीको दक्षता अभिवृद्धिको लागि विभिन्न नयाँ क्षेत्रमा तालीम कार्यक्रम शुरुआत गरेका छौ। जसमध्ये Credit Risk Management in Branch Level, Effective Branch Management, Working Capital Loan, Comprehensive Banking Course जस्ता तालीमहरु अहिले लोकप्रिय भएका छन्।

कर्मचारीको योग्यता, क्षमता र लगनशीलताले बैंक तथा वित्तीय संस्थाको कार्यसम्पादन तथा उत्पादकत्वमा सकारात्मक प्रभाव पार्ने गर्दछ। तालिम तथा विकासका कार्यक्रमहरुका माध्यमबाट कर्मचारीको कार्य सम्पादनस्तर उच्च बनाउन सकिने कारण बैंक तथा वित्तीय संस्थाले तालिम कार्यक्रममा जोड दिनु आवश्यक छ। कर्मचारीको क्षमता विकासमा सहयोग गर्न यस संस्था तयार रहेको र यसको लागि बैंक तथा वित्तीय संस्थाहरुले यस इन्स्टिट्यूट द्वारा सञ्चालित कार्यक्रमहरुमा आवश्यक सहयोग रहने विश्वास पनि लिएको छु।

संस्थाले वैकिङ्ग क्षेत्रको जनशक्तिलाई आवश्यक हुने समयसापेक्ष तालिम एवं कार्यक्रमलाई निरन्तरता दिंदै भविष्यमा अभै नयाँ तालिम सञ्चालन गरी वित्तीय क्षेत्रमा कार्यरत जनशक्तिलाई सक्षम बनाउन तथा यस क्षेत्रको गुणस्तर अभिवृद्धि गर्न सक्रिय भूमिका खेल्न कटिबद्ध रहने विश्वास दिलाउन चाहन्छौ।

आर्थिक वर्ष २०७८/७९ को प्रगति विवरण

आर्थिक वर्ष २०७८/७९ मा संस्थाले २६६ वटा तालिम कार्यक्रमहरुबाट कुल रु.८,७३,८९,११४।- (अक्षरेपी आठ करोड त्रिरतर लाख उन्नब्बे हजार एक सय चौध मात्र) आम्दानी प्राप्त गरेको छ। त्यसैगरी, समिक्षा वर्ष खुद मुनाफा रु. १,४०,३९,१८९।- (अक्षरेपी एक करोड चालिस लाख उन्चालिस हजार एक सय उनान्बे मात्र) भएको छ। गत वर्ष पनि कोभिड -१९ को असर आंशीक रुपमा परेको देखिन्छ। पहिलो त्रैमासमा Lockdown को कारणले आर्थिक क्षेत्रमा नकारात्मक असर परेको थियो। पटक पटक कर्मचारीहरु यो रोगबाट पिडित भएकोले उनिहरुको मनोबल खस्केको र आमदानीमा असर परेकोले तालिम प्राथमिकतामा नपरी यस संस्थाको आमदानीमा असर परेको छ।

यस संस्थाको विगत पाँच वर्षको आर्थिक भ्रलक निम्न बमोजिम छ।

(रु.हजारमा)

विवरण	आ.व				
	२०७८/०७९	२०७७/०७८	२०७६/०७७	२०७५/०७६	२०७४/०७५
चुक्ता पूँजी	५०,०००	५०,०००	५०,०००	३२,७००	३२,७००
जगेडा कोष	१,४८,०२१	१,३६,६४६	१२६,५३३	१,२३,३६५	१,०२,९२०
लगानी/बैंक मुद्रति	१,७२,५००	१,६०,०००	१,४५,०००	१,२७,५००	१,०२,५००
तालिम कार्यक्रम आम्दानी	८७,३८९	५९,२९१	७०,२३०	१,४५,५९८	१,३१,९०२
तालिम कार्यक्रम खर्च	४५,१०४	१९,०२३	३७,८५६	८१,७०२	६०,१९८
कूल आम्दानी	४२,२८४	४०,२६८	३२,३७५	६३,८९६	७१,७०३
अन्य आम्दानी	१५,७६३	१२,०८८	१६,७३२	१४,६६९	१०,८८८
कूल सञ्चालन खर्च	३५,१८२	३१,१३१	३६,९५६	३७,२१९	२८,७४३
ह्रासकट्टि	२१३४	२,४६१	२,८५५	३,३१९	१,२६१
सञ्चालन नाफा	२०,७३०	१८,७४७	८,०५७	३४,६६४	५२,५८६
तालिम संख्या	२६६	२०४	२३१	३५७	३५८

पूँजी र जगेडा कोष :

आर्थिक वर्ष २०७८/७९ मा संस्थाको चुक्ता पूँजीमा कुनै परिवर्तन भएको छैन भने अधिल्लो वर्षको तुलनामा समीक्षा वर्ष जगेडा कोषमा ८ प्रतिशतले वृद्धि भएको छ । यस संस्थालाई आवश्यक पूर्वाधारहरूको विकास गर्न तथा वित्तीय रुपमा अभि बढी आत्मनिर्भर बनाउन जगेडा कोषलाई अभि सुदृढ बनाउदै लैजाने नीति रहेको छ ।

संस्थाको सेवा :

बैंक तथा वित्तीय संस्थामा कार्यरत मानव संसाधनलाई अभि 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 कार्यक्रमहरूका लागि संस्थाले स्वदेशी तथा विदेशी विज्ञहरूको सहयोग लिदै आईरहेको छ । तालिमहरूको साथसाथै अन्य Banking Professional Certificate Courses JANBI /CANBI, Moodys Analytics Credit Certificate Courses, AML certification courses हरूको पनि लोकप्रियता बढ्दै गएको छ । गत वर्ष भारतको Indian Institute of Banking & Finance संग को सहकार्यद्वारा International Trade Finance Certificate Course को शुरुआत गरिएको छ । त्यस्तै, बैंकहरूको आवश्यकता बुझ्नको लागि 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 । २०७९ असार मसान्तमा संस्थामा २२ जना कर्मचारीहरू कार्यरत रहेका थिए ।

अन्तर्राष्ट्रिय प्रभाव :

हालको विश्वव्यापीकरणको अवस्थामा समग्र बैकिङ्ग क्षेत्र पनि परिष्कृत भई अन्तर्राष्ट्रिय जगतसंग क्रमिकरुपले आवद्ध हुँदै गईरहेको छ । नेपालको बैकिङ्ग क्षेत्रलाई पनि अन्तर्राष्ट्रिय जगतसंग परिचित गराउने हेतुले यस संस्थाले विभिन्न अन्तर्राष्ट्रिय तालिम तथा सम्मेलनहरू आयोजना गर्दै आएको छ । यसै परिप्रेक्ष्यमा गत आर्थिक वर्षमा संस्थाले Risk Management, AML Conference, Workshop on Data Security 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 गराइएको छ भने विदेशबाट श्रोत

व्यक्ति/विज्ञहरूसमेत आमन्त्रण गरी तालिम कार्यक्रमहरु सञ्चालन गरिएका छन् । अन्तर्राष्ट्रिय असल अभ्यासहरुबाट नवीनतम् विषयहरुको ज्ञान हासिल गर्न सहजीकरण हुने अभिप्रायले यस संस्थाले गत आर्थिक वर्षमा AIT Bangkok संग आवद्ध भई Professional Masters in Banking & Finance (PMBF) जस्तो Banking Professional Course सुरु गरेको छ र यसलाई निरन्तरता दिइनेछ । त्यसैगरी Merchant Banking का Top Executive हरुलाई EIBFS, Dubai मा तीन दिने तालिम प्रदान गरेका छौं ।

बैंक तथा वित्तीय संस्थाहरूसंग हाम्रो सम्बन्ध :

यस संस्थाले मुख्यतया: बैंक तथा वित्तीय संस्थाहरुकोलागि विभिन्न प्रकारका तालिम कार्यक्रमहरु सञ्चालन गर्दै आइरहेको छ । यस्ता प्रकारका सम्बन्धहरुलाई अझ सुदृढ बनाउन तथा वित्तीय संस्थाहरु बीच समन्वय गराउन विभिन्न फोरमहरु मार्फत अन्तरक्रिया कार्यक्रम सञ्चालन गर्दै आइरहेको छ ।

बैंक तथा वित्तीय संस्थाका कर्मचारीहरुको क्षमता अभिवृद्धि गर्नकोलागि समझदारी पत्रमा हस्ताक्षर गरी आवश्यकता अनुसार तालिम तथा कार्यक्रमहरु आयोजना गर्दै आइरहेका छौं । यसका साथै Risk Management जस्ता महत्वपूर्ण क्षेत्रमा परामर्श सेवा पनि प्रदान गर्दै आएका छौं ।

सञ्चालक समिति :

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

लेखा परीक्षक :

संस्थाको आर्थिक वर्ष २०७८/७९ को लेखापरीक्षण कार्यको लागि नियुक्त लेखापरीक्षक श्री PKF TR Upadhyaya & Co. आर्थिक वर्ष २०७९/८० को लेखापरीक्षण कार्य गर्न पनि ऐन बमोजिम योग्य हुनुभएकोले लेखापरीक्षण समितिको सिफारिस बमोजिम निजलाई नै आर्थिक वर्ष २०७९/८० को लेखापरीक्षण कार्यको लागि नियुक्तिको सिफारिस गरिएकोछ ।

शेयर जफत :

आर्थिक वर्ष २०७८/०७९ मा कुनै पनि शेयर जफत गरेको छैन ।

संस्थाका भगिनी संस्थाहरूसंगको कारोवार :

