



NATIONAL BANKING INSTITUTE LTD.

"The Banking Academy Of Nepal"

15TH
ANNUAL
REPORT
2079-80

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नेशनल बैंकिङ्ग इन्स्टिट्युट लिमिटेडको पन्ध्रौं वार्षिक साधारण सभा सम्बन्धी सूचना

यस इन्स्टिट्युटको मिति २०८० साल कार्तिक २१ गते बसेको सञ्चालक समितिको १७६ औं बैठकको निर्णय अनुसार यस इन्स्टिट्युटको पन्ध्रौं वार्षिक साधारण सभा निम्नलिखित मिति र समयमा निम्न विषयहरू उपर छलफल तथा निर्णय गर्न बस्ने भएकोले कम्पनी ऐन २०६३ को दफा ६७ तथा यस इन्स्टिट्युटको नियमावलीको नियम १८ (ग) अनुसार सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ ।

सभा हुने मिति र समय :-

मिति : २०८० साल ९ महिना ५ गते, बिहबार

समय : दिउसो ४:०० बजे

स्थान : होटेल याक एण्ड यति, काठमाण्डौ ।

छलफल गर्ने विषयहरू :-

क. सामान्य प्रस्ताव:

- १) अध्यक्षज्यूको मन्तव्य सहितको सञ्चालक समितिको आ.व. २०७९/८० को वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने ।
- २) लेखापरीक्षकको प्रतिवेदन सहितको २०८० आषाढ मसान्तको वासलात तथा आर्थिक वर्ष २०७९/८० को नाफा नोक्सान हिसाब र सोही अवधिको नाफा नोक्सान बाँडफाँड हिसाब, नगद प्रवाह विवरण लगायतका सम्पूर्ण वित्तीय विवरणहरू पारित गर्ने ।
- ३) कम्पनीले जारी गर्ने बोनस शेयरवापतको कर प्रयोजनको लागि हाल कायम चुक्ता पूँजीको १५.५३% नगद लाभांश स्विकृत गर्ने ।
- ४) कम्पनी ऐन २०६३ को दफा १११ अनुसार आर्थिक वर्ष २०८०/८१ को लागि लेखापरीक्षक नियुक्त गरी निजको पारिश्रमिक निर्धारण गर्ने ।
- ५) वर्तमान सञ्चालकहरूमध्ये सञ्चालक समितीबाट नियुक्त भएका निम्नलिखित सञ्चालकको नियुक्तिलाई अनुमोदन गर्ने ।
 १. अनिल शर्मा, नेपाल बैंकर्स एसोशीयसन, स्वतन्त्र सञ्चालक
 २. राजेश कुमार पण्डा, नेपाल एस.बी.आई बैंक लि., सञ्चालक

ख. विशेष प्रस्ताव

१. कम्पनीको प्रबन्धपत्रको दफा ६ को (क),(ख) र (ग) मा देहाय बमोजिम संशोधन गर्ने ।
 - (क) कम्पनीको अधिकृत पूँजी रु.४०,००,००,०००/- (चालिस करोड रुपैयाँ) कायम गर्ने
 - (ख) कम्पनीको जारी पूँजी रु.३०,००,००,०००/- (तीस करोड रुपैयाँ) कायम गर्ने
 - (ग) कम्पनीको चुक्ता पूँजी रु. १९,७५,००,०००/- (उन्नाईस करोड पचहत्तर लाख रुपैयाँ) कायम गर्ने र सोही बमोजिम कम्पनीको प्रबन्धपत्रमा संशोधन गर्ने ।
२. कम्पनीको आ.व. २०७९/८० सम्मको संचित मुनाफाबाट संस्थाका विद्यमान शेयरधनिहरूलाई कम्पनीको हाल कायम चुक्ता पूँजीको २९.५% बोनस शेयर जारी गर्ने ।
३. कम्पनीको नियमावलीको नियम ३२ (क) मा भएको व्यवस्था अनुरूप सञ्चालकको बैठक भत्तामा समयानुकूल हेरफेर गर्ने ।

४. नेशनल बैंकिङ्ग इन्स्टिट्युट प्रति बैंक तथा वित्तिय संस्थाहरुको अपनत्व बढाउन तथा स्वामित्वको भावना विकास गर्न कम्पनीका हाल कायम शेयरधनीहरुका अतिरिक्त अन्य सम्पूर्ण (क,ख,ग,घ) वर्गका बैंक तथा वित्तिय संस्थाहरुलाई पनि यस कम्पनीमा समेट्ने उद्देश्यले यस संस्थाको शेयर खरिद गर्न इच्छुक हाल कायम शेयरधनीहरु तथा अन्य बैंक तथा वित्तिय संस्थाहरुका साथै बैंक तथा वित्तिय संस्थाहरुका सम्बन्धित व्यवसायिक संगठनहरु (नेपाल बैंकर्स संघ, डेभलपमेन्ट बैंकर्स एसोसियसन नेपाल, नेपाल वित्तिय संस्था संघ, नेपाल लघुवित्त बैंकर्स संघ)का लागि जारी पूँजीको हदसम्म प्रतिशेयर रु. १००। का दरले शेयर जारी तथा विक्री गर्ने ।
५. उपरोक्त कार्यहरु गर्नका लागि प्रवन्धपत्र तथा नियमावलीमा 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, नाफा नोक्सान हिसाब र सो सँग सम्बन्धित अनुसूचीहरु समेतको पुस्तिका इन्स्टिट्युटको कार्यालय, नक्सालबाट उपलब्ध गराईने छ । साथै उक्तप्रतिवेदन ईन्स्टिट्युटमा उपलब्ध भएको शेयरधनीहरुको ईमेल ठेगाना र ईन्स्टिट्युटको वेबसाईट www.nbi.com.np मा पनि राखिएको हुँदा उक्त वेबसाईटबाट डाउनलोड गर्न सकिने छ ।
- (२) सभा शुरु हुनुभन्दा १ घण्टा अगाडि सभास्थलमा शेयरधनीहरुको लागि उपस्थिति अभिलेख प्रयोजनको निमित्त हाजिरी पुस्तिका खुल्ला गरिनेछ । शेयरधनी महानुभावहरुले साधारण सभामा उपस्थित भै भाग लिन तथा मतदान गर्न आ-आफ्नो संस्थाको तर्फबाट अख्तियार प्राप्त व्यक्तिको दस्तखत भएको प्रोक्सी फाराम वा सोहि व्यहोराको लिखितपत्र लिई आफ्नो परिचयपत्रका साथ सभास्थलमा उपस्थित हुनुपर्नेछ।
- (३) साधारण सभा सम्बन्धमा थप जानकारी आवश्यक परेमा कार्यालय समयभित्र नेशनल बैंकिङ्ग इन्स्टिट्युट लिमिटेडको कार्यालयमा सम्पर्क राख्नु हुन अनुरोध छ ।

NATIONAL BANKING INSTITUTE LTD.

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प्रोक्सी फाराम

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

विषय : प्रतिनिधि नियुक्त गरेको बारे ।

महोदय,

..... जिल्ला न.पा/गा.पा. वडा नं. बस्ने
म/हामी ले त्यस कम्पनीको शेयरधनीको हैसियतले २०८० साल पौष ५
गते विहिवारका दिन हुने पन्ध्रौं वार्षिक साधारण सभामा स्वयं 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 शेयरधनी श्री
..... शेयर प्रमाणपत्र नं..... लाई मेरो/हाम्रो प्रतिनिधि
मनोनित गरी पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको -

निवेदक :

हस्ताक्षरको नमुना :

दस्तखत :

शेयरधनीको नाम :

नाम :

शेयर प्रमाणपत्र नं. : "The Banking Academy of Nepal"

ठेगाना :

मिति :

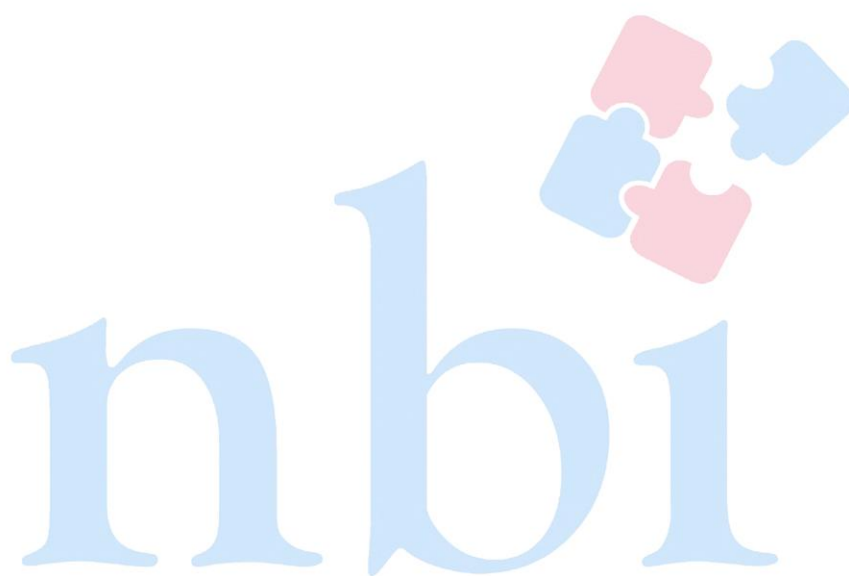
शेयरधनी परिचय नं. :

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.	तत्काल कायम रहेका शेयरधनीहरूको नाम	शेयर संख्या	शेयर वापत चुक्ता भएको रकम (रु)
१.	ग्लोबल आई.एम.ई. बैंक लि.	४८,६९,७००	४८,६९,७००।-
२.	नेपाल राष्ट्र बैंक	४७,५०१।५०	४७,५०,१५०।-
३.	राष्ट्रिय बाणिज्य बैंक लि.	४७,२९९।६०	४७,२९,९६०।-
४.	लक्ष्मी सनराईज बैंक लि.	४३,०४६।२०	४३,०४,६२०।-
५.	साना किसान विकास लघुवित्त वित्तीय संस्था लि.	३८,२२६।५०	३८,२२,६५०।-
६.	एन.आई.सी. एशिया बैंक लि.	३६,६९७।४०	३६,६९,७४०।-
७.	नबिल बैंक लि.	३६,६९७।२०	३६,६९,७२०।-
८.	कुमारी बैंक लि.	३६,६९७।२०	३६,६९,७२०।-
९.	नेपाल बैंक लि.	१८,३४८।६०	१८,३४,८६०।-
१०.	हिमालयन बैंक लि.	१८,३४८।६०	१८,३४,८६०।-
११.	नेपाल एसबीआई बैंक लि.	१८,३४८।६०	१८,३४,८६०।-
१२.	एभरेष्ट बैंक लि.	१८,३४८।६०	१८,३४,८६०।-
१३.	माछापुच्छ्रे बैंक लि.	१८,३४८।६०	१८,३४,८६०।-
१४.	प्रभु बैंक लि.	१८,३४८।६०	१८,३४,८६०।-
१५.	सिद्धार्थ बैंक लि.	१८,३४८।६०	१८,३४,८६०।-
१६.	सिटिजन्स बैंक इन्टरनेशनल लि.	१८,३४८।६०	१८,३४,८६०।-
१७.	नेपाल इन्भेष्टमेन्ट मेगा बैंक लि.	१८,३४८।६०	१८,३४,८६०।-
	कुल	५,००,०००।००	५,००,००,०००।००

बिषय सूची

क्र.सं.	विवरण	पेज नं.
१)	अध्यक्षज्यूको मन्तव्य.....	१
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नेशनल बैंकिङ इन्स्टिच्युट लिमिटेडको

पन्ध्रौं वार्षिक साधारण सभामा सञ्चालक समितिको तर्फबाट अध्यक्षज्यू द्वारा प्रस्तुत गरिएको संक्षिप्त मन्तव्य

आदरणीय शेयरधनी महानुभावहरु,

यस नेशनल बैंकिङ इन्स्टिच्युट लिमिटेडको गरिमामय पन्ध्रौं वार्षिक साधारण सभामा उपस्थित शेयरधनी एवम् अतिथि महानुभावहरुलाई यस इन्स्टिच्युट तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्न चाहन्छु । कोभिड १९ को संक्रमण अन्त भएसँगै नेशनल बैंकिङ इन्स्टिच्युटका गतिविधिहरु विस्तार भएका छन् । यस इन्स्टिच्युटका कार्यक्रमहरुमा सहभागिता गराउनु भएकोमा बैंक तथा वित्तीय संस्थाहरुलाई धन्यवाद दिन चाहन्छु ।

आर्थिक वर्ष २०७८/७९ को तुलनामा आर्थिक वर्ष २०७९/८० हाम्रा लागि सुधारोन्मुख रह्यो । अघिल्लो वर्षको तुलनामा संस्थाको तालिम कार्यक्रम आम्दानीमा करिब ५.३ प्रतिशतले वृद्धि भएको छ । गत वर्ष स्थानीय तालिमहरुका अतिरिक्त अन्तर्राष्ट्रिय श्रोत व्यक्तिहरु निम्ता गरि Risk Management Conference, AML/CFT Conference, Micro Finance Conference, Women Leadership Conference जस्ता कार्यक्रमहरुको सफलतापूर्वक आयोजना गरियो । त्यसै गरि विश्व बैंक समुहको International Finance Corporation संगको सहकार्यमा वातावरण, सामाजिक तथा सुशासन जोखिम (ESG Risk) सम्बन्धि Training of Trainers (ToT) तालिम तथा कार्यशाला गोष्ठीहरुको पनि आयोजना गरिएको थियो । नेपाल राष्ट्र बैंकद्वारा जारी मौद्रिक नीति सम्बन्धि अन्तरक्रिया कार्यक्रमको पनि आयोजना गरिएको थियो ।

समीक्षा वर्षमा बैंकक स्थित Asian Institute of Technology (AIT) संगको सहकार्यमा Executive Development Program को संचालन र Professional Masters in Banking & Finance (PMBF) जस्तो एक वर्षे प्रोफेशनल कोर्स संचालन गरियो । साथै बिमा कम्पनी तथा लघुवित्त वित्तिय संस्थाहरुलाई लक्षित गरी Anti Money Laundering विषयको Certification Course नेपाली भाषामा समेत संचालनमा ल्याइएको छ । Indian Institute of Banking and Finance (IIBF) संगको सहकार्यमा तीन वटा Certification Course हरू Retail Banking, Risk Management तथा Ethics in Banking मा Customization को काम भईरहेकोमा Retail Banking र Risk Management को Customization कार्य सम्पन्न भई पुस्तक प्रकाशनको क्रममा रहेका छन् । साथै Credit Management को Certification Course स्थानिय स्तर मै विकास गरिदैछ । यी कोर्सहरु यसै वर्ष भित्र संचालनमा ल्याइनेछ ।