यस संस्थाको कुनै पनि भगिनी संस्थाहरु छैनन् ।

सञ्चालक र सञ्चालकका एकाघरका परिवारहरुको 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, कार्यविधिहरु तर्जुमा गरी लागु गरेको छ । संस्थाले मानव संसाधन सम्बन्धी नीति, कर्मचारी सेवानियमावली, लगानी नीति, तालिम निर्देशिका र आर्थिक नीति तथा निर्देशिका तयार गरी लागु गरेको छ । यी नीति तथा निर्देशिकाहरुले कर्मचारीको भर्ना, कर्मचारी अनुशासन, आचारसंहिता, संस्थामा गरिने खर्चहरु, खर्चको लागि अख्तियारी, संस्थामा भएको श्रोत र साधनको उचित परिचालन आदिका सम्बन्धमा स्पष्ट व्यवस्था गरेको छ । तिनै नीति निर्देशिकामा भएका व्यवस्थाहरु अनुसरण गरी संस्था सञ्चालित

छ। साथै, संस्थाको कारोवार, 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 २०७८/७९ को आन्तरिक लेखा परीक्षण प्रविन जोशी एण्ड कम्पनीले गरेको छ। संस्थामा हुने खरिद प्रक्रियालाई प्रभावकारी बनाउनकोलागि आन्तरिक खरिद समिति गठन गरिएको छ।

कम्पनी ऐनमा भएको व्यवस्था बमोजिम यस संस्थामा गैह्र 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 विजय कुमार शर्मा- संयोजक (२०७९/०३/३० बाट नियुक्ती बाट नियुक्ती)

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

१. श्री विज्ञान राज सुवेदी-(सञ्चालक)सञ्चालक (२०७८/०८/२९ 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 निम्नानुसार रहेको छ।

क्र.सं	सञ्चालक	पद	कैफियत
१.	श्री सुमेद भट्टराई	अध्यक्ष	प्रतिनिधित्व लक्ष्मी बैंक लि.
३.	श्री विज्ञान राज सुवेदी	सञ्चालक	प्रतिनिधित्व नेपाल राष्ट्र बैंक
२.	श्री आरती राज्यलक्ष्मी राणा	सञ्चालक	प्रतिनिधित्व सनराइज बैंक लि.
४.	श्री विजय कुमार शर्मा	सञ्चालक	प्रतिनिधित्व एभरेष्ट बैंक लि.

सञ्चालक समितिको बैठक :

आ.व.२०७८/०७९मा सञ्चालक समितिको बैठक र सञ्चालकहरुले प्राप्त गरेको भत्ताको विवरण निम्न अनुसार छ।

क्र.सं	बैठक	बैठक संख्या	रकम
१.	बोर्ड मिटिङ्ग	१०	रु.१७६,०००।-
२	Audit Committee को मिटिङ्ग	३	रु. २४,०००।-
३	HR Commitee को मिटिङ्ग	२	रु. १६,०००।-
जम्मा		१५	रु. २,१६,०००।-

सञ्चालक समितिका अध्यक्ष र सदस्यहरूलाई 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	रकम
१.	तलब	रु. ६६,९०,०००।००
२.	बोनस	रु. ६,३५,३९२।००

३.	दर्शन भत्ता	रु. ५,००,०००।००
४.	कूल रकम	रु. ७८,२५,३९२।००
५.	कर कट्टि	रु. २४,९८,६९२।३५
६.	जम्मा भुक्तानी रकम	रु. ५४,०६,६९९।६५

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 गराइएको छ ।

सञ्चालन तथा कर्मचारी खर्च :

आ.व. २०७८/०७९ मा सञ्चालन र कर्मचारी खर्च निम्न बमोजिम रहेको छ ।

सञ्चालन खर्च (रु.)	७,४४३,६९८।-
कर्मचारी खर्च (रु.)	२७,७३८,८०३।-
जम्मा(रु.)	३५,१८२,५०१।-

संस्थाका भावी योजनाहरू

१. Risk management, Credit management, Retail Banking, Ethics in Banking जस्ता विषयहरूको प्रमाणिकरण कोर्सहरू तयार गरी सञ्चालन गर्ने ।

२. NBI Faculty Pool बढाउने

३. दुरदराजका विपन्न वर्गसम्म वित्तीय साक्षरता तथा वित्तीय सेवाको पहुँच अभिवृद्धि गर्नकोलागि यस क्षेत्रमा संस्थाको तर्फबाट योगदान पुर्‍याउन सकिने सम्भावित क्षेत्रहरू पहिचान गरी आवश्यक कार्य गरिने कार्यलाई निरन्तरता दिइने ।

४. विश्व बैंकिङ्ग परिवेशमा आएका नवीनतम् अभ्यासहरूलाई नेपालमा समेत अङ्गीकार गर्न आवश्यक तालिमको लागी अन्तर्राष्ट्रिय संघ संस्थाहरूसँग समन्वय तथा सहकार्यलाई निरन्तरता दिइने ।

५. Banking & Finance को विभिन्न क्षेत्रमा आवश्यक अनुसन्धान (Research) कार्यको शुरुवात गर्ने ।

६. Banking & Financial Institutes लाई जोखीम व्यवस्थापनमा परामर्श सेवा (consulting Service) उपलब्ध गराउन गत वर्षबाट शुरु गरिएकोमा सो कार्यलाई निरन्तरता दिने ।

धन्यवाद ज्ञापन :

अन्त्यमा यस संस्थालाई उच्चस्तरीय तालिम प्रतिष्ठानको दर्जामा पुर्‍याउन सहयोग गर्नु हुने सम्पूर्ण शेयरधनीज्यूहरू, संस्थाको हितकोलागि समय समयमा आवश्यक निर्देशन दिनु हुने नेपाल राष्ट्र बैंक, नेपाल बैंकर्स संघ तथा वित्तीय संस्थाका पदाधिकारीहरू र यस संस्थाद्वारा आयोजना गरिएका कार्यक्रमहरू सुचारु रूपले सञ्चालन गर्न सहयोग गर्नु हुने बैंक तथा वित्तीय संस्था, तालिम सहजकर्ताहरू, कम्पनी रजिष्ट्रार र सम्बन्धित निकायहरूलाई धन्यवाद दिन चाहन्छु । त्यस्तै, यो संस्थालाई यस उचाई सम्म पुर्‍याउन अथक योगदान गर्ने यस संस्थाका उर्जाशील कर्मचारीहरूलाई 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 Laghubitta Bittiya Sanstha Ltd. (RMDC) and member banks of Nepal Bankers' Association (NBA) as the promoters.

Established by the industry, 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 footprint as the leading learning institute in the country. From its 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. 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) Analytics Credit Certification Courses**
4. **Professional Masters Degree in Banking & Finance (PMBF)**
5. **Financial Literacy**
6. **Examination services**
7. **Bank's Training Need Assessment services**
8. **Consulting Services on Risk Management**
9. **Research**

Board Members:

1. Mr. Sumed Bhattarai
Chairman
Deputy Chief Executive Officer,
Laxmi Bank Limited
2. Mr. Bigyan Raj Subedi
Director
Director
Nepal Rastra Bank
3. Ms. Aarti Rajyalaxmi Rana
Director
Deputy Chief Executive Officer,
Sunrise Bank Ltd.
4. Mr. Vijay Kumar Sharma
Director
Deputy Chief Executive Officer
Everest Bank Ltd.

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.

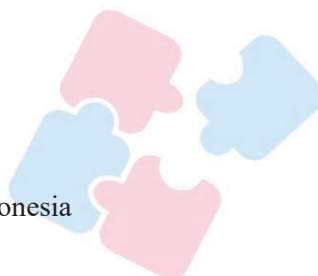
Alliances with esteemed Institutions:

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)
- 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), Thailand
- International Finance Corporation (IFC)
- KESDEE Inc., USA
- International Development Institute (IDI), USA
- Integrated Development Foundation (IDF), Bangladesh
- SISA Information Security, India
- Lembaga Pengebangan Perbankan, Indonesia (LPPI), Indonesia



nbi

NATIONAL BANKING INSTITUTE LTD.

"The Banking Academy Of Nepal"



Integrated Development Foundation (IDF)
Bangladesh



"The Banking Academy Of Nepal"



Operation Overview

2078/79

Operation Review

National Banking Institute (NBI) has been playing a catalytic role in developing nation-wide system for capacity enhancement of employees working in Banks and Financial institutions. 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 staff's 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 and continued its collaboration with various foreign institutions in providing the best of the Executive Education programs. Asian Institute of Technology (AIT), Thailand, Manipal Global Education Services Pvt. Ltd., Bangalore, Karnataka, India, and Frankfurt School of Finance and Management (FSFM) are few of such major collaborations.

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 experts, regulators, practitioners 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 both inside valley and as well regionally. The conferences are usually facilitated by international key Subject Matter Experts (SMEs), local industry experts and regulators. 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. With the motive to bring a large segment of unbanked population into the banking network, NBI has been delivered altogether 25 Financial Literacy programs this fiscal year all across the country amongst for 2766 participants from 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 in line with the goal prescribed by Financial Literacy Framework as designed by Nepal Rastra Bank. The goal being to enhance knowledge of using formal channels for making financial transactions and converting these skills into behavioral change.

In this regard, NBI has designed Financial Literacy app to help communities at the base of the pyramid to understand the importance of saving habits and financial planning to some extent. The app includes the content such as the introduction to Financial Literacy, the financial planning development, family budgeting, saving, loan, insurance, etc. The app also includes interactive quizzes and exercises relating to financial literacy for easy and proper understanding of the skills and knowledge. The app also allows you to evaluate your level knowledge and understanding in financial literacy by solving the quiz questions. We further look forward on to your feedback on the app for improvement.

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 18 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 2078-79

There were altogether 478 enrollments in JANBI this year where as in CANBI there were 120 enrollments. The monthly enrollment trend during the year is illustrated in the figure 1 & 2 below.