परामर्श सेवाको हकमा हालसम्म १० वटा बैंकहरुमा Operational Risk Management Software (ORMS) उपलब्ध गराउने सम्झौता गरि कार्यान्वयनको विभिन्न चरणमा रहेका छन् । साथै एउटा बैंकसँग बैंकको सम्पूर्ण कर्जा नीति तथा कार्यविधि पुनरावलोकन गरी आवश्यक सुझाव सहित नयाँ कर्जा नीति तथा कार्यविधि निर्माणका लागि सम्झौता भई आवश्यक कार्य समेत शुरु भईसकेको छ । अनुसन्धान कार्यका लागि आवश्यक पूर्वाधारको स्थापनाका साथै वाढ्ने विज्ञहरु सम्मिलित Research Committee को गठन समेत भई सकेको छ । यसै आर्थिक वर्ष भित्रमा केही शोधपत्रहरु तयार हुने अपेक्षा गरिएको छ ।

नेपाल राष्ट्र बैंकले Certification Course को महत्वलाई अझीकार गर्दै मौद्रिक नीति मार्फत बैंक तथा वित्तिय संस्थाहरुलाई Certification Course पुरा गरेका कर्मचारीलाई कर्मचारीको छनौट, सरुवा, बढुवा तथा पदस्थापन गर्दा त्यस्तो विशेष योग्यतालाई समेत आधारको रुपमा लिनु पर्ने निर्देशन दिईसकेको व्यहोरा यहाँहरुलाई अवगतै छ । यसका अतिरिक्त नेपाल राष्ट्र बैंकले केही तालिमहरु जस्तै Credit Course, Trade Finance Course आदिलाई सम्बन्धित कर्मचारीहरुले प्रत्येक वर्ष अनिवार्य रुपमा गर्नु पर्ने व्यवस्था गरेको छ भने अन्य कर्मचारीहरुलाई प्रत्येक २ वर्षमा एक पटक सम्बन्धित विषयको तालिम लिनु पर्ने व्यवस्था गरेको छ । त्यसै गरि नयाँ कर्मचारी नियुक्त गरेको २ महिना भित्र Comprehensive Banking Course को तालिम गराउनु पर्ने व्यवस्था पनि गरेको छ । यी कर्मचारीहरुलाई आवश्यक Certification Course तथा तालिम कार्यक्रमहरु हाम्रो संस्थामा उपलब्ध भएको तथ्य जानकारी गराउन चाहन्छु । यी तालिम कार्यक्रमहरुमा आफ्ना सम्बन्धित

कर्मचारीहरूलाई संलग्न गराई आफ्नो मानव संसाधनलाई चुस्त राख्नुहुन म सबै बैंक तथा वित्तीय संस्थाहरूलाई अनुरोध गर्दछु । साथै यस संस्थाको विकास तथा भौतिक पूर्वाधार निर्माणका लागि आवश्यक वित्तीय स्रोत संकलन गर्न आ-आफ्नो संस्थाले कर्मचारी तालिममा नेशनल बैंकिङ्ग इन्स्टिच्युट मार्फत गर्ने खर्चको हिस्सामा वृद्धि गरि सहयोग गरिदिनु हुन समेत अनुरोध गर्दछु ।

नेशनल बैंकिङ्ग इन्स्टिच्युट प्रति बैंक तथा वित्तीय संस्थाहरूको अपनत्व बढाउन तथा स्वामित्वको भावना विकास गर्न नेपाल भित्रका सम्पूर्ण बैंक तथा वित्तीय संस्थाहरूलाई यस संस्थामा समेट्ने उद्देश्यले यस संस्थाको शेयर इच्छुक बैंक तथा वित्तीय संस्थाहरूलाई पनि विक्री गर्न प्रस्ताव गरिएको छ । यस प्रयोजनका लागि संस्थाका विद्यमान शेयरधनीहरूसँग रहेको शेयरको मूल्यलाई समायोजन गर्नका लागि आर्थिक वर्ष २०७९/८० सम्मको सञ्चित मुनाफाबाट संस्थाका विद्यमान शेयरधनीहरूलाई बोनस शेयर तथा सो वापत लाग्ने कर प्रयोजनका लागि चुक्ता पूँजीको ३१०.५२६३% लाभांश वितरण गर्ने प्रस्ताव यसै साधारण सभा समक्ष राखिएको छ । यी कदमहरूले यस संस्थालाई आवश्यक पूर्वाधारहरूको विकास गर्न, वित्तीय रुपमा अझ बढी आत्मनिर्भर बनाउन र बैंक तथा वित्तीय संस्थाहरूको सहभागिता बढाउन समेत सहयोग पुऱ्याउने अपेक्षा गरिएको छ । यस साधारण सभाबाट यी प्रस्तावहरू सर्वसम्मतिले स्वीकृत हुने विश्वास लिएको छु ।

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

धन्यवाद ।

डा. प्रकाश कुमार श्रेष्ठ

अध्यक्ष

नेशनल बैंकिङ्ग इन्स्टिच्युट लिमिटेड

नक्साल, काठमाण्डौ ।

"The Banking Academy Of Nepal"

नेशनल बैंकिङ इन्स्टिट्यूट लिमिटेडको

पन्ध्रौं वार्षिक साधारण सभामा

सञ्चालक समितिको तर्फबाट अध्यक्षज्यू द्वारा प्रस्तुत आ.व. २०७९/८० को प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरु,

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

कोभिड १९ को संक्रमण अन्त भएसँगै नेशनल बैंकिङ इन्स्टिट्यूटका गतिविधिहरु विस्तार भएका छन् । यस इन्स्टिट्यूटका कार्यक्रमहरुमा सहभागिता गराउनु भएकोमा बैंक तथा वित्तीय संस्थाहरुलाई धन्यवाद दिन चाहन्छु । नेपाल राष्ट्र बैंक र बैंक तथा वित्तीय संस्थाहरुको सहकार्यमा बैंकिंग क्षेत्रको मानव संसाधनको समयानुकूल क्षमता अभिवृद्धि गर्ने उद्देश्यले स्थापित गरिएको यस संस्थाले स्थापनाकालदेखि नै विभिन्न तालिमहरु संचालन गरि यस क्षेत्रको मानव संसाधनको सबलीकरणमा उल्लेख्य भूमिका खेल्दै आईरहेको व्यहोरा यहाँहरुमा विदितै छ ।

अन्तर्राष्ट्रिय बैंकिङ जगतका असल अभ्यासहरुलाई नेपालका बैंक तथा वित्तीय क्षेत्रमा समेत परिष्कृत रुपमा लागु गरी प्रभावकारी नतिजा हासिल गर्ने अभिप्रायकासाथ यस संस्थाले नेपालका बैंक तथा वित्तीय संस्थाका कर्मचारीहरुलाई लक्षित गरी अन्तर्राष्ट्रिय स्तरका तालिमहरु संचालन गरिरहेको छ । साथै, बैंकिङ क्षेत्रको तालिम तथा विकासको क्षेत्रमा कार्यरत विभिन्न संघसंस्थाहरूसँग समेत सहकार्य गर्दै आईरहेको छ ।

बैंक तथा वित्तीय संस्थाहरु एक आपसमा गाभिने क्रमसँगै बैंक तथा वित्तीय संस्थाहरुको आकार र व्यवसायको दायरामा वृद्धि भएको छ । बैंक तथा वित्तीय संस्थाहरुको संख्या घटे पनि यी संस्थाहरुमा काम गर्ने मानव संसाधनको संख्यामा भने खासै परिवर्तन भएको देखिंदैन । बैंक तथा वित्तीय संस्थाहरुको आकार वृद्धिसँगै सो सँग सम्बन्धित विभिन्न जोखिमहरु पनि बढ्दै गईरहेको देखिन्छ । विश्वमा भईरहेको प्रविधिको विकासले नयाँ नयाँ चुनौती तथा जोखिमहरु निम्त्याएको छ । कोभिडको महामारीबाट देशको अर्थतन्त्र विस्तारै तड्ग्रिदै जाँदा विश्वको भूराजनीतिक उतार चढाव र बाह्य क्षेत्रमा परेको दबावका कारणले पर्न आएको असरले बैंकिंग क्षेत्रलाई समेत प्रभाव पारेको देखिन्छ ।

यी चुनौती तथा जोखिमहरुको सामना गर्न र समग्र बैंकिंग क्षेत्रको स्थायित्वको लागि बैंक तथा वित्तीय संस्थाको मानव संसाधन सबल, सक्षम तथा गतिशील हुनु अपरिहार्य रहेको छ । सक्षम तथा ईमान्दार कर्मचारीहरुको छनोट गरि आवश्यक तालिमहरुको माध्यमबाट उनीहरुको समयानुकूल सिप विकास गर्नु जरुरी छ । उक्त उद्देश्य पुरा गर्नको लागि नेशनल बैंकिंग इन्स्टिट्यूटको भूमिका महत्वपूर्ण रहेको छ ।

बैंकिङ सम्बन्धि विषयमा थप क्षमता अभिवृद्धिको लागि विशेषरुपमा तयार गरिएको JANBI -Junior Associates of National Banking Institute Certification कोर्समा सहभागिता बढ्दै गईरहेको छ । गत आर्थिक वर्षसम्ममा उक्त कोर्समा जम्मा ६२३० जना सहभागी भएका छन् । त्यस्तै, JANBI कोर्सको माथिल्लो संस्करण CANBI समेत संचालन गरिसकेको व्यहोरा जानकारी गराउँदै उक्त कोर्समा हालसम्म विभिन्न बैंक तथा वित्तीय संस्थाहरुमा आबद्ध जम्मा ४९९ जना कर्मचारीहरु सहभागी भएका छन् । यस प्रकारका कोर्सले बैंक एवं वित्तीय क्षेत्रको जनशक्तिको ज्ञानलाई समय सापेक्ष परिष्कृत गर्न सहजता प्रदान गरेको छ । नेपाल राष्ट्र बैंकले समेत Certification Course पुरा गरेका व्यक्तिहरुलाई कर्मचारीको छनोट, सरुवा, बढुवा तथा पदस्थापन गर्दा त्यस्तो विशेष योग्यतालाई समेत आधारको रुपमा लिनुपर्ने निर्देशन दिईसकेको छ । यस परिप्रेक्ष्यमा नेपालको बैंकिङ क्षेत्रमा कर्मचारीहरुको क्षमता अभिवृद्धिका लागि अन्य Certification Course हरूको समेत आवश्यकता महसुस गरि भारत स्थित Indian Institute of Banking & Finance सँगको सहकार्यमा Risk Management, Retail

Banking, Ethics in Banking जस्ता थप Course हर छिट्टै नै शुरुवात गर्ने लक्ष्य राखेका छौं । यसै सन्दर्भमा International Trade Finance (ITF) विषयको Certification Course पनि संचालनमा ल्याईसकिएको छ । यस संस्थाले बैंकक स्थित Asian Institute of Technology (AIT) सँगको सहकार्यमा Executive Development Program को संचालन र Professional Masters in Banking & Finance (PMBF) जस्तो एक वर्षे प्रोफेशनल कोर्स शुरु गरेको छ ।

जुनसुकै क्षेत्रमा पनि अनुसन्धान (Research) को ठुलो भूमिका हुने हुँदा तथा अनुसन्धान कार्य यस संस्थाको पनि उद्देश्य रहेको सन्दर्भमा यस वर्षदेखि यस क्षेत्रमा पनि कार्य गर्न शुरुवात गरिएको छ । यस संस्थाले विभिन्न बैंकहरुलाई आवश्यकता अनुसार विभिन्न क्षेत्रमा परामर्श सेवा (Knowledge Consulting) पनि उपलब्ध गराउँदै आएको छ । यसै सन्दर्भमा यस संस्थाले विभिन्न बैंकहरुलाई Operational Risk Management Software (ORMS) उपलब्ध गराएको छ ।

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

आर्थिक वर्ष २०७९/८० को प्रगति विवरण :

आर्थिक वर्ष २०७९/८० मा संस्थाले २६० वटा तालिम कार्यक्रमहरुबाट कुल रु.९,२०,०३,५५९।- अक्षरेपी (नौ करोड बीस लाख तीन हजार पाँच सय उनान्साठी मात्र) आम्दानी प्राप्त गरेको छ । त्यसैगरी, समीक्षा वर्षमा खुद मुनाफा रु. १,२५,३५,०५४।-अक्षरेपी (रु एक करोड पच्चीस लाख पैतिस हजार चौवन्न मात्र) भएको छ । यस संस्थाको विगत पाँच वर्षको आर्थिक भ्रलक निम्न बमोजिम छ ।

(रु. हजारमा)

विवरण	आ.व				
	२०७९/०८०	२०७८/०७९	२०७७/०७८	२०७६/०७७	२०७५/०७६
चुक्ता पूँजी	५०,०००	५०,०००	५०,०००	५०,०००	३२,७००
जगेडा कोष	१,५६,४१९	१,४८,०२१	१,३६,६४६	१२६,५३३	१,२३,३६५
लगानी/ बैंक मुद्रति	१,८४,०५९	१,७२,५००	१,६०,०००	१,४५,०००	१,२७,५००
तालिम कार्यक्रम आम्दानी	९२,००४	८७,३८९	५९,२९१	७०,२३०	१,४५,५९८
तालिम कार्यक्रम खर्च	५०,७३८	४५,१०४	१९,०२३	३७,८५६	८१,७०२
कूल आम्दानी	४१,२६६	४२,२८४	४०,२६८	३२,३७५	६३,८९६
अन्य आम्दानी	१८,३५६	१५,७६३	१२,०८८	१६,७३२	१४,६६९
कुल सञ्चालन खर्च	३८,६२२	३५,१८२	३१,१३१	३६,९५६	३७,२१९
ह्रासकट्टि	१,९०१	२,१३४	२,४६१	२,८५५	३,३१९
सञ्चालन नाफा	१९,१००	२०,७३०	१८,७४७	८,०५७	३४,६६४
तालिम संख्या	२६०	२५७	२०४	२३१	३५७

पूँजी र जगेडा कोष :

आर्थिक वर्ष २०७९/८० मा संस्थाको चुक्ता पूँजीमा कुनै परिवर्तन भएको छैन भने अधिल्लो वर्षको तुलनामा समीक्षा वर्षमा जगेडा कोषमा ६ प्रतिशतले वृद्धि भएको छ । जगेडा कोषमा रहेको रकमलाई बोनस शेयरको रुपमा संस्थाका

विद्यमान शेयरधनीहरूलाई जारी गर्ने प्रस्ताव यसै साधारण सभा समक्ष राखिएको छ । साथै यस संस्थाको शेयर अन्य इच्छुक बैंक तथा वित्तीय संस्थाहरूलाई पनि बिक्री गर्न प्रस्ताव गरिएको छ । यी कदमहरूले यस संस्थालाई आवश्यक पूर्वाधारहरूको विकास गर्न, कार्यक्षेत्र र सहभागिता वृद्धि गर्न तथा वित्तीय रूपमा अझ बढी आत्मनिर्भर बनाउन सहयोग गर्नेछ । साथै, यस संस्था प्रति अन्य बैंक तथा वित्तीय संस्थाहरूको अपनत्व बढाउन समेत सहयोग पुऱ्याउने अपेक्षा गरिएको छ ।

कर्मचारी व्यवस्थापन :

संस्थाको कर्मचारी व्यवस्थापनको लागि श्रम ऐन, २०७४ को अधिनमा रही कर्मचारी प्रशासन सम्बन्धि नियमावली, २०७५ तयार गरी लागु गरिएको छ । २०८० असार मसान्तमा संस्थामा २३ जना कर्मचारीहरू कार्यरत रहेका थिए ।

वार्षिक लक्ष्य र प्रगति :

यस संस्था द्वारा आ व २०७९/८० का लागि निर्धारण गरिएका लक्ष्य तथा हासिल गरिएको प्रगति विवरण निम्नानुसार छन् ।

(रु. हजारमा)

विवरण	वास्तविक उपलब्धि	बजेट	उपलब्धि (बजेटको प्रतिशत)
तालिम कार्यक्रम आम्दानी	९२,००४*	१३०,०२७	७०.७६
तालिम कार्यक्रम खर्च	५०,७३८*	६८,०४६	७४.५७
कूल तालिम आम्दानी	४१,२६६	६१,९८१	६६.५८
अन्य आम्दानी	१८,३५६	१६,०३९	११४.५९
कुल सञ्चालन खर्च	३८,६२२	५१,०७२	७५.६३
सञ्चालन नाफा	१९,१००	२४,२५७	७८.७४
खुद मुनाफा	१२,५३५	१६,३७४	७६.५६
तालिम संख्या	२६०	३५२	७३.८७

*Asian Institute of Technology (AIT), Bangkok द्वारा संचालित Executive Development Program को सहभागिता शुल्क बैंकहरूद्वारा सिधै AIT लाई नै भुक्तानी गरिने हुँदा सो सँग सम्बन्धित कुल आम्दानी रु १,२३,४०,५५९/- र सो सँग सम्बन्धित खर्च समावेश नगरिएको ।

बैंक तथा वित्तीय संस्थाहरूसँग हाम्रो सम्बन्ध :

यस संस्थाले मुख्यतया: बैंक तथा वित्तीय संस्थाहरूको लागि विभिन्न प्रकारका तालिम कार्यक्रमहरू सञ्चालन गर्दै आइरहेको छ । यस्ता प्रकारका सम्बन्धहरूलाई अझ सुदृढ बनाउन तथा वित्तीय संस्थाहरू बीच समन्वय गराउन विभिन्न फोरमहरू मार्फत अन्तरक्रिया कार्यक्रम सञ्चालन गर्दै आइरहेको छ । बैंक तथा वित्तीय संस्थाका कर्मचारीहरूको क्षमता अभिवृद्धि गर्नकोलागि समझदारी पत्रमा हस्ताक्षर गरी आवश्यकता अनुसार तालिम तथा कार्यक्रमहरू आयोजना गर्दै आइरहेका छौं । बैंक तथा वित्तीय संस्थाका व्यवसायिक संगठनहरूसँग समेत विभिन्न तहमा सहकार्यको लागि अन्तरक्रियाहरू गर्दै आएका छौं ।

सञ्चालक समिति :

सञ्चालक समितिले संस्थाको दैनिकरूपमा आई पर्ने कार्यहरूलाई व्यवस्थापन गर्नको लागि आवश्यकता अनुसार विभिन्न नीति, नियम निर्माण तथा परिमार्जन गरी व्यवस्थापनलाई विभिन्न प्रकारका निर्देशन दिने गरेको छ ।

लेखा परीक्षक :

यस ईन्स्टिच्युटको चौधौं वार्षिक साधारण सभाले आर्थिक वर्ष २०७९/८० को लागि लेखापरीक्षण गर्न श्री PKF TR Upadhyaya & Co. लाई बाह्य लेखापरीक्षक नियुक्त गरेबमोजिम निज बाह्य लेखापरीक्षकबाट यस ईन्स्टिच्युटको

लेखापरीक्षण सम्पन्न भएको छ। निज लेखापरीक्षकले विगत तीन वर्षदेखि संस्थाको लेखापरीक्षण गरिरहेको हुनाले कम्पनी ऐन २०६३ मा भएको व्यवस्था बमोजिम आगामी आर्थिक वर्ष २०८०/८१ का लागि नयाँ लेखापरीक्षकको नियुक्तीको प्रस्ताव गरेको छौं।

शेयर जफत :

आर्थिक वर्ष २०७९/८० मा कुनै पनि शेयर जफत गरिएको 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 संशाधन सम्बन्धी नीति, कर्मचारी सेवा नियमावली, लगानी नीति, अनुसन्धान नीति, तालिम निर्देशिका र आर्थिक प्रशासन विनियमावली 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 तथा अन्य व्यवस्थाका सम्बन्धमा स्पष्ट व्यवस्था गरेको छ। तिनै नीति निर्देशिकामा भएका व्यवस्थाहरु अनुसरण गरी संस्था सञ्चालित छ। साथै, संस्थाको कारोवार, सम्पत्ति र मसलन्द आदिको समय समयमा अनुगमन पनि हुँदै आएको छ। संस्थाको खर्चमा तीन तहको नियन्त्रण प्रणाली लागु गरिएको छ।

संस्थाका आर्थिक, प्रशासन एवं तालिम कार्यक्रमहरुलाई नीतिसंगत ढंगले सञ्चालन भए नभएको एकिकर्ण गर्न एवं थप सवलीकरण गर्नकोलागि स्वतन्त्र आन्तरिक लेखापरीक्षकको व्यवस्था गरिएको छ। आर्थिक वर्ष २०७९/८० 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 लेखापरीक्षण समिति रहेको छ। यस समितिमा आन्तरिक नियन्त्रण प्रणाली, आन्तरिक एवं बाह्य लेखा परीक्षण प्रतिवेदन आदिका बारेमा विस्तृतरूपमा छलफल गर्ने गरिएको छ। संस्थाको मानव संशाधन सम्बन्धी नीति नियमहरु बनाएर लागु गर्न तथा त्यसको अनुगमन गर्न गैह्र कार्यकारी सञ्चालक संयोजक रहेको मानव संशाधन समिति गठन गरिएको छ।

समीक्षा वर्षमा लेखा परीक्षण समितिमा निम्नानुसारका पदाधिकारीहरु रहनु भएको थियो।

१. श्री सुरेन्द्र राज रेग्मी-संयोजक (२०७९/१०/१२ बाट नियुक्ति)

२. मो. रिजवान आलम- सदस्य (२०७९/१०/१२ बाट नियुक्ति)

समीक्षा वर्षमा मानव संशाधन समितिमा निम्नानुसार पदाधिकारीहरु रहनु भएको थियो।

१. श्री अनिल शर्मा -संयोजक (२०७९/१०/१२ बाट नियुक्ति)

२. श्री रुप बहादुर खड्का (२०७९/१०/१२ बाट नियुक्ति)

माथि उल्लेखित समितिका सदस्यज्यूहरुलाई (कर्मचारी बाहेक) प्रति बैठक जनही रु.४,०००/ मात्र भत्ता वापत प्रदान गर्ने गरिएको छ। साथै, हाल कायम रहेको समिति सदस्यहरुको बैठक भत्तामा २०७४ सालदेखि कुनै परिवर्तन नभएकोले बैठक भत्तामा समयानुकूल परिवर्तनका लागि यसै साधारण सभामा प्रस्ताव गरिएको छ।

सञ्चालक समितिको संरचना :

समीक्षा वर्षमा यस संस्थाको सञ्चालक समितिको संरचना निम्नानुसार रहेको थियो।

क्र.सं.	सञ्चालक	पद	कैफियत
१.	डा. प्रकाश कुमार श्रेष्ठ	अध्यक्ष	प्रतिनिधित्व नेपाल राष्ट्र बैंक
३.	श्री सुरेन्द्र राज रेग्मी	सञ्चालक	प्रतिनिधित्व ग्लोबल आईएमई बैंक लि.
२.	श्री मो. रिजवान आलम	सञ्चालक	प्रतिनिधित्व नेपाल एसबिआई बैंक लि.
४.	श्री रुप बहादुर खड्का	सञ्चालक	प्रतिनिधित्व साना किसान विकास लघुवित्त वित्तीय संस्था लि.
५.	श्री अनिल शर्मा	स्वतन्त्र सञ्चालक	

सञ्चालक समितिको बैठक :

आ.व.२०७९/८० मा सञ्चालक समितिको बैठक र सञ्चालकहरूले प्राप्त गरेको भत्ताको विवरण निम्न अनुसार छ ।

क्र.सं.	बैठक	बैठक संख्या	भत्ता रकम
१.	सञ्चालक समितिको बैठक	१०	रु. १,७२,०००।-
२.	लेखा परीक्षण समितिको बैठक	१	रु. ८,०००।-
३.	मानव संसाधन समितिको बैठक	५	रु. ४०,०००।-
	जम्मा	१६	रु. २,२०,०००-

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 ।

क्र.सं.	विवरण	रकम
१.	तलब	रु. ७०,२०,०००।००
२.	बोनस	रु. ६,५१,२०३।००
३.	दर्शन भत्ता	रु. ५,००,०००।००
४.	कूल रकम	रु. ८१,७१,२०३।००
५.	कर कट्टि	रु. २४,०२,४३३।००
६.	खुद भुक्तानी रकम	रु. ५७,६८,७७०।००

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

सञ्चालन तथा कर्मचारी खर्च :

आ.व. २०७९/८० मा सञ्चालन र कर्मचारी खर्च निम्न बमोजिम रहेको छ ।

सञ्चालन खर्च	रु. १,०१,७४,६८५।-
कर्मचारी खर्च	रु. २,८४,४६,८५०।-
जम्मा	रु. ३,८६,२१,५३५।-

संस्थाका भावी योजनाहरू

१. Risk Management, Credit Management, Retail Banking, Ethics in Banking जस्ता विषयहरूको प्रमाणीकरण कोर्सहरू तयार गरी सञ्चालन गर्ने ।
२. धितोपत्र, रेमिटेन्स कम्पनीहरू र अन्य गैर-बैंकिङ्ग वित्तीय कम्पनीहरू (NBFC) आदि जस्ता प्रवेश नगरिएका क्षेत्रहरूमा हाम्रो बजार प्रवेश विस्तार गर्ने ।
३. माइक्रोफाइनान्स र बीमा क्षेत्रहरूको लागी नेपालीमा AML प्रमाणीकरण पाठ्यक्रमको कार्यको शुरुवात गर्ने । बैंकिङ्ग सम्बन्धित मुद्दाहरूमा अनुसन्धान कार्यको शुरुवात गर्ने र बैंकहरूलाई शुल्क लिई वा निःशुल्क उपलब्ध गराउने ।
४. भारत स्थित Manipal Academy सँगको सहकार्यमा Management Development Program (MDP) कार्यक्रम शुरु गर्ने ।
५. बैंकिङ्ग जगतमा आएको परिवर्तनसँगै नयाँ नविनतम् तालिम योजनाहरू सञ्चालनमा ल्याइने छ । साथै बैंक/वित्तीय संस्थाको माग अनुरूपको तालिम कार्यक्रमहरू शुरु गरिनेछ ।
६. दुरदराजका विपन्न वर्गसम्म वित्तीय साक्षरता तथा वित्तीय सेवाको पहुँच अभिवृद्धि गर्नको लागि यस क्षेत्रमा संस्थाको तर्फबाट योगदान पुर्‍याउन सकिने सम्भावित क्षेत्रहरू पहिचान गरी आवश्यक कार्य गरिने कार्यलाई निरन्तरता दिइने ।
७. विश्व बैंकिङ्ग परिवेशमा आएका नवीनतम् अभ्यासहरूलाई नेपालमा समेत अङ्गीकार गर्न आवश्यक तालिमको लागि अन्तर्राष्ट्रिय संघ संस्थाहरूसँग समन्वय तथा सहकार्यलाई निरन्तरता दिइने ।
८. बैंक तथा वित्तीय संस्थाहरूलाई जोखिम व्यवस्थापनमा परामर्श सेवा (Consulting Service) कार्यलाई निरन्तरता दिने ।
९. संस्थाको आफ्नै भौतिक संरचना निर्माणका लागि पहल गर्ने ।
१०. यस संस्थाको शेयर अन्य इच्छुक बैंक तथा वित्तीय संस्थाहरूलाई जारी गर्ने ।

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 उचाईसम्म पुर्‍याउन अथक योगदान गर्ने यस संस्थाका ऊर्जाशील कर्मचारीहरूलाई हार्दिक धन्यवाद दिन चाहन्छु ।

सञ्चालक समिति

नेशनल बैंकिङ्ग इन्स्टिट्युट 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, Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd (erstwhile 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 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. Dr Prakash Kumar Shrestha
Chairman
Executive Director
Nepal Rastra Bank
2. Mr. Surendra Raj Regmi
Director
Senior Deputy Chief Executive Officer
Global IME Bank Ltd.
3. Mr. Rajesh Kumar Panda Director
Deputy Chief Executive Officer
Nepal SBI Bank Ltd.
4. Mr. Roop Bahadur Khadka
Director
Chief Manager
Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd.
5. Mr. Anil Sharma
Director (Independent)
Chief Executive Officer
Nepal Bankers' Association

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 –

- Asian-Pacific Association of Banking Institutes (APABI)
- Emirates Institute of Finance (EIF)

- Moody's Analytics, USA
- Manipal Global Education services
- Indian Institute of Banking and Finance (IIBF), India
- Indian Institute of Finance, Banking & Insurance, 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
- Integrated Development Foundation (IDF), Bangladesh
- Lembaga Pengebangan Perbankan, Indonesia (LPPI), Indonesia
- ComeToBe Talent Development Services LLP, India
- The Hong Kong Institute of Bankers, Hongkong
- XLRI - Xavier School of Management, India



NATIONAL BANKING INSTITUTE LTD.

"The Banking Academy Of Nepal"

 <p>APABI</p>	 <p>Frankfurt School of Finance & Management German Excellence. Global Relevance.</p>	 <p>AICB</p>
<p>MOODY'S ANALYTICS</p>	<p>FintelektSM</p>	 <p>manipalglobal education services</p>
 <p>Indian Institute of Banking & Finance</p>	 <p>Integrated Development Foundation (IDF) Bangladesh</p>	<p>ifbi Institute of Finance, Banking & Insurance</p>
<p>KESD@E</p>	 <p>AIT Asian Institute of Technology</p>	<p>LPP Lembaga Pengembangan Perbankan Indonesia</p>
<p>NATIONAL BANKING INSTITUTE LTD.</p>  <p>EIF معهد الإمارات المالي Emirates Institute of Finance</p>	 <p>IFC International Finance Corporation WORLD BANK GROUP <i>Creating Markets, Creating Opportunities</i></p>	 <p>ComeToBe Maximizing return on talent</p> 
 <p>fti FINANCIAL INSTITUTIONS TRAINING INSTITUTE LTD.</p>	 <p>XLRI Xavier School of Management EXCELLENCE & INTEGRITY For the greater good</p>	 <p>HKIB 60</p>

Operation Overview 2079/80

Operation Review:

The National Banking Institute (NBI) has played a crucial role in establishing a comprehensive nationwide system for enhancing the capabilities of employees in banks and financial institutions. The primary focus has been on delivering high-quality services across the nation to enrich individual competencies and elevate the skill standards of future banking professionals. NBI's products are meticulously crafted to align with industry requirements, encompassing the necessary skill sets, regulations, and formulated policies.