Figure 1: JANBI Enrollment for FY 2078-79

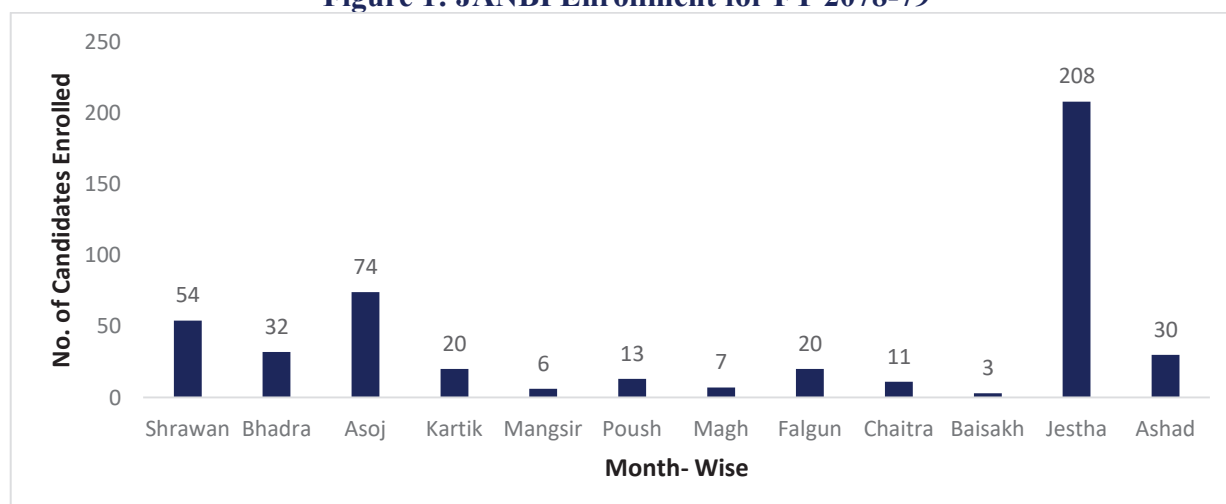
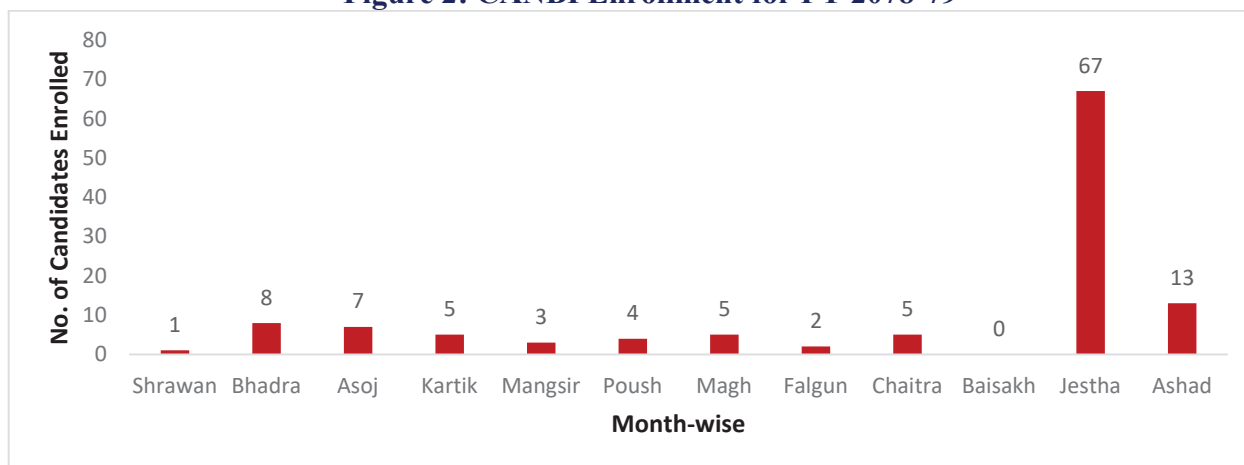


Figure 2: CANBI Enrollment for FY 2078-79



JANBI & CANBI certification examinations in Fiscal Year 2078/79

Three blocks of examination (July, December 2021 and July 2022) were conducted during this year. All three of the examinations were conducted successfully. The first block was conducted online due to the second COVID wave across the country. The second and third blocks were conducted physically at various centers across Nepal. The number of examinees who appeared in the examinations of JANBI and CANBI conducted in July, December 2021 and June 2022 in various cities is illustrated below in figure 3, 4 and 5 respectively.

Figure 3: JANBI and CANBI Exams of July 2021

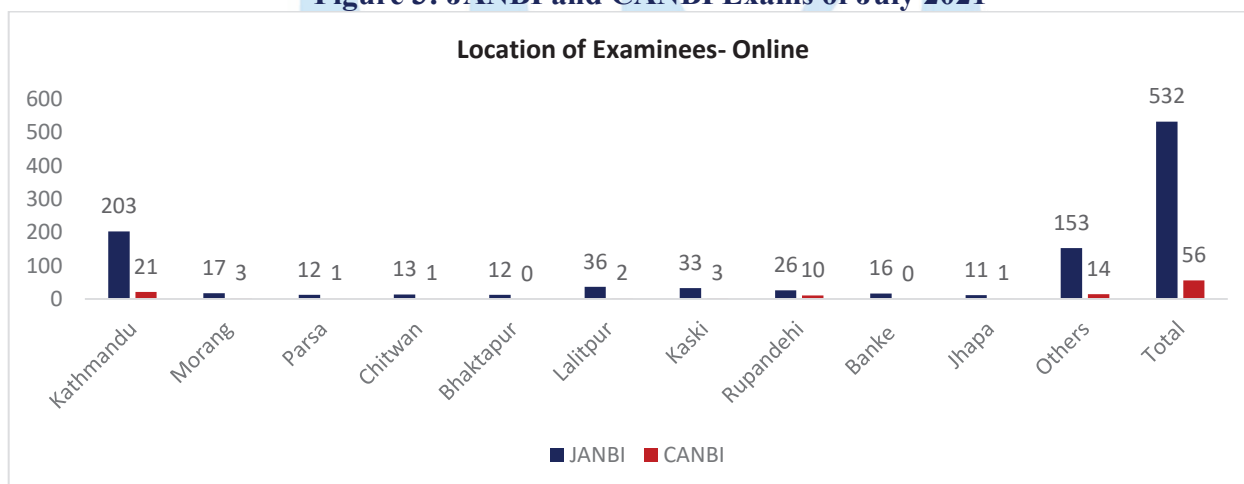
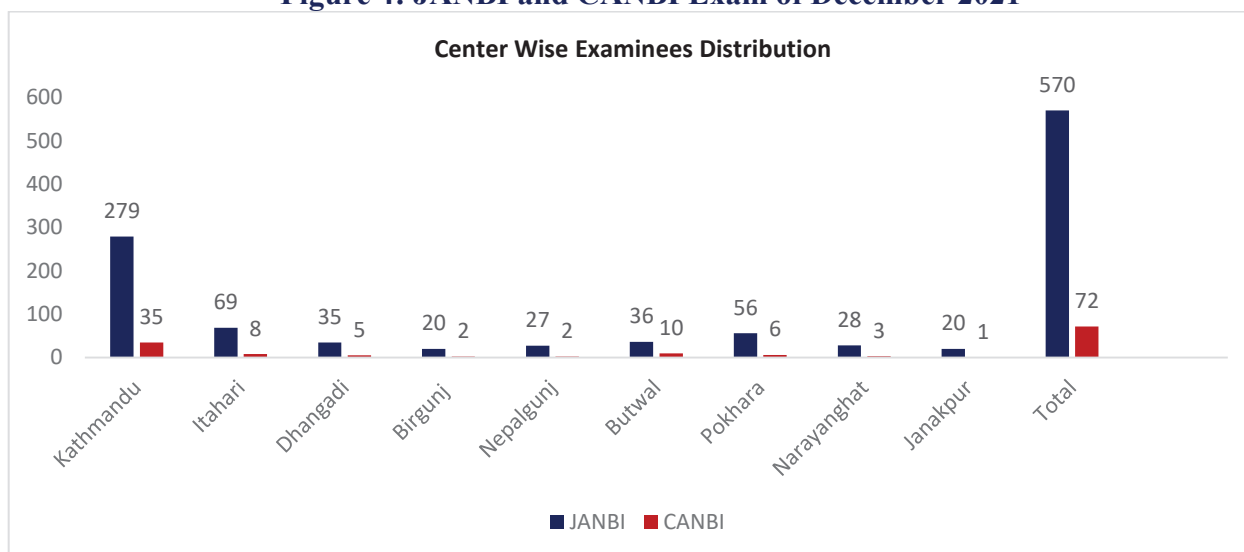
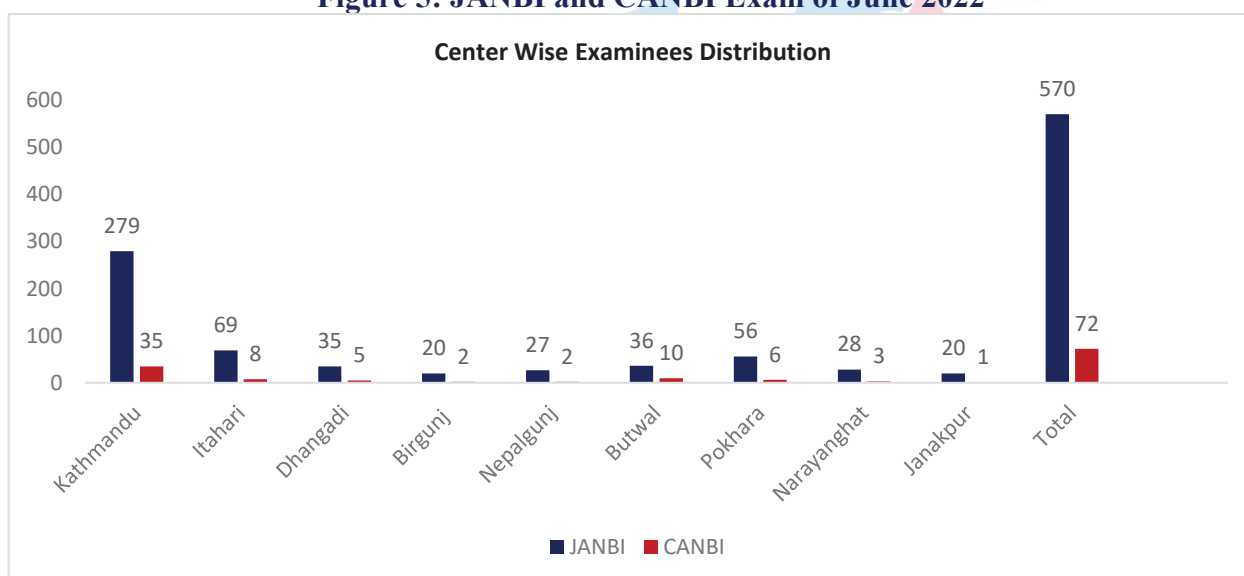
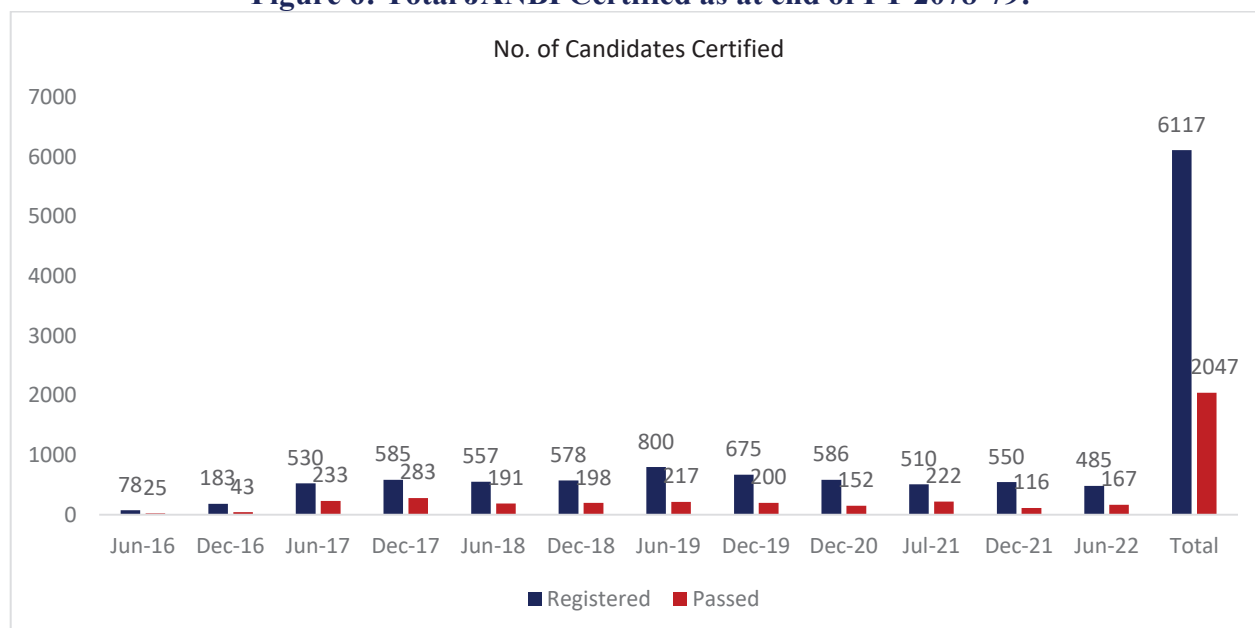
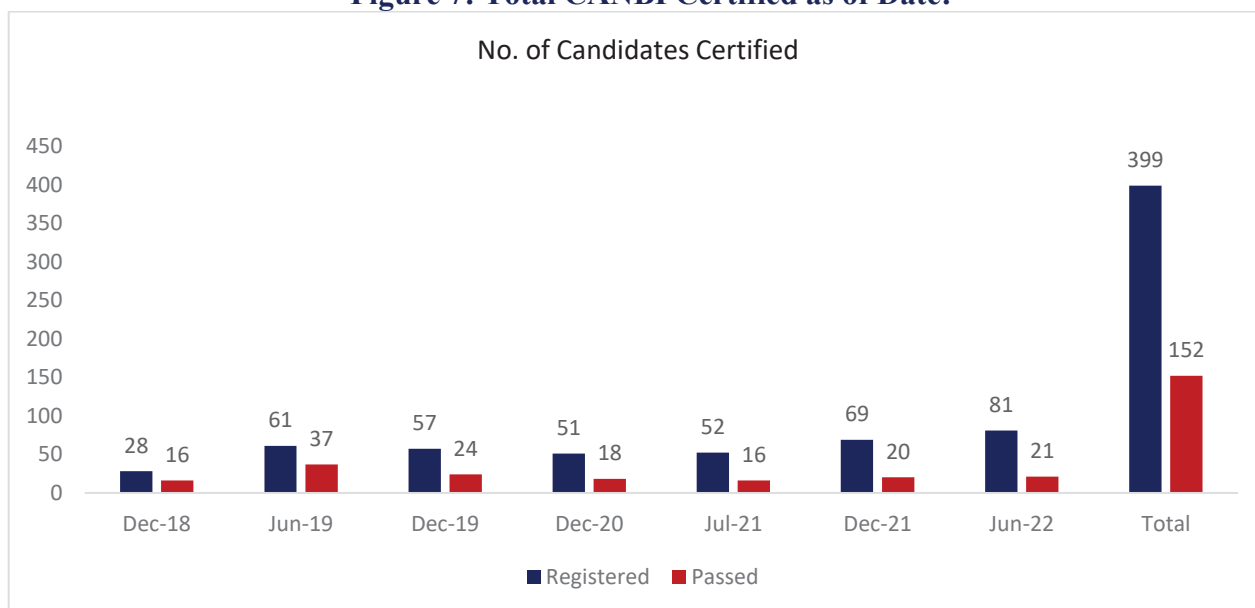