Products and Services:

NBI has formulated numerous programs aligned with the TRAK module, incorporating both national and international perspectives. These programs are meticulously crafted to meet the current industry demands, ensuring they effectively respond to the evolving dynamics of the field. In addition to routine training initiatives, international conferences, workshops, and professional academic certification courses, NBI is actively engaged in establishing and sustaining partnerships with various foreign institutions. Notable collaborations include the Asian Institute of Technology (AIT) in Thailand, the Management Development Program (MDI), and collaborations with international facilitators, particularly from India, specializing in both soft skills and technical skills. These collaborations underscore NBI's commitment to delivering top-tier Executive Development programs.

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

Calendar Program (Open programs):

NBI strategically plans its annual training program at the conclusion of the preceding year, relying on Training Need Assessments (TNA). By engaging in various interaction programs, workshops, and forum meetings with department heads and regional branches, NBI consolidates TNAs to address competency gaps among current banking professionals. The program design involves coordination with experts from BFIs, regulators, practitioners, and other institutions to ensure that the delivered programs have a meaningful impact. Additionally, the program serves as a valuable platform for trainees from various institutions to share experiences, knowledge, and expertise in areas of mutual concern.

Conference/ Workshop and Seminars:

Various conferences and workshops, designed in collaboration with international experts, are also organized as part of the annual calendar programs, strategically crafted to target mass audiences. These events attract a significant number of senior bankers from both the inner valley and regional areas. The conferences are typically facilitated by international key Subject Matter Experts (SMEs), local industry experts, and regulators. Panel discussions held towards the end of the conferences further contribute to the open sharing of useful insights, perspectives, and best practices followed in the banking sector globally.

Customized Programs (In-House program):

NBI tailors its programs to suit the specific requirements of institutions, ensuring a bespoke approach. The process involves thorough need assessment, program design, implementation, and evaluation, allowing for flexibility in customizing content according to the institutions' needs. This adaptability contributes to the high effectiveness of these programs. An essential contributor to their effectiveness is affording participants the chance to openly exchange experiences and discuss internal cases.

Financial Literacy:

Financial literacy plays a pivotal role in shaping financial markets, economic policies, and societal change. With financial markets evolving towards greater sophistication and the continuous introduction of innovative products for client convenience, addressing the needs of the unbanked population becomes imperative. In this context, NBI has developed a Financial Literacy app designed to aid underserved

communities in understanding the importance of saving habits and financial planning. Covering topics such as Financial Literacy introduction, financial planning development, family budgeting, saving, loans, and insurance, the app incorporates interactive quizzes and exercises for easy comprehension. Users can evaluate their financial literacy knowledge and offer feedback for improvement.

Furthermore, NBI actively conducts Training of Trainers (TOT) programs and awareness initiatives to enhance financial literacy. These efforts, in collaboration with various banks, aim to make financial literacy programs more practical and relevant, fostering a direct connection with communities for a simpler understanding of banking basics.

Microfinance-related programs:

NBI is actively engaged in conducting training programs tailored for microfinance, recognizing the importance of building capacity in this sector. These programs are designed to provide essential skills and knowledge to individuals involved in the microfinance of Nepal. The training sessions cover various critical topics such as financial management, business planning, risk assessment, and client relations. NBI's commitment to delivering specialized training for microfinance ensures that professionals in this field are equipped with the necessary tools and expertise, contributing to the sustainability and effectiveness of microfinance operations in the country. This initiative enhances the overall capability of microfinance institutions to better serve the unique needs of their clients, ultimately fostering a more resilient and inclusive financial landscape in Nepal.

Banking Certification Course:

In 2015, NBI introduced JANBI, Nepal's inaugural banking certification course, offering comprehensive knowledge in banking and financial services, covering technology, customer relations, basic accounting, and legal aspects for day-to-day operations. Following JANBI's success, NBI launched CANBI in 2017, aiming to enhance banking knowledge and foster leadership among professionals.

In collaboration with the Indian Institute of Banking and Finance (IIBF), both courses were developed, leveraging IIBF's 95 years of experience. JANBI and CANBI are complemented by specialized certification courses, including International Trade Finance (ITF) and e-based Trade Based Money Laundering (TBML) in partnership with Fintelekt, India.

NBI also offers certification courses on AML-CFT, Anti-Fraud, and AML/CFT for Insurance Companies, customized for the Nepalese context in collaboration with Fintelekt Advisory Services Pvt. Ltd. Additionally, NBI collaborates with KESDEE Inc., providing e-learning courses on Banking, Finance, and more. Moody's Analytics partners with NBI to offer credit-based e-learning courses tailored to the Nepalese context. These initiatives reflect NBI's commitment to advancing professional skills and knowledge in the financial sector.

Examination Committee:

A dedicated examinations committee has been established with a well-defined scope of work and clear responsibilities. The primary objective of this committee is to thoroughly analyze and provide recommendations for continuous improvement, thereby ensuring the highest quality in our examination-related services.

The Committee comprises highly experienced & seasoned bankers, officials from NRB, Legal Consultant of NBI, Academic Director of NBI and the Examination Officer of NBI.

Subject Matter Expert (SME) Group

A Subject Matter Expert (SME) Group has been assembled, featuring a distinguished panel of highly experienced and seasoned bankers, qualified academicians, and experts in related fields. This group has been convened to conduct regular reviews and updates to the courseware, as well as to contribute to the development of question banks for both JANBI, CANBI and ITF certification examinations. The collective expertise of the SME Group ensures the continuous refinement and relevance of our certification materials, aligning with industry standards and best practices.

Overview of Banking Certification Course

JANBI & CANBI certification enrollments in Fiscal Year 2079-80

There were altogether 413 enrollments in JANBI this year where as in CANBI there were 52 enrollments. The monthly enrollment trend during the year is illustrated in the figure 1 & 2 below.

Figure 1: JANBI Enrollment for FY 2079-80

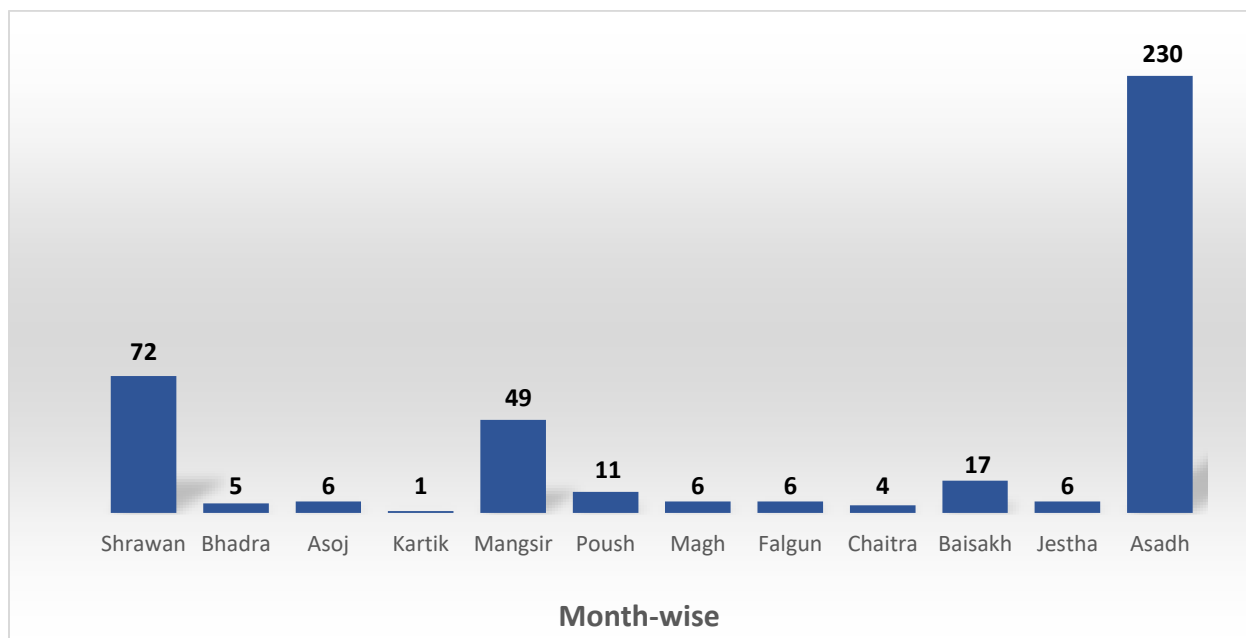
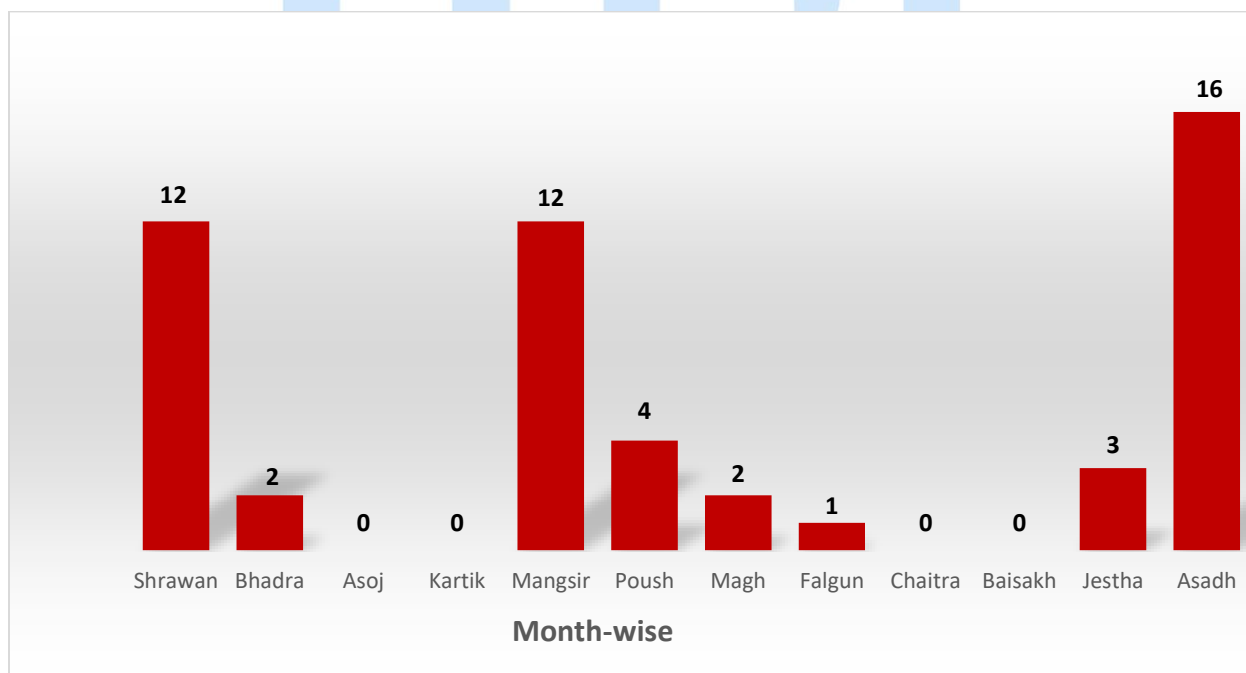


Figure 2: CANBI Enrollment for FY 2079-80



JANBI & CANBI certification examinations in Fiscal Year 2079/80

Two blocks of examination (Dec 2022 and June 2023) were conducted during this year. Both examinations were conducted successfully physically at various centers across Nepal. The number of examinees who appeared in the examinations of JANBI and CANBI conducted in Fiscal Year 2079/80 in various cities is illustrated below in figure 3 and 4 respectively.

Figure 3: JANBI and CANBI Exams of December 2022

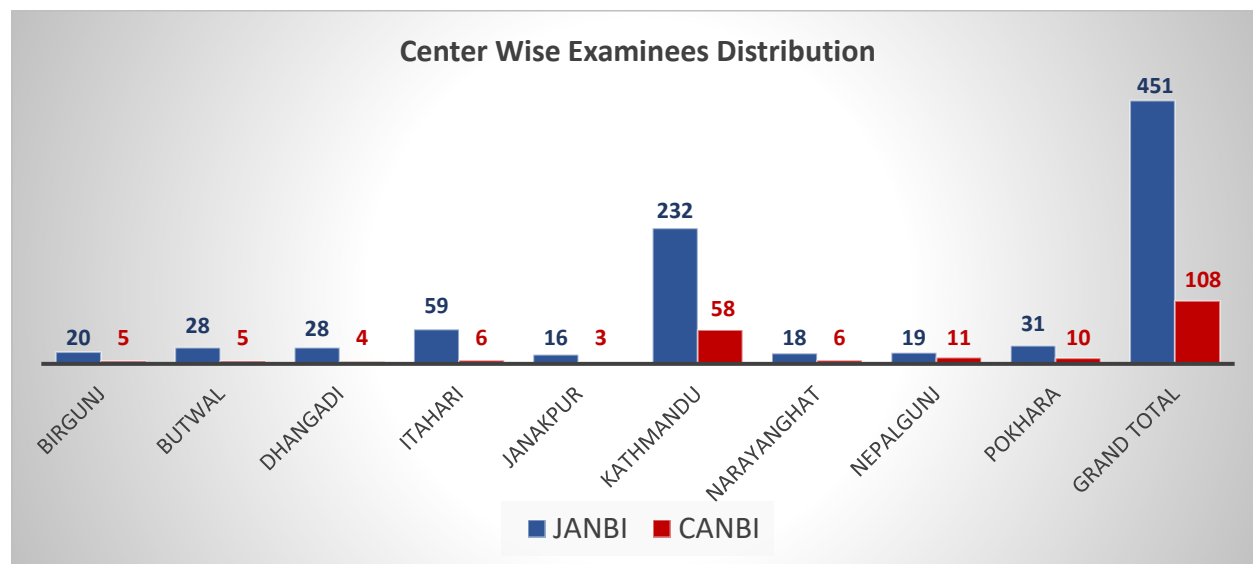
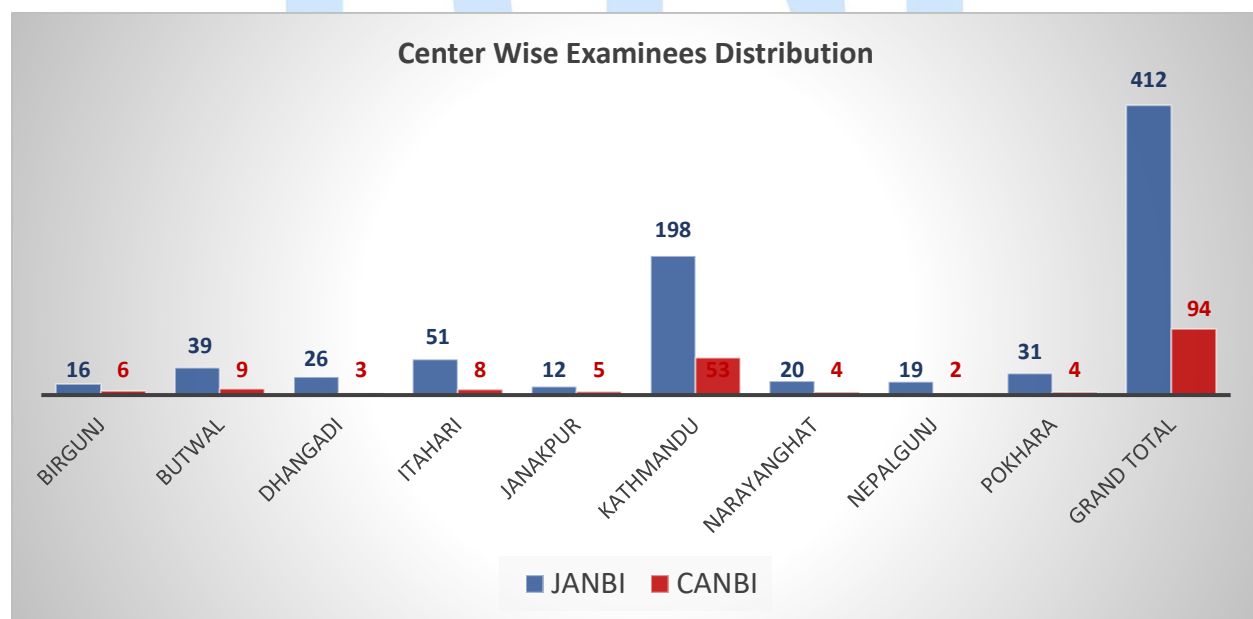


Figure 4: JANBI and CANBI Exam of June 2023

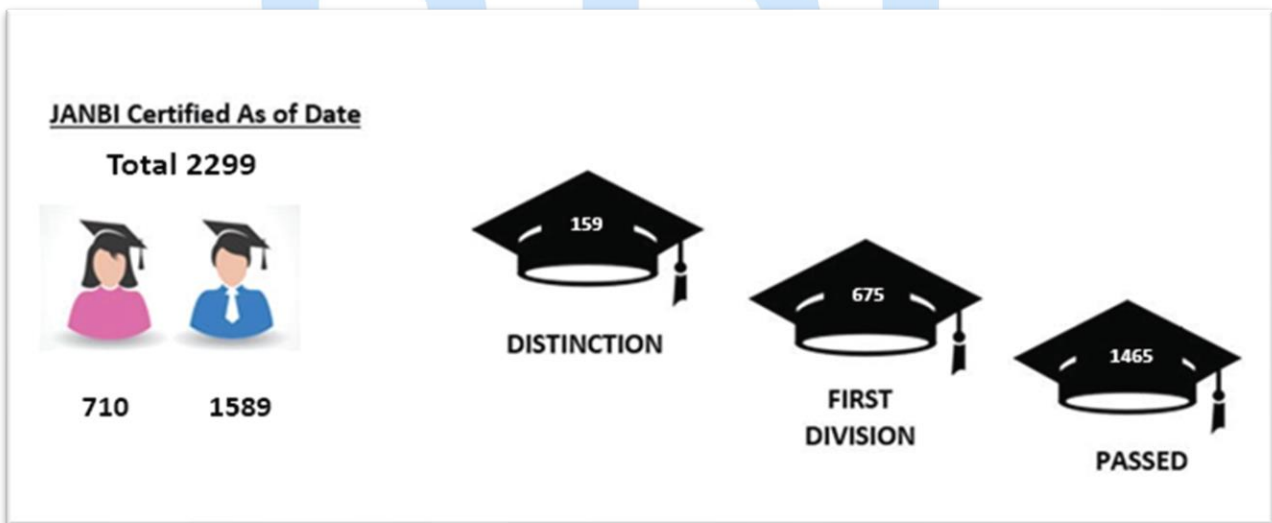
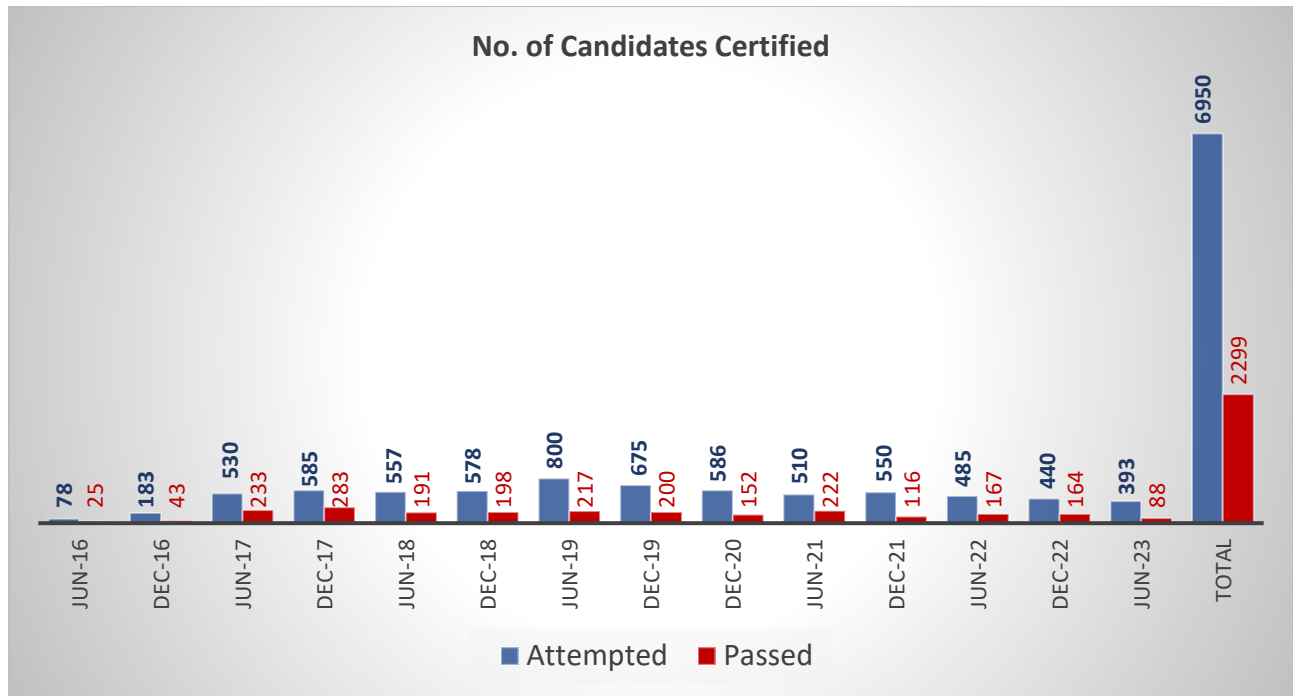


JANBI certified:

As of date 2,299 candidates have been JANBI certified out of which 7% are distinction holder, 29% are 1st division and 64% are passed. Out of total 2,299 JANBI certified as of date, 70% are male and 30% are

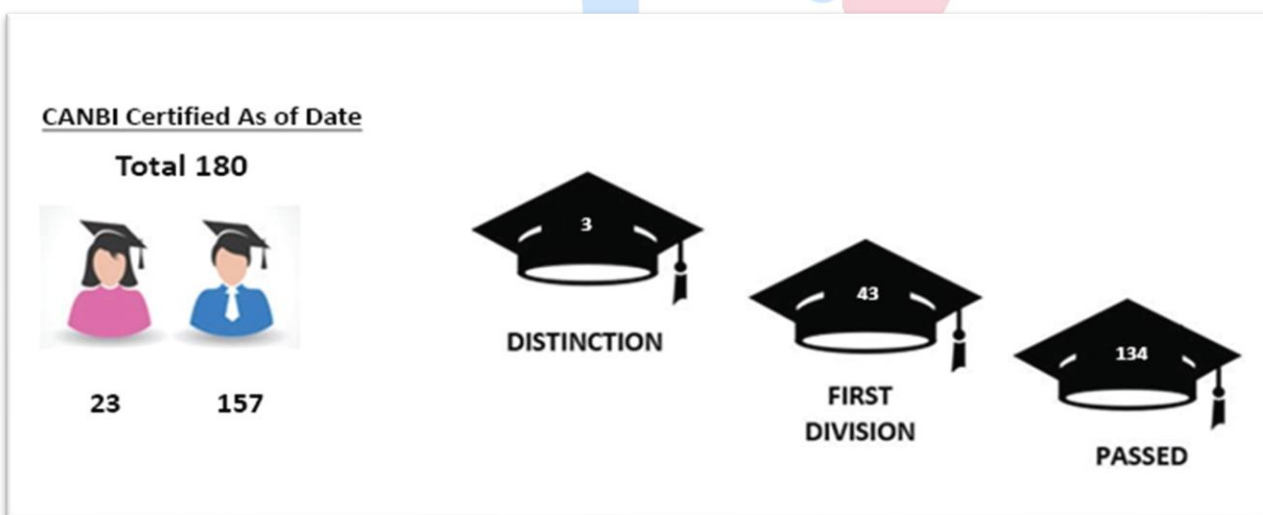
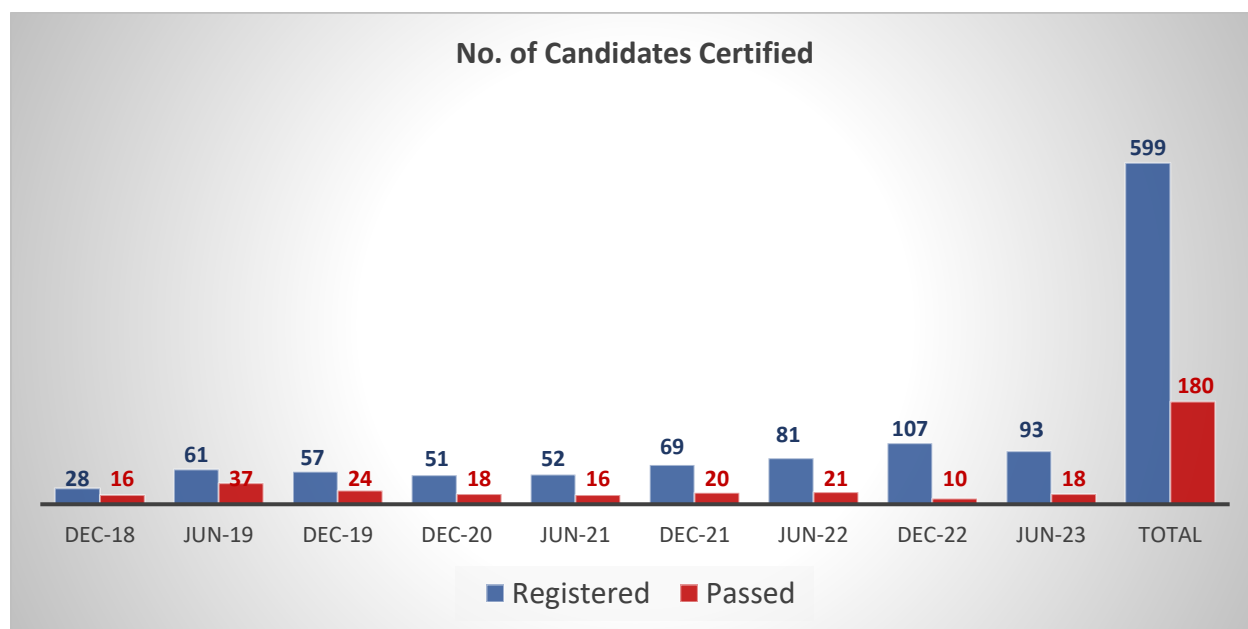
female. The figure 5 below depicts the number of JANBI certified candidates in different examination blocks as of date.

Figure 5: Total JANBI Certified as at end of FY 2079/80



CANBI certified:

As of date, 180 candidates have been CANBI certified out of which 1.6% are distinction holder, 24.8% are 1st division and 74% are passed. Out of total 180 CANBI certified as of date, 87% are male and 13% are female. The figure 6 below depicts the number of CANBI certified candidates in different examination blocks as of date.

Figure 6: Total CANBI Certified at end of FY 2079/80

International Trade Finance Certification Course

During the fiscal year 2079-80, the total number of enrollments in International Trade Finance is 11.

Online Certification Courses 207879:

The online certification courses that 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. The number of enrollments in AML/CFT Certification from Microfinance is 223.

Table 1: Certification Courses

S.No.	Certification Course	Enrolled Candidates 2079/80	Enrolled Candidates 2078/79
1	AML-CFT Certification Course	4,899	6,130
2	Anti-Fraud Certification Course	30	386
3	Trade Based Money Laundering	0	136
4	Kesdee e-library	1	124
5	Moody's Certification Course	14	47

Examination Services 2079/80

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 3562 banking employees across various banks.

Table 2: Examination Services

S. No.	Examination Type	Examinees 2079/80	Examinees 2078/79
1	Recruitment Exam	129	9645
2	Promotional Exam	3,433	2,628
3	Knowledge Test	-	-
	Total	0	0

An overview of the Training Programs 2079/80:

In the second year post-COVID, the ongoing Fiscal Year has demonstrated positive progress in business. Notably, there has been an increase in in-person physical programs, including international initiatives. This shift aligns with the adoption of the "new normal," accompanied by the relaxation of travel restrictions, facilitating the execution of international programs.

NBI conducted 260 programs to 7396 banking professionals across the country. In terms of the category of programs, out of 260 programs, 86% of the programs were on core banking and 14% on soft skills.