Figure 4: JANBI and CANBI Exam of December 2021**Figure 5: JANBI and CANBI Exam of June 2022****JANBI certified:**

As of date 2,047 candidates have been JANBI certified out of which 8% are distinction holder, 29% are 1st division and 64% are passed. Out of total 2,047 JANBI certified as of date, 70% are male and 30% are female. The figure 6 below depicts the number of JANBI certified candidates in different examination blocks as of date.

Figure 6: Total JANBI Certified as at end of FY 2078-79:**JANBI Certified As of Date****Total 2047****1428****619****DISTINCTION****FIRST
DIVISION****PASSED***The Banking Academy Of Nepal***CANBI certified:**

As of date, 152 candidates have been CANBI certified out of which 2% are distinction holder, 27% are 1st division and 71% are passed. Out of total 152 CANBI certified as of date, 89% are male and 11 % are female. The figure 7 below depicts the number of CANBI certified candidates in different examination blocks as of date.

Figure 7: Total CANBI Certified as of Date:**CANBI Certified As of Date****Total 152****136****16****DISTINCTION****FIRST
DIVISION****PASSED****International Trade Finance Certification Course**

During the fiscal year 2078-79, we had launched a new certification course: International Trade Finance Certification Course to the banking professionals. The total number of enrollments for this fiscal year 2078-79 is 95.

Online Certification Courses 2078-79:

The online certification courses which NBI has been offering to the Nepalese banking industry in collaboration with international organizations like Fintelekt Advisory, Kesdee and Moody's

Analytics have received overwhelming responses. This year too, the number of enrollments in the online certification courses was encouraging.

Table 1: Certification Courses

S.No.	Certification Course	Enrolled Candidates 2078/79	Enrolled Candidates 2077/78
1	AML-CFT Certification Course	6,130	2925
2	Anti-Fraud Certification Course	386	246
3	Trade Based Money Laundering	136	74
4	Kesdee e-library	124	N/A
5	Moody's Certification Course	47	431

Examination Services 2078-79

During the fiscal year, with exception to the examinations of JANBI and CANBI, we have also been offering examination services for recruitment, internal promotion and knowledge testing. The examinations were carried out on different dates for 12,273 banking employees across various banks.

Table 2: Examination Services

S. No.	Examination Type	Examinees 2078/79	Examinees 2077/78
1	Recruitment Exam	9645	600
2	Promotional Exam	2628	448
3	Knowledge Test	0	132
	Total	12,273	1,180

An overview of the Training Programs 2078/79:

The Fiscal Year 2078/79 has shown improvement in terms of the business growth due to the reduction in the COVID cases in comparison to the last year's huge impact in the industry due to the Government imposed lockdown. More in-person physical programs were conducted in this year with the adoption of new normal along with the release in the travel restrictions for conducting International programs.

NBI conducted 257 programs to 10,920 banking professionals across the country. In terms of category of programs, out of 257 programs, 68% of the programs were on core banking and 32% on soft skills.

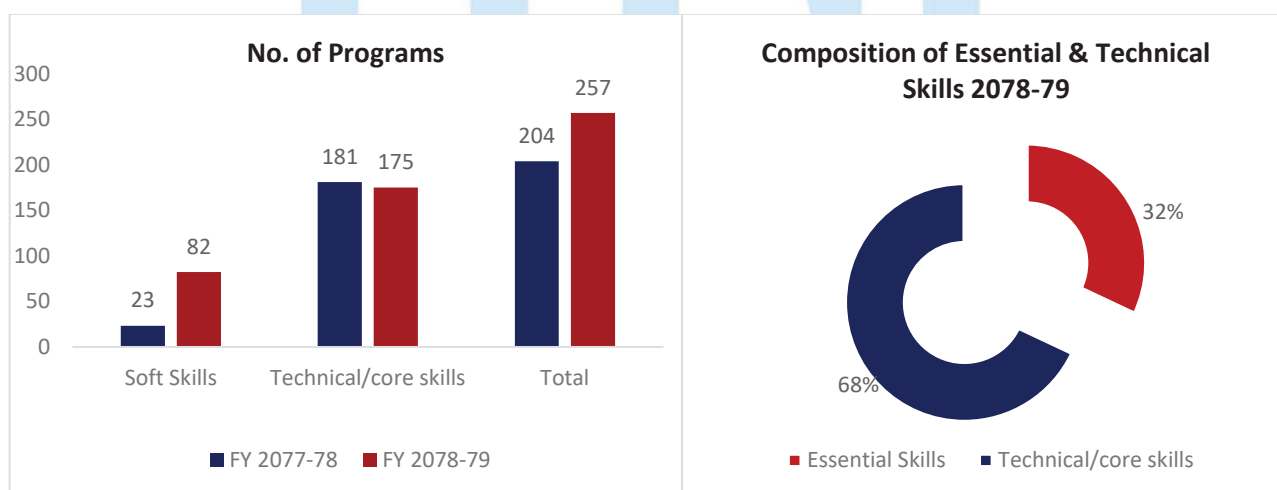
Geographically, 42% of the programs were conducted inside valley (local facilitator), whereas, 23% outside valley (local facilitator), 28% were conducted virtually including both international and local programs. During this fiscal year, 7% i.e; 16 international programs were conducted as compared to no international programs last year due the upliftment of the COVID in the current time.

The Table 3 and Figure 8 reflects the comparison of our programs on core banking and essential skills in the year 2077-78 and 2078-79. The graph shows that, as compared to last year the total number of programs and participants has increased by 26% and 62% respectively in this fiscal year.

Table 3: Training Areas

Training Areas	FY 2078-79		FY 2077-78	
	No. of programs	No. of Participants	No. of programs	No. of Participants
Soft Skills	82	4199	23	728
Technical/core skills	175	6721	181	6,011
Total	257	10920	204	6,739

Figure 8: Training Areas



Categories of Programs:

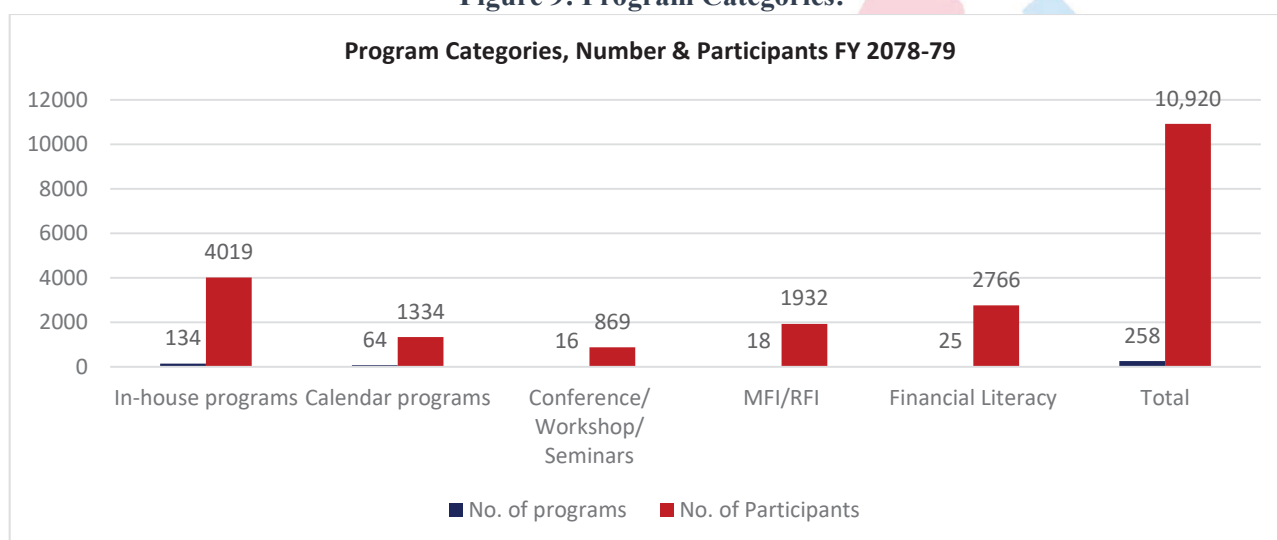
NBI has categorized its training programs into 5 main categories namely In-house, Calendar, Conference/Seminars/Workshops, Micro Finance Institutions/Rural Finance Institutions and Financial Literacy.

Table 4 and Figure 9 depicts the comparison of the categories of program.

Table 4: Program Categories:

Category	FY 2078-79		FY 2077-78	
	No. of programs	No. of Participants	No. of programs	No. of Participants
In-house programs	134	4019	106	3,890
Calendar programs	64	1334	57	1,270
Conference/ Workshop/ Seminars	16	869	23	949
MFI/RFI	18	1932	18	630
Financial Literacy	25	2766	N/A	N/A
Total	257	10,920	204	6,739

Figure 9: Program Categories:

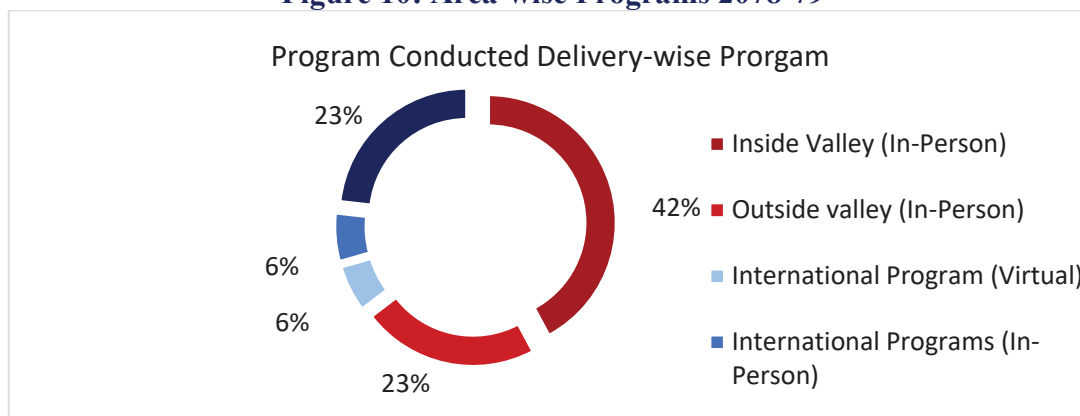


Area-wise Programs:

In terms of overall program, 54% of the programs were conducted inside valley and 46% were conducted outside valley. The table 5 and figure 10 shows the area-wise programs conducted during the FY 2078-79.

Table 5: Area-wise Programs 2078-79:

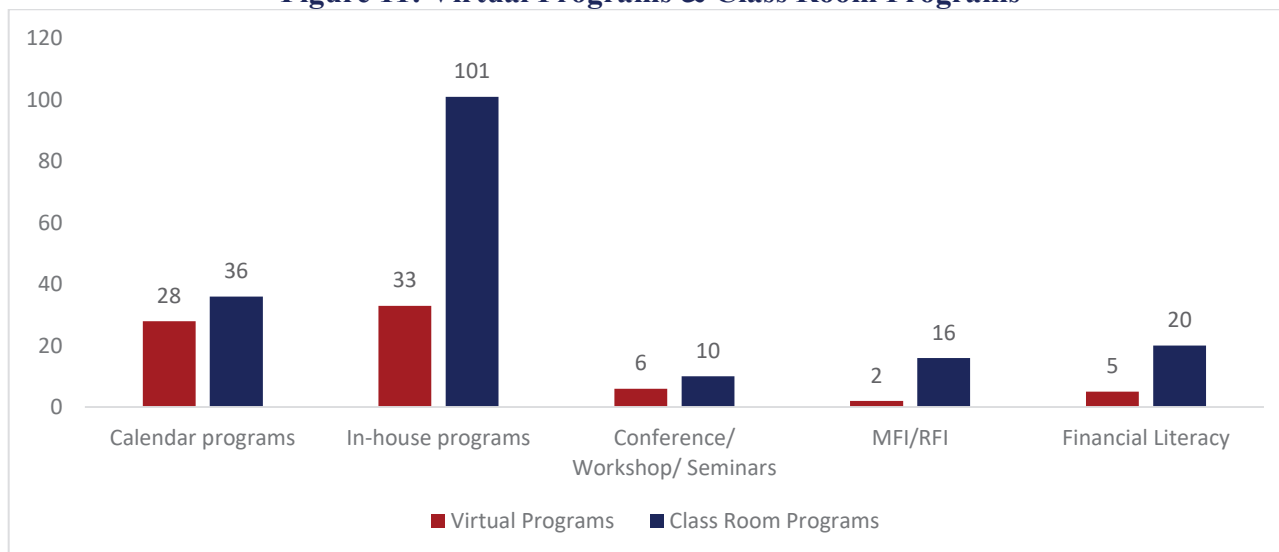
Delivery Mode	FY 2078-79		FY 2077-78	
	No. of programs	No. of Participants	No. of programs	No. of Participants
Local Inside Valley (In-Person)	109	3285	22	936
Local Outside valley (In-Person)	58	2643	8	180
Local Program (Virtual)	60	4294	143	4,466
International Program (Virtual)	14	301	31	1,157
International Programs (In-Person)	16	397		
Total	257	10,920	204	6,739

Figure 10: Area-wise Programs 2078-79**Program categories against the delivery mode:**