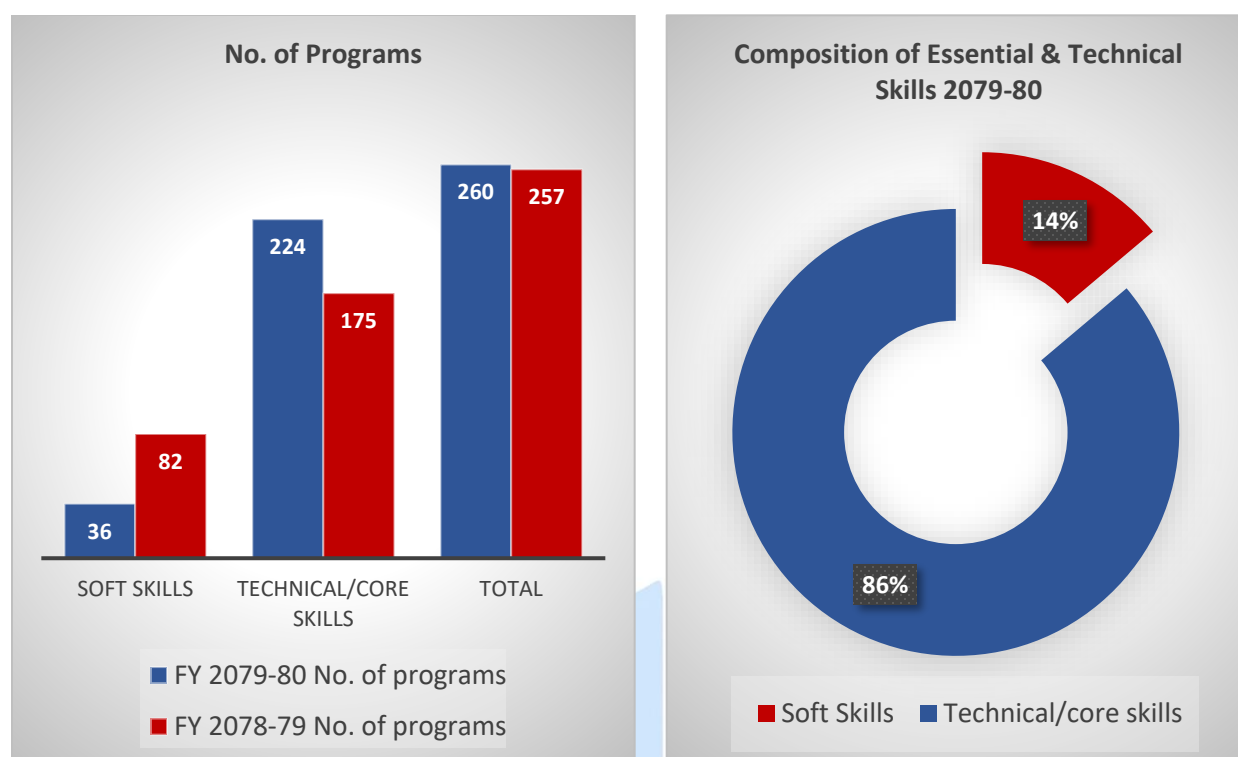
Geographically, 58% of the programs were conducted inside the valley (local facilitator), whereas, 33% outside the valley (local facilitator), 3% were conducted virtually. During this fiscal year, 7% i.e.; 17 international programs were conducted.

The Table 3 and Figure 7 reflects the comparison of our programs on core banking and essential skills in the year 2078-79 and 2079-80.

Table 3: Training Areas

Training Areas	FY 2079-80		FY 2078-79	
	No. of programs	No. of Participants	No. of programs	No. of Participants
Soft Skills	36	979	82	4,199
Technical/core skills	224	6,417	175	6,721
Total	260	7,396	257	10,920

Figure 7: Training Areas

**Categories of Programs:**

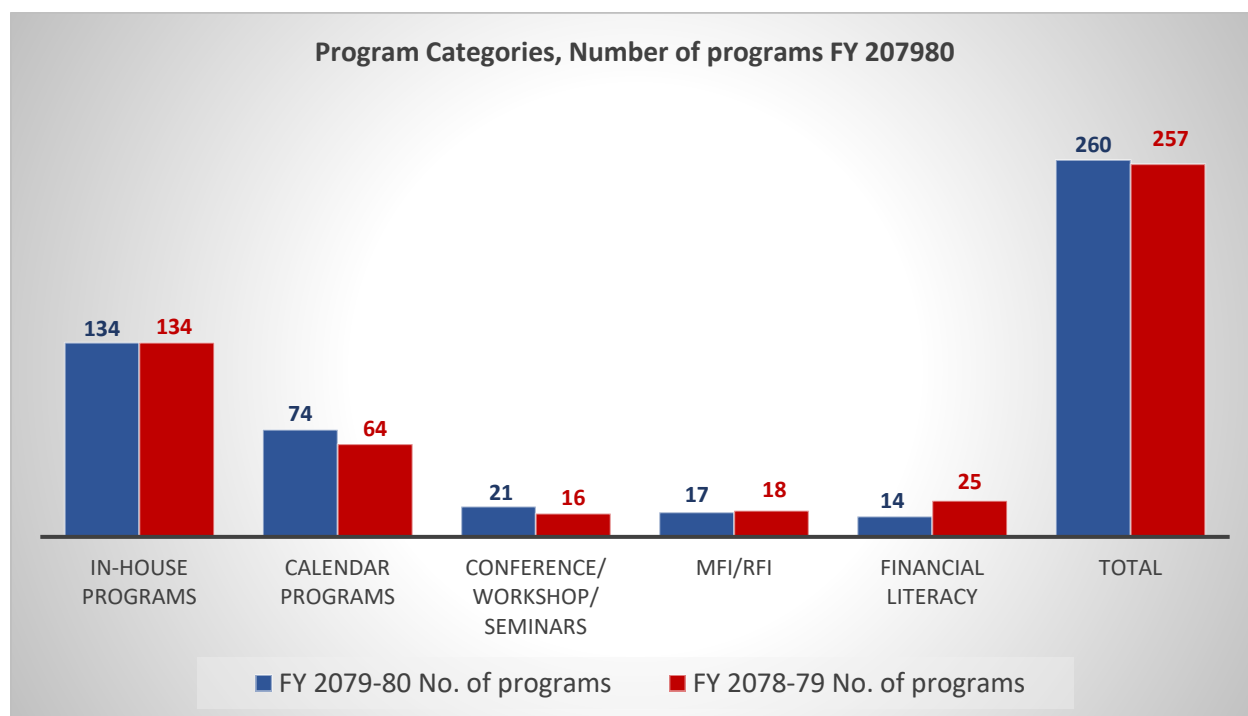
NBI has categorized its training programs into 5 main categories namely In-house, Calendar, Conference/Seminars/Workshops, Micro Finance Institutions/Rural Finance Institutions and Financial Literacy.

Table 4 and Figure 8 depicts the comparison of the categories of program.

Table 4: Program Categories:

Category	FY 2079-80		FY 2078-79	
	No. of programs	No. of Participants	No. of programs	No. of Participants
In-house programs	134	4,105	134	4,019
Calendar programs	74	1,399	64	1,334
Conference/ Workshop/ Seminars	21	847	16	869
MFI/RFI	17	365	18	1,932
Financial Literacy	14	680	25	2,766
Total	260	7,396	257	10,920

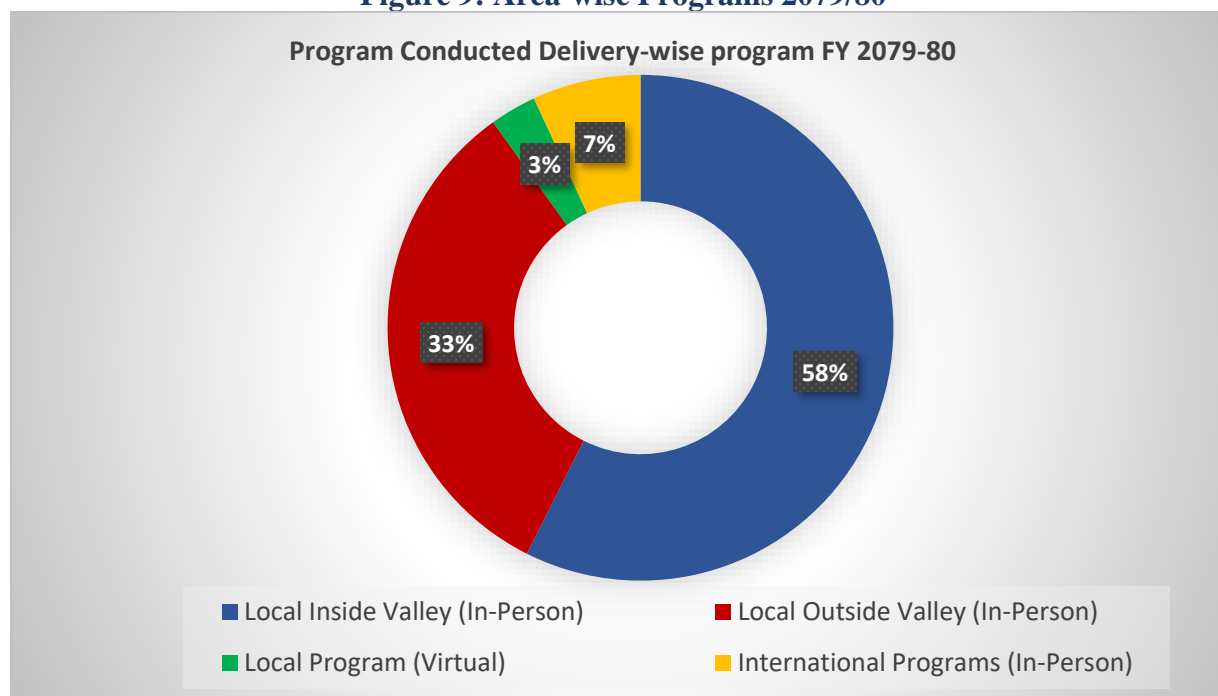
Figure 8: Program Categories:

**Area-wise Programs:**

In terms of the overall program, 58% of the programs were conducted inside the valley, 33% were conducted outside the valley, 3% were virtual local programs and 7% were International In-person programs in terms of number of programs. The table 5 and Figure 9 show the area-wise programs conducted during the FY 2079/80.

Table 5: Area-wise Programs 2079-80:

Delivery Mode	FY 2079-80		FY 2078-79	
	No. of programs	No. of Participants	No. of programs	No. of Participants
Local Inside Valley (In-Person)	150	4,337	109	3,285
Local Outside Valley (In-Person)	85	2,064	58	2,643
Local Program (Virtual)	8	455	60	4,294
International Program (Virtual)	N/A	N/A	14	301
International Programs (In-Person)	17	540	16	397
Total	260	7,396	257	10,920

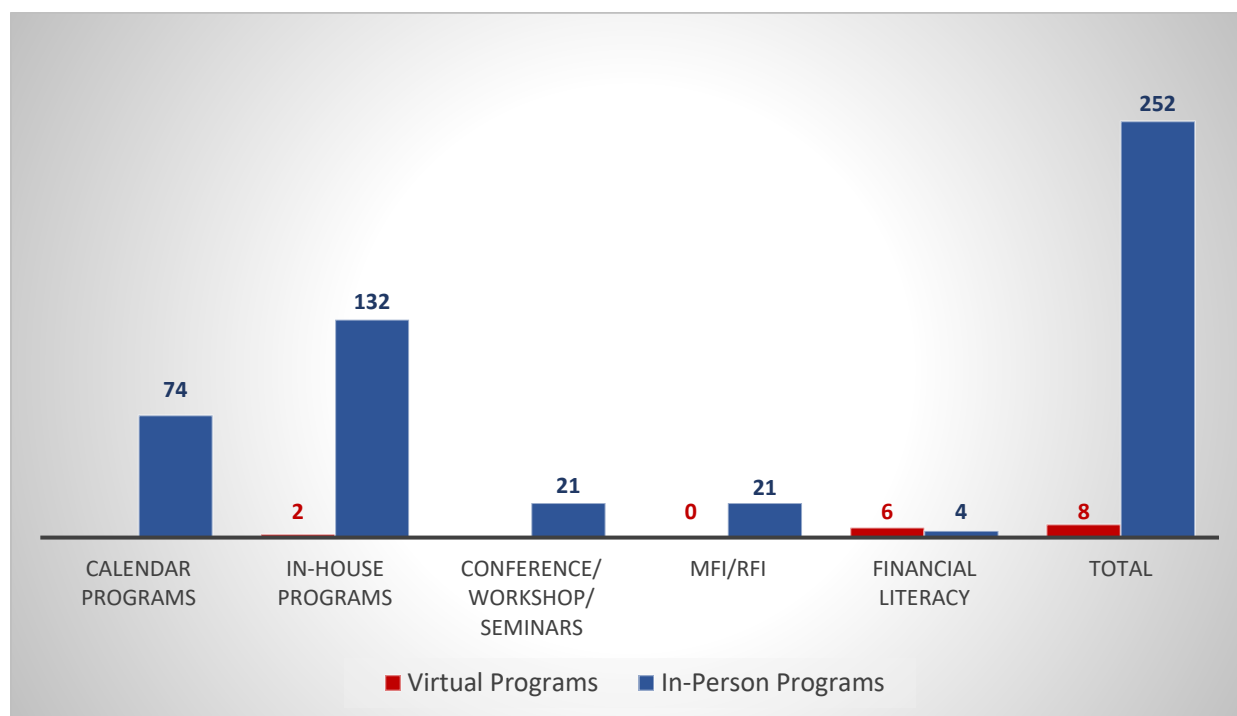
Figure 9: Area-wise Programs 2079/80**Program categories against the delivery mode:**

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/workshops 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

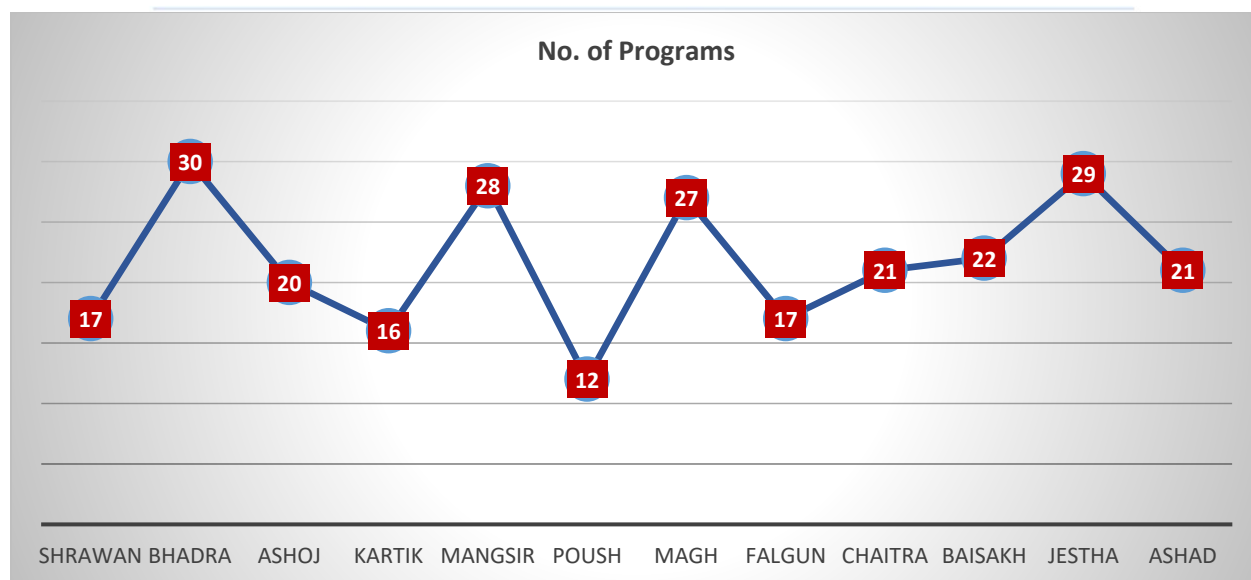
Category	Virtual Programs		In-Person Programs	
	No. of programs	No. of Participants	No. of programs	No. of Participants
Calendar programs	-	-	74	1,399
In-house programs	2	90	132	4015
Conference/ Workshop/ Seminars	-	-	21	847
MFI/RFI	0	0	21	435
Financial Literacy	6	365	4	245
Total	8	455	252	6,941

Figure 10: Virtual Programs & Class Room Programs

**Month-wise Programs:**

The figure below shows the month-wise distribution of the total of 260 programs conducted during the fiscal year. The highest number of programs have been conducted in the month of Bhadra and Jestha with 30 and 29 programs respectively, followed by Mangsir and Magh with 28 and 27 programs respectively. Due to the pandemic of COVID 19, only a few programs were conducted in the month of Poush due to the half yearly end.