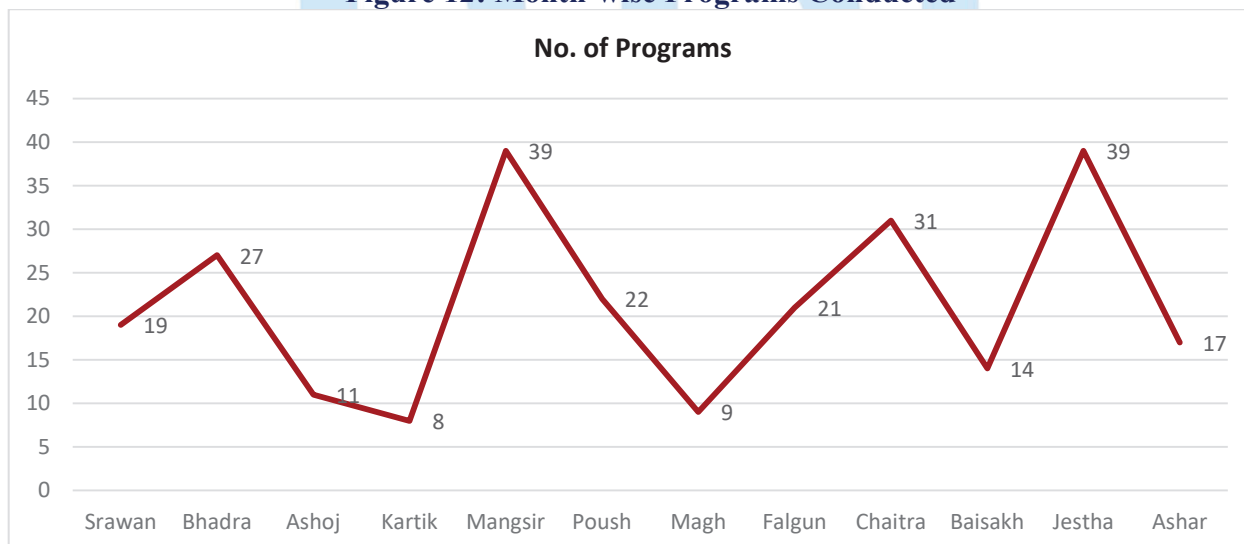
With the slight release on the pandemic this year, 71% of the total programs were conducted in-person compared to last year where 85% of the total programs were conducted virtually. Out of the five categories of programs, the maximum number of programs conducted was in-house. Altogether 134 in-house programs were conducted during the year which is the 52% of the total programs conducted followed by calendar and conferences/workshop and seminar with 80 programs which is 31% of the total programs and remaining 17% were related to MFI/RFI and Financial Literacy programs.

Table 6: Virtual Programs & Class Room Programs

Category	Virtual Programs		In-Person Programs	
	No. of programs	No. of Participants	No. of programs	No. of Participants
Calendar programs	28	643	36	691
In-house programs	33	1073	101	2946
Conference/ Workshop/ Seminars	6	466	10	403
MFI/RFI	2	1708	16	224
Financial Literacy	5	705	20	2061
Total	74	4595	183	6325

Figure 11: Virtual Programs & Class Room Programs**Month-wise Programs:**

The figure below shows the month-wise distribution of the total of 257 programs conducted during the fiscal year. The highest number of programs have been conducted in the month of Mangsir and Jestha with 39 programs each, followed by Chaitra with 31 programs. Due to the pandemic of COVID 19, only few programs were conducted in the month of Magh.

Figure 12: Month-wise Programs Conducted**Conference/ Workshop and Seminars:**

NBI organized 16 conferences, workshops and seminars during the fiscal year with total of 869 participants. Total of 10 in-person and 6 virtual programs were conducted including both soft and technical skills areas facilitated by the International and local industry experts, regulators and practitioners.

Training Need Assessment (TNA)

During this fiscal year, NBI successfully conducted a customized TNA for Nepal Bank Ltd. with an objective to identify the individual current level of competency, skills and knowledge required for the individual on the basis of its respective relevant job details by determining the gaps. The assessment was conducted in close consultation with Nepal Bank to determine the areas in which training is needed along with the recommendation of the training programs for the need of training programs to be able to effectively measure the Return on Investment (ROI).

Operation Risk Management Software (ORMS)

During the second year of the launch of the ORMS, 10 banks have subscribed and installed the software successfully. The collaborative synergy of NBI, General Technologies Private Ltd. and Risk Solutions and Analytics Ltd. has been contributing exponentially in designing and developing highly innovative techno-based risk management solution for BFIs.

NBI's Clients and their contribution in our programs:

The majority of the clientele for NBI's programs has been banks and financial institutions (BFIs). However, programs have been designed catering to the various other sectors of target audience like corporate houses and government authorities like Employee Provident Fund and Nepal Rastra Bank. 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 7 shows the list of top 20 clients in terms of revenue contribution in our program for FY 2078-79:

Table 7: NBI's Client Revenue Contribution:

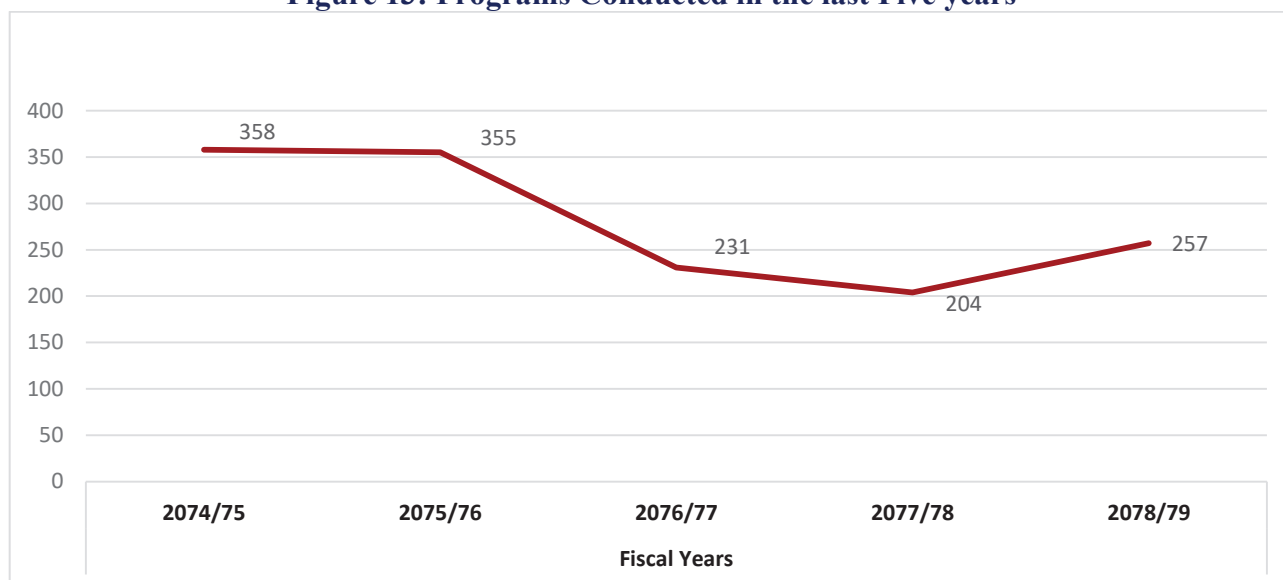
S.N.	Bank Name	S.N.	Bank Name
1	Everest Bank Ltd.	11	Agricultural Development Bank Ltd.
2	Nepal SBI Bank Ltd.	12	Nepal Credit & Commerce Bank Ltd.
3	NMB Bank Ltd.	13	Siddhartha Bank Ltd.
4	Sunrise Bank Ltd.	14	Nepal Bangladesh Bank Ltd.
5	Kumari Bank Ltd.	15	Nepal Bank Ltd.
6	Century Commercial Bank Ltd.	16	Employee Provident Fund
7	Laxmi Bank Ltd.	17	Rastriya Banijya Bank Ltd.
8	Machhapuchchhre Bank Ltd.	18	Mahalaxmi Bikash Bank Ltd.
9	Nabil Bank Ltd.	19	Mega Bank Nepal Ltd.
10	Prime Commercial Bank Ltd.	20	Nepal Investment 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 conducted is 257. Despite the pandemic-

COVID during the few months that affected almost all business sectors across the program numbers has risen from the previous year by 26%. The number of programs, conducted in the last five fiscal years, are depicted in figure 13 below.

Figure 13: 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-

Table 8: Calendar Programs –

S.N	Program Name	Frequency	No of Participants
1	Fraudulent Behaviors Document & Signature Forgery	10	203
2	AML/CFT-KYC	7	235
3	Effective Branch Management	4	79
4	Credit Risk Management at Branch Level	3	71

Table 9: In-House Programs -

S.N	Program Name	Frequency	No of Participants
1	Comprehensive Banking Course	17	440
2	Service Excellence (Customer Service)	14	474
3	AML/CFT-KYC	11	366
4	Operation Risk Management	11	387

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 of core banking 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.

Table 10: Top 4 Popular Programs in the Genre of Soft skills:

SN	Name of the program	Average Rating
1.	Corporate Personality Development	4.64
2.	Behavior, Communication, Leadership & Motivation	4.61
3.	Service Excellence (Customer Service)	4.59
4.	Sales/ Sales Deposit Mobilization & Negotiation	4.44

Table 11: Top 4 Popular Programs in the Genre of Core Banking Skills

SN	Name of the program	Average Rating
1.	Fraudulent Behavior with Document and Signature Forgery	4.85
2.	Comprehensive Training on Environmental & Social Risk Management (ESRM) for Execution Level	4.75
3.	AML/CFT	4.62
3.	Comprehensive Banking Course	4.56

New Initiatives:

Professional Master's Degree in Banking and Finance (PMBF)

NBI jointly started the course on Professional Master's in Banking and Finance (PMBF) course in association with Asian Institute of Technology (AIT) from January 2022. The one-year master's degree, in learn while you work mode is a well-curated program for the emerging industry leaders to cultivate a strategic mindset. The program aims to empower professionals in BFI's with strategic thinking to meet current and emerging challenges arising from the fast-changing business and technological environment in the banking and finance industry. The program contains eight compulsory courses and two electives or one project. Out of ten courses, two were delivered at NBI hall, two in AIT premises and the remaining through on-line mode.

Total of 22 participants from 7 various commercial banks, namely, Rastriya Banijya Bank Ltd., Agricultural Development Bank Ltd., Nepal Bangladesh Bank Ltd., Nepal Investment Bank Ltd., Machhapuchchhre Bank Ltd., NMB Bank Ltd. and Prabhu Bank Ltd. have enrolled for this course. Program delivery shall be conducted through a blend of innovative tools and techniques that factor in the current pandemic-induced restrictions including both the international experts from AIT and the local industry experts from Nepal.

International Trade Finance Certification Course (ITF)

Starting from this fiscal year NBI launched the International Trade Finance (ITF) certification course from November 2021. The course was launched with the specialized certification course on International Trade Finance in technical collaboration with the Indian Institute of Banking and Finance (IIBF). The courseware has been vetted and customized in the Nepalese context by the local subject matter expert.

This certification course is designed to communicate requisite knowledge in various areas like URC, URDG, UCPDC, Inco-terms, URR, Theories of Trade, documents in Trade Finance, risks in international trade, etc. The course is suitable for all staff related to the Trade Finance Department, Relationship Managers, Branch Managers, staff of the Legal & Compliance Department, Internal Auditors. The validity period for the course completion is 6 months and examinees will have 2 attempts to pass within the period of 6 months' time frame.

Venture Capital/ Private Equity & Corporate Advisory for MBAN (EIBFS, Dubai)

Three day's visit program was conducted for the Senior Management Team of Merchant Banks on Venture Capital (VC)/ Private Equity (PE) & Corporate Advisory for Merchant Banks to Emirates Institute for Banking and Financial Studies (EIBFS), an institute that has been globally integrated with various leading institutes and universities of the world to bring and offer the best programs and courses in banking and finance to the UAE. The program was designed for employees to build a holistic understanding of the VC and PE mechanisms in financial support, creation, and development of a firm at different stages by identifying what makes good investments through valuation frameworks in close consultation with the Merchant Banks expert in Nepal. Altogether 24 participants from various merchant banks joined the program.



PKF T. R. Upadhyaya & Co.

PKF

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 16 July 2022, 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 32 Ashad 2079 (16 July 2022), 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.

124, Lal Colony Marg, Lal Durbar, Kathmandu, Nepal

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PKF T.R. Upadhyaya & Co. is a member firm of the PKF International Limited family of legally independent firms and does not accept any responsibility or liability for the actions or inactions of any individual member or correspondent firm or firms.



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

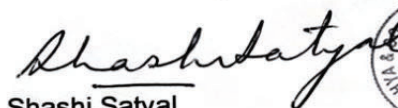
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal 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
Partner



PKF T R Upadhyaya & Co.
Chartered Accountants
Kathmandu

Date: 7 December 2022
UDIN: 221209CA00008CmfJJ

National Banking Institute Ltd.
Kathmandu, Nepal

Statement of Financial Position
As at 32 Ashadh 2079 (16 July 2022)

Amount in Rs.

Particulars	Schedule	As at 32 Ashadh 2079	As at 31 Ashadh 2078
ASSETS			
Non-Current Assets			
Property and Equipment	1A	7,085,141	8,648,368
Intangible Asset	1B	705,669	940,892
Deferred Tax Asset	2	-	-
Total Non-Current Assets		7,790,810	9,589,260
Current Assets			
Investments	3	172,500,000	160,000,000
Inventories	4	686,030	971,144
Trade and Other Receivables	5	6,937,703	8,003,521
Cash & Bank Balances	6	19,974,938	15,091,137
Advances & Deposits	7	3,131,240	3,098,838
Total Current Assets		203,229,911	187,164,640
Total Asset		211,020,721	196,753,900
EQUITY AND LIABILITIES			
Equity			
Share Capital	8	50,000,000	50,000,000
Share Premium	8A	165,074	165,074
Reserve & Surplus	9	148,021,208	136,646,423
Total Equity		198,186,282	186,811,497
LIABILITIES			
Non current liabilities			
Deferred Tax Liability	2	128,717	164,017
Capital Reserve on Grant Assets		1,887	2,516
Total Non current liabilities		130,604	166,533
Current Liabilities			
Current Liabilities	10	9,368,591	7,064,505
Provisions	11	3,335,244	2,711,365
Total Current liabilities		12,703,835	9,775,870
Total Liabilities		12,834,439	9,942,403
Total Equity and Liabilities		211,020,721	196,753,900

Significant accounting policy and other explanatory

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

Aarti Rajyalaxmi Rana
Director

Bigyanraj Subedi
Director

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

Vijay Kumar Sharma
Director

Dhan B. Thapa
Assistant General Manager

Date: 2022 Dec 7
Place: Kathmandu

National Banking Institute Ltd.
Kathmandu, Nepal

Statement of Profit or Loss

For the year ended 32 Ashadh 2079 (16 July 2022)

<i>Amount in Rs.</i>			
Particulars	Schedule	Current Year	Previous Year
INCOME			
Revenue from services	12	87,389,114	59,291,267
Other Income	14	15,763,076	12,087,841
Total Income		103,152,190	71,379,108
EXPENSE			
Cost of rendering service	13	45,104,777	19,023,233
Employee Expenses	15	27,738,803	25,402,954
Depreciation and amortization	1A and 1B	2,134,529	2,461,025
Impairment loss provision for doubtful debt		-	16,959
Other Expenses	16	7,443,698	5,727,975
Total Expense		82,421,807	52,632,146
Net Profit Before Bonus and Tax		20,730,383	18,746,962
Staff Bonus		2,073,038	1,874,696
Profit Before Tax		18,657,345	16,872,266
Tax			
Current Tax Expense		4,653,456	4,260,215
Deferred Tax Expenses/(Income)	2	(35,300)	(540)
Net Profit After Tax		14,039,189	12,612,591

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

Aarti Rajyalaxmi Rana
Director

Bigyanraj Subedi
Director

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

Vijay Kumar Sharma
Director

Dhan B. Thapa
Assistant General Manager

Date: 2022 Dec 7
Place: Kathmandu

National Banking Institute Ltd.
Kathmandu, Nepal

Statement of Cash flow
For the year ended 32 Ashadh 2079 (16 July 2022)

Amount in Rs.

	Particulars	Current Year	Previous Year
A	Cash flow from Operational Activities		
	Profit(Loss) Before Income Tax	18,657,345	16,872,266
	Add/(Less): Non cash expenses and income		
	Depreciation	2,134,529	2,461,025
	Loss on sale of Property and Equipments	40,458	-
	Deduction	-	-
	Interest Income	(13,751,555)	(12,015,420)
	Deferred Income	(629)	(839)
	Prior Period Adjustment	(32,825)	
	Add/(Less): Change in working capital		
	(Increase)/Decrease in Current Assets	1,318,528	5,379,525
	Increase (Decrease) in Current Liabilities	2,927,965	2,232,191
	Income tax expense	(4,653,456)	(4,260,215)
	Net Cash flow from Operational Activities (A)	6,640,360	10,668,533
B	Cash flow from Investing Activities		
	Purchase of Property and Equipments	(438,829)	(1,057,623)
	Sale/Write off of Property and Equipments	62,294	-
	Increase/Decrease in Investment	(12,500,000)	(15,000,000)
	Interest Income	13,751,555	12,015,420
	Net Cash flow from Investing Activities (B)	875,020	(4,042,203)
C	Cash flow from Financing Activities		
	Dividend Distribution	(2,631,579)	(2,500,000)
	Deduction of Capital Reserve	-	-
	Issuance of Share	-	-
	Net Cash flow from Financing Activities (C)	(2,631,579)	(2,500,000)
	Increase/(Decrease) in Net Cash flow (A+B+C)	4,883,801	4,126,330
	Cash and cash equivalents at beginning of year	15,091,137	10,964,807
	Cash and cash equivalents at end of year	19,974,938	15,091,137

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

Aarti Rajyalaxmi Rana
Director

Bigyanraj Subedi
Director

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

Vijay Kumar Sharma
Director

Dhan B. Thapa
Assistant General Manager

Date: 2022 Dec 7
Place: Kathmandu

National Banking Institute Ltd.

Kathmandu, Nepal

Statement of Changes in Equity

For the year ended 32 Ashadh 2079 (16 July 2022)

Amount in Rs.

Particulars	Share Capital	Share Premium	Reserve & Surplus	Total
Balance as at 31 Ashadh 2077	50,000,000	-	126,533,832	176,533,832
Share Premium	-	165,074	-	165,074
Net Profit for period	-	-	12,612,591	12,612,591
Dividend Paid	-	-	(2,500,000)	(2,500,000)
Balance as at 31 Ashadh 2078	50,000,000	165,074	136,646,423	186,811,497
Share Premium	-	-	-	-
Net Profit for period	-	-	14,039,189	14,039,189
Dividend Paid	-	-	(2,631,579)	(2,631,579)
Prior period adjustment	-	-	(32,825)	(32,825)
Balance as at 31 Ashadh 2079	50,000,000	165,074	148,021,208	198,186,282

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**Aarti Rajyalaxmi Rana**
Director**Bigyanraj Subedi**
Director**Shashi Satyal**
Partner
PKF T.R. Upadhyaya & Co.
Chartered Accountants**Vijay Kumar Sharma**
Director**Dhan B. Thapa**
Assistant General ManagerDate: 2022 Dec 7
Place: Kathmandu

National Banking Institute Ltd.
Kathmandu, Nepal

Schedule forming part of financial statement
For the year ended 32 Ashadh 2079 (16 July 2022)

Property & Equipment and Intangibles

	Schedule 1A. PROPERTY AND EQUIPMENT			Amount in Rs. Schedule 1B. INTANGIBLE ASSET
	Computer Equipment and Furnitures	Vehicles	Leasehold Improvement	Computer Software
Gross Cost				
As at 1 Shrawan 2077	7,741,369	8,849,945	6,603,302	999,316
Addition	442,388	-	-	615,235
Sales/Adjustment	-	-	-	-
As at 1 Shrawan 2078	8,183,757	8,849,945	6,603,302	1,614,551
Addition	438,829	-	-	-
Sales/Adjustment	(843,511)	-	-	-
Balance as at 32 Ashadh 2079	7,779,075	8,849,945	6,603,302	1,614,551
Accumulated Depreciation/ Amortization and impairment loss				
As at 1 Shrawan 2077	5,297,795	3,100,187	4,333,638	469,650
Addition	653,131	1,149,952	453,933	204,009
Sales/Adjustment	-	-	-	-
Impairment loss	-	-	-	-
As at 1 Shrawan 2078	5,950,926	4,250,139	4,787,571	673,659
Addition	616,199	919,961	363,146	235,223
Sales/Adjustment	(740,761)	-	-	-
Impairment loss	-	-	-	-
Balance as at 32 Ashadh 2079	5,826,364	5,170,100	5,150,717	908,882
Net Book Value				
Balance as at 31 Ashadh 2078	2,232,831	4,599,806	1,815,731	940,892
Balance as at 32 Ashadh 2079	1,952,711	3,679,845	1,452,585	705,669

National Banking Institute Ltd.
Kathmandu, Nepal

Schedule forming part of Financial statement
For the year ended 32 Ashadh 2079 (16 July 2022)

Amount in Rs.