Figure 11: Month-wise Programs Conducted



Conference/ Workshop and Seminars:

Throughout the fiscal year, the NBI hosted a total of 21 conferences, workshops, and seminars, engaging 847 participants. Among these, five events reached an international level, covering diverse areas such as Digitization, Developing Women Leadership, AML Summit, Scaling Sales Enablement, and a Workshop on Cybersecurity and Fraud Risk Management. Additionally, 16 local-level conferences and workshops were conducted across Nepal, contributing to the overall participation figure of 847.

Operation Risk Management Software (ORMS)

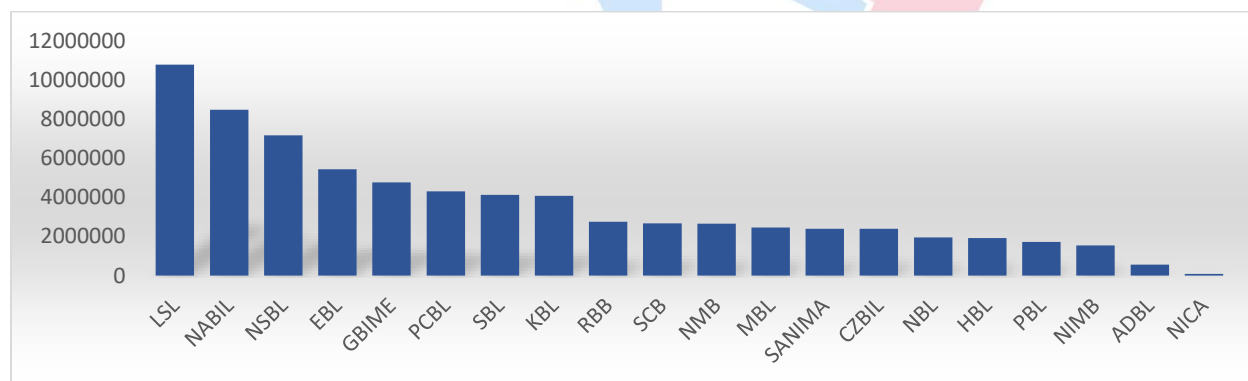
During the review year 10 banks have subscribed to ORMS and three have already installed the software successfully while remaining seven banks are in different phases of implementation.

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 figure 12 shows the list of top 20 clients in terms of revenue contribution in our program for FY 2079/80:

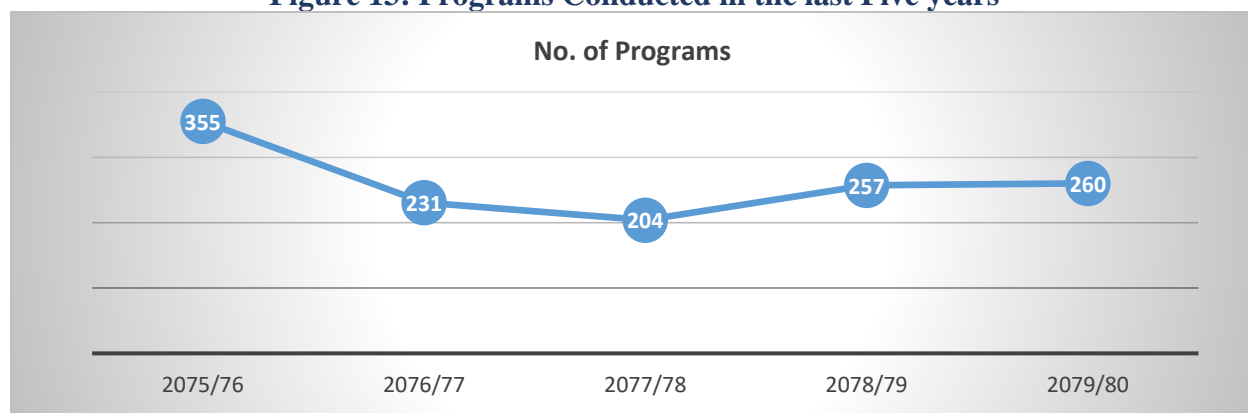
Figure 12: NBI's Client Revenue Contribution



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 each coming year. The number of programs, conducted in the last five fiscal years is 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 5 most popular calendar programs and in-house programs are as tabulated below.

Table 7: Calendar Programs –

S.N	Program Name	Frequency	No of Participants
1	Fraudulent Behaviors Document & Signature Forgery	15	340
2	AML/CFT-KYC	7	140
3	Core Trade Finance and Letter of Credit	5	87
4	Working Capital Management	4	85

Table 8: In-House Programs -

S.N	Program Name	Frequency	No Of Participants
1	AML/CFT-KYC	19	649
2	Fraudulent Behavior with Document and Signature Forgery	10	303
3	Fundamentals of Operation Risk Management	8	246
4	Comprehensive Banking Course	6	229

Table 9: Microfinance Programs

S.N	Program Name	Frequency	No Of Participants
1	Financial Literacy Awareness Programs	6	610
2	AML / CFT & Go-AML for Microfinance	5	106
3	TOT Financial Literacy	4	70
4	Credit Risk Management for Co-operative	2	57

Feedback of the Programs:

Program Feedback holds paramount importance for us as it serves as a foundation for planning and scheduling, making it a crucial element in designing effective training programs. We prioritize incorporating feedback to ensure that our training programs are not only impactful but also tailored to meet the specific needs and expectations of our participants. Continuous improvement is a key focus, guided by the insights provided through participant feedback. Programs that receive positive feedback are subject to ongoing refinement to maintain a consistently high standard of quality in our training delivery.

New Initiatives:

Executive Development Program (EDP)

The National Banking Institute (NBI) has collaboratively initiated the five days Executive Development Program (EDP) in partnership with the Asian Institute of Technology (AIT) held in the city, Bangkok starting from this fiscal year. Geared towards senior managers within the banking and finance sector, the program is strategically crafted to furnish participants with advanced tools and techniques prevalent in

modern banking practices. It also incorporates a critical analysis of the banking business, empowering participants to make informed and effective strategic/managerial decisions.

The primary objective of the program is to enhance the skills and capabilities of senior professionals in the Nepalese Banking industry. By offering practical management tools, the program intends to enable participants to apply strategic banking approaches, transforming them into effective leaders.

Throughout the fiscal year, three batches of the program were conducted, covering diverse topics for 60 participants from various Banks and Financial Institutions. The topics spanned areas such as the impact of Macroeconomic Variables on business, Techno-economic and Social Analysis of the Banking Industry, International Best Practices in Risk Management, Digital Transformation of Banks, Transformative Leadership and Change Management, and Negotiation Skills for the Banking and Finance sector. These sessions comprehensively addressed contemporary banking issues.

In addition to in-class instruction, the program also included exposure visits to relevant industries. These visits provided participants with firsthand insights into industry practices and dynamics, further enriching their understanding of the intricacies of the banking and finance sector. The program's delivery, combining classroom learning with practical exposure, aimed to offer a holistic and impactful learning experience. The sessions were facilitated by academic and expert practitioners from the faculty at the School of Management, Asian Institute of Technology.

Conference on Developing Women in Leadership in the Financial Sector in Nepal

In celebration of Women's Day, the National Banking Institute (NBI) organized its inaugural one-day conference on "Developing Women Leadership in the Financial Sectors of Nepal." This initiative recognizes the crucial need to inspire, motivate, and empower women across diverse fields. The conference's primary objective was to create a platform for industry stakeholders to unite, exchange knowledge, and share experiences, fostering women's leadership for the collective benefit of everyone in the sector. The conference was specifically designed to uplift, endorse, and motivate women to reach their full potential in financial careers.

Furthermore, the event centered on deliberations regarding the challenges and opportunities associated with women's leadership in the financial sector. The conference welcomed participants from all corners of the financial industry in Nepal, irrespective of gender.

Distinguished facilitators for the conference included both women and men, prominent in their respective industries. Speakers from Bangladesh, as well as representatives from banks and financial institutions in Nepal, and the National Human Rights Commission, contributed insights on various topics. These discussions encompassed mentoring and intentional strategies for cultivating improved workplaces for women, trends in women's leadership in Nepal, initiatives for women's leadership in the financial sector (both present and future), best practices of women's leadership in the financial sector of Bangladesh, and a panel discussion on current issues, challenges, and the way forward.

Executive Education and Exposure Program for Microfinance (LPPI, Indonesia)

The Microfinance Executive Education & Exposure Program, held in collaboration with Lembaga Pengembangan Perbankan Indonesia (LPPI) in Jakarta, Indonesia, during November 2023, focused on the crucial role of microfinance. LPPI, established in 1958, has been instrumental in Indonesia's banking development. The program targeted Boards of Directors, CEOs, and Senior Management Teams, providing comprehensive insights into microfinance development, including regulations, strategies, and risk management. Participants gained a fresh perspective on microfinance in the banking industry, emphasizing adaptation to environmental changes and digital disruption. The program involved benchmarking visits to Indonesian microfinance institutions for practical insights. Additionally, it aimed to equip participants with knowledge on the optimal role of the banking industry in addressing environmental issues.

Interaction Programme on “Improving the Quality of Human Resources in Banking Sector

The National Banking Institute (NBI) organized an interaction program on "Improving the Quality of Human Resources in the Banking Sector" on April 6, 2023, at Aloft Kathmandu. Attended by 50 officials from Nepal Rastra Bank and various financial institutions, the program featured Mr. Maha Prasad Adhikari, Governor of NRB, as the chief guest. The CEO of NBI, Mr. Kumar Lamsal, presented key issues, including the rapid growth of BFI branches leading to an inexperienced workforce and the need for comprehensive training. Various speakers, including industry experts and CEOs, provided valuable feedback, emphasizing the importance of trust, meaningful training, and collaboration. The Governor of NRB highlighted the need for fair recruitment, proper training and recognition for JANBI/CANBI graduates. The program concluded with Dr. Prakash Kumar Shrestha, Chairman of NBI, expressing gratitude and reaffirming NBI's commitment to collaboration and improvement.

Consulting Services on Credit Policy and Procedures

NBI has entered into an agreement with one of the Banks to provide consulting service on entire Credit policies and end to end credit procedures of the Bank.





INDEPENDENT AUDITOR'S REPORT
National Banking Institute Limited

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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 2023, and the statement of Profit or loss, statement of changes in equity and statement of cash flows for the period then ended, and a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at 31 Ashad 2080 (16 July 2023), 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.



PKF T. R. Upadhy & Co. is a member of PKF Global, the network of member firms of PKF International Limited, each of which is a separate legal entity and does not accept any responsibility or liability for the actions or inactions of any individual member or correspondent firm(s).

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

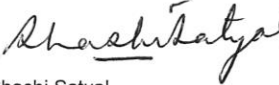
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting 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: 22 November 2023
UDIN: 231129CA00008DtgBr



National Banking Institute Ltd.
Kathmandu, Nepal

Statement of Financial Position
As at 31 Ashadh 2080 (16 July 2023)

Amount in Rs.

Particulars	Schedule	As at 31 Ashadh 2080	As at 32 Ashadh 2079
ASSETS			
Non-Current Assets			
Property and Equipment	1A	6,977,792	7,085,141
Intangible Asset	1B	529,252	705,669
Deferred Tax Asset	2	-	-
Total Non-Current Assets		7,507,044	7,790,810
Current Assets			
Investments	3	184,058,500	172,500,000
Inventories	4	1,817,870	686,030
Trade and Other Receivables	5	7,007,992	6,937,703
Cash & Bank Balances	6	11,966,851	19,974,938
Advances & Deposits	7	2,655,741	3,131,240
Total Current Assets		207,506,954	203,229,911
Total Asset		215,013,998	211,020,721
EQUITY AND LIABILITIES			
Equity			
Share Capital	8	50,000,000	50,000,000
Share Premium	8A	165,074	165,074
Reserve & Surplus	9	156,419,339	148,021,208
Total Equity		206,584,413	198,186,282
LIABILITIES			
Non current liabilities			
Deferred Tax Liability	2	219,330	128,717
Capital Reserve on Grant Assets		1,415	1,887
Total Non current liabilities		220,745	130,604
Current Liabilities			
Current Liabilities	10	4,745,897	9,368,591
Provisions	11	3,462,943	3,335,244
Total Current liabilities		8,208,840	12,703,835
Total Liabilities		8,429,585	12,834,439
Total Equity and Liabilities		215,013,998	211,020,721

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

Prakash Kumar Shrestha
Chairman

Surendra Raj Regmi
Director

Rajesh Kumar Panda
Director

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

Roop Bahadur Khadka
Director

Anil Sharma
Independent Director

Dhan B. Thapa
Deputy General Manager

Date: 22 November 2023
Place: Kathmandu

National Banking Institute Ltd.
Kathmandu, Nepal

Statement of Profit or Loss

For the year ended 31 Ashadh 2080 (16 July 2023)

Amount in Rs.

Particulars	Schedule	Current Year	Previous Year
INCOME			
Revenue from services	12	92,003,559	87,389,114
Other Income	14	18,356,460	15,763,076
Total Income		110,360,019	103,152,190
EXPENSE			
Cost of rendering service	13	50,737,621	45,104,777
Employee Expenses	15	28,446,850	27,738,803
Depreciation and amortization	1A and 1B	1,900,936	2,134,529
Other Expenses	16	10,174,685	7,443,698
Total Expense		91,260,092	82,421,807
Net Profit Before Bonus and Tax		19,099,927	20,730,383
Staff Bonus		1,909,993	2,073,038
Profit Before Tax		17,189,934	18,657,345
Tax			
Current Tax Expense		4,564,267	4,653,456
Deferred Tax Expenses/(Income)	2	90,613	(35,300)
Net Profit After Tax		12,535,054	14,039,189

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

Prakash Kumar Shrestha
Chairman

Surendra Raj Regmi
Director

Rajesh Kumar Panda
Director

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

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Director

Anil Sharma
Independent Director

Dhan B. Thapa
Deputy General Manager

Date: 22 November 2023
Place: Kathmandu

National Banking Institute Ltd.
Kathmandu, Nepal

Statement of Cash flow
For the year ended 31 Ashadh 2080 (16 July 2023)

Amount in Rs.

	Particulars	Current Year	Previous Year
A	Cash flow from Operating Activities		
	Profit(Loss) Before Income Tax	17,189,934	18,657,345
	Add/(Less): Non cash expenses and income		
	Depreciation	1,900,936	2,134,529
	Loss on sale of Property and Equipments	45,205	40,458
	Deduction	-	-
	Interest Income	(18,012,998)	(13,751,555)
	Deferred Income	(472)	(629)
	Prior Period Adjustment	(1,505,344)	(32,825)
	Add/(Less): Change in working capital		
	(Increase)/Decrease in Current Assets	(726,630)	1,318,528
	Increase (Decrease) in Current Liabilities	(4,494,995)	2,927,965
	Income tax expense	(4,564,267)	(4,653,456)
	Net Cash flow from Operating Activities (A)	(10,168,631)	6,640,360
B	Cash flow from Investing Activities		
	Purchase of Property and Equipments	(1,678,304)	(438,829)
	Sale/Write off of Property and Equipments	15,929	62,294
	Increase/Decrease in Investment	(11,558,500)	(12,500,000)
	Interest Income	18,012,998	13,751,555
	Net Cash flow from Investing Activities (B)	4,792,123	875,020
C	Cash flow from Financing Activities		
	Dividend Distribution	(2,631,579)	(2,631,579)
	Deduction of Capital Reserve	-	-
	Issuance of Share	-	-
	Net Cash flow from Financing Activities (C)	(2,631,579)	(2,631,579)
	Increase/(Decrease) in Net Cash flow (A+B+C)	(8,008,087)	4,883,801
	Cash and cash equivalents at beginning of year	19,974,938	15,091,137
	Cash and cash equivalents at end of year	11,966,851	19,974,938

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

Prakash KumarShrestha
Chairman

Surendra Raj Regmi
Director

Rajesh Kumar Panda
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Shashi Satyal
Partner
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Chartered Accountants

Roop Bahadur Khadka
Director

Anil Sharma
Independent Director

Dhan B. Thapa
Deputy General Manager

Date: 22 November 2023
Place: Kathmandu

National Banking Institute Ltd.
Kathmandu, Nepal

Statement of Changes in Equity
For the year ended 31 Ashadh 2080 (16 July 2023)

Amount in Rs.

Particulars	Share Capital	Share Premium	Reserve & Surplus	Total
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)
			(32,825)	(32,825)
Balance as at 32 Ashadh 2079	50,000,000	165,074	148,021,208	198,186,282
Share Premium	-	-	-	-
Net Profit for period	-	-	12,535,054	12,535,054
Dividend Paid	-	-	(2,631,579)	(2,631,579)
Prior period adjustment			(1,505,344)	(1,505,344)
Balance as at 31 Ashadh 2080	50,000,000	165,074	156,419,339	206,584,413

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

Prakash Kumar Shrestha
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Surendra Raj Regmi
Director

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Director

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

Roop Bahadur Khadka
Director

Anil Sharma
Independent Director

Dhan B. Thapa
Deputy General Manager

Date: 22 November 2023

Place: Kathmandu

National Banking Institute Ltd.
Kathmandu, Nepal

Schedule forming part of Statement of Financial Position
As at 31 Ashadh 2080 (16 July 2023)

Property & Equipment and Intangibles

Amount in Rs.

	Schedule 1A.				Schedule 1B.
	PROPERTY AND EQUIPMENT				INTANGIBLE ASSET
	Computer Equipment and Furnitures	Vehicles	Leasehold Improvement	Total	Computer Software
Gross Cost					
As at 1 Shrawan 2078	8,183,757	8,849,945	6,603,302	23,637,004	1,614,551
Addition	438,829	-	-	438,829	
Sales/Adjustment	(843,511)	-	-	(843,511)	-
As at 1 Shrawan 2079	7,779,075	8,849,945	6,603,302	23,232,322	1,614,551
Addition	1,678,304	-	-	1,678,304	-
Sales/Adjustment	(266,917)	-	(194,000)	(460,917)	-
Balance as at 31 Ashadh 2080	9,190,462	8,849,945	6,409,302	24,449,709	1,614,551
Accumulated Depreciation/ Amortization and impairment loss					
As at 1 Shrawan 2078	5,950,926	4,250,139	4,787,571	14,988,636	673,659
Addition	616,199	919,961	363,146	1,899,306	235,223
Sales/Adjustment	(740,761)	-	-	(740,761)	-
Impairment loss	-	-	-	-	-
As at 1 Shrawan 2079	5,826,364	5,170,100	5,150,717	16,147,181	908,882
Addition	700,986	735,969	287,564	1,724,519	176,417
Sales/Adjustment	(229,567)	-	(170,216)	(399,783)	-
Impairment loss	-	-	-	-	-
Balance as at 31 Ashadh 2080	6,297,783	5,906,069	5,268,065	17,471,917	1,085,299
Net Book Value					
Balance as at 31 Ashadh 2079	1,952,711	3,679,845	1,452,585	7,085,141	705,669
Balance as at 31 Ashadh 2080	2,892,679	2,943,876	1,141,237	6,977,792	529,252

National Banking Institute Ltd.
Kathmandu, Nepal

Schedule forming part of Statement of Financial Position
As at 31 Ashadh 2080 (16 July 2023)

Amount in Rs.

Deferred Tax

Schedule-2

Particulars	As at 31 Ashadh 2080	As at 32 Ashadh 2079
Accounting Base		
Depreciable property, plant & equipment	7,507,044	7,790,810
Provision for Leave	(1,552,950)	(1,262,206)
Total (A)	5,954,094	6,528,604
Tax Base		
Depreciable property, plant & equipment	5,076,773	6,013,738
Provision for Leave	-	-
Total (B)	5,076,773	6,013,738
Temporary Difference (A - B)	(877,321)	(514,866)
Closing Deferred Tax Asset/ (Liability) @ 25%	(219,330)	(128,717)
Opening Deferred Tax Assets / (Liability)	(128,717)	(164,017)
Charged to Statement of Profit or Loss	(90,613)	35,300

Investment

Schedule-3

Particulars	As at 31 Ashadh 2080	As at 32 Ashadh 2079
Fixed Bank Deposit (More than 3 months less than 12 months)	184,058,500	172,500,000
Total	184,058,500	172,500,000

Inventories

Schedule-4

Particulars	As at 31 Ashadh 2080	As at 32 Ashadh 2079
Books & Stationery	1,817,870	686,030
Total	1,817,870	686,030

National Banking Institute Ltd.

Kathmandu, Nepal

Schedule forming part of Statement of Financial Position

As at 31 Ashadh 2080 (16 July 2023)

Amount in Rs.

Trade and Other Receivables**Schedule-5**

Particulars	As at 31 Ashadh 2080	As at 32 Ashadh 2079
Unsecured Trade Receivables		
Outstanding less than 1 year	5,335,567	4,137,871
Outstanding for more than 1 year	1,615,641	1,615,641
Less : Impairment Provision for Doubtful Receivable	(1,615,641)	(1,615,641)
Total Unsecured debtors (A)	5,335,567	4,137,871
Interest Receivables (B)	1,672,425	2,799,832
Total (A+B)	7,007,992	6,937,703

Cash & Bank Balances**Schedule-6**

Particulars	As at 31 Ashadh 2080	As at 32 Ashadh 2079
Cash in Hand	-	-
Cash at Bank	11,966,851	19,974,938
Total	11,966,851	19,974,938

Advances and Deposits**Schedule- 7**

Particulars	As at 31 Ashadh 2080	As at 32 Ashadh 2079
Advances and Loans to staff	241,560	993,636
Advance to other	777,553	-
Advance Income Tax (refer below 7.1)	1,219,901	1,671,026
Prepaid Expenditures	416,727	466,578
Total	2,655,741	3,131,240

7.1 Advance Income Tax

Advance income tax and TDS	59,250,275	55,137,134
Less : Provision for Tax	(58,030,374)	(53,466,108)
Total Advance Income Tax	1,219,901	1,671,026

National Banking Institute Ltd.
Kathmandu, Nepal

Schedule forming part of Statement of Financial Position
As at 31 Ashadh 2080 (16 July 2023)

Amount in Rs.

Share Capital

Schedule-8

Particulars	As at 31 Ashadh 2080	As at 32 Ashadh 2079
<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 31 Ashadh 2080	As at 32 Ashadh 2079
<u>Subscribed & Paid Up</u>		
(6,349 Ordinary shares @ Rs.26/- each Fully paid up)	165,074	165,074

Reserve & Surplus

Schedule-9

Particulars	As at 31 Ashadh 2080	As at 32 Ashadh 2079
Accumulated Profit	148,021,208	136,646,423
Current year profit	12,535,054	14,039,189
Less: Dividend paid	(2,631,579)	(2,631,579)
Prior Period Adjustment	(1,505,344)	(32,825)
Total	156,419,339	148,021,208

National Banking Institute Ltd.
Kathmandu, Nepal

Schedule forming part of Statement of Financial Position
As at 31 Ashadh 2080 (16 July 2023)

Amount in Rs.

Current Liabilities

Schedule-10

Particulars	As at 31 Ashadh 2080	As at 32 Ashadh 2079
Trade Payables	3,554,537	7,774,865
TDS Payable	637,978	1,168,789
VAT Payable	421,382	292,937
Audit Fee Payable	132,000	132,000
Total	4,745,897	9,368,591

Provisions

Schedule-11

Particulars	As at 31 Ashadh 2080	As at 32 Ashadh 2079
Staff Bonus	1,909,993	2,073,038
Provision for Leave	1,552,950	1,262,206
Total	3,462,943	3,335,244

National Banking Institute Ltd.
Kathmandu, Nepal

Schedule forming part of Statement of Profit or Loss
For the year ended 31 Ashadh 2080 (16 July 2023)

Amount in Rs.

Revenue from Services

Schedule-12

Particulars	Current Year	Previous Year
Training Fees	92,003,559	87,389,114
Total	92,003,559	87,389,114

Cost of rendering services

Schedule-13

Particulars	Current Year	Previous Year
In House/Calender Training	39,500,330	32,325,713
Workshop/Seminar	6,023,329	4,190,469
Professional Banking Certification Course Expenses	5,213,962	8,588,595
Total	50,737,621	45,104,777

Other Income

Schedule-14

Particulars	Current Year	Previous Year
Other Income	198,265	1,981,967
Interest Income	18,012,998	13,751,555
Income from grant assets	472	629
Book Sales Income	144,725	28,925
Total	18,356,460	15,763,076

National Banking Institute Ltd.
Kathmandu, Nepal

Schedule forming part of Statement of Profit or Loss
For the year ended 31 Ashadh 2080 (16 July 2023)

Amount in Rs.
Schedule-15

Employee Expenses

Particulars	Current Year	Previous Year
Salary & Wages	22,392,222	22,142,063
Contribution to approved retirement fund	2,377,481	2,199,609
Dashain Allowances	1,480,268	1,500,885
Staff Medical /Accidental Insurance	21,485	88,505
Staff Training Expenses	111,800	45,000
Leave Expense	1,437,094	1,376,556
Staff Lunch Expenses	626,500	381,185
Performance Reward	-	5,000
Total	28,446,850	27,738,803

Other Expenses

Schedule-16

Particulars	Current Year	Previous Year
News Paper Subscription	3,000	7,500
Printing & Stationery	17,000	54,666
Vehicle Tax and Insurance	93,401	92,241
Insurance of Property and Equipment	13,470	12,354
Repair and Maintenance	229,441	197,739
Leasehold Repair Expenses	475,123	17,877
Office Rent Expenses	3,595,399	3,148,688
Advertisement and Marketing	388,552	192,555
Statutory Audit Fee & Expenses	132,000	132,000
Internal Audit Fee & Expenses	140,500	120,000
AGM Expenses	384,330	136,447
Board Meeting Expenses	37,376	28,169
Board Meeting Allowance	172,000	172,000
Audit Committee Allowance	8,000	20,000
Recruitment Expenses	41,827	14,000
Office Management Expenses	815,231	707,848
Dividend Tax expense	-	20,119
Electricity/ Telephone, Fax & Mobile/ Internet	1,583,782	1,311,027
Fuel & Transportation Expense	297,957	250,531
Bank Charge	49,604	45,716
Legal Fee	300,000	300,000
Security and Cleaning Expenses	251,628	252,618
Annual Maintenance Charge	60,929	3,383
Research	479,500	-
Loss on sale of Asset	45,205	40,458
Rates and Taxes	519,430	-
Strategy Meet	-	149,762
HR Committee Meeting Allowances	40,000	16,000
Total	10,174,685	7,443,698

National Banking Institute Ltd.

Kathmandu, Nepal

Significant Accounting Policies and Other Explanatory Notes

For the year ended 31 Ashadh 2080 (16 July 2023)

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 177th BOD meeting on 23rd November 2023.

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 Furniture's	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 recognized 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. 4,564,267 (Previous year Rs. 4,653,456) has been provided as per Income Tax Act 2002.

4.3 Deferred tax

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

4.4 Related party transactions and balance

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

Amount in Rs.

Name of party	Transaction amount	Amount Outstanding as at 31 Ashadh 2080
Global IME Bank Ltd	4,402,218.66	3,569,263.20
Nepal SBI Bank Ltd	7,172,644.60	127,800.00
RMDC Lagubitta Bittiya Sanstha Ltd.	93,100.00	-
Total	11,667,963.26	3,697,063.20

Key management personnel (KMP) include CEO, DGM (Deputy General Manager) and Director-Academics & Administration. The salary and benefit provided to KMPs for FY 2079/80 are as follows:

Amount in Rs.

Name and Designation of KMPs	Salary	Bonus Paid F/Y 2078-79	Leave Provisioned	Total Benefits
Kumar Lamsal -CEO	7,520,000	651,203	680000	88,81,203
Deputy General Manager	3,022,126	229,443	210210	3,461,779
Director-Academics & Administration	834,693	0	32400	867,093

The Company has paid Rs. 172,000 as Board meeting fee, Rs.40,000 as HR Committee fees and Rs. 8,000 as Audit committee fee in FY 2079/80.

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 31 Ashadh 2080 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 31 Ashadh 2080, the calculated liability in respect of leave encashment is Rs. 1,552,950 (Previous year Rs. 1,262,206) 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 bonus share dividend of 295% of paid-up capital excluding of dividend tax and cash dividend of 15.53% (for dividend tax purpose). 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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Sitting Row (L to R) : Umesh Geda, Prakash Shrestha, Spandana Acharya, Anju Poudel, Anil Misra (Prog. Director), Inlak Shaikh (Prog. Director), Sagan Nepal, Alka Joshi, Pawan Chandra Adhikari, Durga Raj Pandey, Standing Row (L to R) : Pujan Krishna Shrestha, Sudip Tamrakar, Manoj Shrestha (NBI Representative), Nikhil Shrestha, Aditya Aryal, Dhiraj Raj Sabedi, Dipak Kumar Shrestha, Ramji Baniya, Ujwal Kumar Pokharel, Tek Raj Bhatta, Sudin Dhungel, Prabhat Joshi

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NBI Team with the Governor



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Monetary Policy



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Interaction Programme on "Improving the Quality of Human Resources in Banking Sector"



Women Leadership Conference



Women Leadership Conference

Management Team



Mr. Kumar Lamsal
Chief Executive Officer



Mr. Dhan Bahadur Thapa
Deputy General Manager



Mr. Pramod Bohara
Director
Administration & Academics



Ms. Karuna Tuladhar
Deputy Manager
Program Planning & Development



Ms. Sangita Gurung
Assistant Manager
Finance



Ms. Bandana Roka
Assistant Manager
Sales Department



Mr. Rajesh Limbu
Assistant Manager
Examination & Certification



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