Deferred Tax

Schedule-2

Particulars	As at 32 Ashadh 2079	As at 31 Ashadh 2078
Accounting Base		
Depreciable property, plant & equipment	7,790,810	9,589,260
Provision for Leave	(1,262,206)	(836,669)
Total (A)	6,528,604	8,752,591
Tax Base		
Depreciable property, plant & equipment	6,013,738	8,096,523
Provision for Leave	-	-
Total (B)	6,013,738	8,096,523
Temporary Difference (A - B)	(514,866)	(656,068)
Closing Deferred Tax Asset/ (Liability) @ 25%	(128,717)	(164,017)
Opening Deferred Tax Assets / (Liability)	(164,017)	(164,557)
Charged to Statement of Profit or Loss	35,300	540

Investment

Schedule-3

Particulars	As at 32 Ashadh 2079	As at 31 Ashadh 2078
Fixed Bank Deposit (More than 3 months less than 12 months)	172,500,000	160,000,000
Total	172,500,000	160,000,000

Inventories

Schedule-4

Particulars	As at 32 Ashadh 2079	As at 31 Ashadh 2078
Books & Stationery	686,030	971,144
Total	686,030	971,144

National Banking Institute Ltd.
Kathmandu, Nepal

Schedule forming part of Financial statement
For the year ended 32 Ashadh 2079 (16 July 2022)

Amount in Rs.

Trade and Other Receivables

Schedule-5

Particulars	As at 32 Ashadh 2079	As at 31 Ashadh 2078
Unsecured Trade Receivables		
Outstanding less than 1 year	4,137,871	6,080,554
Outstanding for more than 1 year	1,615,641	4,617,724
Less : Impairment Provision for Doubtful Receivable	(1,615,641)	(4,617,724)
Total Unsecured debtors (A)	4,137,871	6,080,554
Interest Receivables (B)	2,799,832	1,922,967
Total (A+B)	6,937,703	8,003,521

Cash & Bank Balances

Schedule-6

Particulars	As at 32 Ashadh 2079	As at 31 Ashadh 2078
Cash in Hand	-	-
Cash at Bank	19,974,938	15,091,137
Total	19,974,938	15,091,137

Advances and Deposits

Schedule- 7

Particulars	As at 32 Ashadh 2079	As at 31 Ashadh 2078
Advances and Loans to staff	993,636	137,900
Advance Income Tax (refer below 7.1)	1,671,026	2,643,931
VAT Receivable	-	-
Prepaid Expenditures	466,578	317,007
Total	3,131,240	3,098,838

7.1 Advance Income Tax

Advance income tax and TDS	55,137,134	51,456,583
Less : Provision for Tax	(53,466,108)	(48,812,652)
Total Advance Income Tax	1,671,026	2,643,931

National Banking Institute Ltd.
Kathmandu, Nepal

Schedule forming part of Financial statement
For the year ended 32 Ashadh 2079 (16 July 2022)

Amount in Rs.

Share Capital

Schedule-8

Particulars	As at 32 Ashadh 2079	As at 31 Ashadh 2078
<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 Premium

Schedule-8A

Particulars	As at 32 Ashadh 2079	As at 31 Ashadh 2078
<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	As at 32 Ashadh 2079	As at 31 Ashadh 2078
Accumulated Profit	136,646,423	126,533,832
Current year profit	14,039,189	12,612,591
Less: Dividend paid	(2,631,579)	(2,500,000)
Prior Period Adjustment	(32,825)	-
Total	148,021,208	136,646,423

National Banking Institute Ltd.
Kathmandu, Nepal

Schedule forming part of Financial statement
For the year ended 32 Ashadh 2079 (16 July 2022)

Amount in Rs.

Current Liabilities

Schedule-10

Particulars	As at 32 Ashadh 2079	As at 31 Ashadh 2078
Advances from Debtors	-	389,046
Trade Payables	7,774,865	4,277,553
TDS Payable	1,168,789	474,101
VAT Payable	292,937	457,305
Audit Fee Payable	132,000	120,000
Accrued Expenses	-	1,346,500
Total	9,368,591	7,064,505

Provisions

Schedule-11

Particulars	As at 32 Ashadh 2079	As at 31 Ashadh 2078
Staff Bonus	2,073,038	1,874,696
Provision for Leave	1,262,206	836,669
Total	3,335,244	2,711,365


NATIONAL BANKING INSTITUTE LTD.
"The Banking Academy Of Nepal"

National Banking Institute Ltd.

Kathmandu, Nepal

Schedule forming part of Financial statement
 For the year ended 32 Ashadh 2079 (16 July 2022)

*Amount in Rs.***Revenue from Services****Schedule-12**

Particulars	Current Year	Previous Year
Training Fees	87,389,114	59,291,267
Total	87,389,114	59,291,267

Cost of rendering services**Schedule-13**

Particulars	Current Year	Previous Year
In House/Calender Training	32,325,713	10,274,203
Workshop/Seminar	4,190,469	1,186,831
Professional Banking Certification Course Expenses	8,588,595	7,562,199
Total	45,104,777	19,023,233

Other Income**Schedule-14**

Particulars	Current Year	Previous Year
Other Income	1,981,967	59,382
Interest Income	13,751,555	12,015,420
Income from grant assets	629	839
Book Sales Income	28,925	12,200
Total	15,763,076	12,087,841

"The Banking Academy Of Nepal"

National Banking Institute Ltd.
Kathmandu, Nepal

Schedule forming part of Financial statement
For the year ended 32 Ashadh 2079 (16 July 2022)

Amount in Rs.
Schedule-15

Employee Expenses

Particulars	Current Year	Previous Year
Salary & Wages	22,142,063	20,293,378
Providend Fund Contribution	1,200,005	1,116,119
Gratuity Expenses	999,604	929,664
Dashain Allowances	1,500,885	1,587,095
Staff Medical /Accidental Insurance	88,505	85,722
Staff Training Expenses	45,000	10,000
Leave Expense	1,376,556	1,341,230
Staff Lunch Expenses	381,185	39,746
Performance Reward	5,000	-
Total	27,738,803	25,402,954

Other Expenses

Schedule-16

Particulars	Current Year	Previous Year
News Paper Subscription	7,500	5,900
Printing & Stationery	54,666	37,876
Vehicle Tax and Insurance	92,241	62,111
Insurance of Property and Equipment	12,354	11,501
Repair and Maintenance	197,739	150,378
Leasehold Repair Expenses	17,877	-
Office Rent Expenses	3,148,688	2,578,195
Advertisement and Marketing	192,555	44,700
Statutory Audit Fee & Expenses	132,000	120,000
Internal Audit Fee & Expenses	120,000	120,000
AGM Expenses	136,447	24,040
Board Meeting Expenses	28,169	23,923
Board Meeting Allowance	172,000	204,000
Audit Committee Allowance	20,000	12,000
Membership Expenses	-	104,813
Recruitment Expenses	14,000	-
Office Management Expenses	707,848	377,115
Dividend Tax expense	20,119	-
Electricity/ Telephone, Fax & Mobile/ Internet	1,311,027	1,127,370
Fuel & Transportation Expense	250,531	97,619
Bank Charge	45,716	41,065
Legal Fee	300,000	320,000
Security and Cleaning Expenses	252,618	198,655
Annual Maintenance Charge	3,383	3,383
Consultant Fee	-	4,000
Exchange Loss/(Gain)	-	43,331
Loss on sale of Asset	40,458	-
Strategy Meet	149,762	-
HR Committee Meeting Allowances	16,000	16,000
Total	7,443,698	5,727,975

National Banking Institute Ltd.

Kathmandu, Nepal

Significant Accounting Policies and Other Explanatory Notes

For the year ended 32 Ashadh 2079 (15 July 2022)

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 164th BOD meeting on 12 September 2022.

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 include 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. 629 has been booked as income from grant assets disclosed under schedule 14 - Other Income.

4.2 Current tax

The final Tax assessment of the company has been done up to FY 2074-75 (2017-18) by IRO. Current tax for the year amounting Rs. 4,653,456 (Previous year Rs. 4,260,215) 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 32 Ashadh 2079
Laxmi Bank Ltd.	3,449,765	-
Sunrise Bank Ltd.	5,574,208	-
Everest Bank Ltd	9,230,890	-
Total	18,254,863	-

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 2078/79 are as follows:

Amount in Rs.

Name and Designation of KMPs	Salary	Bonus Paid F/Y 2077-78	Leave Provisioned	Total Benefits
Kumar Lamsal- CEO	7,190,000	635,312	530,000	8,355,312
Academic Director	1,625,831	-	28,600	1,654,431
AGM (Assistant General Manager)	2,782,161	203,511	178,481	3,164,153
SMA (Senior Manager)	2,282,752	182,774	88,968	2,554,494

The Company has paid Rs. 200,169 as Board meeting fee, Rs.16,000 as HR Committee fees and Rs. 20,000 as Audit committee fee in FY 2078/79.

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

There are no other contingent liabilities as on balance sheet date requiring disclosure.

4.7 Impairment for Doubtful Receivables

The Company has not made additional impairment loss provision on doubtful receivables during the current year. Total impairment loss provision as at 32 Ashadh 2079 amounts to Rs. 1,615,641 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 32 Ashadh 2079, the calculated liability in respect of leave encashment is Rs. 1,262,206 (Previous year Rs. 836,669) 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.

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"The Banking Academy Of Nepal"

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